



HOW TO Configure Payment Processing

Revision 1.0

PN - MM1023-01



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HOW TO

Configure Payment Processing

Introduction

Your store must have a way for the customers to pay for your products. Miva Merchant accepts payment information from your customers using a Payment Module. Some payment modules support services offered by a third-party payment processing company, and some payment modules are standalone, without the need for an account with a third-party company.

The payment gateways allow your store to process credit card transactions. The following procedure is used to configure a Payment Module for a payment gateways.

1. Get a Merchant account from your financial institution.
2. Visit the payment gateway websites and select one you will use for your store.
3. Enter the configuration information into the Payment Wizard.

Description of Payment Services

Miva Merchant allows you to use the following payment modules:

- [Check Payment on page 2](#)
- [COD on page 2](#)
- [Credit Card Payment with Simple Validation on page 2](#)
- [German Only Payment Modules on page 2](#)
 - [CyberCash Payment Services v2.22de \(German Only\) on page 2](#)
 - [Bankeinzug on page 2](#)
 - [Überweisung on page 2](#)
 - [Vorauskasse on page 2](#)
- [Payment GatewaysPayment Gateways on page 3](#)
 - [Anacom Payment Services on page 3](#)
 - [Authorize.Net Payment Services v3.0 on page 3](#)
 - [Cardservice/LinkPoint Payment Gateway on page 3](#)
 - [CyberCash Payment Services on page 4](#)
 - [CyberSource ICSv2 Payment Services on page 4](#)
 - [Verisign Payflow Link on page 4](#)
 - [Verisign Payflow Pro \(PaymentNet\) on page 5](#)

Check Payment

The Check Payment module allows your customers to enter a check number at order time. It is assumed that the customers will then mail in the check.

It would be good to create a footer that tells the customer where to send the check.

There are no configurable options for this module. Press the Next button to configure the module for your store.

COD

The COD Payment module allows you to enter an extra charge your customers will be billed when selecting this payment module. In addition it allows you to enter a message that will be displayed when the customer selects this option.

1. Enter the message you want displayed to explain the COD charge. You can include HTML tags in this message and click Next.
2. Enter the extra charge that will be added when this payment type is selected.

Credit Card Payment with Simple Validation

This is simple credit card validation module. It does not validate credit card payments, it simply verifies that the credit card number is a valid number.

Select the credit cards you wish to accept and click Next.

German Only Payment Modules

CyberCash Payment Services v2.22de (German Only)

Connecting to the CyberCash server via SSL is supported.

Bankeinzug

Allows the customers to enter bank information at order time. The merchant uses this information to debit the customer's account for payment of the order. The information consists of *Account Owner*, *Account Number*, *Bank Code* and *Bank Name*.

There are no configurable options for this module.

Überweisung

Allows the customer to make a direct deposit to your bank account. Enter your bank account information and a message that explains how the customer can make payment.

Vorauskasse

Allows the customer to send a payment via the mail. The merchant's address is listed on last screen. Enter a message that tells the customer where the payment is sent. The message can be text and/or HTML.

Payment Gateways

Anacom Payment Services

- Use your order form or shopping cart from your existing server or hosted site. Compatible with all server platforms.
- No software "wallet", "e-cash" or membership needed. No encryption software required to load on the customers computer.
- Only minimal HTML programming is required that Anacom will supply. No charge for complete set-up support.
- Payment information is encrypted through a direct link to Anacom's secure commerce servers from your web site.
- Anacom e-mail you a payment confirmation when the transaction is approved and send the customer an e-mail receipt.
- Internet Fraud Screening functionality helps minimize chargebacks and avoid fraudulent charges.

For information about installing this payment module, see [Anacom Payment Services on page 9](#)

For more information about this payment gateway, visit <http://www.anacom.com/payment.htm>

Authorize.Net Payment Services v3.0

Everyone recognizes that Internet commerce is the next big opportunity - for businesses, for financial institutions, and for consumers. But doing business on the Net means finding a secure, cost-effective, and reliable way to collect payment and process transactions.

Authorize.Net™ fills that need with a server-based transaction-processing system that enables businesses to authorize, process, and manage credit card and electronic check transactions in a real-time, online environment. Best of all, these transactions can be conducted from any computer with an Internet connection and a Web browser.

Merchants simply send Authorize.Net the information we need to process their transactions over a secure, encrypted Internet connection. Authorize.Net takes care of the rest on our sophisticated transaction processing system. That means businesses get all the advantages of our fast, reliable commerce servers; powerful databases; and fast, secure, leased-line connections to financial institutions right from their Web browser. All without the hassle, complexity, and expense normally associated with processing and managing payment on the Internet.

For information about installing this payment module, see [Authorize.Net Payment Services v3.0 on page 10](#)

For more information about this payment gateway, visit <http://www.authorizenet.com>

Cardservice/LinkPoint Payment Gateway

Cardservice International's SSL API offers e-commerce Web site builders and providers an encrypted connection to our secure payment engine. All Cardservice International merchants receive the following benefits by using the LinkPoint

Secure Payment Gateway technology: fraud screen of each transaction submitted and real-time reporting via their Web browser.

For the merchant who wants to get online fast with a limited start-up budget, Cardservice International is the best choice. If a merchant already has his or her own Web site and wants a secure, fast and reliable e-commerce software package, we also have the answer.

For information about installing this payment module, see [Cardservice/LinkPoint Payment Gateway on page 12](#)

For more information about this payment gateway, visit <http://www.cardservice.com>.

CyberCash Payment Services

CashRegister is the world's most widely used online secure payment service available today. Processing nearly 10 million transactions per month and growing at over 300% a year, CashRegister provides e-merchants with a high-speed, secure, and reliable online payment processing.

Regardless of your business size, CashRegister is affordable and proves to be - by PC Week Lab tests and by over 20,000 e-merchants - easy-to-install, easy-to-manage, and adaptable to any kind of e-business.

For information about installing this payment module, see [CyberCash Payment Services on page 15](#)

For more information about this payment gateway, visit <http://www.cybercash.com>.

CyberSource ICSv2 Payment Services

Real-time credit card processing is fundamental to the operation of any efficient web business. CyberSource enables secure, reliable, real-time multi-currency credit card processing in local currencies worldwide.

All CyberSource Credit Card Services are:

- Reliable - CyberSource mission critical systems deliver maximum credit card processing uptime and quick, 3 second response--even during peak sales periods.
- Secure - CyberSource provides unparalleled processing security via use of industry standard DES and public key cryptography from RSA.
- Worldwide - CyberSource supports real-time international trade in over 150 currencies worldwide.

For information about installing this payment module, see [CyberSource ICSv2 Payment Services on page 17](#)

For more information about this payment gateway, visit <http://www.cybersource.com>.

Verisign Payflow Link

Payflow Link provides an easy to use HTTP based solution that is ideal for businesses processing less than 1,000 transactions per month. Payflow Link is the solution of choice for merchants looking for a fast and easy way to conduct secure automated transactions over the Internet.

Payflow Link enables merchants to connect their consumers to a secure VeriSign-hosted order form and use it to automate order acceptance, authorization,

processing, and the management of transactions. It's as simple as entering an HTML Hyperlink into your existing Web site.

Payflow Link is the choice for merchants who process low to moderate levels of orders, and prefer a solution that is especially easy to implement and maintain. Often, merchants find that they can payment-enable their sites with little or no assistance from a web developer.

For information about installing this payment module, see [Verisign Payflow Link on page 18](#)

For more information about this payment gateway, visit <http://www.verisign.com/payment/>

Verisign Payflow Pro (PaymentNet)

For merchants requiring peak performance and complete customizability, Payflow Pro offers a seamless payment processing solution. Payflow Pro enables payment processing through the Payflow Pro client software. This software is a small SSL TCP/IP enabled messaging agent that controls communications between your application and the Payflow Platform. Designed for scalability and reliability, Payflow Pro creates a dedicated SSL TCP/IP level communication thread for each transaction between the client and the server.

Payflow Pro is downloadable as a Software Development Kit (SDK) or comes pre-integrated with most shopping carts and e-commerce platforms.

[Verisign Payflow Pro \(PaymentNet\) on page 20](#)

For more information about this payment gateway, visit <http://www.verisign.com/payment/>

Configure a Payment Gateway Using the Wizard

Your Internet Hosting Provider may have setup your payment modules as part of the package you have purchased. If not, it is highly recommended that you use the Payment Configuration Wizard to add any payment module to your store.

Preparation

1. Get a Merchant Account

Getting your merchant account is relatively easy. All you need to do is inform your financial institution that you want to open a merchant account that can accept credit card payments from your payment gateway. Your financial institution will need to know what you are selling, and how and when your products or services are delivered.

After you receive your merchant account, visit the website for the payment gateway for the latest information.

Payment gateway customers must have a merchant account for processing their customers' credit cards. Some payment gateway companies also provide merchant accounts, or have affiliates that provide them.

2. Select Your Payment Gateway

You should take the time to visit all payment gateway websites, and select one that fits your unique needs. The payment gateways services that are supported by Miva Merchant are shown below with the URL to the website.

3. Enter this information using the Payment Wizard for the payment module you select.

When you use the Payment Configuration Wizard, each payment module is configured properly and has been tested to work within Miva Merchant.



1. Click the Payment Configuration Wizard link for the store, on the Main page of Miva Merchant.

Welcome to the Miva Merchant Payment Configuration Wizard. This wizard will assist you in configuring your store to accept payment from your customers.

Miva Merchant accepts payment information from your customers using a *Payment Module*. Some payment modules support services offered by a third-party payment processing company, and some payment modules are standalone, without the need for an account with a third-party company.

To begin, please select a payment module from the list, and click the **Next** button.

Payment Module: <Select One>

- COD
- CyberCash Payment Services v2.2.2de
- Bankeinzug
- Signio Payflow Pro (PaymentNet)
- Credit Card Payment With Simple Validation
- Cardservice/LinkPoint Payment Gateway
- CyberSource ICSv2 Payment Services
- CyberCash Payment Services
- Check Payment
- Authorize.Net Payment Services v3.0
- Anacom Payment Services

Next

2. Select the payment module you wish to install.
Each payment gateway must be configured using the merchant information you receive when you sign up for the service.

Anacom Payment Services

1. Select Anacom Payment Services from the drop down list of the Payment Wizard's first screen and click Next.

Anacom Merchants are identified by a *Username*. This information is provided to you when your Anacom account is created.

Username:

2. Enter your Username and click Next.

Before your customers submit their credit card information for payment processing, you can display a custom message advising them that the submission will be done over a secure link.

Enter the message you wish displayed to your customers in the text area below.

Secure
Submittal
Message:

The following information will be submitted over a secure link to our credit card processing system.

The message is preconfigured, but you can change it. You can use text and HTML for your message.

3. Enter your message and click Next.

Please select the credit cards you wish to accept.

Available Payment Methods: American Express Discover
 MasterCard Visa

4. Uncheck all of the checkboxes for the credit cards you DO NOT want your store to accept.
5. Click Next.

You have now entered all the information which is required to configure your store to accept payment from your customers. Please review the information below, then click the **Finish** button to save your settings.

Payment Module: Anacom Payment Services
Username: george
Secure Submittal Message: The following information will be submitted over a secure link to our credit card processing system.
Available Payment Methods: American Express
Discover
MasterCard
Visa

6. Click Finish to complete the Payment Wizard entries, or
7. Click Add Additional Method(s) if you want to add other payment modules.

Authorize.Net Payment Services v3.0

1. Select Authorize.Net Payment Services v3.0 from the drop down list of the Payment Wizard's first screen and click Next.

AuthorizeNet Merchants are identified by a *Login ID*, and validated by a *Password*. This information is provided to you when your AuthorizeNet account is created.

Please enter your account information.

Login ID:
Password:

2. Enter the Login ID and Password that you received when you signed up for AuthorizeNet and click Next.

Your AuthorizeNet account can be configured for two different types of authorization. An *online* account actually bills the customers credit card when an order is placed. An *offline* account only performs the credit card authorization at the time of the order; billing is done when the order ships.

Miva Merchant must be configured for the same type of Authorization as your AuthorizeNet account.

Charge Method: Online (Automatic Capture)
 Offline (Authorize Only, Capture Later)

- 3. Select the authorization type you want for your credit card transactions. Click Next.

Please select the credit cards you wish to accept.

Available Payment Methods: Visa MasterCard
 Discover American Express
 Electronic Debit

- 4. Uncheck all of the checkboxes for the credit cards you DO NOT want your store to accept. Click Next.

You have now entered all the information which is required to configure your store to accept payment from your customers. Please review the information below, then click the **Finish** button to save your settings.

Payment Module: Authorize.Net Payment Services v3.0
Login ID: george
Charge Method: Online (Automatic Capture)
Available Payment Methods: Visa
MasterCard
Discover
American Express

- 5. Click Finish to complete the Payment Wizard entries, or
- 6. Click Add Additional Method(s) if you want to add other payment modules.

Cardservice/LinkPoint Payment Gateway

1. Select Cardservice/LinkPoint Payment Gateway from the drop down list of the Payment Wizard's first screen and click Next.

Upon creating your Cardservice account, you should have received an email message containing LinkPoint API setup information.

Your Store Name is used to identify your account. Please enter the store name from the email message. Do not include the quotation marks.

Store Name:

2. Enter the store name you received from Cardservice.
This is a 6-digit number that Cardservice identifies as the Store ID.

Your digital certificate is used to encrypt and validate the communications between you and Cardservice. Please copy and paste the entire digital certificate, beginning with:

-----BEGIN RSA PRIVATE KEY-----

And ending with:

-----END CERTIFICATE-----

Please make sure you include the entire digital certificate.

Digital Certificate:

```
-----BEGIN RSA PRIVATE KEY-----
DOZOxXU4QecABV9HztKmlLAIfkDhcRSsRC1tmOokml8UxiECQQD6R3UzDw+2Hht8
yjpEjqsZAmDSUk86nGKawmWZUDPpjBqu9E9Kk ZQKWh4JfQoOG/JamLMcVI6WSE
SwmUAxE2e6VvSuYLVlytDcYJP9Xbze5PohRlkSTYkRt3WiwLTTr1ZHCRQIDAQAB
AoGAPQenpAmIxxgES4HhBKwL4N/WIE39B7CE8jWx5LDBUTeS yJG HnQgHpQXmIPeE
GxVDgLjlnfLjUAkHFcUYcMJMx5w3qB5b5vVlk9n0149CCcdNwQ+cAo3NfMRcVfN
MIICXAIBAAKBgQDI1E4YzC7iqk0KekmF11b3nFnUJJN7Q8E71OK2cK/WnHP3Yx3a/
-----END RSA PRIVATE KEY-----
```

3. Enter the digital certificate. The best way to do this is to copy the digital certificate from the email and paste into the text box shown above. As stated on the screen, be sure to include the BEGIN RSA PRIVATE KEY line at the beginning and the END CERTIFICATE line at the end.

Note: The Digital Certificate is longer than the one shown in the example above. You must cut and paste the whole certificate into the text box.

Your Cardservice account can be configured for two different types of authorization. A *sale* account actually bills the customers credit card when an order is placed. A *pre-auth/post-auth* account only performs the credit card authorization at the time of the order; billing is done when the order ships.

Miva Merchant must be configured for the same type of Authorization as your Cardservice account.

Type of Transaction: Pre-Auth/Post-Auth
 Sale

4. Select the type of authorization you want for the credit card transactions.

Please select the credit cards you wish to accept.

Available Payment Methods: American Express Diner's Club
 Discover MasterCard
 VISA

5. Uncheck all of the checkboxes for the credit cards you DO NOT want your store to accept.

You have now entered all the information which is required to configure your store to accept payment from your customers. Please review the information below, then click the **Finish** button to save your settings.

Payment Module:	Cardservice/LinkPoint Payment Gateway
Store Name:	George's Place
Digital Certificate:	-----BEGIN CERTIFICATE----- DOZOxXU40ecABV9HztKmLAIfkDhoRSsRC1tnOakml8UxdECQQD6R3UrDw+ yjpEjqzZAmDSUk86nGKawmWZUDPpjBqu9E9Kk ZQKWh4JfQoOG/JamLMcVl SwuUAxE2e6VvSuYLVlytDcYJP9XbzeSPohRlkS TYkRt3ViwLTTrlZHCROIDA AoGAPQenpAmlxgES 4HhBKwlLn/WIE39B7CE8jWx5LD BUTeS yJG HrqgHpQ GxVDgLjlnfLjUAkHFcUYcMJMr5w3qB5b 5vVtk9m0149CCcdNwQ+c Ac3NfMI MIICXAIBA AAKBgQDI1E4YzC 7iqk0KekmF11b 3nFn UJJN7Q8E71OK2cK/WwhHP3 -----END CERTIFICATE-----
Type of Transaction:	Pre-Auth/Post-Auth
Available Payment Methods:	American Express Diner's Club Discover MasterCard VISA

- 6. Click Finish to complete the Payment Wizard entries, or
- 7. Click Add Additional Method(s) if you want to add other payment options.

CyberCash Payment Services

1. Select CyberCash Payment Services from the drop down list of the Payment Wizard's first screen and click Next.

CyberCash Merchants are identified by a *Merchant ID*, and validated by a *Key*. This information is provided to you when your CyberCash account is created.

Please enter your account information.

Merchant ID:
Key:

2. Enter the Merchant ID you were assigned by CyberCash.
3. Enter the Key you were assigned by CyberCash. Click Next.

Your CyberCash account can be configured for two different types of authorization. An *online* account actually bills the customers credit card when an order is placed. An *offline* account only performs the credit card authorization at the time of the order; billing is done when the order ships.

Miva Merchant must be configured for the same type of Authorization as your CyberCash account.

Type of Merchant: Online (Automatic Capture)
 Offline or Auth/Post-Auth

4. Select the authorization type you want for the credit card transactions.
5. Click Next.

Please select the credit cards you wish to accept.

Available Payment Methods: American Express Carte Blanche
 Diner's Club Discover
 MasterCard VISA

6. Uncheck all of the checkboxes for the credit cards you DO NOT want your store to accept.

You have now entered all the information which is required to configure your store to accept payment from your customers. Please review the information below, then click the **Finish** button to save your settings.

Payment Module:	CyberCash Payment Services
Merchant ID:	Merchant Identification
Key:	XJedotc gyBWDJerityo95lw295
Type of Merchant:	Online (Automatic Capture)
Available Payment Methods:	American Express Carte Blanche Diner's Club Discover MasterCard VISA

7. Click Finish to complete the Payment Wizard entries, or Click Add Additional Method(s) if you want to add other payment modules.

Caution: Miva Corporation does not support using the same key string for multiple stores. In theory, it is possible to use the same key string for multiple stores. However, if you do use the same CyberCash configuration (and key string), you must have a significant separation between the set of order numbers used by each store (10000 minimum).

CyberSource ICSv2 Payment Services

1. Select CyberSource ICSv2 Payment Services from the drop down list of the Payment Wizard's first screen and click Next.

CyberSource ICSv2 Merchants are identified by a *Merchant ID* which is provided to you when your CyberSource account is created.

CyberSource will also provide you with two files, a security certificate and a private key. These files must be placed in a specific directory on your web server. Your ISP should be able to assist you in accomplishing this.

Please enter your merchant id.

Merchant ID:

2. Enter the Merchant ID that was assigned to you by CyberSource. Click Next.

Please select the credit cards you wish to accept.

Available Payment Methods:

<input checked="" type="checkbox"/> American Express	<input checked="" type="checkbox"/> Carte Blanche
<input checked="" type="checkbox"/> Diner's Club	<input checked="" type="checkbox"/> Discover
<input checked="" type="checkbox"/> MasterCard	<input checked="" type="checkbox"/> VISA

3. Uncheck all of the checkboxes for the credit cards you DO NOT want your store to accept.

You have now entered all the information which is required to configure your store to accept payment from your customers. Please review the information below, then click the **Finish** button to save your settings.

Payment Module: CyberSource ICSv2 Payment Services
Merchant ID: george
Available Payment Methods: Visa
 MasterCard
 Discover
 American Express
 Diner's Club

4. Click Finish to complete the Payment Wizard entries, or
5. Click Add Additional Method(s) if you want to add other payment modules.

Verisign Payflow Link

1. Select Verisign(Signio) Payflow (formally known as Signio Link from the drop down list of the Payment Wizard's first screen and click Next.

Signio Payflow Link Merchants are identified by a *User ID*, and validated with a *Password*. This information is provided to you when your Signio account is created. Please feel free to visit <http://www.signio.com>

Please enter your account information.

User ID:

Password:

2. Enter the User ID that was assigned to you by VeriSign.

3. Enter the Password that was assigned to you by VeriSign.

Your Signio Payflow Link account can be configured for two different types of transactions; Authorize Capture and Authorize Only.

Miva Merchant must be configured for the same type of Authorization as your Signio Payflow Link account.

Type of Transaction: Authorize Capture
 Authorize Only (Capture later)

4. Select the authorization type you want for the credit card transactions.

Please select the credit cards you wish to accept.

Available Payment Methods: American Express Carte Blanche
 Diner's Club Discover
 MasterCard VISA

5. Uncheck all of the checkboxes for the credit cards you DO NOT want your store to accept.

You have now entered all the information which is required to configure your store to accept payment from your customers. Please review the information below, then click the **Finish** button to save your settings.

Payment Module:	Signio Payflow Link
User ID:	miva
Password:	<i>Not Shown</i>
Type of Transaction:	Authorize Capture
Available Payment Methods:	American Express Diners Club Discover JCB MasterCard Visa

- 6. Click Finish to complete the Payment Wizard entries, or
- 7. Click Add Additional Method(s) if you want to add other payment options.

Verisign Payflow Pro (PaymentNet)

- 1. Select Verisign(Signio) Payflow Pro (PaymentNet) from the drop down list of the Payment Wizard's first screen and click Next.

Signio Payflow Pro Merchants are identified by a *User ID*, and validated with a *Password*. This information is provided to you when your Signio account is created.

Please enter your account information.

User ID:	<input type="text"/>
Password:	<input type="text"/>

- 2. Enter the User ID that was assigned to you by VeriSign.
- 3. Enter the Password that was assigned to you by VeriSign.

Please select the credit cards you wish to accept.

Available Payment Methods: American Express Carte Blanche
 Diner's Club Discover
 MasterCard VISA

- 4. Uncheck all of the checkboxes for the credit cards you DO NOT want your store to accept.

You have now entered all the information which is required to configure your store to accept payment from your customers. Please review the information below, then click the **Finish** button to save your settings.

Payment Module: Signio Payflow Pro (PaymentNet)
User ID: miva
Password: Not Shown
Available Payment Methods: American Express
Diner's Club
Discover
JCB
MasterCard
Visa

- 5. Click Finish to complete the Payment Wizard entries, or
- 6. Click Add Additional Method(s) if you want to add other payment options.