# Checkout reCAPTCHA Module
## January 2010 Gem

This month's Gem is a module that helps prevent velocity attacks on your real time payment gateway by inserting a reCAPTCHA process into the checkout validation depending on your settings.

A velocity hack is where a hacker with stolen credit card numbers uses an online web store with a real time payment gateway to run tens, hundreds or even thousands of attempted transactions to figure out which credit card numbers on their list are still good. There is relatively low risk of shipping product to someone incorrectly as normally the orders are clearly fraudulent, however usually each attempted and failed transaction costs a merchant somewhere around $.25 - $.30 each. So if you come in one day to find that someone ran 1,000 transactions against your gateway it can easily cost your $250 - $300 per thousand fake transactions.

This module assists in dissuading the ongoing velocity hack as it slows them down (forcing them to enter each transaction by hand versus using an automated script) and hopefully will cause them to move on and leave your store alone. We can't guarantee it will prevent this from happening to you, but every bit of protection helps.

You can install the module and leave it Off (and ready to turn on if needed), you can configure it to be On all the time (not recommended as this can harm conversions) or you can use it in Velocity mode.

Velocity mode allows you to trigger the enablement of the module for up to 24 hours (in one hour increments) after a certain number of failed credit card transactions within up to a 24 hour period (also in 1 hour increments). For example if you have it set to Activate for 4 hours after 15 failed attempts within a 1 hour period. The module will sit silently in the background not showing up during checkout until you had 15 failed credit card transactions within a 4 hour window. Once that happened the reCAPTCHA would appear in the checkout flow and attempt to slow down the velocity attack.

1. Install the recaptcha.mvc module into your store under Domain Settings → Modules → Add

2. Click Upload and then Choose File to browse your local computer. Once you've selected the file on your hard drive click Upload

3. Once the upload is complete and the pop up window goes away, click Add on the right side of your admin to complete the module install process.

4. Next click System Extension Settings in the left Nav of your store you want to add the module

5. Check mark the box to the left of the Checkout reCAPTCHA Module and click Update

6. Click on the Checkout reCAPTCHA tab to configure the module.
   a. In order to configure the module you must go to http://recaptcha.net
   b. Click "Use reCAPTCHA On Your Site"
   c. Follow the Sign Up process
   d. Enter both your Public Key and Private Key that are provided from reCAPTCHA into the module admin screen.
   e. Click Update

7. The reCAPTCHA module has 3 settings:
   a. Off (the default) – this is designed so you can leave it in your store and it's ready to be turned on whenever you suspect you'll need it.
   b. On (not recommended as a permanent state) – this permanently enables reCAPTCHA so that every order in your store must correctly answer the reCAPTCHA questions before being allowed to process the credit card.
   c. Velocity – this setting allows you to temporarily enable the module based on failed credit card attempts in the store. Velocity mode allows you to trigger the enablement of the module for up to 24 hours (in one hour increments) after a certain number of failed credit card transactions within up to a 24 hour period (also in 1 hour increments). For example if you have it set to Activate for 4 hours after 15 failed attempts within a 1 hour period.

The module will sit silently in the background not showing up during checkout until you had 15 failed credit card transactions within a 4 hour window.

8. Next you can choose between 4 themes to best fit the look and feel of your website. The actual reCAPTCHA is hosted and operated by them and you have no control over the look and feel other than to choose a theme.
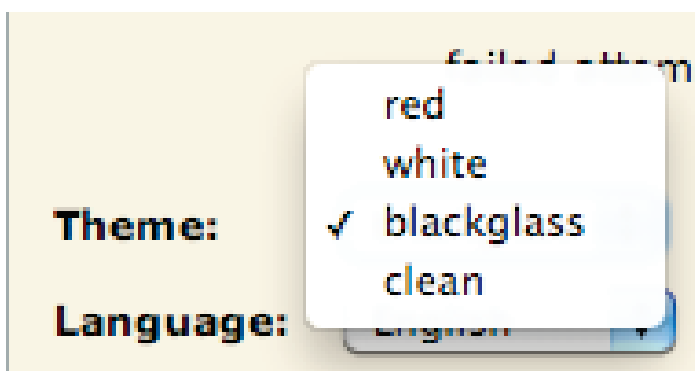
9. Finally you can choose which language to display the reCAPTCHA in during checkout.
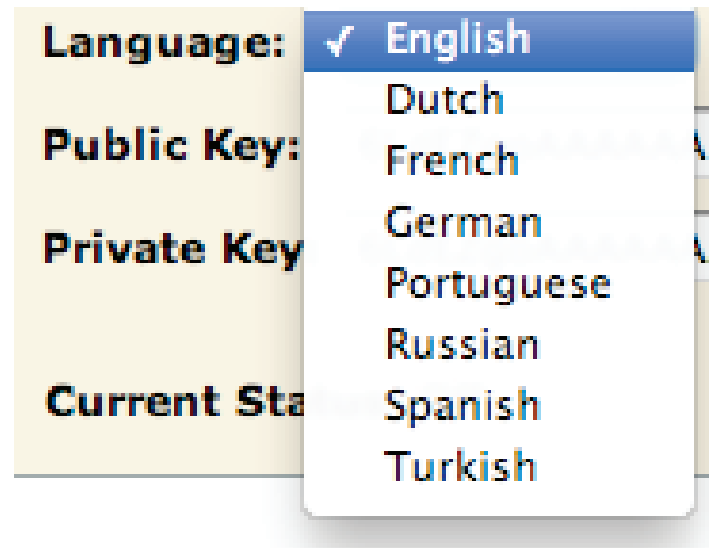
10. If you would like to know the status of your module it shows on the bottom of the module page and will display Off, On or Velocity and provide you some limited detail on the velocity settings.

Now that your module is configured you'll need to add the reCAPTCHA item to your page templates of the checkout process. This step IS A MUST COMPLETE STEP otherwise no one will be able to complete checkout if the reCAPTCHA module is On for any reason.
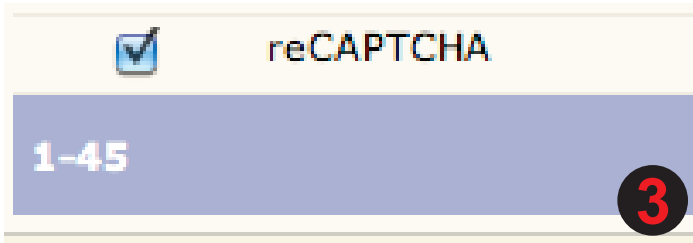


1. Go to Pages

2. Find the OPAY Page

3. Assign the "reCAPTCHA" item to the OPAY page

4. In the template code on the OPAY page insert <mvt:item name="reCAPTCHA" /> somewhere inside the form with payment fields on the OPAY page Finally turn the order, reCAPTCHA module to On and place a test order, ensure that reCAPTCHA shows up where you expect it to appear on the page and allows for a successful check out. Now you can configure the settings, as you want the module to operate normally.
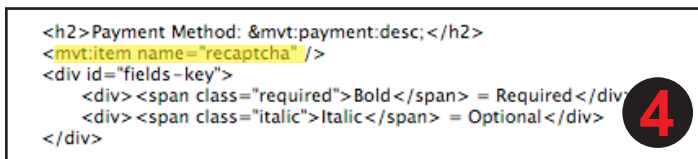
Finally turn the reCAPTCHA module to On and place a test order, ensure that reCAPTCHA shows up where you expect it to appear on the page and allows for a successful checkout. Now you can configure the settings, as you want the module to operate normally.