USER MANUAL - SAFERPAY PLUGIN

For SAP Commerce Cloud & SAP Commerce

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ABOUT DOCUMENT

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1.0 USER MANUAL

ABOUT SAFERPAY

Saferpay is the easy, flexible, secure and comprehensive e-payment solution from SIX Payment Services for easier and more secure payment in your online shop.

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third- party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are

SIX Payment Services has been part of Worldline since the end of 2018, making it Europe's largest technology partner for banks and merchants. The tailor-made solutions from SIX Payment Services include a broad portfolio of payment terminals and the acceptance and processing of national and international payments with credit, debit and prepaid cards as well as the smartphone.

ABOUT SAP COMMERCE CLOUD PLUGIN

The purpose of providing an extension for Saferpay Payment Solution for SAP Commerce Cloud is to aid the integration of Saferpay into a SAP Commerce implementation. SAP Commerce Store accelerator will use the newly developed extension to interact with Saferpay. The extension will transform the SAP Commerce cart model to Saferpay data structures. The payment result from Saferpay is captured in SAP Commerce and relevant messages if any are displayed to the storefront.

The Saferpay Payment Solution for SAP Commerce Cloud extension provides a configurable spring component which helps shorten the implementation cycle and reduce system development, testing efforts and maintenance costs for payment integration. The extension package contains most of the backend code needed for integrating Saferpay into the SAP Commerce commerce platform. The Merchants can use the Saferpay Payment Solution for SAP Commerce Cloud extension with their SAP Commerce project to integrate Saferpay.

It supports the following payment methods of saferpay to work with SAP commerce cloud plugin.

1) VISA
2) MASTERCARD
3) MAESTRO
4) AMERICAN EXPRESS
5) BANCONTACT
6) DINERS/DISCOVER
7) JCB
8) SEPAELV
9) MYONE
10) MASTERPASSUNIONPAY
11) PAYPAL
12) TWINT
13) PAYDIREKT
14) IDEAL
15) EPRZELEWY
16) POSTFINANCECARD
17) POSTFINANCE EFINANCE
18) APPLEPAY
19) GOOGLEPAY
20) CREDITCARD (SAFERPAY FIELDS)
21) KLARNA PAYMENTS
22) EPS
23) SOFORT
24) WL CRYPTO PAYMENTS

This plugin supports all the features of online payment methods like payment capturing, refunding & cancellation. All these payment operations are done in the Sap Commerce Cloud backend & will be synced to Saferpay account also.

1.1 MANAGE ACCOUNT

In our SAP Commerce backoffice, we can see the Saferpay Account section, which shows the accounts. You can create any number of Saferpay accounts in the system. But only one account can be active at a time.

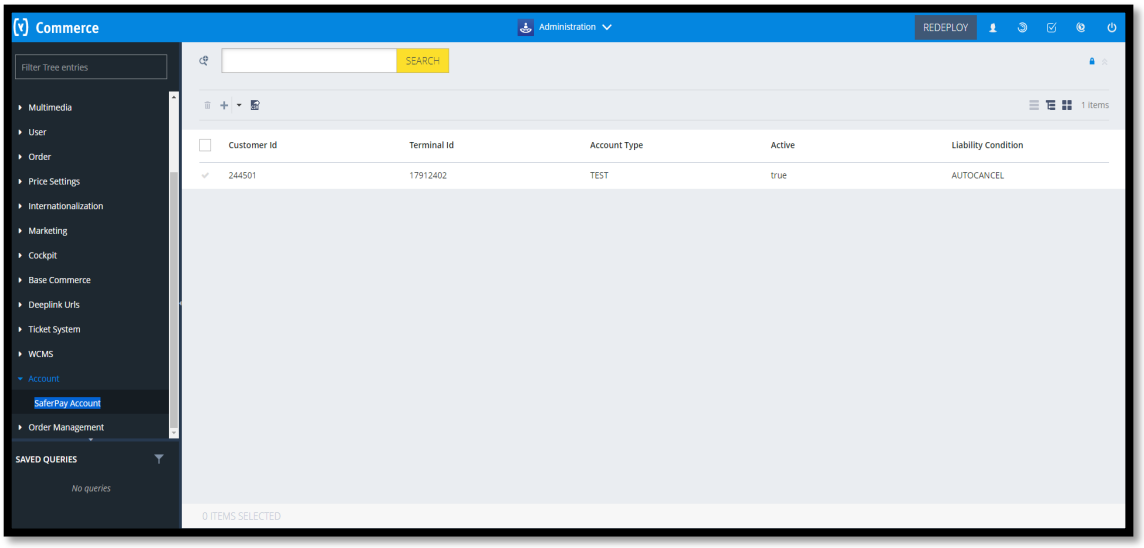

Figure 1: Saferpay account section in the backoffice view

While creating an account you can manage the following properties also:

- Terminal id*
- Customer id*
- Account type
- Liability Condition
- Capturing mode
- Username*
- Password*
- Payment modes
- Styling configurations

*Mandatory properties in the process perspective and the values will get from Saferpay once you created a partner account in Saferpay.

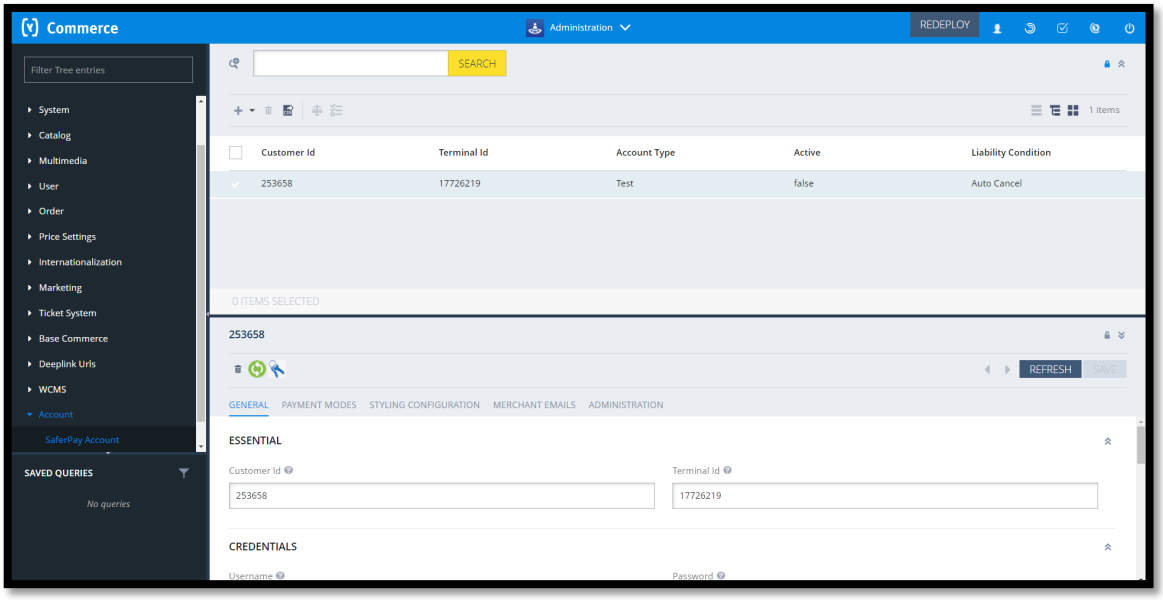

Figure 2: Saferpay account section edit mode

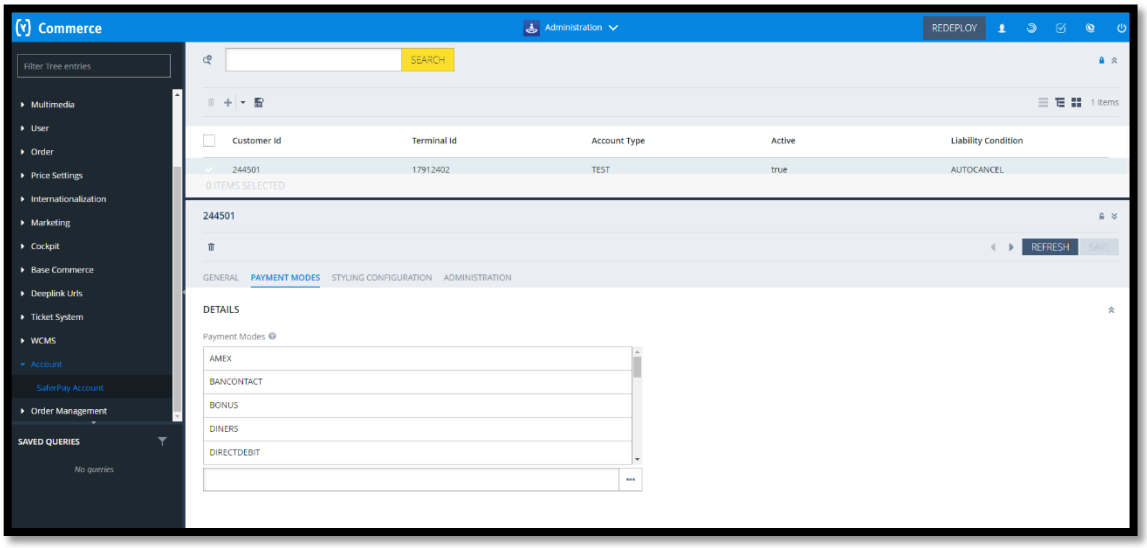

Figure 3: Payment modes section inside Saferpay account

1.1.1 CONFIGURATION

Saferpay Plugin configuration includes two sections

1. Saferpay account settings
2. Payment method specific settings

1.1.2 SAFERPAY ACCOUNT SETTINGS

Configure saferpay account from Account -> Saferpay Account

The following configurations are available in Saferpay Account

1. Account type – It defines the Saferpay Operation mode. If it is enabled, it allows the payment gateway to work in test mode by using test API keys otherwise it will work as live mode. By default, test mode is enabled.
2. End point url – This field gets filled automatically by selecting account type. Note: Recommended not to change it in ideal case. Changes applicable only if there is an update in base test url from Saferpay side.
3. Customer ID – Enter your customer id given by Saferpay while creating a partner account in Saferpay.
4. Terminal ID – Enter your terminal id given by the Saferpay.
5. Username – Enter JSON username given by the Saferpay
6. Password – Enter JSON API password given by Saferpay. To get JSON API username and password you have to login to Saferpay management interface and go to settings → JSON API basic authentication. Please refer https://www.six-payment-services.com/en/site/e-commerce-developer/integration.html, https://saferpay.github.io/sndbx/index.html#terms for more information.
7. Extra security enabled – Recommended for high-risk businesses (Jewelry, Electronics, etc.) to stick to the highest level of security. Else you can have it as “No, I don’t want extra level of authentication.”
8. Liability Shift Behavior – This field determines how to handle the transactions if a fraudulent card is used on the website. When we use this functionality, the liability shifts to the authorizing bank and the store owner receives no claim for any chargeback. It has two options:

   8.1. Manual Capture – If no liability shift has been granted transaction will be on-hold, merchant can capture or cancel transaction”. Here order placed via fraudulent card will be on-hold and merchant can capture or cancel transaction accordingly.

   8.2. Auto Cancel – If no liability shift has been granted transactions will be auto cancelled. Here order placed via fraudulent card will be cancelled.

   8.3. Auto Capture – All transactions will be captured without considering the liability shift.

9. Capturing mode – This functinality is managed inside the account. It provides two options

   9.1. On – If the capturing mode is on, then all the transactions will be auto capured in the process.

   9.2. Off – If the capturing mode is off, then the transactions will be in authorized state and need to manual capture via our backoffice. Refer Manual capture.

10. Merchant Emails – Saferpay will send an email to the address specified in this field. You can add multiple emails. It is not a mandatory field. This is applicable only for PaymentPage interface.
11. Styling configuration – Enter a valid CSS URL which is included in the payment page. This file must be hosted on an SSL/TLS secured web server (the URL must start with https://).

    Example: https://merchanthost/merchant.css.

    Refer https://saferpay.github.io/sndbx/CssiFrame.html for more details.

12. Terminal info update – It is a button present in saferpay account to fetch all the active payment modes in saferpay backoffice. Along with the payment modes, supported currencies and logo url also get updated.
13. Create Hosted Fields Access Token – A button that can be used to integrate Saferpay Fields into web pages and is restricted to the given customerId, terminalId and URL(s). It will only generate new token if Saferpay fields is kept active.
14. Licence Configuration Button – A button that can be used to fetch saferpay licence account details. It will show saferpay accout package and features.

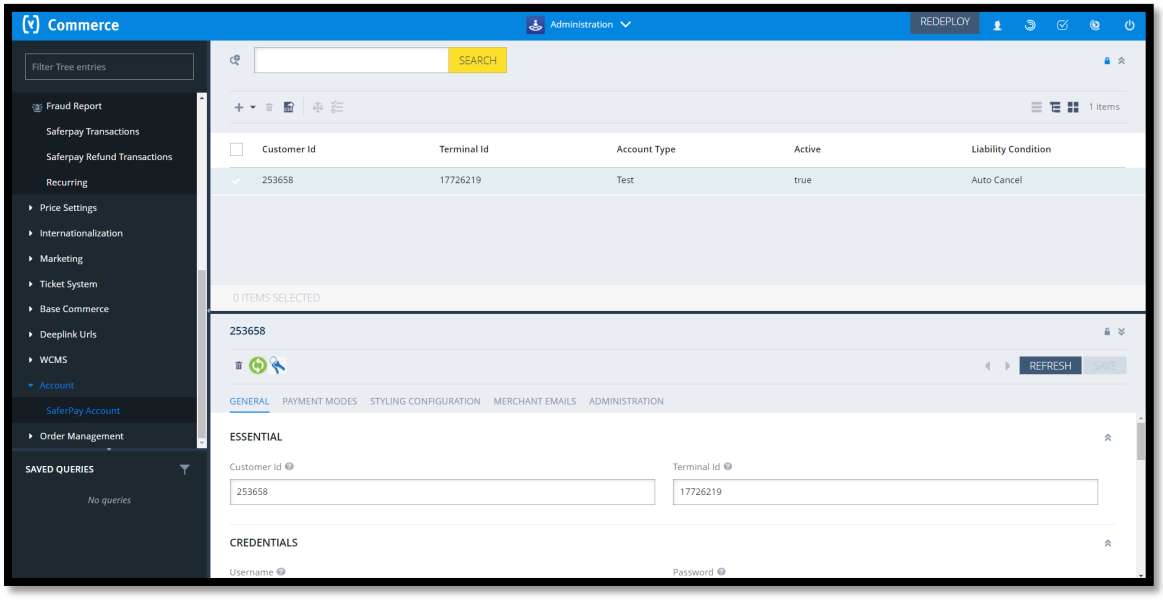

Figure 4: Saferpay Accounts

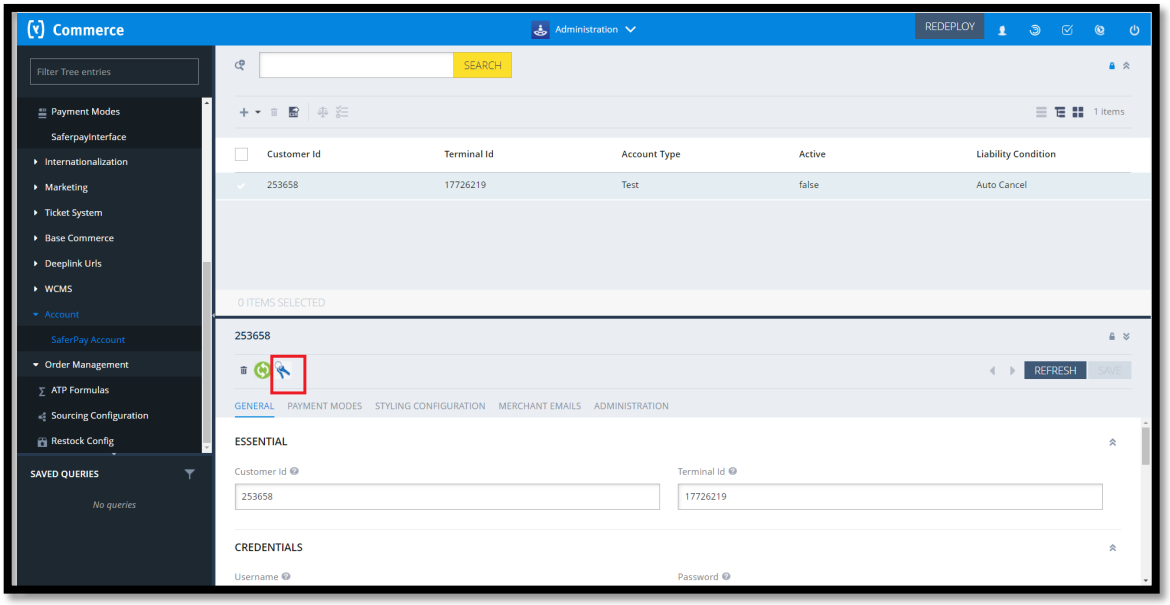

Figure 5: Saferpay fields access token generation button

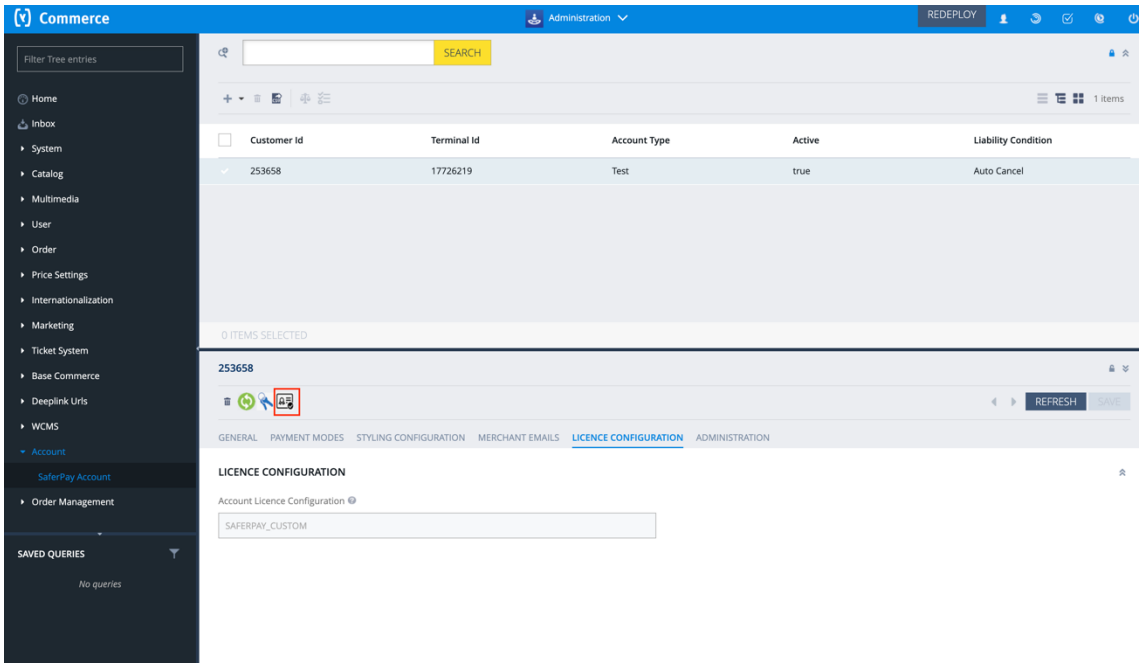

Figure 6: Saferpay Account licence configuration

1.1.3 PAYMENT METHOD SPECIFIC CONFIGURATION

Individual payment methods which comes under Saferpay plugin can be configured from Sap Commerce backoffice under Price settings → Payment modes. You can also add new Saferpay standard payment modes.

Note: Not all payment will be in your contract so be careful while enabling payment methods.

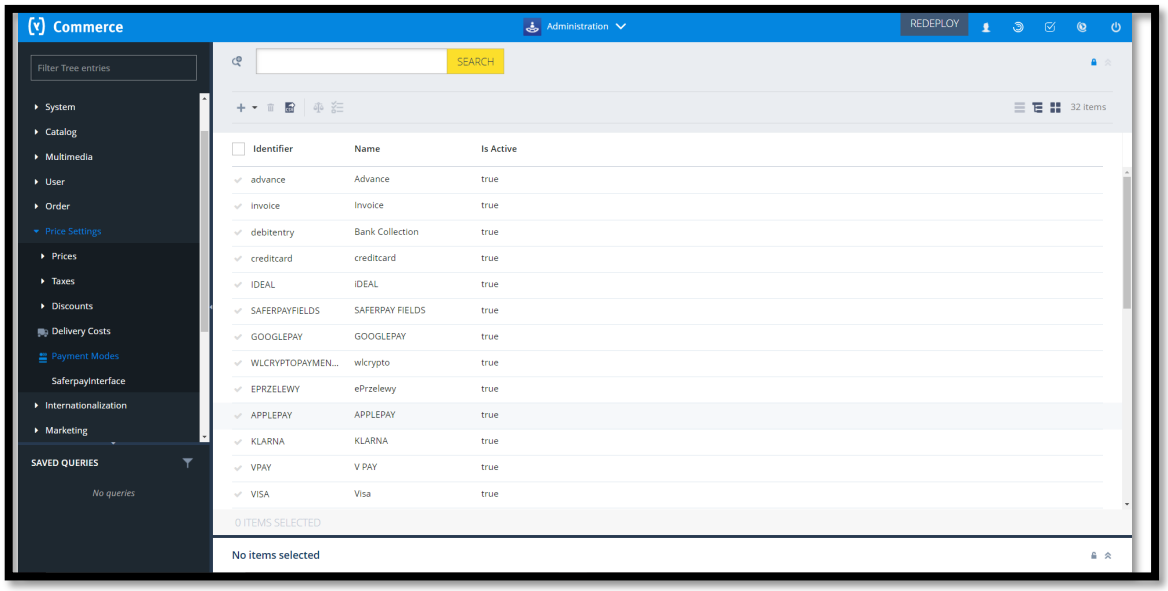

Figure 6: List of payment modes

Settings of each payment modes can be easily configured by double clicking, editor area will be opened.

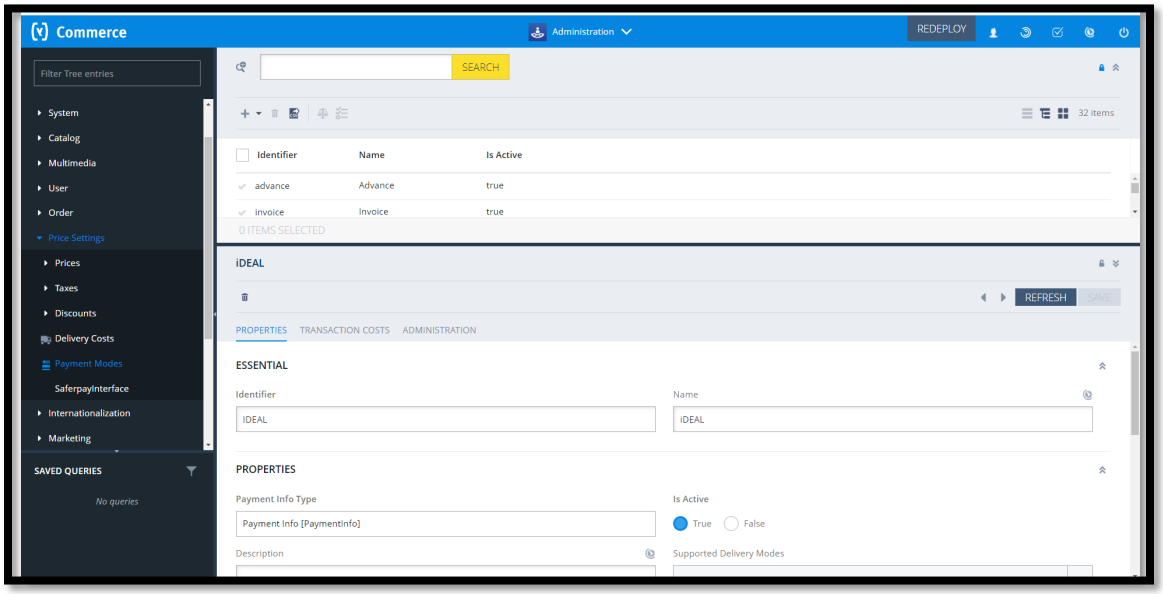

Figure 7: Payment mode editor

Saferpay payment method specific configuration is explained in detail below:

1. Name – Here you can set title of payment method which is displayed in shop during checkout.

2. Currencies – Choose the currencies that can be processed with this payment. Select allowed currency if any specification else leave it.
3. Is save card available – If it is set to true then payment info for this specific payment mode can be saved.
4. Interface – There are two types of transaction interfaces,
   - Payment page – The Payment Page Interface provides a simple and easy integration of Saferpay into e-commerce web shop. The Saferpay Payment Page can be used with a Saferpay e-commerce license as well as with a Saferpay Business license. It allows the processing of all payment methods that are available with Saferpay.
   - Transaction – The Transaction Interface is an extension to Payment Page. Credit card payments can be seamlessly integrated into the merchant's shop with the Transaction Interface. This interface open the RedirectUrl inside an HTML-iframe, to show the hosted card entry form, which can be used to capture sensitive card details in a PCI- compliant manner.

     Note: All payment modes do not support both interfaces. Some payment modes only support payment page interface.

5. Capturing or cancelling – Here you can block the capturing or cacelling action. If it is set to false, the transaction for the corresponding payment mode cannot be captured or cancelled.
6. Countries - If you wish to accept payment from specific countries, you can select the countries. If there is no specification leave it.
7. Pre-authorization – It extends the validity of an authorization upto 30 days. If it is set to YES, only Manual Capture option will be possible under Capturing settings.
8. Is refund available – If it is set to false, transaction cannot be refunded for the corresponding payment mode.
9. Is ThreeD support Available – 3-D Secure (3DS for short) is supported by Visa, Mastercard, American Express, Diners Club and others. Via liability shift, merchants who offer the 3-D Secure process benefit from fewer payment defaults and from increased security with respect to credit card acceptance. It does not matter whether the card holder (CH) participates in this process or not. It is set to true for only payment modes that support 3DS.
10. Wallet – It indicates the payment mode is wallet type or not. It is set to true for all wallet type payment mode.
11. Saferpay Fields Access Token – Token generated from Saferpay Backoffice. Saferpay fields access token can be created from our backoffice also. Go to Saferpay account and you will see key symbol for generating hosted fields access token. Saferpay fields payment mode must be active in Saferpay account in order to create access token. And the button will generate access token and it will be copied to Saferpay fields access token section.

12. Saferpay Fields Url – Url provided from Saferpay Backoffice.
13. Address Source – Specifies if and where saferpay should take the payer's address data from.

1.2 MANAGE TRANSACTIONS

From our backoffice you can manage two types of transactions.

- Saferpay transaction
- Saferpay refund transaction

1.2.1 SAFERPAY TRANSACTION

You can see the list of all the transactions, that has been initiated from the SAP Commerce. By selecting each transaction, you will be able to see:

- The interface used for the transaction
- The status of the transaction
- Order Id
- The token details
- Payment method used
- Liability shift details
- DCC details
- Error status, if it has any errors
- Attached Order
- Refund initiated or not
- Remaining amount to refund
- Total refunded amount
- Time at which order is created and modified
- Transation Id and status
- SaferPay Fields access Token
- Comments
- Paypal Details (Displays only if transaction done with paypal)

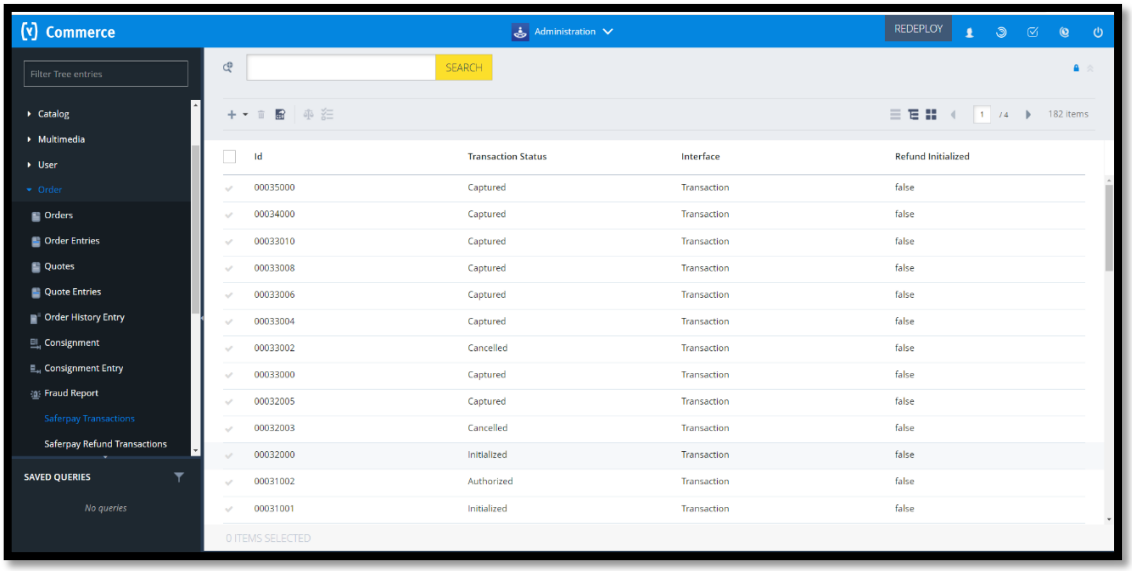

Figure 8: Transaction

1.2.1.1 MANUAL CAPTURE/CANCEL

When the “Capturing” is set to “Manual Capture”, the merchant will have the option to Capture or Cancel transactions. If we click Capture, the transaction will be captured.

Only authorized transactions can be manually captured or cancelled from our backoffice.

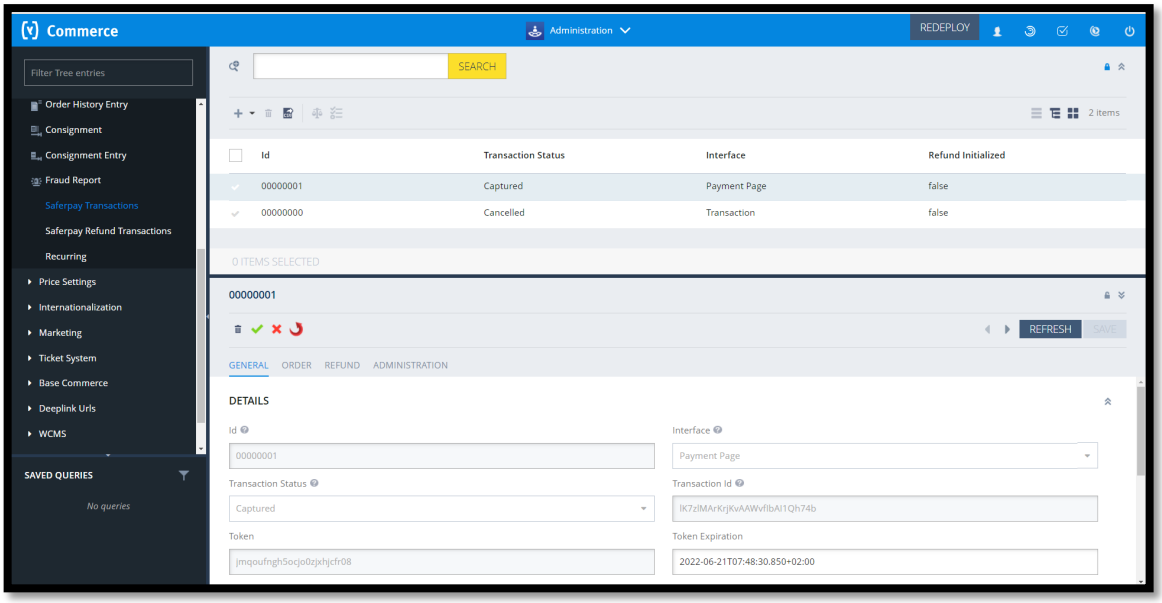

Figure 9: Capture cancel button

1.2.1.1.1 CAPTURE

By clicking on the capture action, you will be prompted to confirm the capturing. In addition, you can provide a lower amount to capture along with a description also. A transaction may only be captured once, also eliminating the option of a cancel.

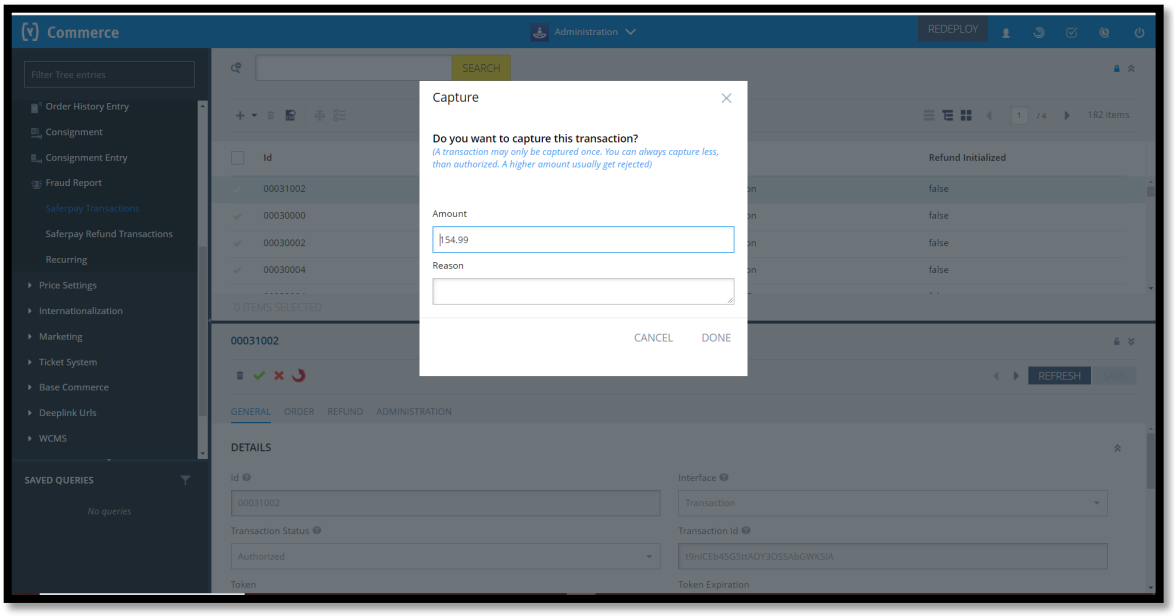

Figure 10: Capture pop up window

1.2.1.1.2 CANCEL

On clicking on the cancel action, you will be prompted to confirm the cancellation.

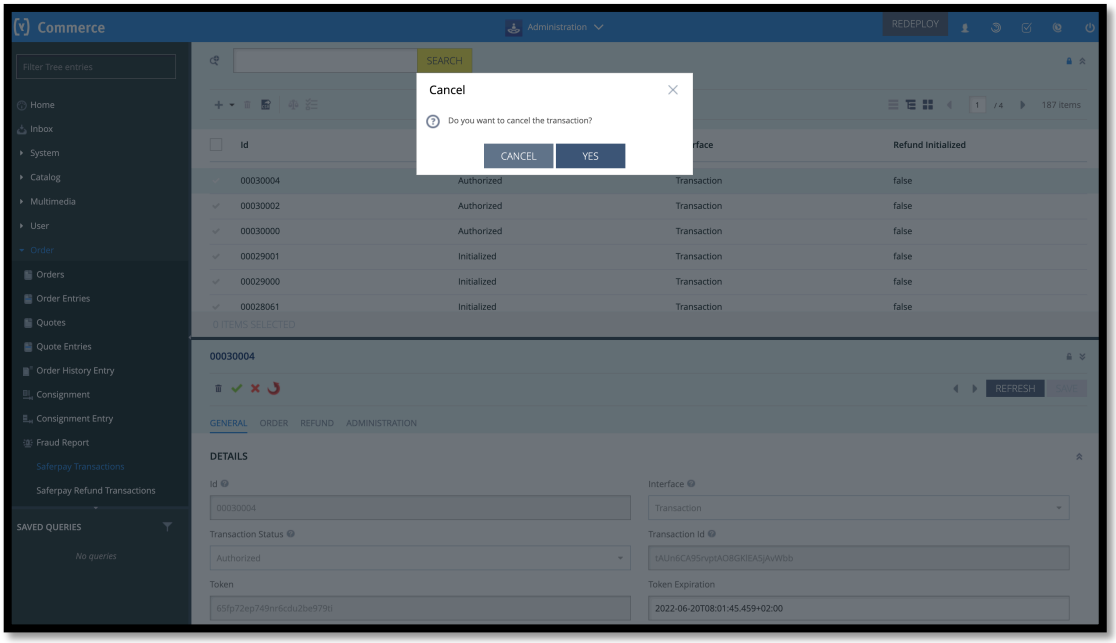

Figure 11: Cancel pop up window

1.2.2 SAFERPAY REFUND TRANSACTION

Just like Saferpay transactions, you can also see/manage the Saferpay refund transactions. This is an item type derived from the Saferpay transaction thus all above mentioned attributes are also available here.

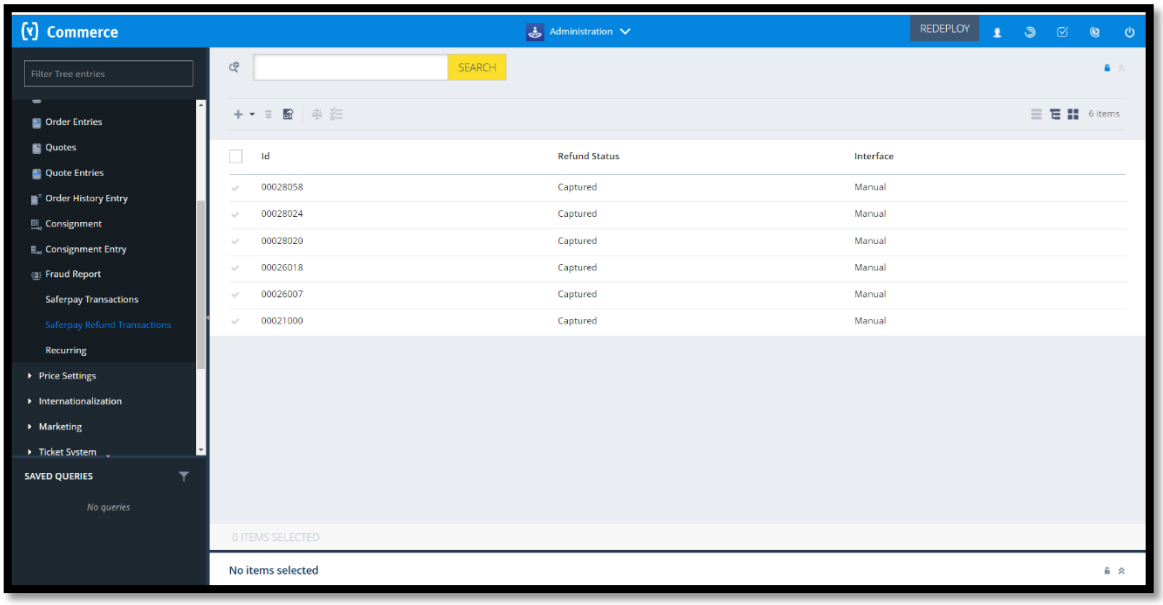

Figure 12: Refund transaction

1.2.2.1 REFUND

A captured transaction is refundable.

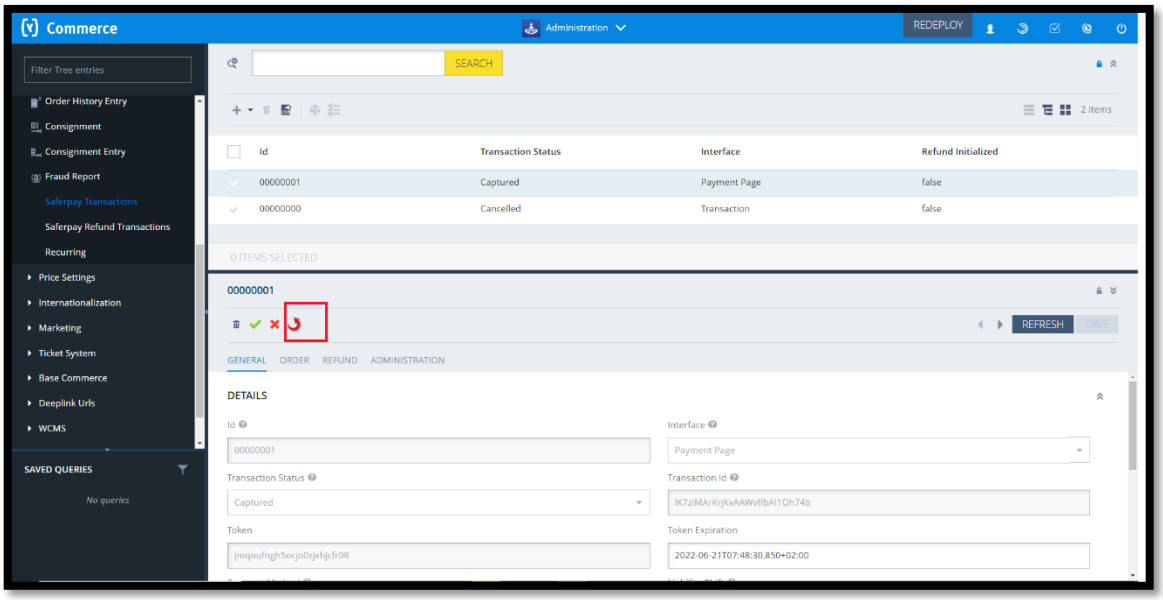

Figure 13: Refund

Refund action can only be initiated for a captured transaction. On clicking on the action, you will be prompted with a confirmation popup. It also allows you to enter a lesser amount along with a description. Thus, you can initiate another refund for the remaining amount if you choose a lesser amount previously. The refund transactions can be seen in the Saferpay refund transaction section.

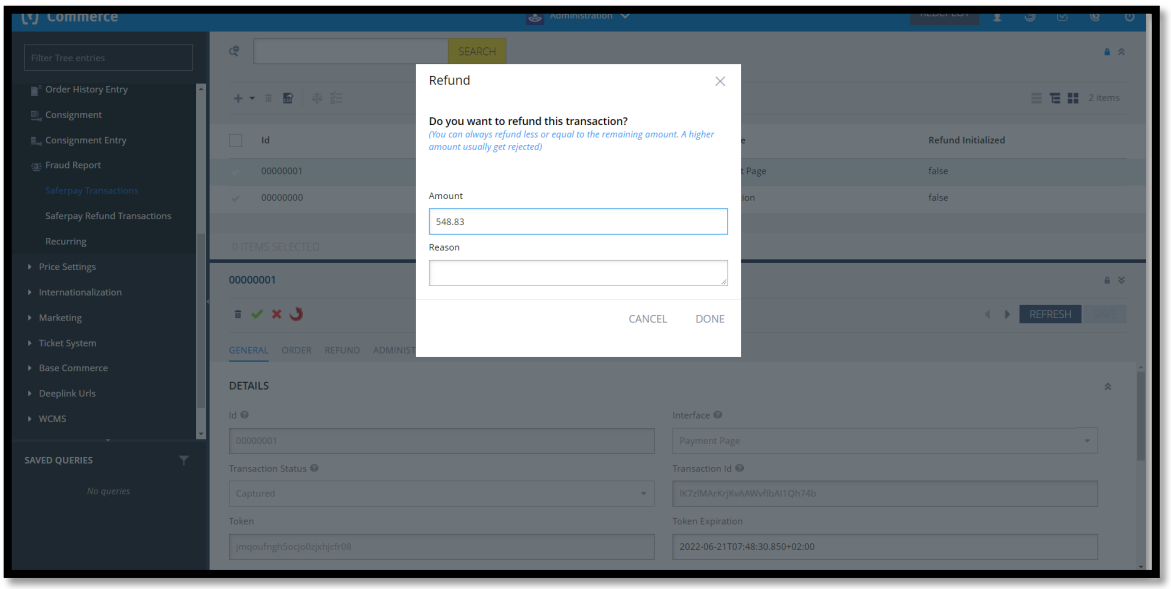

Figure 14: Refund popup

All the refunds for an order will be diplayed in Order section.

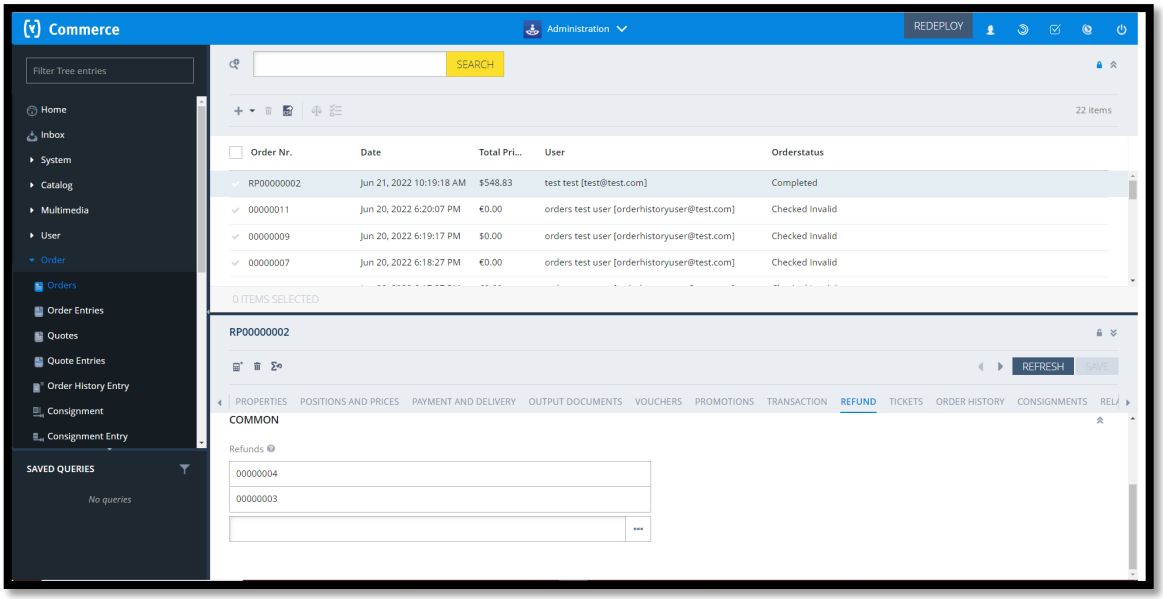

Figure 15: Refund list

1.3. ALIAS MANAGER

Alias Manager allows your customer to save the credit card information in his account and to use for the future payments.

Saferpay Secure Card Data or SCD in short, is a service for saving sensitive payment means information in the certified Saferpay data centre. By using SCD, the payment data is separated from the merchant application and no longer comes in contact with it. The stored Secure Card Data can be referred from future payments initiated via "Transaction" interface.

This feature is available for payment methods that supports secure card data. Sensitive payment data is stored only in certified Saferpay data centre. If the settings 'Is Save Card Available?' is active in Payment method configuration page, then logged in customers can save and use their card for future transactions.

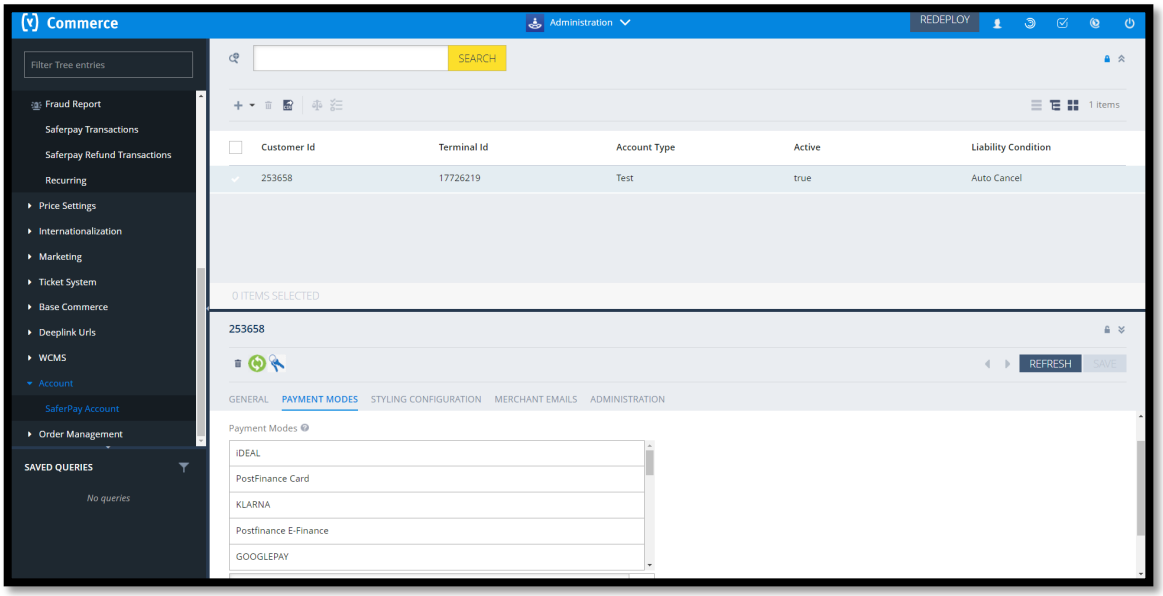

Figure 16: Payment method selection page

In addition to this, customer can manage the saved cards from his customer account in My account section. A tab "Payment details" is added in My account page from which customers can add, update and delete cards from his account.

For saving Twint and Postcard you need to select respective field from the drop down. For all other cards you can choose Cards from the drop down.

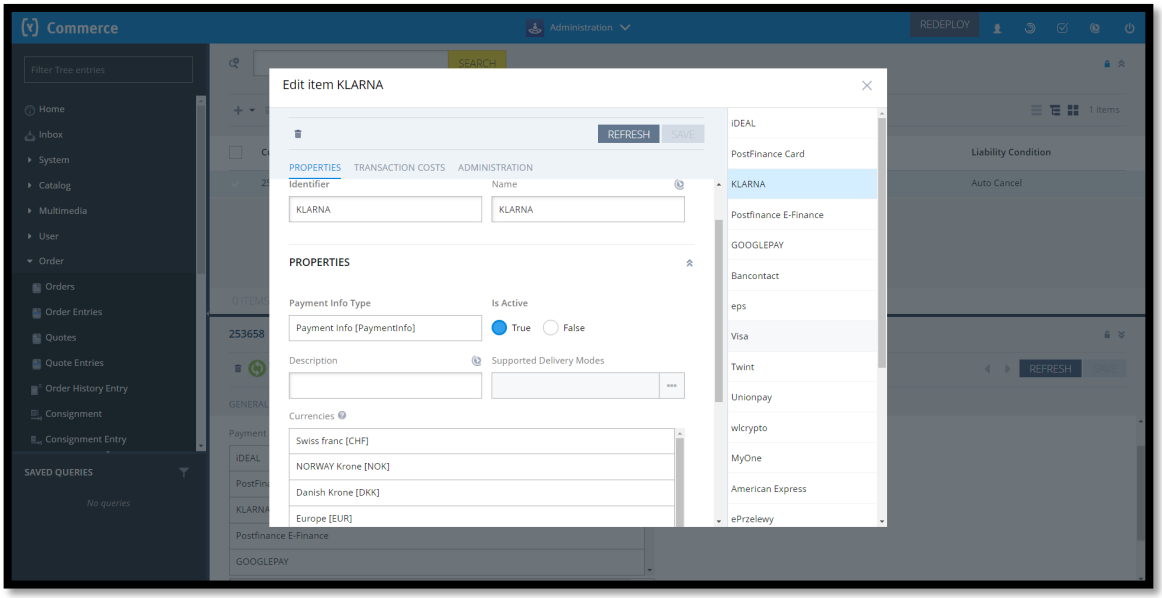

Figure 17: Payment details page in my account

1.4 ERROR LOGS

Error Log section provides information about transactions performed by Saferpay that could not be completed successfully.

Error details provided by payment gateway will be logged and displayed in Saferpay Transactions under ‘Error Status’.

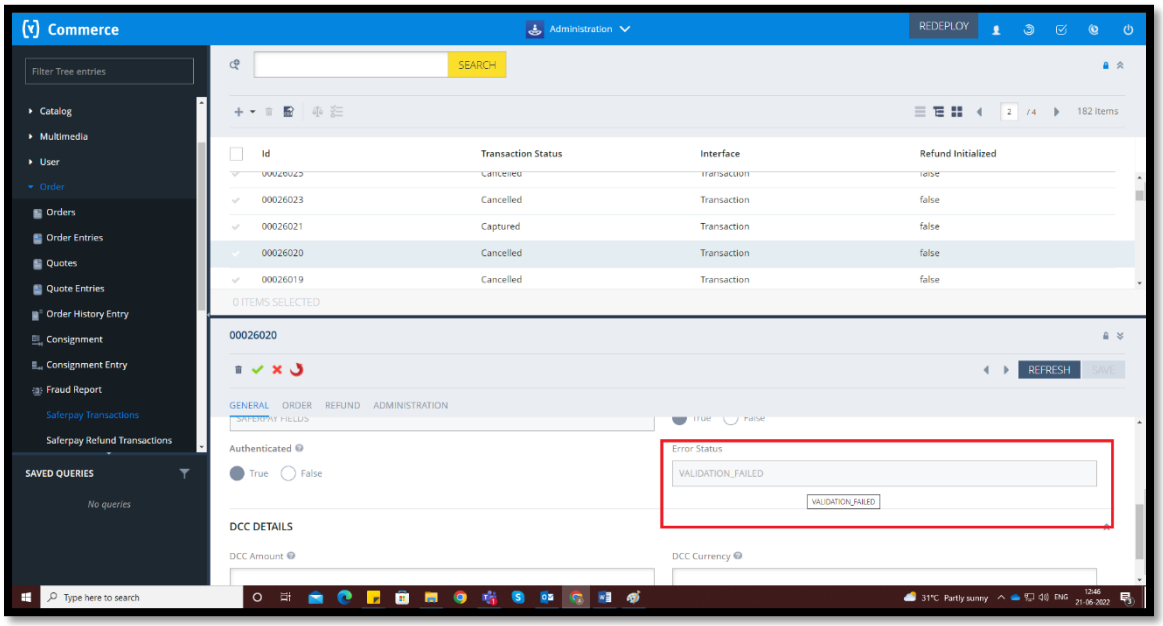

Figure 18: Error status in Saferpay Transactions

1.5 PAYMENT MODES

Installing the Saferpay Payment Solution for SAP Commerce Cloud extension will provide you with most of the payment modes. You can see that in our backoffice. You can also add new Saferpay standard payment modes.

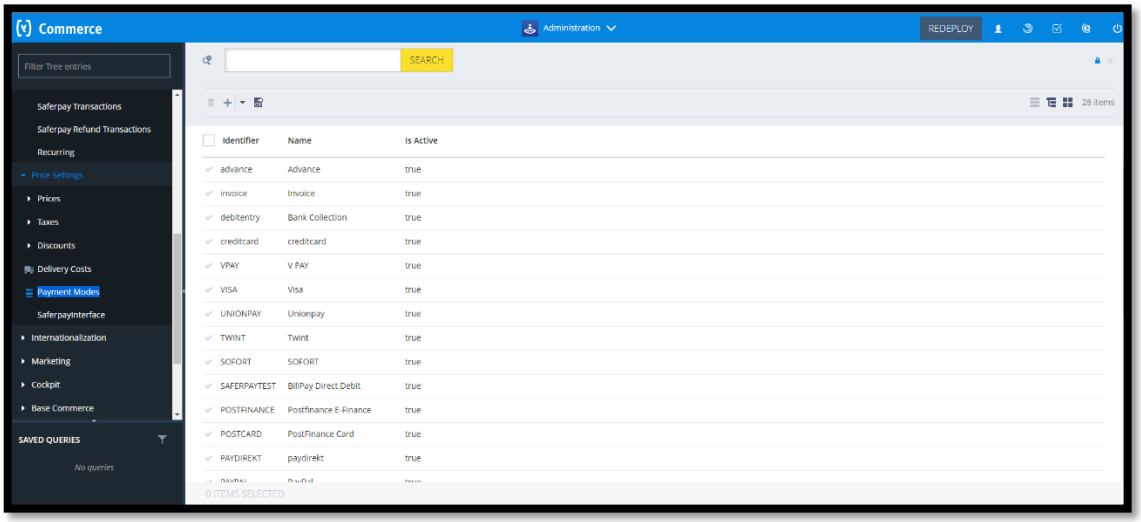

Figure 19: Payment modes

The following payment methods are supported in SAP Commerce 2211 :

1.5.1 KLARNA

Klarna Payments is a 3rd party payment method, that is split into three ways of payment:

- Pay Now: The order is payed now, via Direct Debit, or Bank Transfer.
- Pay Later: The order is paid on invoice.
- Slice it: The order is paid in installment rates, with an interest.

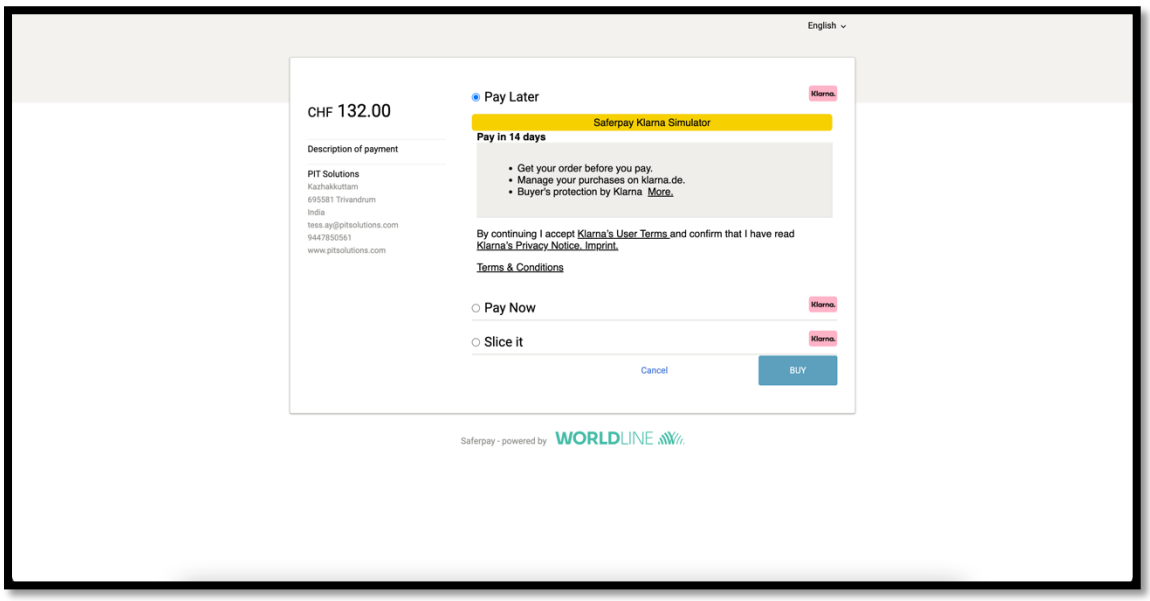

Figure 20: Klarna payment

Note: *Make sure, that Payment Amount CurrencyCode is in-line with Payer BillingAddress CountryCode. For example: Submitting "CH" for Switzerland as your CountryCode, but selecting EUR as your currency, will cause Klarna to not be displayed!*

Read More

1.5.2 SAFERPAY FIELDS

Other than general settings some additional settings need to be configured to use Saferpay credit card/Saferpay Fields:

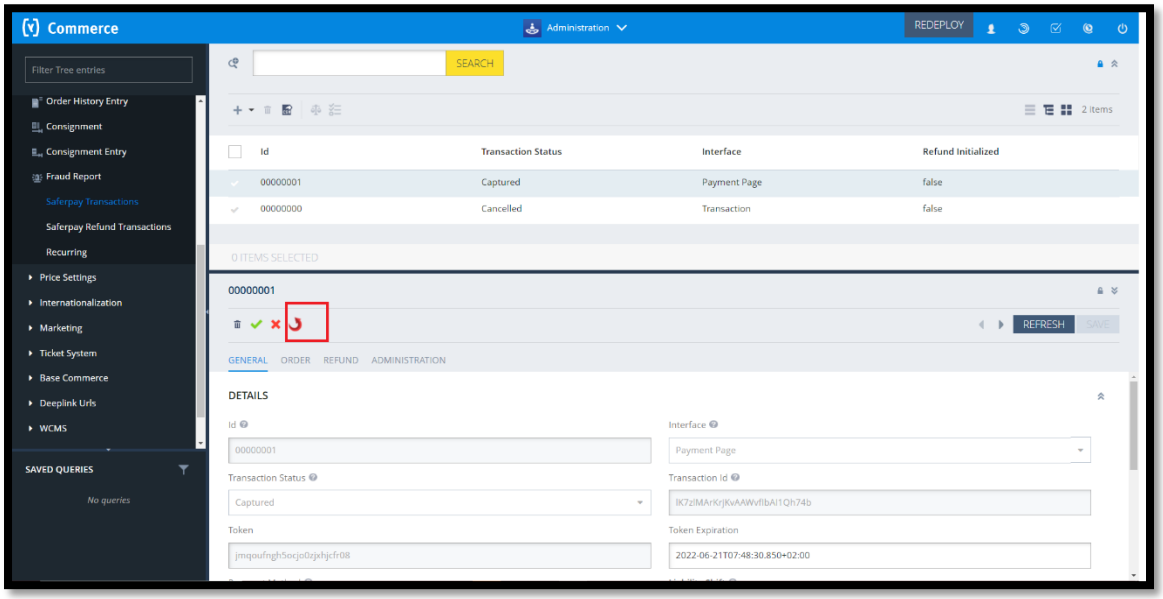

Figure 21: Saferpay fields additional settings

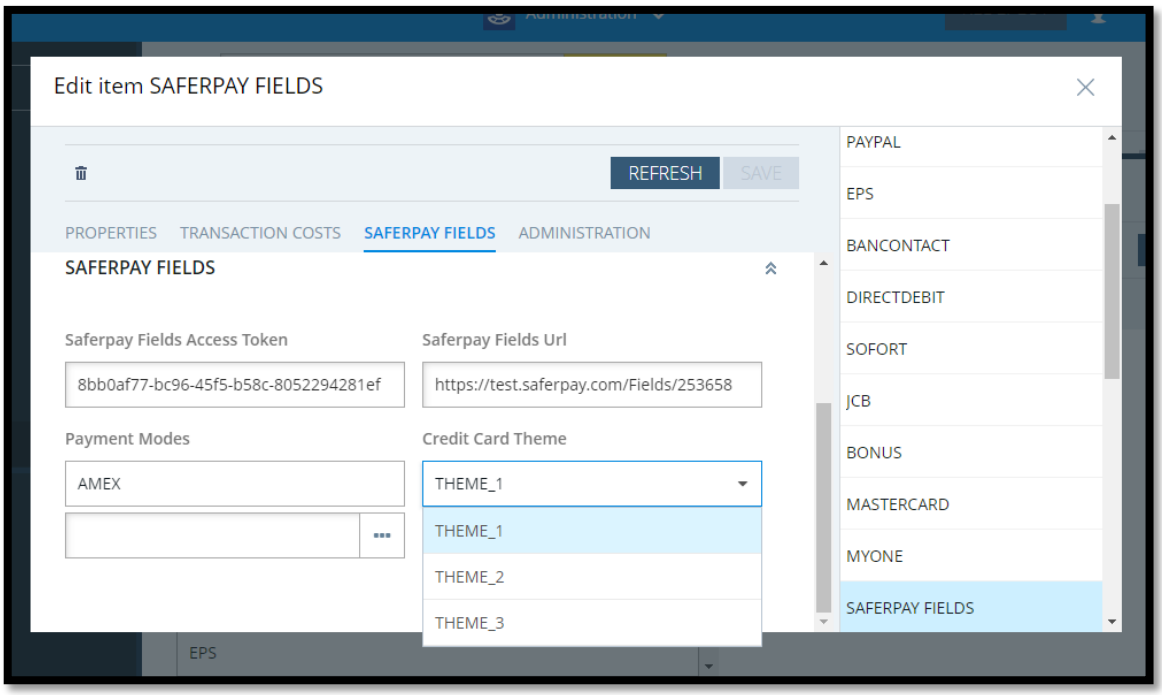

Figure 22: Saferpay Fields Settings in backoffice

- The SAFERPAY CREDIT CARD is only for holders of a business licence on the live system. Other than general settings some additional settings need to be configured to use Saferpay credit card/Saferpay Fields.

- Payment Mode: Supported payment methods include: Visa/V PAY, Mastercard, Maestro, American Express, Bancontact, Diners Club International, JCB, Bonus Card, MyOne.

  Note: *Make sure at least one payment method is selected. If no payment method is selected, by default all supported payment methods will be accepted.*

- Credit Card Theme: Themes supported by Saferpay Fields. By default, THEME_1 will be selected.

Read More

1.5.3 SAFERPAY IDEAL

Other than general settings, additional settings such as bank accounts are available for Saferpay iDeal payment method. Here admin able to add /remove bank account. Customer able to select added bank account by admin during checkout

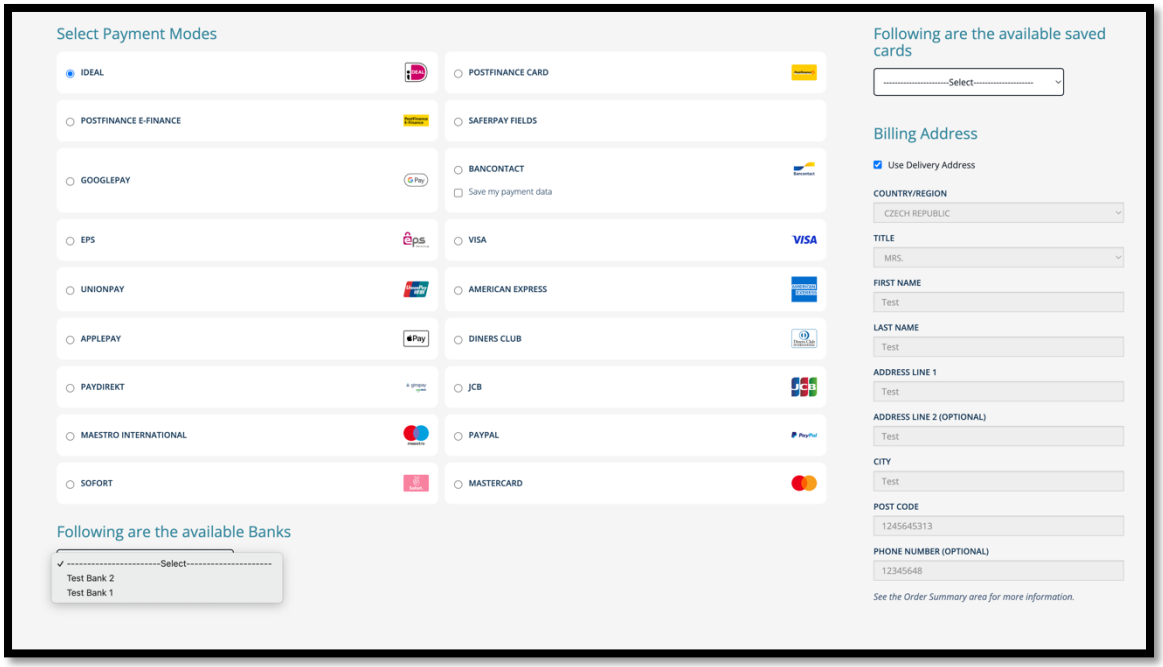

Figure 23: Ideal bank section

CREDIT AND DEBIT CARDS

Refer:

- https://docs.saferpay.com/home/integration-guide/payment-methods/mastercard
- https://docs.saferpay.com/home/integration-guide/payment-methods/maestro
- https://docs.saferpay.com/home/integration-guide/payment-methods/visa-and-vpay
- https://docs.saferpay.com/home/integration-guide/payment-methods/american-express
- https://docs.saferpay.com/home/integration-guide/payment-methods/diners-and-discover
- https://docs.saferpay.com/home/integration-guide/payment-methods/jcb
  https://docs.saferpay.com/home/integration-guide/payment-methods/china-unionpay
- https://docs.saferpay.com/home/integration-guide/payment-methods/swiss-postcard-and-postfinance
- Masterpass - Masterpass is a Wallet-Solution introduced by Mastercard. Please refer https://docs.saferpay.com/home/integration-guide/payment-methods/masterpass
- TWINT – Refer https://docs.saferpay.com/home/integration-guide/payment- methods/twint

- PayPal - Refer https://docs.saferpay.com/home/integration-guide/payment- methods/paypal
- SOFORT - SOFORT is a third party means of payment by Klarna Group. https://docs.saferpay.com/home/integration-guide/payment-methods/sofort-by-klarna
- Klarna Payments - Klarna Payments is a 3rd party payment method, that is split into three ways of payment: Pay Now, Pay Later and Slice It/Financing. Refer https://docs.saferpay.com/home/integration-guide/payment-methods/klarna-payments
- eps - Refer https://docs.saferpay.com/home/integration-guide/payment-methods/eps
- paydirekt - Refer https://docs.saferpay.com/home/integration-guide/payment-methods/paydirekt
- iDeal - Refer https://docs.saferpay.com/home/integration-guide/payment-methods/paydirekt
- SEPA ELV - Refer https://docs.saferpay.com/home/integration-guide/payment-methods/paydirekt
- ePrzelewy - Refer https://docs.saferpay.com/home/integration-guide/payment- methods/eprzelewy
- Bancontact - Refer https://docs.saferpay.com/home/integration-guide/payment-methods/paydirekt

- Apple Pay - Refer https://docs.saferpay.com/home/integration-guide/payment- methods/applepay
- Crypto Payments – Refer https://docs.saferpay.com/home/integration-guide/payment-methods/crypto-payments

1.6 ORDER

User can see all the Orders in the Orders tab, once the user open Orders tab user can view the all the orders which are listed in a table with columns

- Order Number
- Date
- Total Price
- User
- Order status

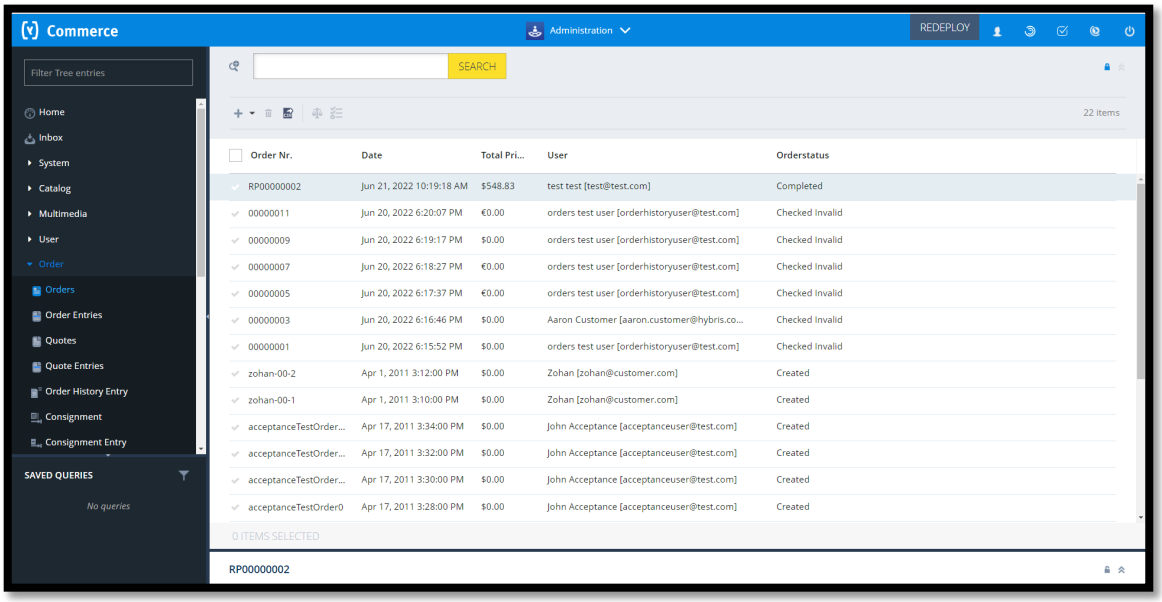

Figure 24 : Refund action confirmation

User can open and view the order details by double clicking each order, order details were shown under various tabs naming

- Properties
- Positions and Prices
- Payment and delivery
- Output documents
- Vouchers
- Promotions
- Transaction
- Refund
- Tickets
- Order history
- Consignments
- Related cronsjobs
- Fraud reports
- Administration

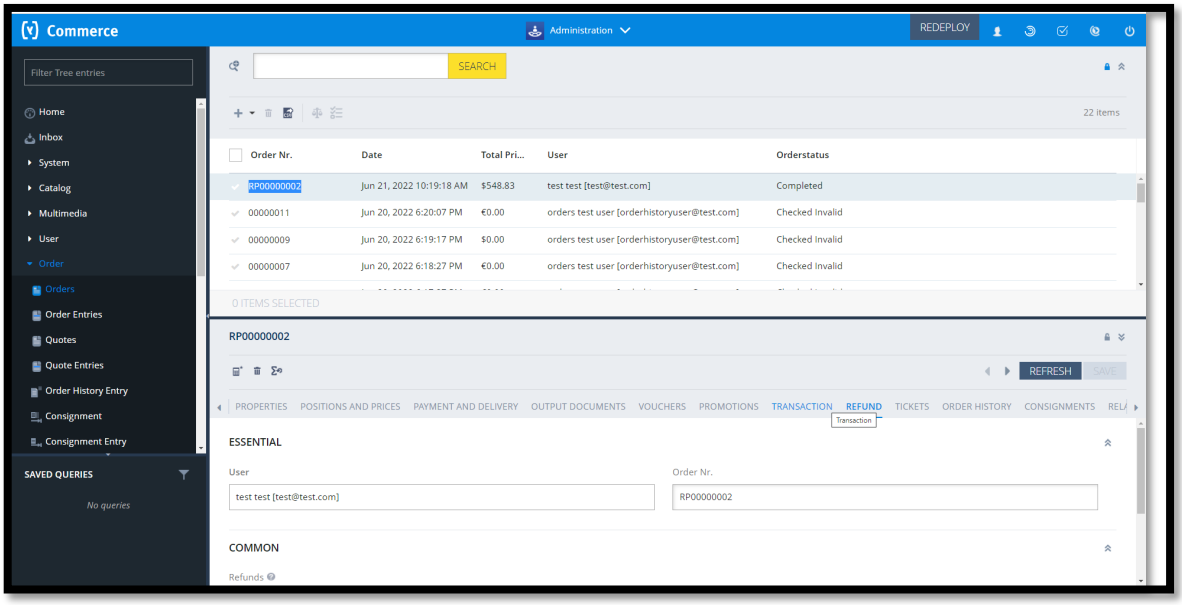

Figure 25: Orders page

1.6.1 ORDER STATUS

Order status of each orders placed gets updated in the 'Order status' column. The order status is changed based on the transaction status.

- After a transaction if the transaction status is in "Captured" state, initially the order status will be "Checked valid" and the order status will be updated as "Payment captured" and then gets updated as "Order split" and eventually gets "Completed" through SAP Commerce out of box workflows.
- After a transaction if the transaction status is in "Cancelled" state, the order status will be initially "Checked valid" and the status will be updated as "Cancelled".
- After a transaction if the transaction status is in "Authorized" state, user can decide whether to accept or decline, Initially the status will be "Checked Valid" and the status gets updated as "Payment Authorized" then the user can choose whether to capture or cancel the order
    i. if the user captures the order the status will be updated as "Payment captured" and then as "Order split" and eventually gets "Completed".
    ii. If the user cancels the order then order status will be updated as "Cancelled"
- If the transaction status is in "Pending" state after a transaction (currently only in case of Paydirekt payment method), the order status will initially set to "Checked valid" and will get updated to "On Hold".

i. Once the transaction got Captured the order status will get updated to “Payment Captured” and eventually get “Completed”
ii. Once the transaction got “Cancelled” the order status will get updated to “Cancelled”

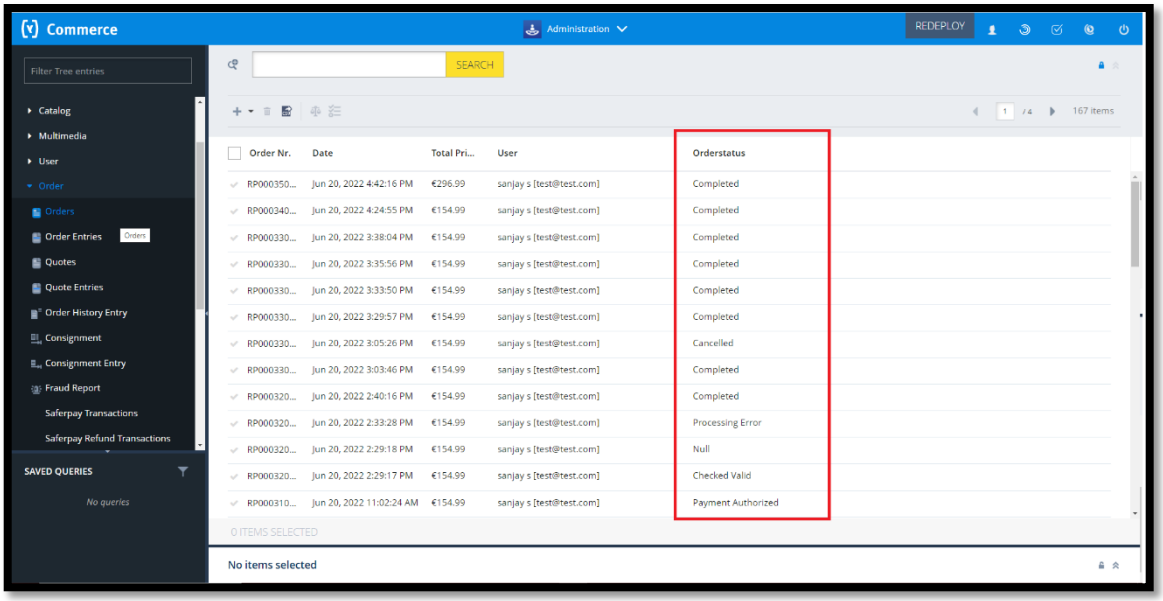

Figure 26:Order status

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8630 Rüti ZH

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