

osCommerce 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	2021/01/13	All	Initial Draft	KH
1.0	2021/07/02	All	Release version	KH

Related Documents

Document title	Link/Location



Contents

1 Ove	erview	4
1.1	Introduction	4
1.2	Features	4
1.3	Requirements	4
2 Ins	stallation & Configuration	6
2.1	Installation	6
2.2	Configuration	7
3 Usi	ing the Plugin	12
3.1	Card Holders	12
3.2	Merchants	12
3.2	2.1 Processing a Refund	12
3.2	2.2 Completing an Order	13
3.2	2.3 Processing Voids	14
3.2	2.4 Viewing Transaction Details	15
4 FAG	Q	16
4.1	Pricing and Fees	16
4.2	Account Eligibility	16
4.3	Transactions	16
4.4	Refunds	16
4.5	Additional Features	17
4.6	Troubleshooting and Payment Disputes	17

1 Overview

1.1 Introduction

The Windcave osCommerce Plugin supports osCommerce version 2.3. The plugin is built to allow merchants to get their osCommerce store setup accepting online payments securely via the Windcave payment gateway.

1.2 Features

The Windcave plugin utilizes a secure Gateway Hosted Payment Page integration method (redirection & iframe) 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 osCommerce plugin, to setup a new account visit https://sec.windcave.com/pxmi3/signup.



For existing merchants please visit https://sec.windcave.com/pxmi3/logon 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 sales@windcave.com.

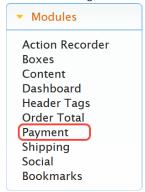


Version: 1.0

2 Installation & Configuration

2.1 Installation

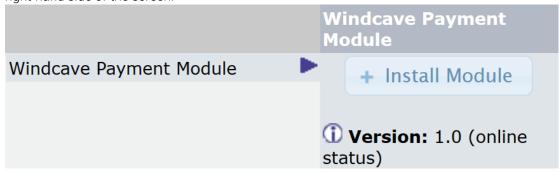
- 1. Download the Windcave Plugin archive file from the osCommerce Marketplace.
- 2. Navigate to the osCommerce directory on your webserver (the structure of the directory may differ depending on merchant installation of osCommerce, the below instructions are based off the default directories).
- 3. Copy the files from the Windcave extension to the appropriate location within the osCommerce directory i.e. copy the windcave_session.php in windcave.zip -> catalog -> ext -> modules -> payment -> Windcave -> classes should be copied to: catalog -> ext -> modules -> payment -> Windcave -> classes.
- 4. Log in to your osCommerce admin portal using your admin credentials.
- 5. From the navigation menu on the left side of the page, navigate to **Modules -> Payment**.



6. Select the **Install Module** button at the top right of the page, this will show all modules available for installation.



7. From the list select the "Windcave Payment Module" and press the **Install Module** button on the right-hand side of the screen.

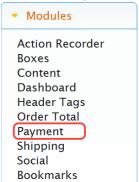


8. Proceed to configuration.



2.2 Configuration

- 1. Log in to your osCommerce admin portal using your admin credentials.
- 2. From the navigation menu on the left side of the page, navigate to **Modules -> Payment**.

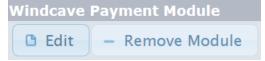


3. Select the Windcave Payment Module from the list of installed payment modules.

Windcave Payment Module



4. Press the **Edit** button and configure your Windcave account settings and preferences:

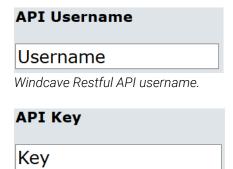




Enables or disables the Windcave Payment Module.

Enable Saving Cards When enabled, customer cards will be saved • True • False

If enabled the card holder will be able to save cards and pay using a saved card.





Windcave Restful API key.

API Url

https://sec.windcave.c

The root URL of the Windcave Restful API, this should be set to https://sec.windcave.com/api/.

Session timeout (hours)

The length of time a customer has to complete a payment before it is automatically declined

72

The length of time a customer has to complete a payment before it is automatically declined.

Transaction Type

- Purchase
- Auth

Configures Transaction Type to be used (Purchase or Auth).

Display Payment Window as iFrame

When enabled, the payment page will appear in an iFrame

- True
- False

Sets if payment window should be displayed as iFrame (True) or redirection (False).

iFrame Height iFrame height in px 800

Sets height of the popup iFrame payment window.

iFrame Width	
iFrame width in px	
500	

Sets width of the popup iFrame payment window.

Error Log Directory Error Log Directory /var/www/html/oscomi

Sets the directory where error logs will be created.



Set Preparing Order Status Set the status of orders being made with this payment module to this value Preparing [Windcave]

Sets the preparing order status for payments made using the Windcave plugin.

Set Windcave Acknowledged Order Status Set the status of orders made with this payment module to this value Pending

Sets the acknowledged order status for payments made using the Windcave plugin, it is recommended that this is set to the Pending status.

Transaction Order Status Include transaction information in this order status level Windcave [Transactions]

Include transaction information in this order status level.

Payment Zone If a zone is selected, only enable this payment method for that zone. --none--

If a zone is selected the Windcave payment method will only be enabled for that zone.

Minimum Order Total	
If the order total is below this, th	e
Windcave Payment Module will no	ot
be available	

If the order total is below this value, the Windcave Payment method will not be listed in the payment methods available to the customer.

Sort order of display	
Sort order of display. Lowes	t is
displayed first.	
0	

Sets the sort order of Payment Methods, lowest number is displayed first in the list of available payment methods.



Card

- Enabled
- Disabled

Account 2 account

- Enabled
- Disabled

Alipay

- Enabled
- Disabled

Apple Pay

- Enabled
- Disabled

Google Pay

- Enabled
- Disabled

Paypal

- Enabled
- Disabled

Interac

- Enabled
- Disabled

UnionPay

- Enabled
- Disabled

Humm

- Enabled
- Disabled

Visa Checkout

- Enabled
- Disabled

WeChat Pay

- Enabled
- Disabled

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



5. Once configuration is complete click the **Save** button.



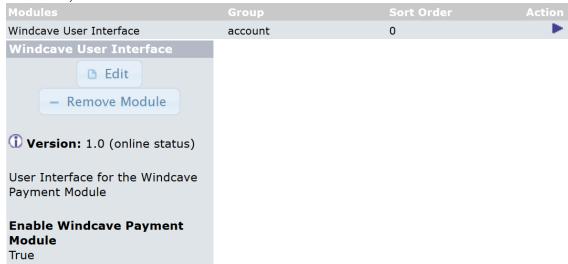
6. Check that a **Windcave** tab exists on the left-hand navigation menu, this tab has a link to the **Transactions** page which contains details of transactions processed through the Windcave plugin.



7. From the navigation menu on the left side of the page, navigate to **Modules -> Content**.



8. Check that the **Windcave User Interface** module has been installed and is enabled (if not install and enable).



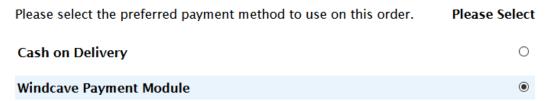


3 Using the Plugin

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.

Payment Method



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

Payment Information



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

Saved Cards

Card Number Expiry Date
411111......11 5 / 25 Remove

3.2 Merchants

3.2.1 Processing a Refund

From the osCommerce admin user merchants can process refunds for orders processed through the Windcave plugin, to do so merchants simply navigate to the **Windcave -> Transactions** page and select the order they wish to refund.



Selecting the **Order** will reveal the payment details processed through the Windcave plugin, merchants can then either process a partial refund by entering the amount to refund and pressing the **Partial refund** button (merchants can refund multiple times up to the total transaction amount); or press the



Refund button to process a full refund.

Transaction ID: 0000000707ed8d3c Order ID: 475

Transaction Type: Purchase

Total: \$39.99

Windcave status: Approved

Refund status: Not refunded

Card holder name: JOHN SMITH

Card number (masked):

411111.....11

Expiry date: 5/25

Card type: visa

Response code: 00

Response text: APPROVED

Payment method: Card

Payment authentication: Standard

Auth code: 100133XXX

AVS action: DontCheck

Risk action: noaction

Risk summary text: [IP Country

Blocking Pass (0/10



The result of the refund transaction will be displayed in the Windcave -> Transactions page.

Transaction refunded successfully									
Order ID	Customer ID	Customer Name	Transaction Type	Transaction ID	Parent Transaction ID	Windcave Status	Order Status	Total	Date Added
475	12	John Smith	Purchase	0000000707ed8d3	с	Approved	Pending	\$39.99	01/13/2021 10:01:33
			Refund		f 0000000707ed8d3c		Pending	\$39.99	01/13/2021 10:05:29

3.2.2 Completing an Order

From the osCommerce admin user merchants can complete orders for Auth type transactions processed through the Windcave plugin, to do so merchants simply navigate to the **Windcave -> Transactions** page and select the order they would like to complete.





Selecting the **Order** will reveal the payment details processed through the Windcave plugin, merchants can then press the **Complete** button to complete the Auth transaction.

Transaction ID: 0000000707ed9937 Order ID: 476 Transaction Type: Auth Total: \$749.99 Windcave status: Approved Auth complete status: Not completed Void status: Not voided Card holder name: JOHN SMITH Card number (masked): 411111.....11 Expiry date: 5/25 Card type: visa Response code: 00 Response text: APPROVED Payment method: Card Payment authentication: Standard Auth code: 100233XXX AVS action: DontCheck Risk action: noaction Risk summary text: [IP Country Blocking Pass (0/10

The result of the complete transaction will be displayed in Windcave -> Transactions page.



3.2.3 Processing Voids

CompleteVoid

From the osCommerce admin user merchants can process a void for orders where an Auth type transaction was processed through the Windcave plugin, to do so merchants simply navigate to the **Windcave -> Transactions** page and select the order to be voided.





Selecting the **Order** will reveal the payment details processed through the Windcave plugin, merchants can then press the **Void** button to void the Auth transaction.



Windcave status: Approved

Auth complete status: Not completed

Void status: Not voided

Card holder name: JOHN SMITH

Card number (masked): 411111......11

Expiry date: 5/25

Card type: visa

Response code: 00

Response text: APPROVED

Payment method: Card

Payment authentication: Standard

Auth code: 100250XXX

AVS action: DontCheck

Risk action: noaction

Risk summary text: [IP Country

Blocking Pass (0/10



The result of the void transaction will be displayed in **Windcave -> Transactions** page.

Transaction voided successfully									
Order ID		Customer Name	Transaction Type		Parent Transaction ID	Windcave Status	Order Status		
477	12	John Smith	Auth	0000000707ed9c06		Approved	Pending	\$499.99	01/13/2021 10:02:49
477	12	John Smith	Void	0000000707edd939_void	1 0000000707ed9c06	Approved	Pending	\$499.99	01/13/2021 10:08:21

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 -> Transactions** page.

Version: 1.0



4 FAQ

4.1 Pricing and Fees

Question: What fees are associated with the gateway?

Answer: Please see Windcave pricing 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.

osCommerce Shopping Cart Plugin

Version: 1.0 Windcave

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.

Version: 1.0

Question: How do I contact Windcave Support?

Answer: Below are the Windcave support team contacts:

Email: support@windcave.com

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

