



HOW TO Set Up Payment Configuration

Revision 1.8



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HOW TO

Set Up Payment Configuration

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 payment gateways. Review the summary, and click Finish to complete the Payment Wizard entries, or click Add Additional Method(s) if you want to add other payment options.

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”](#)
 - [“Check Payment”](#)
 - [“COD”](#)
 - [“Credit Card Payment with Simple Validation”](#)
 - [“Payment Gateways”](#)
 - [“Configure a Payment Gateway”](#)
 - [“Preparation”](#)
 - [“Payment Module Options”](#)
 - [“Payment Configuration Form”](#)
 - [“Payment Processing General Data”](#)
 - [“Payment Gateway URLs”](#)
 - [“Credit Card Numbers Testing Payment Configuration”](#)

Description of Payment Services

Miva Merchant includes the following payment modules. The ones you may have may be different, depending upon your Internet Host Provider. Click the link to learn about the service.

- [Check Payment, see page 2](#)
- [COD, see page 2](#)
- [Credit Card Payment with Simple Validation, see page 2](#)
- [Payment Gateways, see page 2](#)
 - [Miva Payment, see page 14](#)
 - [Authorize.Net Payment Services v3.0, see page 2](#)
 - [Cardservice/LinkPoint Payment Gateway, see page 3](#)
 - [CyberCash Payment Services, see page 3](#)
 - [CyberSource ICSv2 Payment Services, see page 3](#)

- debit-it! - Full Service Online Electronic Check Processing (New in 4.13), see page 4
- E-Commerce Exchange/QuickCommerce Payment Gateway, see page 4
- eValuCheck (New in 4.13), see page 4
- GlobalCommerce Payment Gateway, see page 4
- ICSP (The Internet Cash Payment System): new in 4.15, see page 5
- Innovative Gateway Solutions (new in 4.13), see page 5
- Lynk Internet Processing, see page 5
- Miva Payment, see page 5
- Moneris e-SELECT Payment Service, see page 5
- Paradata Payment Service, see page 5
- PayPal Instant Payment Notification (New in 4.14), see page 6
- R-P-G RODOPI Payment Gateway (New in 4.13), see page 6
- PayQuake (formerly U.S. Merchant Systems), see page 6
- Verisign Payflow Link, see page 6
- Verisign Payflow Pro (PaymentNet), see page 6

If you are configuring a payment gateway, see ["Configure a Payment Gateway"](#) starting on page 8.

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.

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.
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.

Payment Gateways

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 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 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 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 more information, visit <http://www.cybersource.com>.

debit-it! - Full Service Online Electronic Check Processing (New in 4.13)

Debit-it, AmeriNet's basic on-line transaction technology, provides secure online checking account debit transactions that are as easy as paying with a credit card. It's designed for customers who don't have credit cards or who don't want to use their cards on-line for security or other reasons. In addition to benefits for the consumer, checking debits save companies money on transactional and administrative costs. Debit-it also gives companies confidence that a check will clear, through a rapid verification system that AmeriNet operates from a vast networking and database operation in its Clearwater, Florida facilities.

For more information, visit <http://www.debit-it.com/miva>

E-Commerce Exchange/QuickCommerce Payment Gateway

A powerful Internet based software tool that acts like a standard authorization terminal in a secure real-time environment. QuickCommerce is a complete secure transaction processing system. Merchants can use QuickCommerce to submit, authorize, capture, and settle credit card transactions without the need for separate transaction terminal or processing software. Credit card transactions are authorized in real-time (immediately upon submitting). Automated Clearing House (ACH) collections, also known as Electronic Checks, are also supported on the QuickCommerce system. For more information about this payment gateway, visit <http://www.ecenow.com/>.

eValuCheck (New in 4.13)

e-ValuCheck is the secure on-line paper check payment solution. This allows consumers to pay for purchases or fund accounts by paper check as well as being the ideal payment option for EBPP. e-ValuCheck provides savings and benefits to consumers, merchants, and their banks. For more information, visit <http://www.evalucheck.com/info.html>.

GlobalCommerce Payment Gateway

Merchant Commerce, Inc. a robust payment gateway, has been providing e-commerce solutions to web businesses since 1995. Our state-of-the-art technology allows merchants to accept credit card and electronic check transactions (ACH) via the Internet in a secure environment. The automated e-mail receipt generator sends confirmation to both the merchant and customer for every completed order. Merchant Commerce, Inc.'s user-friendly reporting tools are unsurpassed in the industry. Merchants also have access to membership, recurring billing and sub-account capabilities. We provide a convenient virtual terminal for manual transactions, and every transaction is put through our extensive fraud screening process lowering the risk of fraud and charge backs. Merchant Commerce, Inc. is certified with the majority of bank authorizing networks allowing easy integration with merchant account providers and premiere shopping carts such as Miva.

For information about the GlobalCommerce Payment Gateway, contact Merchant Commerce, Inc. toll-free at 866-242-9933, option 1, fax at 310-826-0404, or via e-mail at customerservice@innuity.com.

For information, visit <http://www.merchantcommerceinc.com>.

ICSP (The Internet Cash Payment System): new in 4.15

The Internet Cash Purchase SystemSM (ICPSSM) allows your customers to shop on the Internet and pay for your goods and services using cash instead of a credit card. Whether your consumer uses cash by choice or necessity, shopping online at your website is made simple with ICPSSM.

For more information, visit <http://www.icps.info/public/retz.asp>.

Innovative Gateway Solutions (new in 4.13)

For information, visit <http://www.innovativegateway.com/>.

Lynk Internet Processing

Lynk is a proven leader in electronic payment, cash dispensing and e-commerce services. The company processes transactions initiated by credit and debit cards, checks, and other access cards from merchant point-of-sale terminals, ATMs and web sites. Lynk also provides related services such as the issuance of stored value cards that facilitate electronic funds distribution.

For more information, visit <http://www.lynksystems.com/miva/>.

Miva Payment

Miva Payment, a comprehensive Internet payment gateway service. Miva Payment is pre-configured to work seamlessly with Miva Merchant with no need for complex technical documentation, coding or testing. Miva Payment provides everything you need to process credit cards over the Internet including a virtual terminal, comprehensive reporting, and fraud screening services in an easy-to-use package. For information, visit <http://www.miva.com>.

Moneris e-SELECT Payment Service

Shopping cart cartridges allow merchants to integrate online payment with their commercial shopping cart software. The cartridges allow customization of the look and function of the online payment service.

For more information about this payment gateway, visit <https://www.e-selectpayment.com/tech/> and click "Cartridges for Online Shopping Carts."

Paradata Payment Service

The core of Paradata's business is secure payment processing services. We offer payment solutions built on Paradata's advanced technology. These solutions are easy to integrate into virtually any webstore. We also partner with web hosting companies, web developers and manufacturers of store-building software and online shopping carts to offer complete eCommerce solutions.

Our advanced technology allows us to connect to any processor gateway worldwide, and is flexible enough to handle transactions sent from any platform -- internet, wireless, IVR, virtual terminal, etc. Paradata's architecture is adaptable and intuitive. It provides a framework for research and development of new payment methods, payment protocols and seamless payment technology. We provide fail-safe connectivity, high transaction volume capabilities and a reliable, proven track record.

Since consumer concern about the security of Internet transactions is a crucial issue facing eCommerce, Paradata has developed a system supporting both SSL and SET protocols. We provide the best available security technology in the Internet payment market using 128 bit encryption.

For information about this payment gateway, visit <http://www.paygateway.com/mhp/index.html>.

PayPal Instant Payment Notification (New in 4.14)

PayPal is an account-based system that lets anyone with an email address securely send and receive online payments using their credit card or bank account.

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

PayQuake (formerly U.S. Merchant Systems)

It is a Real Merchant Account. 24/7 Customer Service. Direct Deposited Payments. FDIC Insured. Three Plans to Choose From. Switch Plans at Any Time - YOU ARE IN CONTROL! Fraud Protection. Available for POS and Internet Transactions. Electronic Check and Check Guarantee Optional

For information, visit <http://www.payquake.com> or <http://www.infonox.com/>.

R-P-G RODOPI Payment Gateway (New in 4.13)

R-P-G payment gateway is for businesses that demand very high security, fast processing, and a settlement guarantee of 72 hours, all at aggressive rates. Each transaction is sent using a Secured Virtual Network and only transactions originated from merchant IP address are validated, which is a very strong protection against hackers. R-P-G requires mixed-case non-intuitive passwords for all transactions, encrypts the password and never allows this to be viewed on html source code. R-P-G comes with all the features you will need to automate credit card processing, and gives you the control you need to track payments and customize reporting. R-P-G is easy to use, is fully integrated with Miva Software, as well as with Rodopi Billing Software, and is approved and certified by nearly all U.S. Banks.

For more information, visit <http://www.r-p-g.com/miva> or <http://www.r-p-g.com/ecommerce-solutions.htm>, or <http://www.r-p-g.com/shopping-cart-users.htm>

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 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.

This seamless payment processing solution gives you back-end connectivity to all leading payment processing networks and allows your Web site to support multiple payment types. Customize and integrate Payflow Pro to work with your existing Web site.

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

Payment Module Options

AVS support (Address Verification System)

The following payment gateways provide AVS support, which confirms the billing address (and zip code) the customer enters on the order form matches the address of the card holder on the credit card account: Rodopi, Innovative Gateway Solutions, E-Commerce Exchange/QuickCommerce 3.0 Payment Gateway, Authorize.Net Payment Services v3.0, CyberSource ICsv2 Payment Services, Verisign Payflow Link, and Miva Payment (**new in MM 4.15**). Set the options, if any, at the gateway.

Miva Payment (in Miva Merchant 4.15) also provides AVS.

CVV2 (Card Verification Value 2)

The value is a set of digits on the reverse side of the credit card, usually displayed following the last four digits of the account number. If the digits do not match the expected value, the authorization is declined. Payment gateways support CVV2 are: CyberSource ICsv2 Payment Services (**4.14**), Authorize.Net Payment Services v3.0 (**4.14**), U.S. Merchant Systems - Accept Major Credit Cards, and Miva Payment (**new MM 4.15**) provides CVV2.

The CVV2 values as passed to the gateway; they are never retained.

Electronic Check/Debit

The following payment gateways accept electronic checks or debit accounts: Authorize.Net Payment Services v3.0, e-ValuCheck, E-Commerce Exchange/QuickCommerce 3.0, GlobalCommerce, Verisign PayFlow Link.

Configure a Payment Gateway

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

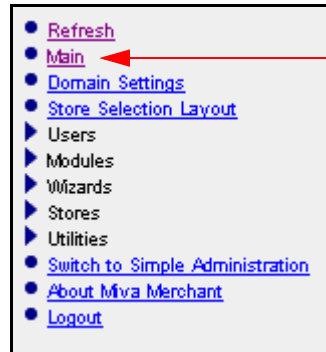
You should take the time to visit all payment gateway websites, and select one that fits your unique needs. See ["Payment Gateways"](#) and ["Payment Module Options"](#).

Note: Your Internet Host Provider must have the applicable files installed. Most payment modules use either a Commerce Library or OpenSSL files.

3. Enter the Payment Gateway 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. See ["Payment Configuration Wizard" on page 9](#). You can also setup your Payment Module in the Payment Configuration form. See ["Payment Configuration Form" on page 10](#).
4. Run tests to ensure your payment configuration has been set up properly.

Payment Configuration Wizard

1. In the Administration Interface menu, click Main.



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



3. Select the payment module you wish to install.
Each payment gateway must be configured using the merchant information you received when you signed up for the service.
4. Follow the screen-by-screen instructions of the wizard. When complete, your payment processing gateway will be properly configured for use.

Payment Configuration Form

1. Click the triangle next to Stores in the Administration Menu.
2. Click the triangle next to store name to expand the list.
3. Select Payment Configuration.



1. Check the Payment module(s) you want to assign to your store. (See an image of the form of the following page.)
2. Click Update.
The tabs (or links) for the Payment modules you selected display at the top of the form.
3. Click the link at the top of the form and complete the selections. See the Payment Processing General Data, below. If you are using one of the Verisign payment modules, see "[Verisign Payflow Link Configuration](#)" on page 16 or "[Verisign Payflow Pro \(PaymentNet\)](#)" on page 18.

Note: To sign up for Miva Payment (**new in MM 4.15**), select the Payment Configuration Wizard.

The Payment Configuration Form (4.15).

Assigned Module	
<input checked="" type="checkbox"/>	Miva Payment
<input type="checkbox"/>	PayQuake
<input type="checkbox"/>	R-P-G (Rodopi Payment Gateway)
<input type="checkbox"/>	E-Commerce Exchange/QuickCommerce 3.0 Payment Gateway
<input type="checkbox"/>	PayPal Instant Payment Notification
<input type="checkbox"/>	Verisign Payflow Pro (PaymentNet)
<input type="checkbox"/>	Verisign Payflow Link
<input type="checkbox"/>	Paradata Payment Service
<input type="checkbox"/>	Credit Card Payment With Simple Validation
<input type="checkbox"/>	Lynk Internet Processing
<input type="checkbox"/>	Cardservice/LinkPoint Payment Gateway
<input type="checkbox"/>	Innovative Gateway Solutions
<input type="checkbox"/>	ICPS (The Internet Cash Payment System)
<input type="checkbox"/>	CyberSource ICSv2 Payment Services
<input type="checkbox"/>	GlobalCommerce Payment Gateway
<input type="checkbox"/>	e-ValuCheck - Accept checks for immediate shipment
<input type="checkbox"/>	Moneris e-SELECT Payment Service
<input type="checkbox"/>	COD
<input type="checkbox"/>	Check Payment
<input type="checkbox"/>	Authorize.Net Payment Services v3.0
<input type="checkbox"/>	debit-it! - Full Service Online Electronic Check Processing

Payment Processing General Data

When you signed up with the Payment Gateway, you were given certain information. Typical types of information you enter include the following. Some payment gateways have less information.

- name (or account ID, site ID, or login) and password
- merchant id
- store name
- server name and port
- payment gateway secure URL
- Choice of Online (Automatic Capture) or Offline (Authorize Only, Capture Later)
- Whether or not to store the full credit card number
- a test mode, depending on the module can be selected:
 - within the payment module
 - at the payment gateway
 - using a test URL

In test mode, you will also need test credit card numbers. See [“Credit Card Numbers Testing Payment Configuration”](#)

- Configuration
Enter the IDs and select the mode or option you want. Then, select the new tab (link) to make selections for that mode.
- Payment Methods
- A field to enter additional text you want to display to your customers on the Payment Information form. For example, PayPal Instant Payment Notification includes a field, Message, that displays on the Payment Information page.

Note: If you are unsure about your selections, you should enter this information using the step-by-step Payment Configuration Wizard. See [“Payment Configuration Wizard” on page 9.](#)

Payment Gateway URLs

For descriptions about the Payment Modules and URLs for additional information, see [“Payment Gateways”](#) [“Payment Gateways” on page 2](#).

eValuCheck

URL to gateway: <https://evalucheck.net/default>

URL to gather merchant account data: https://evalucheck.net/read_merchant?

URL to update merchant account data: https://evalucheck.net/update_merchant?

URL to sign up for a merchant account:

https://evalucheck.net/merchant_app.html?iso=62112

You can create a pipe delimited flat file for eValuCheck, containing two URLs; one for information and one for sign up. Using the URLs from above:

```
http://www.evalucheck.com/info.html|https://evalucheck.net/merchant_app.html?iso=62112
```

Put the file in your mivadata directory.

R-P-G RODOPI Payment Gateway

URL to gateway: <https://secure.rsb-gateway.com/gateway/rsb.dll?>

debit-it! - Full Service Online Electronic Check Processing

URL to gateway for Primary Debit Mode D005: <https://www.tssecure.com/tsscripts/D005.asp>

URL to gateway for Check Guarantee Mode W002: <https://www.tssecure.com/tsscripts/W002.asp>

URL to gateway for authorize only Mode A002: <https://www.tssecure.com/tsscripts/a002.asp>

Innovative Gateway Solutions

URL to gateway: <https://transactions.innovativegateway.com/servlet/com.gateway.aai.Aai>

PayQuake (formerly U.S. Merchant Systems)

URL to gateway: <https://transcps2.cpsmerchants.com>

Miva Payment

Miva Payment is a comprehensive Internet payment gateway service. Miva Payment is pre-configured to work seamlessly with Miva Merchant. Miva Payment provides everything you need to process credit cards over the Internet including a virtual terminal, comprehensive reporting, and fraud screening services in an easy-to-use package.

Miva Payment can be used with an existing Internet merchant account, or you can apply for a new merchant account during the sign up process.

Sign Up

- **To sign up for the Miva Payment, select the Payment Configuration Wizard.**



Miva Payment fields

- Merchant ID: obtained when you sign up.
- URL:
- Currency for Transactions
- Store Entire Credit Card option
- Add New Certificate or Update Certificates
- Available Payment Methods

When you sign up through the wizard, a certificate is automatically generated, and you should see the button Update Certificates in the Miva Payment form. If you or your customer should ever see a message about an "Invalid Certificate" while completing the Checkout Process in your store, click the "Update Certificates" button. (These are stored in the directory "CyberSource" which is located under your Miva data directory.)

Modules Miva Payment													
Merchant ID:	<input type="text" value="Your Miva Payment ID"/>												
URL to Miva Payment Gateway:	<input type="text" value="http://"/>												
Currency for Transactions:	<input type="text" value="USD"/>												
	<input type="checkbox"/> Store Entire Credit Card #												
	<input type="button" value="Update Certificates"/>												
Available Payment Methods:	<table border="0"> <tr> <td><input checked="" type="checkbox"/> American Express</td> <td><input type="checkbox"/> Display CW2 Field</td> </tr> <tr> <td><input checked="" type="checkbox"/> Diner's Club</td> <td><input type="checkbox"/> Display CW2 Field</td> </tr> <tr> <td><input checked="" type="checkbox"/> Discover</td> <td><input type="checkbox"/> Display CW2 Field</td> </tr> <tr> <td><input checked="" type="checkbox"/> JCB</td> <td><input type="checkbox"/> Display CW2 Field</td> </tr> <tr> <td><input checked="" type="checkbox"/> MasterCard</td> <td><input type="checkbox"/> Display CW2 Field</td> </tr> <tr> <td><input checked="" type="checkbox"/> Visa</td> <td><input type="checkbox"/> Display CW2 Field</td> </tr> </table>	<input checked="" type="checkbox"/> American Express	<input type="checkbox"/> Display CW2 Field	<input checked="" type="checkbox"/> Diner's Club	<input type="checkbox"/> Display CW2 Field	<input checked="" type="checkbox"/> Discover	<input type="checkbox"/> Display CW2 Field	<input checked="" type="checkbox"/> JCB	<input type="checkbox"/> Display CW2 Field	<input checked="" type="checkbox"/> MasterCard	<input type="checkbox"/> Display CW2 Field	<input checked="" type="checkbox"/> Visa	<input type="checkbox"/> Display CW2 Field
<input checked="" type="checkbox"/> American Express	<input type="checkbox"/> Display CW2 Field												
<input checked="" type="checkbox"/> Diner's Club	<input type="checkbox"/> Display CW2 Field												
<input checked="" type="checkbox"/> Discover	<input type="checkbox"/> Display CW2 Field												
<input checked="" type="checkbox"/> JCB	<input type="checkbox"/> Display CW2 Field												
<input checked="" type="checkbox"/> MasterCard	<input type="checkbox"/> Display CW2 Field												
<input checked="" type="checkbox"/> Visa	<input type="checkbox"/> Display CW2 Field												

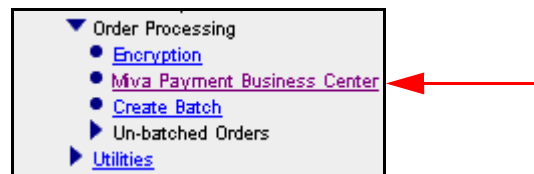
Test Mode

You choose test mode at the Miva payment Business Center site.

Miva Payment Business Center

Select the Miva Payment Business Center link under Order Processing to set up live mode, review your payment activity reports, search transactions, generate transactions through the Miva Payment Virtual Terminal.

A new browser window will open.



Verisign Payflow Link Configuration

1. If you have not yet assigned Verisign Payflow Link to your store, see ["Payment Configuration Form" "Payment Configuration Form" on page 10](#). See general information about ["Verisign Payflow Link" "Verisign Payflow Link" on page 6](#).
2. At the top of the form, click the link Verisign Payflow Link.
3. In the User ID field, enter your Verisign login id. (Do not enter your Miva Merchant login.)
4. In the Password field, enter your Verisign password. (Do not enter your Miva Merchant password.)
5. In the URL field, enter the following:
[https://payflowlink.verisign.com/ payflowlink.cfm?LOGIN=YourLoginID&PARTNER=PartnerCode](https://payflowlink.verisign.com/payflowlink.cfm?LOGIN=YourLoginID&PARTNER=PartnerCode)
 - Replace "YourLoginID" in the URL with the User ID you entered in step 3.
 - Replace "PartnerCode" in the URL with the Verisign assigned partner code. (You obtain this from the Verisign partner, or from Verisign directly.)
6. Next to the Type of Transaction, select the capture type.
 - Authorize Capture: authorizes the credit card and captures the funds immediately when the shopper submits the information during the checkout process.
 - Authorize Only (Capture Later): only authorizes the credit card for the funds. It will be up to the merchant to log into the Verisign Manager to capture the funds.
7. Next to Available Payment Methods, select the type of payment methods you are allowing shoppers to use. These must be set up with Verisign beforehand.
8. Click Update.

Note: This completes the Miva Merchant configuration. However, you must also set up the Verisign Configuration.

9. Complete the Verisign Manager configuration. See ["Verisign Manager Configuration" "Verisign Manager Configuration" on page 17](#).

Modules	Verisign Payflow Link	Credit Card Payment With Simple Validation
User ID:	<input type="text"/>	
Password:	<input type="password"/>	
URL:	<input type="text" value="https://payflowlink.verisign.com/payflowlink.cfm"/>	
Type of Transaction:	<input type="radio"/> Authorize Capture <input checked="" type="radio"/> Authorize Only (Capture later)	
Available Payment Methods:	<input checked="" type="checkbox"/> American Express <input checked="" type="checkbox"/> Diner's Club <input checked="" type="checkbox"/> Discover <input checked="" type="checkbox"/> JCB <input checked="" type="checkbox"/> MasterCard <input type="checkbox"/> TeleCheck <input checked="" type="checkbox"/> Visa	

Verisign Manager Configuration

The following steps to configure Verisign Payflow Link are provided as a convenience. You should check for Verisign documentation before making changes, in case of changes.

1. Access the Verisign Manager at <https://manager.verisign.com>.
2. Login. (This is your Verisign login and password.)
3. Click the Account Info link.
4. Click the Payflow Link Info link.

The following steps (5 through 10) refer to the Form Configuration section.

5. Next to Return URL Method:, select POST. (Only POST works.)
6. Next to Return URL, enter the Secure URL to this Payflow Link file. (You can locate the secure URL in your Miva Merchant Administrative Interface, in the Domain Settings, Site Configuration.)

`https://www.yoursecuresite.com/Merchant2/paylinki.mv` (or `.mvc`)

- Change the first part of the URL (in bold) to your secure URL data.

7. Next to Silent Post URL, check the box to enable it. Then, enter the secure URL to this Payflow Link file.

`https://www.yoursecuresite.com/Merchant2/paylinkp.mv` (or `.mvc`)

- Change the first part of the URL (in bold) to your secure URL data.

8. Next to Force Silent Post Confirmation, check the box to enable it.
9. Next to Failed Silent Post Return URL, enter a URL to display if the payment communication fails. You may want to point the user back to a specific location in your store that explains there is a problem.
10. Next to Transaction Process Mode, select either TEST or LIVE, depending upon your current activities.
 - TEST will not charge credit cards, and the test credit card numbers may be used.
 - LIVE will authorize credit cards and funds can be captured.
11. Modify other settings to suit your needs.

Verisign Payflow Pro (PaymentNet)

1. If you have not yet assigned Verisign Pro (PaymentNet) to your store, see ["Payment Configuration Form" "Payment Configuration Form" on page 10](#). See general information about ["Verisign Payflow Pro \(PaymentNet\)" "Verisign Payflow Pro \(PaymentNet\)" on page 6](#).
2. At the top of the form, click the link Verisign Payflow Pro (PaymentNet) tab.
3. In the User ID field, do not enter your Miva Merchant login.
 - 4.10-4.13, enter:** LoginID&VENDOR=LoginID&PARTNER=PartnerCode
 - LoginID = Your Verisign Login ID
 - PartnerCode = Your Verisign assigned partner code. (You obtain this from the Verisign partner, or from Verisign directly.)
 - VENDOR = Currently, your Verisign Login ID
 - 4.14 and above, enter:** Login ID (the module for compiled MM has separate fields for Vendor and Partner. See the image under ["Verisign Payflow Pro \(PaymentNet\) 4.14 and above"](#))
4. In the Password field, enter your Verisign password. (Do not enter your Miva Merchant password.)
5. In the Host field, enter the appropriate URL (defined below), depending upon your current activities.
 - For testing: **test-payflow.verisign.com**
Using this URL will not charge credit cards, and the test credit card numbers may be used.
 - For live orders: **payflow.verisign.com**
Using this URL will authorize credit cards and charge credit cards.

MM 4.10 -
- 4.13

Modules		Verisign Payflow Pro (PaymentNet)		Credit Card Payment With Simple Validation	
User ID:	<input type="text"/>				
Password:	<input type="password"/>				
Host:	<input type="text" value="test.signio.com"/>	Port:	<input type="text" value="443"/>		
Proxy Address:	<input type="text"/>	Port:	<input type="text" value="443"/>		
Proxy Logon:	<input type="text"/>				
Proxy Password:	<input type="password"/>				
	<input type="checkbox"/> Store Entire Credit Card #				
Available Payment Methods:	<input checked="" type="checkbox"/> American Express	<input checked="" type="checkbox"/> Diner's Club			
	<input checked="" type="checkbox"/> Discover	<input checked="" type="checkbox"/> JCB			
	<input checked="" type="checkbox"/> MasterCard	<input checked="" type="checkbox"/> Visa			

Note: All live orders accepted through Miva Merchant using Payflow Pro must be processed from inside the Miva Merchant Administrative interface later.

6. **4.14 and above:** Enter the Vendor and Partner fields.
7. If you are behind a proxy server or firewall, enter the appropriate data in the Proxy fields after consulting with your host provider and Verisign.
8. When the field Store Entire Credit Card # is left unchecked, only a portion of the credit card number is stored in the Miva Merchant Administration. Unless there is a specific reason to change this, leave it unchecked.
9. Next to Available Payment Methods, select the type of payment methods you are allowing shoppers to use. These must be set up with Verisign beforehand.
10. Click Update.

Verisign Payflow Pro (PaymentNet) 4.14 and above

Note: If you have Miva Merchant 4.14 and your module does not include the vendor and partner fields, you should obtain the updated module from Miva.

Modules Verisign Payflow Pro (PaymentNet)	
User ID:	<input type="text"/>
Password:	<input type="text"/>
Host:	<input type="text" value="test-payflow.verisign.com"/> Port:
	<input type="text" value="443"/>
Vendor:	<input type="text"/>
Partner:	<input type="text"/>
Proxy Address:	<input type="text"/> Port:
	<input type="text" value="443"/>
Proxy Logon:	<input type="text"/>
Proxy Password:	<input type="text"/>
	<input type="checkbox"/> Store Entire Credit Card #
Available Payment Methods:	<input checked="" type="checkbox"/> American Express <input checked="" type="checkbox"/> Diner's Club <input checked="" type="checkbox"/> Discover <input checked="" type="checkbox"/> JCB <input checked="" type="checkbox"/> MasterCard <input checked="" type="checkbox"/> Visa

Credit Card Numbers Testing Payment Configuration

You will want to test your payment configuration, including confirmation from your chosen payment gateway, before your customers use it. See [“Preparation” on page 8](#). Therefore, when you are in test mode, these are test credit card numbers to use:

American Express	341-1111-1111-1111 378-2822-4631-0005	(16 Digits)
Diner’s Club		
Discover	6011-6011-6011-6611	(15 Digits)
JCB		
MasterCard	5431-1111-1111-1111 5555-5555-5555-4444	(16 Digits)
Visa	4111-1111-1111-1111	(16 Digits)