



Realex Payments Redirect

PrestaShop Module for **v1.5+ / v1.6+**

Integration Guide

Version: 1.0



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1 Compatibility & Support

The module has been tested and proven to work with the following versions of PrestaShop:

PrestaShop v1.5.x.x

PrestaShop v1.6.x.x

The module is confirmed as **incompatible** with the following versions of PrestaShop:

Versions earlier than v1.5

1.1 Links

Redirect Module on the PrestaShop Marketplace

<http://addons.PrestaShop.com/en/modules-PrestaShop/8943-realexredirect.html>

Realex Payments Resource Centre

<https://resourcecentre.realexpayments.com/downloads.html?id=164>

1.2 Dedicated Integration Team

Our integration team will work with you to implement and optimise the extensive functionality provided by the module. You will benefit from professional phone and email support services, along with full access to our sandbox environment. Need help fast? Pick up the phone and speak directly to us; no IVRs, no hassle.

Contact: support@realexpayments.com

Dublin: +353(0)1 702 2000

London: +44(0)20 3178 5370

Paris: +33(0)1 53 24 53 28

2 Realex Payments Integration Features

2.1 Hosted Payment Page ‘Redirect’ Integration

Realex Payments hosts a secure, fully customisable and responsive payment page. We collect the card details and transmit them to the financial institution for authorization. The customer and transaction results are then returned to your store. All card details are captured and encrypted by Realex Payments before being sent for authorisation. The payment page is hosted on a Level 1 PCI Compliant Realex Payments server. This significantly reduces the merchant’s own PCI requirements.



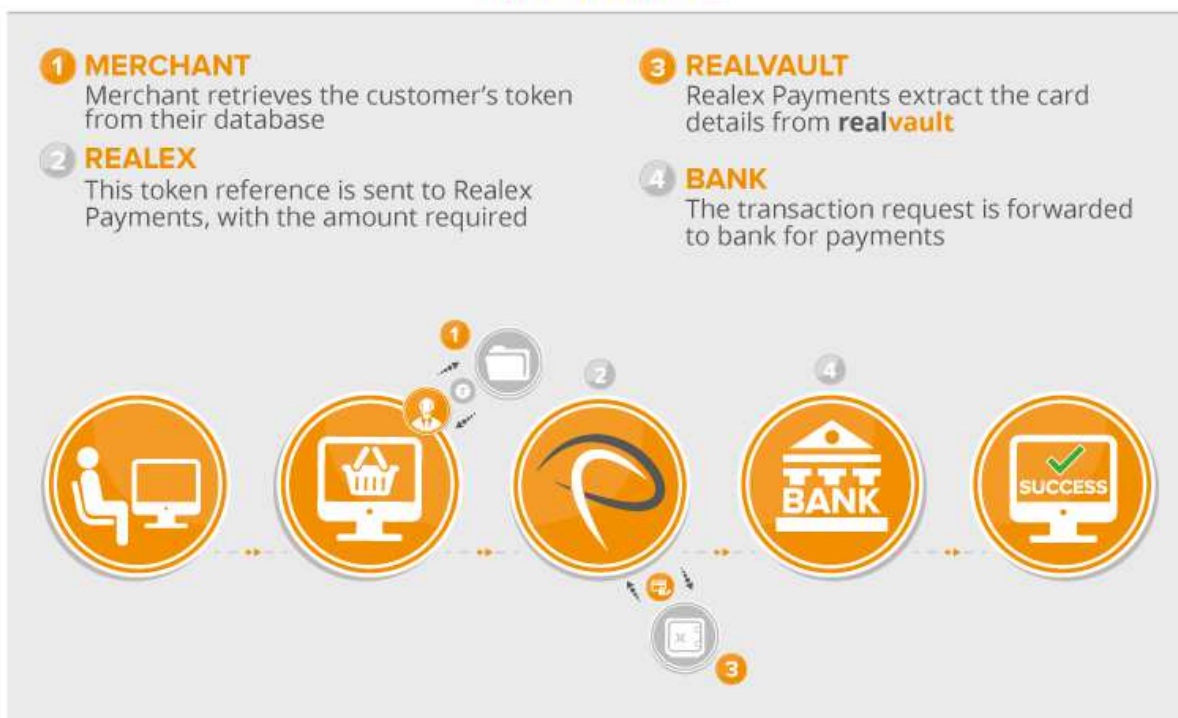
2.2 RealVault - Card Storage and Recurring Payments

RealVault, the Realex Payments card storage solution, is designed to enhance your customer’s shopping experience while alleviating the PCI compliance requirements associated with storing sensitive card details. By using the supported RealVault functionality, you can easily avail of tokenised payments and a simplified one-click checkout for your customers.

Each customer is assigned a token reference called a payer reference (or just payer-ref). Their associated payment method, i.e. the card to be stored in RealVault, is given a payment reference (or card reference).

RealVault

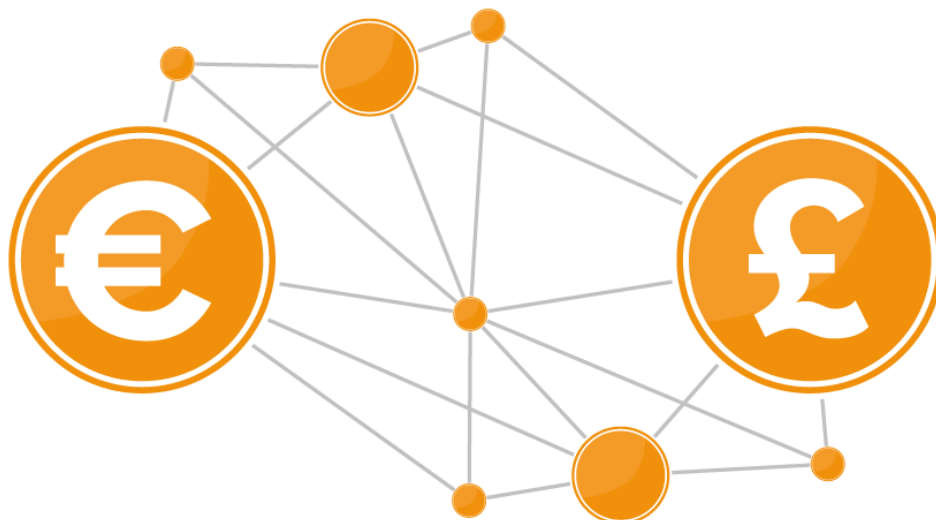
How It Works



Once the payment reference has been saved to RealVault, customers can easily re-use their saved cards at the checkout stage. You may also raise payments manually against saved card details through our transaction processing and reporting tool – RealControl.

2.3 Dynamic Currency Conversion

Dynamic Currency Conversion (DCC) is available to all Realex Payments merchants as standard, subject to their Merchant Services Agreement. It allows merchants to price their products and services in their own currency while giving customers the choice to pay in the currency of their card, in full compliance with Visa and MasterCard regulations.



2.4 What are the Benefits of Dynamic Currency Conversion?

Simplicity: Merchants require just one base currency funding account. There is no need for multiple accounts in different currencies; this greatly reduces the amount of administration and fees.

Ease of integration: You don't need to implement separate price lists for every currency that you want to support. The automated currency conversion occurs at the point of sale.

Transparency: The customer knows in advance the exact amount that will be charged to their card - they don't have to wait for the funds to be debited.

A revenue opportunity: As part of the currency conversion process, you, as the merchant, will be in a position to receive commission from your Dynamic Currency Conversion provider. For more information, please consult your Merchant Services Provider.

Choice: Customers can choose to pay in the currency of their card or in your store's base currency.

Versatility: The Dynamic Currency Conversion service is available in a call centre or website environment.

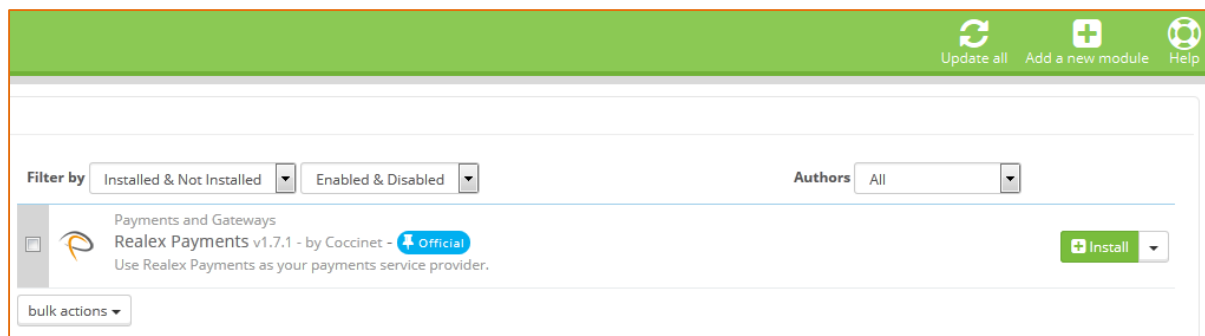
3 Installation

This section outlines how to install the Redirect module from the core of PrestaShop and from the Addons Marketplace.

3.1 Installing the module from the core

In PrestaShop version 1.5 and greater the module comes pre-loaded in the core

- Login to the PrestaShop store administration area and click on the **Modules** tab in the main menu bar, then again click **Modules** in the dropdown menu.
- Enter **Realex** in the search box.



- Click the **Install** button to the right of the module description.

3.2 Installing the module from the Addons Marketplace

- Login to your PrestaShop Addons Marketplace account and search for **Realex** in the search bar on the right or navigate directly using the following link:
 - <http://addons.PrestaShop.com/en/modules-PrestaShop/8943-realexredirect.html>

Realex Payments Redirect Module

Free

Compatibility: PrestaShop v1.5.0.1 - v1.6.0.9 PrestaBox

Download

PRESENTATION


Description

Realex Payments Redirect for Prestashop enables you to process transactions from all major credit and debit cards through our Hosted Payment Page. If you don't already have a Realex account, you may apply for one on our website or call us on 020 3178 5370.

SIGN UP NOW

INFORMATION

Developed by: Coccinet

Translations available: 

Compatibility: PrestaShop v1.5.0.1 - v1.6.0.9

Version: 1.7.1

Updated: 07/29/2014

PrestaBox: Compatible

Support: [Contact the developer](#)

- Click the **Download** button to download the module to your local drive.

Check for update Add a new module Help

Disabled Modules 0 Modules to update

Filter by: Installed & Not Installed Enabled & Disabled Authors: All

Administration
1-Click Upgrade - AutoUpgrade v1.3.15 - by Prestashop
Provides an automated method to upgrade your shop to the latest PrestaShop version
[Read more](#)

Install

- Login to the PrestaShop store administration area and click on the **Modules** tab in the main menu bar, then again click **Modules** in the dropdown menu.
- Click the **Add a new module** button.

ADD A NEW MODULE

? The module must either be a Zip file (.zip) or a tarball file (.tar, .tar.gz, .tgz).



Module file




Choose a file

Upload this module


- You will then be prompted to select a file that you wish to upload and install. Click the **Choose File** button and select the zipped file you have just downloaded from the PrestaShop Addons Marketplace.
- Finally click **Upload this module**.
- The module will now appear in the list under the **Modules** tab.



Payments and Gateways

Realex Payments v1.7.1 - by Coccinet - 

Use Realex Payments as your payments service provider.



- Click the **Install** button to the right of the module description.
- If the installation is successful, the following message should display at the top of the screen:
Module(s) installed successfully.



Module(s) installed successfully.

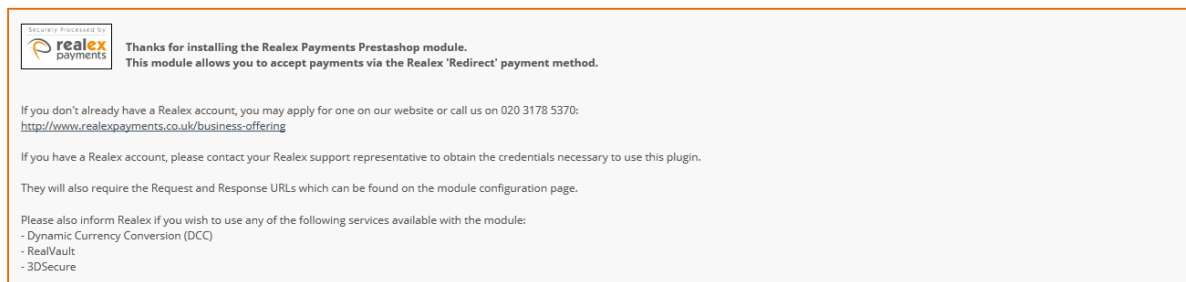
4 Configuration

4.1 How to configure the Redirect module in PrestaShop

- Login to the PrestaShop store administration area and click on the **Modules** tab in the main menu bar, then again click **Modules** in the dropdown menu.
- Scroll down through the modules until you see the **Realex Payments** module.
- Once you've located the module in the list, click the **Configure** button.

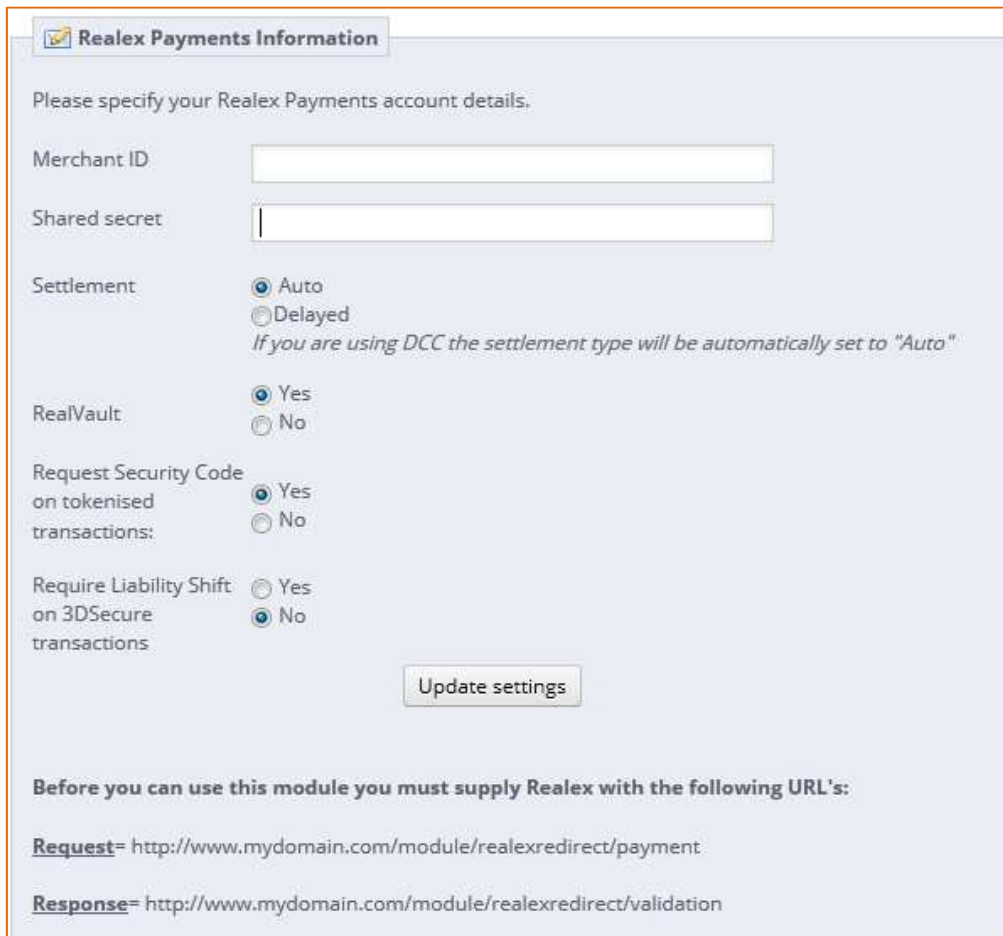


- The module is split into three sections. The first section explains the integration type the module supports and how to go about setting up an account with Realex Payments. There is also a brief explanation of the extra services provided.



- The second section, **Realex Payments Information**, allows you to configure the settings that relate to your Realex Payments account.
- **Realex Payments Subaccounts** is where you will configure the settings that correspond to the subaccounts on your Realex Payments account.

4.1.1 Realex Payments Information - Configuration Fields



The screenshot shows a web form titled "Realex Payments Information". It contains several input fields and radio button options. The fields are: "Merchant ID" (text input), "Shared secret" (password input), "Settlement" (radio buttons for "Auto" and "Delayed", with a note "If you are using DCC the settlement type will be automatically set to 'Auto'"), "RealVault" (radio buttons for "Yes" and "No"), "Request Security Code on tokenised transactions:" (radio buttons for "Yes" and "No"), and "Require Liability Shift on 3DSecure transactions:" (radio buttons for "Yes" and "No"). There is an "Update settings" button at the bottom. Below the form, there is a note: "Before you can use this module you must supply Realex with the following URL's:". This is followed by two lines: "Request= http://www.mydomain.com/module/realexredirect/payment" and "Response= http://www.mydomain.com/module/realexredirect/validation".

Merchant ID: The Merchant ID (or Client ID) as supplied by your Realex Payments account manager.

Shared Secret: The Shared Secret as supplied by your account manager. This is sensitive information that should never be emailed.

Settlement: Determines the settlement type of each transaction. If this is set to Auto, funds will be authorised and captured at checkout. If you wish to authorise at checkout and capture the funds at a later time, select **Delayed**. You can settle delayed settlement transactions from the Realex Payments reporting and reconciliation tool – RealControl.

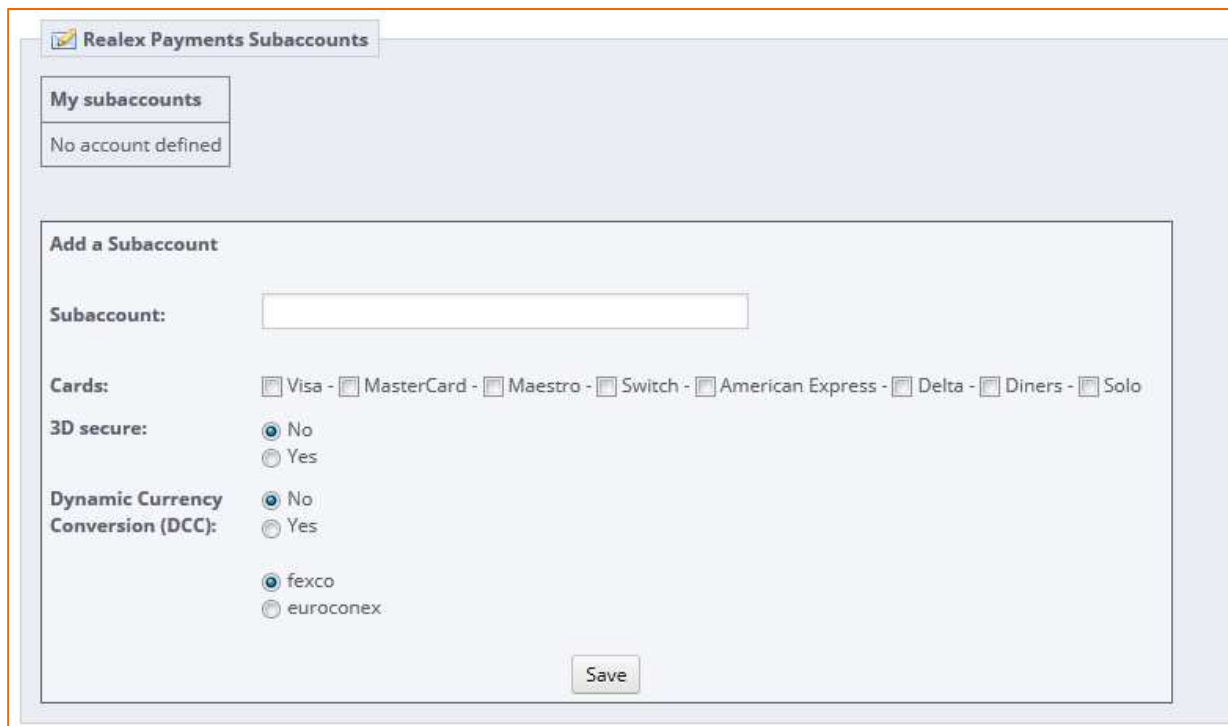
RealVault: Allows customers to save their card details to Realex Payments' secure storage system upon checkout. Return customers can then avail of a simple tokenised one-click checkout. Dynamic Currency Conversion and 3DSecure are fully compatible with RealVault. Please ensure that you notify your Realex Payments account manager before enabling or disabling this feature.

Request Security Code on tokenised transactions: Determines whether the customer is prompted for their security code when paying with a saved card.

Require Liability Shift on 3Dsecure transactions: Ensures that only 3DSecure transactions that offer additional chargeback protection will be allowed to proceed to authorisation. Note: the liability shift is subject to further conditions, merchants should also check with their Merchant Services Provider regarding their own chargeback rules.

Request & Response URLs: Please ensure to send these URLs to your Realex Payments account manager. Providing the Request URL allows Realex Payments to whitelist the URL that transactions are permitted to originate from. The Response URL is the URL our system will return the transaction result to and is necessary for orders to be updated correctly in the PrestaShop administration area.

4.1.2 Realex Payments Subaccounts - Configuration Fields



Subaccount: The name of the subaccount as provided by your Realex Payments account manager.

Cards: Allows you to choose which card types are to be channelled through this particular subaccount. The card types you are able to accept will be determined by your Merchant Services Provider.

3DSecure: Determines whether transactions channelled through this subaccount are to be processed through 3DSecure. This applies to both standard authorisations and tokenised payments. Merchants will need to ensure they are registered for Verified by Visa, MasterCard SecureCode and American Express SafeKey (if required). Please contact your Realex Payments account manager for assistance with this.

Dynamic Currency Conversion (DCC): This determines whether the transactions channelled through this subaccount should offer Dynamic Currency Conversion to the customer. For such transactions, the customer is presented with the current exchange rate and is given the choice to pay in their own currency or in the merchant's base currency. Please ensure to notify your Realex Payments account manager before enabling or disabling this feature.

Fexco or Euroconex: Choose your Currency Conversion Processor: Fexco or Elavon eDCC.


5 Customer Checkout


5.1 Standard Checkout


For customers checking out on your store for the first time, once they have chosen their items, they will be presented with the option to **Pay by Credit or Debit Card**.


PLEASE CHOOSE YOUR PAYMENT METHOD

01. Summary
02. Sign in
03. Address
04. Shipping
05. Payment

Product	Description	Avail.	Unit price	Qty	Total
	Faded Short Sleeve T-shirts SKU : demo_1 Color : Orange, Size : S	In stock	£ 19.81	1	£ 19.81
Total products (tax incl.)					£ 19.81
Shipping:					Free Shipping!
TOTAL					£ 19.81


Pay by bank wire (order processing will be longer)


Pay by check (order processing will be longer)


Pay By Credit Or Debit Card

The order summary page provides an overview of the order and allows the customer to indicate the type of card they wish to use. Choosing a particular card type will ensure the transaction is sent to the correct subaccount as configured in Section 4.1.2.

Order summary

01. Summary
02. Sign in
03. Address
04. Shipping
05. Payment

You have chosen to pay by Credit or Debit card.
The total amount of your order is £ 19.81 (tax incl.)

Registered card
No card registered

New card
Please select your card type

VISA

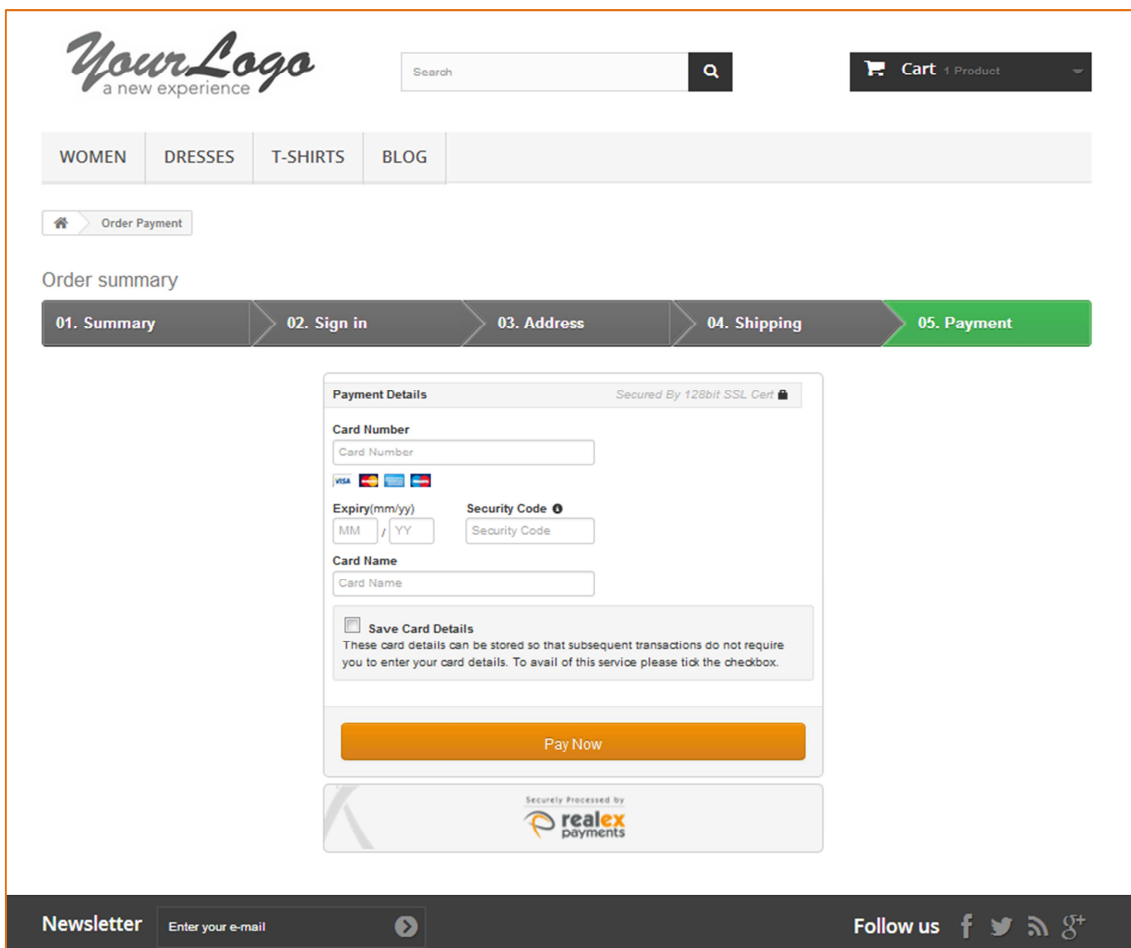
Pay Now

Other payment methods

The customer will be redirected to the Realex Payments secure **Hosted Payment Page (HPP)**. This page can be styled with your own branding to maintain the look and feel of your PrestaShop store, including the ability to supply a responsive template. Alternatively you can supply standard template for rendering on all desktop/laptop devices, and a mobile-aware template for rendering on mobile devices. The **Hosted Payment Page** will automatically render the correct template depending on what device your customer is using.

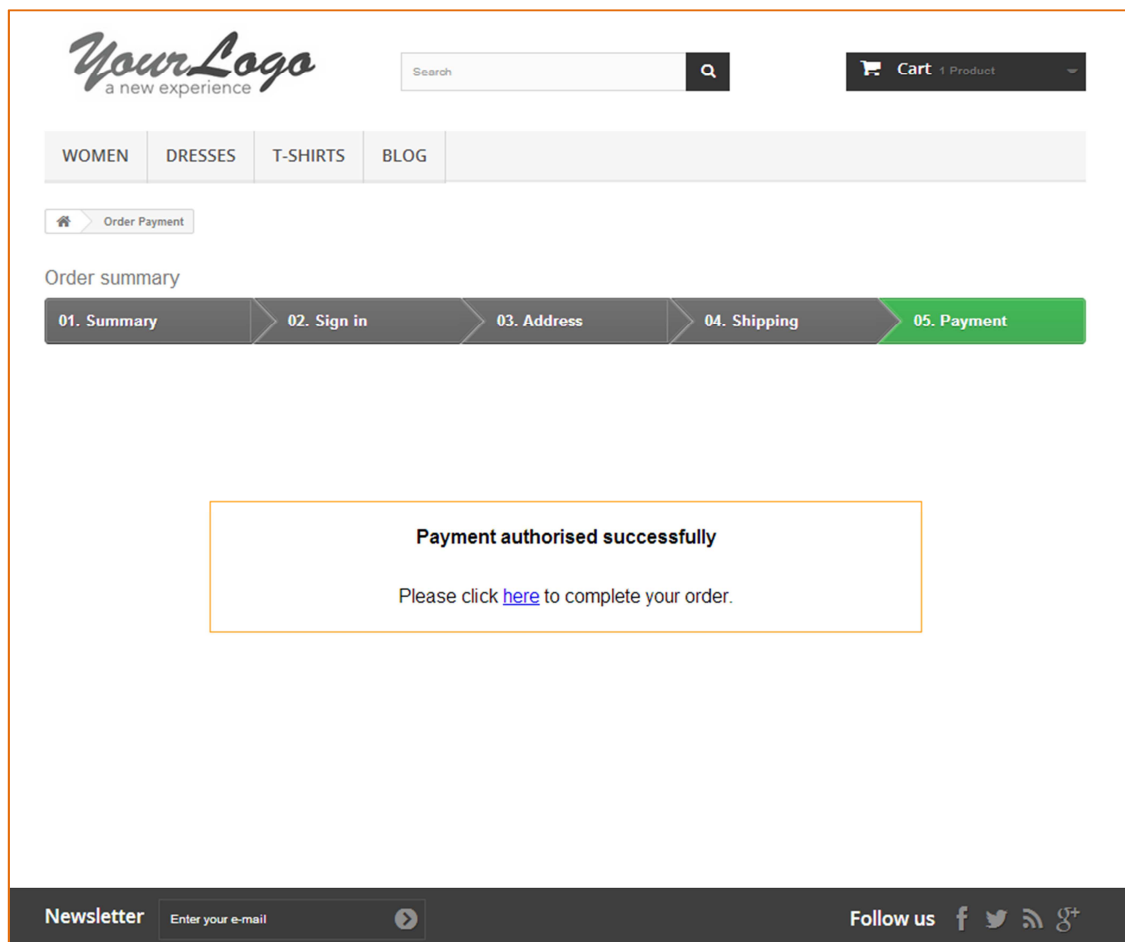
For more information on templates, please see the '**Developer Guide for HPP**' on the Realex Payments Resource Centre:

https://resourcecentre.realexpayments.com/products.html?doc_id=169&id=198



The screenshot displays a web interface for a payment page. At the top, there is a header with a logo placeholder "Your Logo a new experience", a search bar, and a cart icon showing "1 Product". Below the header is a navigation menu with links: WOMEN, DRESSES, T-SHIRTS, and BLOG. A "Order Payment" button is visible. The main content area is titled "Order summary" and features a progress bar with five steps: 01. Summary, 02. Sign in, 03. Address, 04. Shipping, and 05. Payment (the current step, highlighted in green). The "Payment Details" form is shown, secured by 128bit SSL. It includes fields for Card Number, Expiry (MM/YY), Security Code, and Card Name. There is a checkbox for "Save Card Details" with a note: "These card details can be stored so that subsequent transactions do not require you to enter your card details. To avail of this service please tick the checkbox." A large orange "Pay Now" button is at the bottom of the form. The footer contains a newsletter sign-up field and social media links for Facebook, Twitter, RSS, and Google+.

If you are using RealVault, the customer will be presented with the option to save their card. Once the customer has completed their transaction, the result will be displayed immediately. At this point they will still be on the Hosted Payment Page. In order to return to the PrestaShop store, they must click the link which will bring them to the **Order Confirmation** page (as seen below).



5.2 One-Click Checkout with RealVault

As outlined in Section 2.2, merchants using the Realex Payments Redirect module for PrestaShop can make use of our card storage solution - RealVault. If the customer chooses to save their card, and provided their transaction is successful, they will be able to avail of a simple one-click checkout option the next time they checkout. This does not involve any storage of cardholder data on the merchant's systems and does not affect merchant PCI Compliance requirements.

Upon return, after the customer has chosen to pay by debit or credit card, they will be presented with the choice to use their existing saved card or to add a new card. On the module configuration page, you can specify if you want the customer to be prompted for the security code of their saved card. PCI Compliance rules prohibit the storage of the security code.

Saved cards can also be processed through 3DSecure and Dynamic Currency Conversion.

01. Summary
02. Sign in
03. Address
04. Shipping
05. Payment

You have chosen to pay by Credit or Debit card.
The total amount of your order is £ 31.20 (tax incl.)

Registered card
xxxxxxxxxx1308 - 10/25 - MasterCard / Maestro
Security Code :
[x Delete Card](#)

Pay Now

New card
Please select your card type
VISA

Pay Now

Other payment methods

The customer can also choose to delete their stored card details. This will remove the card from your PrestaShop store and from RealVault.

In the example above, once the customer enters their security code and clicks 'Pay Now', they will automatically be brought to the order confirmation page which will indicate if the transaction was successful or not.

Order confirmation

ORDER CONFIRMATION

Your payment has been successful and your order is complete.

[Back to orders](#)

5.3 Checkout with Dynamic Currency Conversion

Whether your customer is using a new card for the first time or a saved card, they can avail of Dynamic Currency Conversion which will provide them the option to pay in the local currency of their card.

Below is an example of Dynamic Currency Conversion on the Hosted Payment Page. As soon as the customer enters their card number, it is checked by the **Currency Conversion Processor** specified in the module configuration.

Payment Details

Secured By 128bit SSL Cert

Card Number

4006097467207025

VISA

Expiry(mm/yy)

10 / 25

Security Code

Security Code

Card Name

Test Payer

Pay In Your Own Currency

The total amount due is **GBP 19.81**. We notice that you have a AUD card. For your convenience we can charge this to you as **AUD 48.61**
(Exchange rate used: 1 GBP = 2.4538 AUD)

YES, Please charge me 48.61 AUD

NO, Please charge me 19.81 GBP

I understand that I have been offered a choice of currencies for payment. I accept the conversion rate and final amount and that the final selected transaction currency is the cardholder's chosen currency, AUD


Exchange rate based on: Reuters Wholesale Interbank Rate, Exchange rate offered on: 2009/01/01 13:13
International Conversion Margin: 3%, Commission for Currency Conversion: 0%

☐ Save Card Details

These card details can be stored so that subsequent transactions do not require you to enter your card details. To avail of this service please tick the checkbox.

Pay Now

Securely Processed by

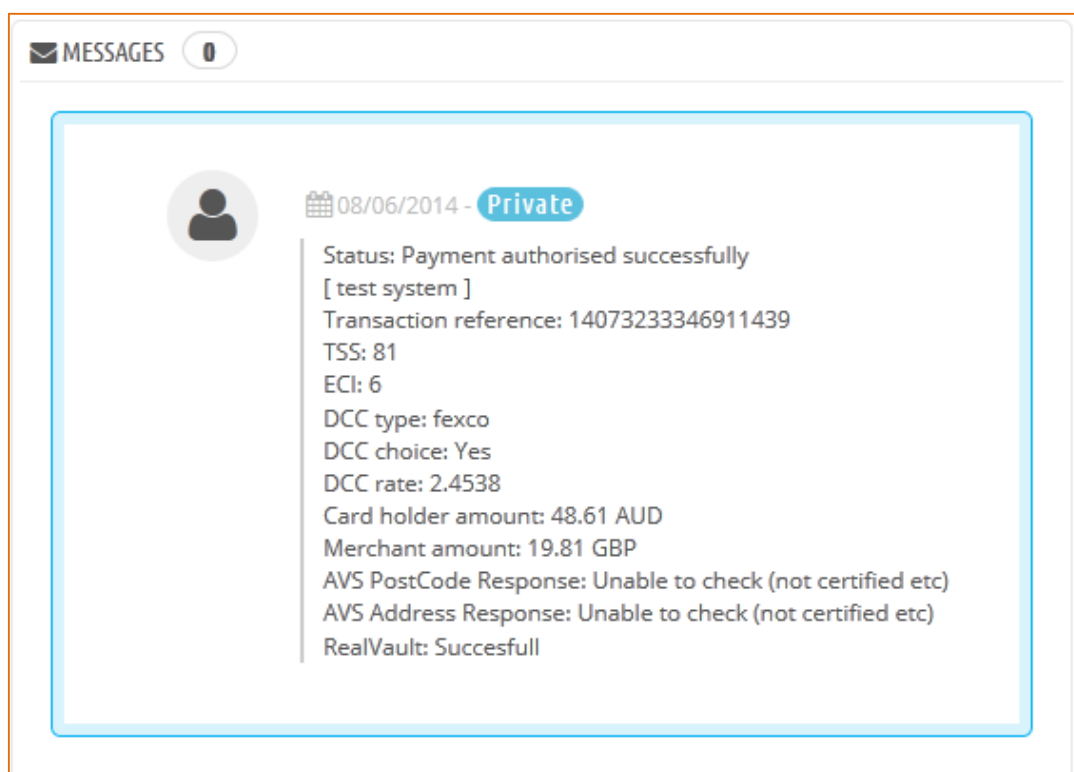


The most up to date rate is displayed and the customer can choose which currency they would like to pay in. You can view their choice and the conversion rate in the order details section of PrestaShop. See Section 6.1 of this guide.

6 Reviewing Transactions

A great deal of information relating to the transaction outcome is available in the **Order Management** section of PrestaShop. Once you have selected an order to review, you can see the transaction result under 'Messages'.

6.1 Transaction Result Fields



Status: The order status of the transaction you are reviewing.

Transaction reference: The Realex Payments specific reference for the transaction (PASREF).

TSS: The Transaction Suitability Score for this transaction. This is based on a number of checks performed by the Realex Payments fraud scoring tool - RealScore. These fraud checks can be modified and weighted using our transaction processing and reporting tool – RealControl. For more information, please contact your Realex Payments account manager.

ECI: The e-Commerce Indicator, which provides the result of the 3DSecure authentication process. Appendix 1.0 below shows how to interpret these results.

DCC type: The Currency Conversion Processor for the transaction.

DCC rate: The currency conversion rate at the time of the transaction.

DCC choice: Indicates whether the customer chose to pay in the currency of their card or in your base currency.

Cardholder amount: The amount and currency that was charged to the customer's card.

Merchant amount: The base currency and amount that the merchant will receive.

AVS Post Code Response: The AVS (Address Verification Service) check compares the billing details that the customer provides against the address their bank has on file for that card. This field indicates if the post code the customer provided was correct. This check is only applicable to UK based customers. Appendix 2.0 below shows the possible results for this check.

AVS Address Response: This field indicates whether digits from the first line of the address the customer provided was correct. This is only applicable to UK based customers. Appendix 2.0 below shows the possible results for this check.

RealVault: Indicates whether the customer's card was saved to RealVault.

7 Partner Referral Process

This section outlines to partners of Realex Payments how to refer a lead.

7.1 Qualifying a referral lead

To qualify for a referral fee, you must inform Realex Payments that you are passing a lead on. You can do this in the following ways:

- Have the merchant sign up via your own co-branded Realex Payments affiliate sign-up page; this will accredit the lead to your account automatically.
- An email/call with the client's company name and the expected start date for set up (if the client wants to contact us directly).
- An email/call with the client's contact details and the expected start date for testing (if you would like Realex Payments to contact the client).

7.2 Merchant Set-Up

If the client requires a call-back, Realex Payments will contact them within 24 hours. Realex Payments will explain its service, the relationship with Merchant Service Providers and the set-up process.

If the merchant has yet to set up a Merchant Services Agreement, Realex Payments will offer to refer their contact details on to a merchant services provider for a call back.

A merchant application will typically take up to 10 working days for the bank to process following receipt of a completed application form. We advise that all clients be prepared to provide the following when applying for a Merchant Services Agreement:

- Valid identification
- Business plan (if new business)
- Proof of address
- Audited accounts (if existing business)

While the merchant is in the process of setting up their Merchant Services Agreement, Realex Payments will contact them on a regular basis to ensure there are no questions and that all is proceeding smoothly with the merchant services provider. During this time, Realex Payments will issue a service agreement to the merchant that must be signed in order to begin testing.

As Realex Payments doesn't charge any set-up fee, the monthly fee (€29 / £19) is charged once the test account is activated. For this reason, we advise merchants to apply for their merchant account and to ensure their developer is ready to begin testing before they set up their Realex Payments account.

Upon receipt of the signed set-up forms, Realex Payments will activate the merchant's test account within 24 hours.

8 Appendix

8.1 Appendix 1.0: e-Commerce Indicator (ECI) Results

ECI VALUE			
Visa / American Express	MasterCard / Maestro	Interpretation	Liability Shift? (additional chargeback protection)
5	2	Transaction fully authenticated.	Yes
6	1	Cardholder was not enrolled for 3DSecure or the authentication attempt has been acknowledged.	Yes
7	0	Transaction not 3DSecure.	No

8.2 Appendix 2.0: Address Verification Service (AVS) Results

AVS VALUE	Interpretation
M	Matched
N	Not matched
I	Problem with check
U	Unable to check (not certified etc.)
P	Partial match