

# **OpenCart Shopping Cart Plugin**

Version 1.0

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# **Document Revision Information and Amendments**

All amendments are to be identified and the manual updated, noting the amendment on this amendment page.

Version	Date	Section	Revision Information	Amended by
0.1	2020/12/1	All	Initial Draft	КН
0.2	2020/12/15	2.3	Updated payment options description	КН
0.3	2021/07/05	2 3	Updated configuration and usage instructions	КН
1.0	2021/07/07	All	Release version	КН

# **Related Documents**

Document title	Link/Location



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# 1 Overview

#### 1.1 Introduction

The Windcave OpenCart Plugin supports OpenCart version 3.0.3.2 and greater. The plugin is built to allow merchants to get their OpenCart store setup accepting online payments securely via the Windcave payment gateway.

#### 1.2 Features

The Windcave plugin utilizes a secure Gateway Hosted Payment Page (redirection & iframe) or Merchant Hosted Payment Page integration method and supports the below transaction types:

- Purchase
- Authorization
- Refund (partial or full refund)
- Complete (full complete)
- Void

Multiple supported Payment Methods:

- Account2Account
- Alipay
- Apple Pay
- Card
- Google Pay
- Interac
- Humm
- PayPal
- Visa Checkout
- Union Pay
- WeChat Pay

Additional features supported by the Windcave plugin:

- 3D Secure v1 & 2 (where supported by acquirer)
- Token creation, storage and re-billing
- Fail Proof Result Notification
- Risk Management
- Address Verification System (AVS)

The below transaction result fields are saved in the merchant's web site for reference:

- Auth Code
- Cvc2 result
- ReCo (response code) and Response text
- AVS Result and Action
- Risk Management Summary and Action

#### 1.3 Requirements

A live or test Windcave account is required to utilize the Windcave OpenCart plugin, to setup a new account visit <u>https://sec.windcave.com/pxmi3/signup</u>.

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For existing merchants please visit <u>https://sec.windcave.com/pxmi3/logon</u> and sign in using your Windcave Payline® credentials. Once signed in select the **User Accounts -> My User** screen, your username and Restful API Key will be displayed on screen.

If you have any questions about supported features please contact the Windcave Sales team at <a href="mailto:sales@windcave.com">sales@windcave.com</a>.

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#### **Installation & Configuration** 2

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The Windcave plugin can be installed using the OpenCart Marketplace or by manually uploading the plugin archive files, instructions for both installation methods are located below:

#### 2.1 Marketplace Installation

- 1. Log in to your OpenCart admin portal using your admin credentials.
- 2. From the navigation menu on the left, navigate to **Extensions -> Marketplace**.

	🚯 Dashboard		
	Scatalog >		
	the Extensions		
	» Marketplace		
	» Installer		
	» Extensions		
	» Modifications		
	» Events		
З.	Set the filter categories to (Payment	t).	
	Extension Marketplace	Home > Extension Mar	ketplace
	Search for extensions and themes		Categories (Payment) 👻 🍸
4. 5.	Locate and select the Windcave Plu On the plugin page select the <b>Down</b>	gin in the list of avail <b>load</b> tab.	Categories (Payment) - T
4. 5.	Locate and select the Windcave Plu On the plugin page select the <b>Down</b> General Documentation	gin in the list of avail load tab. Download	Categories (Payment) - T able plugins.
4. 5. 6.	Locate and select the Windcave Plu         On the plugin page select the Down         General       Documentation         Click the Install button next to the very         Available Installs	gin in the list of avail load tab. <b>Download</b> ersion of the Windcay	Categories (Payment) - T able plugins. Comment ve plugin you would like to install.
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4. 5.	Description extensions and themes         Locate and select the Windcave Plu         On the plugin page select the Down         General       Documentation         Click the Install button next to the very         Available Installs         Download Name         Windcave 3.0.3	gin in the list of availation of the Windcaw Date Added 20/12/2020	Categories (Payment) - T able plugins. Comment ve plugin you would like to install.
4. 5. 6.	Locate and select the Windcave Plu On the plugin page select the Down General Documentation Click the Install button next to the ve Available Installs Download Name Windcave 3.0.3 The progress will be shown above the	gin in the list of availated tab.	Categories (Payment) - T able plugins. Comment ve plugin you would like to install.
4. 5. 6.	Description extensions and themes         Locate and select the Windcave Plu         On the plugin page select the Down         General       Documentation         Click the Install button next to the very         Available Installs         Download Name         Windcave 3.0.3         The progress will be shown above the         Progress	gin in the list of availated tab.	Categories (Payment) - T able plugins. Comment ve plugin you would like to install.
4. 5. 6.	Description extensions and themes         Locate and select the Windcave Plu         On the plugin page select the Down         General       Documentation         Click the Install button next to the very         Available Installs         Download Name         Windcave 3.0.3         The progress will be shown above the         Progress	gin in the list of availa load tab. Download ersion of the Windcav 20/12/2020 he Available Installs.	Categories (Payment) - T able plugins. Comment ve plugin you would like to install.
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8. Once progress has completed the plugin should be visible in the **Extensions -> Extensions** list under Payments.

Windcave	Windcave	Disabled	1	•	

9. Click the green button to install the extension.



10. Proceed to configuration.

#### 2.2 Manual Installation

- 1. Download the Windcave Plugin archive file.
- 2. Log in to your OpenCart admin portal using your admin credentials.
- 3. From the navigation menu on the left, navigate to **Extensions -> Installer**.



4. Select the **Upload** button.

♣ Upload your extensions
Upload your extensions
* Upload File 🕐 🕹 Upload
Install Progress
Progress

5. From the file selection pop up select the Windcave.ocmod.zip file downloaded in step 1).

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6. The upload progress will be shown below the upload button. **Install Progress** 

	Progress				
	Success: You have modified	extensions!			
7.	Once uploaded the plugin should be vis	sible in the <b>Extensions</b> ·	-> Extensi	<b>ons</b> list und	er Payments.
	Windcave	Windcave	Disabled		<ul> <li>Ø</li> </ul>
8.	Click the green button to install the ext	ension.			

9. Proceed to configuration.



## 2.3 Configuration

Once you have installed the Windcave plugin follow the below instructions to configure your OpenCart store for use with the Windcave plugin:

- 1. Log in to your OpenCart admin portal using your admin credentials.
- 2. From the navigation menu on the left, navigate to **Extensions -> Extensions** and select Payments from the filter menu.
- 3. Locate the Windcave plugin in the list of plugins and select the blue edit button to begin editing the plugin configuration.
- 4. The configuration page is broken down into four tabs (General, Order Status, HPP and MHPP), configure your Windcave account settings and preferences:

🖋 Edit Windcave e	extension module
General Orde	er Status HPP MHPP
API username 🝞	Username
API key 🕜	Кеу
API url 🕜	https://sec.windcave.com/api/
Session timeout (hours) 🝞	48
Enable saving cards 😯	Enabled
Confirm button text 🕜	Confirm
Sort order 📀	1
Flow 📀	НРР
Status 🕜	Enabled

API username: Windcave Restful API username.

API key: Windcave Restful API key.

API url: Root URL of the Windcave Restful API, should be set to <a href="https://sec.windcave.com/api/">https://sec.windcave.com/api/</a>.
Session timeout (hours): Length of time before session is automatically closed.
Enable saving cards: If enabled the card holder will be able to save and pay using a saved card.
Confirm button text: Sets the confirm button text to be displayed to the cardholder.
Sort order: Sets the position of payment method in list of available payment methods.
Flow: Sets the integration flow (Hosted Payment Page or Merchant Hosted Payment Page), before choosing your desired integration flow it is recommended that you speak with your primary merchant acquirer to confirm they allow the use of said integration flow.
Status: Enables/Disables the plugin.

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ve extension module	
Prder Status HPP MHPP	
Pending	~
Processing	~
Processed	~
Denied	~
Refunded	`
Voided	`
Canceled	
	Order Status HPP   MHPP   ng   Pending   Image: Processing   Image: Processed   Image: Processed

The appropriate settings for these are dependent on the OpenCart Processing and Complete order status configured in **System -> Settings -> Option** (the settings displayed above are compliant with OpenCart's default settings).



Edit Windcave e	extension module	:	
General Orde	r Status HPP	МНРР	
Name to be displayed at checkout <b>(</b> )	Windcave Payme	ents	
Payment options	Card Account 2 accou Alipay Apple Pay Paypal Paypal Interac UnionPay Humm Visa Checkout WeChat Pay	ınt	
Transaction type 🕜	Purchase		~
Display payment window as iFrame <b>2</b>	Disabled		~
Frame height 🕖	800		
Frame width 💡	500		

Name to be displayed at checkout: Name to be displayed to cardholder when selecting payment method.

**Payment options:** Allows the merchant to filter enabled payment options on the Hosted Payment Page.

**Transaction type:** Configures the transaction type to be used (Purchase or Auth). **Display payment window as iFrame:** Sets if payment window should be displayed as iFrame (Enabled) or redirection (Disabled).

**iFrame height:** Sets height of the popup iFrame payment window **iFrame width:** Sets width of the popup iFrame payment window



eneral Order	Status HPP	IHPP	
Numerator	Mindame Devenues		
displayed at	windcave Payments		
checkout			

Name to be displayed at checkout: Name to be displayed to cardholder when selecting payment method.

**Transaction type:** Configures the transaction type to be used (Purchase or Auth).

5. Once all account settings and preferences have been updated click the blue **Save** icon at the top right of the configuration screen.





# 3 Using the Plugin

#### 3.1 Card Holders

Customers can choose to pay using the Windcave plugin once they are at the checkout, depending on the merchant's plugin configuration a "Purchase" or "Authorisation" can be initiated.

#### Checkout

itep 1: Checkout Options 🕶
tep 2: Billing Details -
tep 3: Delivery Details -
itep 4: Delivery Method 🗸
tep 5: Payment Method 🗸
lease select the preferred payment method to use on this order. ) Windcave Payments dd Comments About Your Order
:: I have read and agree to the Terms & Conditions I
itep 6: Confirm Order

During checkout if **enable saving cards is enabled** customers may opt to save the payment card for future payments by checking the "Save card for future purchases" check box, alternatively if the customer already has a saved card these may be selected to process the payment.

#### 3.1.1 HPP Flow

Step 1: Checkout Options				
Step 2: Billing Details -				
Step 3: Delivery Details 🗸				
Step 4: Delivery Method 🗸				
Step 5: Payment Method 🗸				
Step 6: Confirm Order 🗸				
Product Name	Model	Quantity	Unit Price	Total
iPhone	product 11	1	101.00	101.00
			Sub-Total:	101.00
			Flat Shipping Rate:	5.00
			Total:	106.00

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#### 3.1.2 MHPP Flow

roduct Name	Model	Quantity	Unit Price	Tota
hone	ne product 11		\$101.00	\$101.0
			Sub-Total:	\$101.00
			Flat Shipping Rate:	\$5.0
			Total:	\$106.00
Use saved card 41111111 4/25 Proceed without using Save card for future pu ard Details	saved card rchases			
Use saved card 41111111 4/25 Proceed without using Save card for future pu ard Details	saved card rchases			
Use saved card 41111111 4/25 Proceed without using Save card for future pu ard Details * Card Holder Name * Card Number	Saved card rchases Card Holder Name Card Number			
Use saved card 41111111 4/25 Proceed without using Save card for future pu ard Details • Card Holder Name • Card Number • Expiry Date	Saved card rchases Card Holder Name Card Holder Name Card Number Expiry Month	Y Expiry Year	ý	

#### 3.1.3 Saved Cards

Customers can view or delete saved cards by navigating to **Account -> Windcave Saved Cards** once signed into the merchant website.

Account Windcave Saved Cards				
Your Saved Cards				
Card Number	Expiry Date			
41111111	4/24	•		
41111111	6/32	•		

## 3.2 Merchants

#### 3.2.1 Processing Refunds

From the OpenCart admin user merchants can process refunds for orders processed through the Windcave plugin, to do so merchants simply navigate to the **Orders** page and select the order they wish to refund. Selecting the **Windcave** tab in the **Order History** panel will reveal the payment details processed through the Windcave plugin, merchants can either enter the amount to refund and press the **Partial Refund** button or press the **Full Refund** button to refund the total transaction amount.



	ь	-	
			σ.

Windcave

Additional

Windcave Transaction Status	Approved
Transaction Type	Purchase
Total	106.00
Refund Status	Not Refunded
Card Number (masked)	41111111
Card Holder Name	JOHN SMITH
Expiry Date	4/24
Card Type	Visa
Response Code	00
Response Text	APPROVED
Payment Method	card
Payment Authentication	None
Auth Code	110333XXX
AVS Action	DontCheck
Risk Action	noaction
Risk Summary	[ IP Country Blocking Pass (0/10
amount to refund Partial Refund	
Full Refund	

#### Purchase Transaction (ID: 000000124835fc6)

#### 3.2.2 Completing an Order

From the OpenCart admin user merchants can complete orders for Auth type transactions processed through the Windcave plugin, to do this merchants simply navigate to the **Sales -> Orders** page and select the order they would like to complete; then select the **Complete** button under the Windcave tab.



#### Order History

History Additional

Windcave

#### Auth Transaction (ID: 0000001247f0b83)

Windcave Transaction Status	Approved		
Transaction Type	Auth		
Total	106.00		
Auth Transaction Status	Not Completed	Complete	Void
Card Number (masked)	41111111		
Card Holder Name	JOHN SMITH		
Expiry Date	4/24		
Card Type	Visa		
Response Code	00		
Response Text	APPROVED		
Payment Method	card		
Payment Authentication	None		
Auth Code	093103		
AVS Action	DontCheck		
Risk Action	noaction		
Risk Summary	[ IP Country Blocking Pass (0/10		

#### 3.2.3 Processing Voids

From the OpenCart admin user merchants can process a void for orders where an Auth type transaction was processed through the Windcave plugin.

To process a void merchants simply navigate to the **Sales -> Orders** page and select the order to be voided, the void can be initiated by either setting the **Order Status** to **Cancelled** or by navigating to the **Windcave** tab in the Order history panel and pressing the **Void** button.

Please note setting an **Order Status** to **Cancelled** for purchase type transactions will trigger a refund to be sent instead of a void.





#### ⊘ Order History

History Additional

Windcave

#### Auth Transaction (ID: 0000001247f0b83)

Windcave Transaction Status	Approved
Transaction Type	Auth
Total	106.00
Auth Transaction Status	Not Completed Complete Void
Card Number (masked)	41111111
Card Holder Name	JOHN SMITH
Expiry Date	4/24
Card Type	Visa
Response Code	00
Response Text	APPROVED
Payment Method	card
Payment Authentication	None
Auth Code	093103
AVS Action	DontCheck
Risk Action	noaction
Risk Summary	[ IP Country Blocking Pass (0/10

#### **3.2.4 Viewing Transaction Details**

Additional transaction response details like CVC Result, Response Code, Response Text, Risk details and Auth code are saved in the merchants' website under the **Windcave** tab in the **Order History** panel of each order.



## 4 FAQ

#### 4.1 Pricing and Fees

Question: What fees are associated with the gateway?

Answer: Please see <u>Windcave pricing</u> for further details.

#### 4.2 Account Eligibility

Question: What currencies and countries does the payment gateway support?

Answer: The Windcave integration supports the below countries and currencies:

Countries: Australia, New Zealand, United Kingdom, United States, Canada, Singapore and Hong Kong

**Currencies:** AED, AUD, CAD, CHF, CNY, EUR, FJD, GBP, HKD, HRK, IDR, ISK, JPY, KRW, MYR, NOK, NZD, PGK, PHP, PLN, RUB, SEK, SGD, THB, TWD, USD, VUV, WST, XPF, ZAR

Please note available currencies may vary depending acquirer.

Question: What items are restricted for merchants to sell?

**Answer:** Restricted or Prohibited goods are determined by the merchant's acquirer. Please get in contact with the Windcave sales team if you are not sure if you are eligible for a merchant account.

#### 4.3 Transactions

Question: After I create an account, what is the waiting period before I can process transactions?

**Answer**: On boarding times vary depending on the merchant's acquirer settling your transactions however generally this process can take between 3-5 business days.

Question: How long until the funds are transferred to my bank?

**Answer:** Settlement is typically T+1 but this may vary depending on merchant's acquirer and their configuration.

Question: Will I or my customers receive an additional email or invoice from the payment gateway?

**Answer:** By default, no additional email is sent to customers from the Payment Gateway. However, this is a feature that can be enabled.

#### 4.4 Refunds

Question: How soon after a transaction can I perform a refund?

**Answer:** Merchants can process a refund immediately after the customer has successfully processed their payment.

Question: Is there an amount of time after which I cannot perform a refund?

**Answer:** Merchants can perform refunds at any time pending the card used by the customer remains valid.

Question: Are there any fees for chargebacks/refunds?

**Answer:** Fees may vary depending on the merchant's acquirer, to discuss further please contact the Windcave sales team.

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## 4.5 Additional Features

Question: Are there any fraud filtering options available?

Answer: Yes, merchants have access to Windcave's Risk Management engine and CVC result checking.

For further information and available configurations please contact the Windcave Sales team.

## 4.6 Troubleshooting and Payment Disputes

Question: Why did my shopper receive an error when trying to pay?

**Answer:** If the error response received is not clear merchants should contact the Windcave support team to request further information.

Question: How are payment disputes handled?

**Answer:** Merchants encountering disputes with their payments should contact their merchant acquirer for further assistance.

Question: How do I contact Windcave Support?

Answer: Below are the Windcave support team contacts:

Email: <a href="mailto:support@windcave.com">support@windcave.com</a>

Phone: Please see our <u>Contact</u> page for a phone number in/near your region.

