Payment Gateway Setup Guide

Updated April 2019

Please Note: This guide does not cover all of the 100+ payment gateways that we support, only our most common ones. Should you need assistance setting up a gateway that is not on the list below, please reach out to our support team for help

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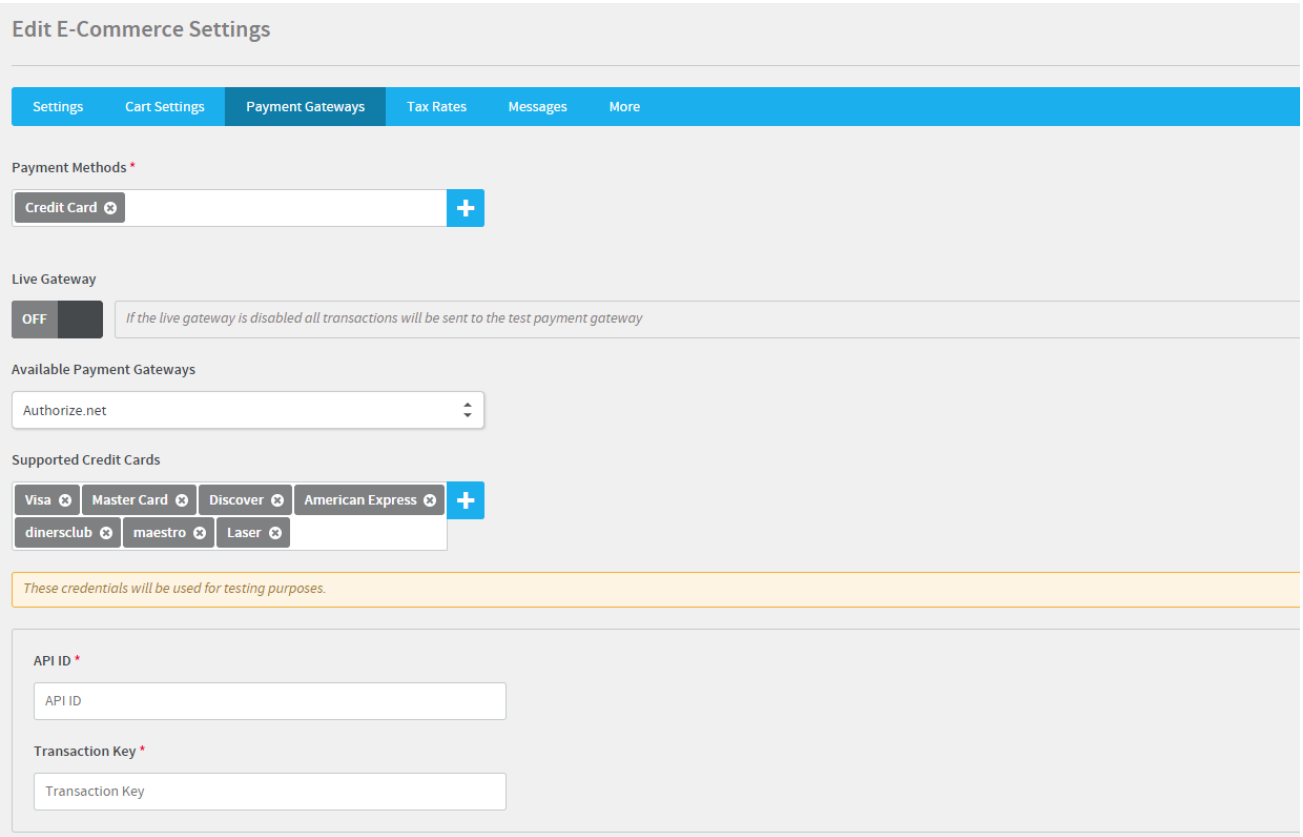
Authorize.net

Setting Up Authorize.net for Absorb LMS

1. Set up an Authorize.net account
2. Log into your Authorize.net account
3. Under your Account settings, click on Settings
4. Under “Security Settings”, choose “API Login ID and Transaction Key”
5. Here you will be required to obtain a Transaction Key by answering your security question.
6. Acquire your Authorize.net API ID. If one is not visible (which is sometimes the case), you can use your Authorize.net login username in its place.
7. Set the live/test radio button selection to Live (unless you're setting up your own test account).
8. Enter these two values, Transaction Key and API ID (or Authorize.net login username), found under the “Payment Gateways” tab on the “Manage E-Commerce Settings” page.
9. Test to ensure transactions are being accepted and no errors re
10. If you're doing international sales, make sure you configure your AVS settings, as described below.



TURNING OFF YOUR AUTHORIZE.NET EMAIL RECEIPT

Since Absorb is (usually) sending your customers their email receipt, you will most likely want to disable Authorize.net's email receipt. In “Settings” → “Email Receipts”, uncheck the checkbox under “Enable Email Confirmation”.

CONFIGURING YOUR AVS (ADDRESS VERIFICATION SERVICE) RESPONSES

Once you're set up your Authorize.net gateway, review your AVS settings. It's in Settings → Address Verification Service.

Many non-US banks don't support AVS, and Authorize.net's default settings reject cards from banks that don't support it. This may not be the behavior you want, and if you leave it as is, you'll likely be rejecting many international orders.

If you're ***not*** a high-risk target for fraudulent orders you can uncheck most of the checkboxes. Many merchants leave “B” as the only box checked and don't have issues, though checking B, E, R, and N is probably a good ideaIf you anticipate many international orders, you'll likely want to relax the AVS settings significantly. More on Authorize.net's FAQ.

If you ***are*** a high-risk target for fraud, or you're experiencing a lot of it, you may want to check B, E, R, U, S, and N, and give serious consideration to G.

Testing

OBTAINING A TEST ACCOUNT

You can use the Absorb LMS test gateway option for testing (in your “Payment Gateway” settings). When the “Live Gateway” toggle is disabled, all transactions will be sent as test transactions and the credit card will not be charged.

If you'd like to set up your own test Authorize.net account, set it up here. After creating the account and receiving your test credentials, select the “Live Gateway” toggle and ensure it is off in your “Payment Gateway” tab under “Manage E-Commerce Settings”, then use your own ***test server*** API ID and transaction key.

You can also test with your live account. Go to your Authorize.net account and enable test mode there.

TEST CARD NUMBERS

While you're using a Test Authorize.net Server you can run test transactions using the test card number 4111111111111111, with any expiration date in the future and any 3 digit CSC number.

Troubleshooting & Interpreting Response Codes

Response Reason Codes and Response Reason Text is the authoritative source for descriptions and explanations of Authorize.net reason response codes.

Response Reason Code: 103

The response code of 103 generally points to the credentials entered into your store's payment settings on the Absorb LMS "Payment Gateways" tab under "Manage E-Commerce Settings" not correctly matching your Authorize.Net account. You will want to review the integration steps at the top of this page to confirm that your APP Login ID and your Transaction Key correctly match between your Authorize.Net account and the payment settings for your Absorb LMS store.

Response Reason Code: 87

If you get the "Transactions of this Market Type cannot be processed on our system" error (code 87), it probably means you should change the "Market Type" field's value in the "Merchant Profile" to "eCommerce". You will have to contact Authorize.net support to change it. http://www.authorize.net/support/

Important Notes and Caveats

Be sure to review your AVS settings, as they may be overly restrictive by default for merchants doing international transactions.

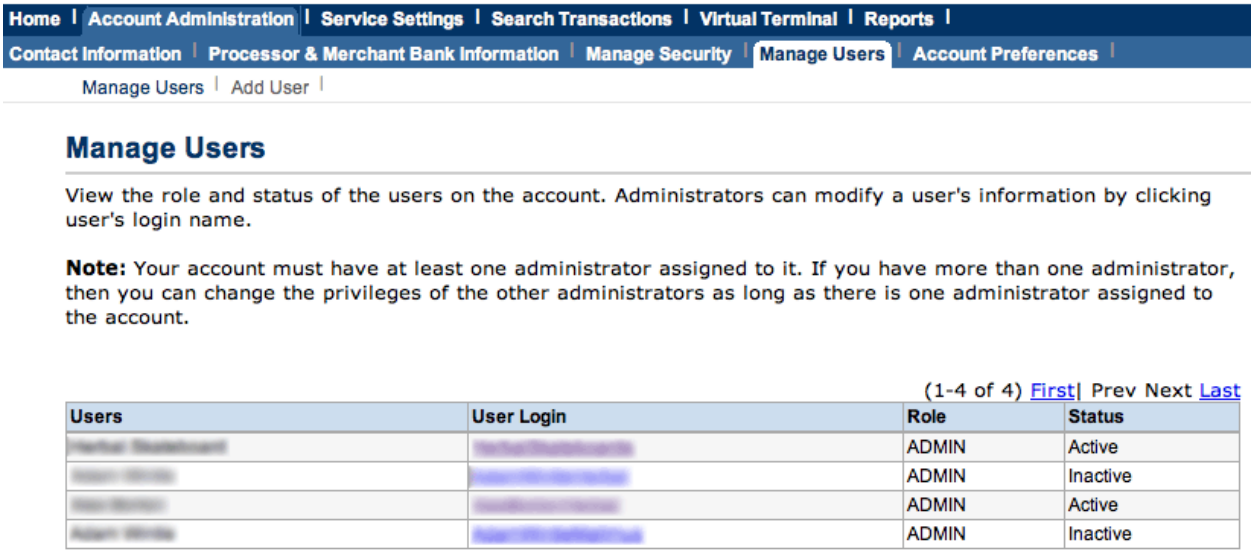
PayPal Payflow Pro

Setting Up PayPal Payflow Pro for Absorb LMS

CHOOSING THE CORRECT USERNAME

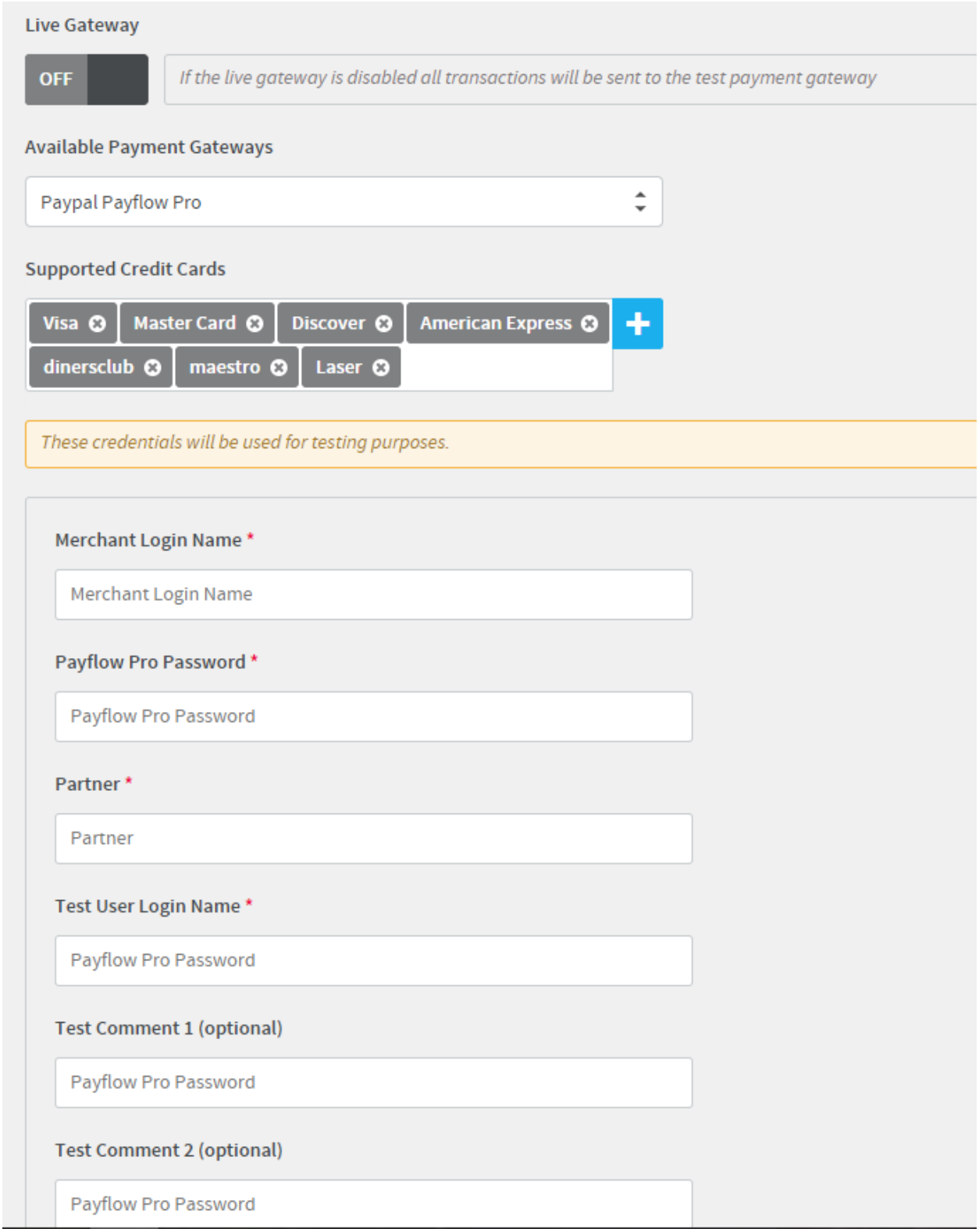
PayPal gives you the option to setup additional usernames within one Merchant Account, if you use these options it is ***critically important*** that you select the right User Login Name to use with Absorb LMS.

From the PayFlow administration, go to “Account Administration” > “Manage Users”. Within the list of users, find the user you want to use for payments from Absorb LMS. There may only be one user listed here. Click the link in the “User Login” column for the user you want to use:



On the following screen, look for the “User Login Information” section. Within that, you'll reference a few settings to use in your Absorb LMS payment settings:

- “Partner” into the “Partner” field
- “Merchant Login” into the “Merchant Login Name” field
- “User Login Name” into the “User Login Name” field



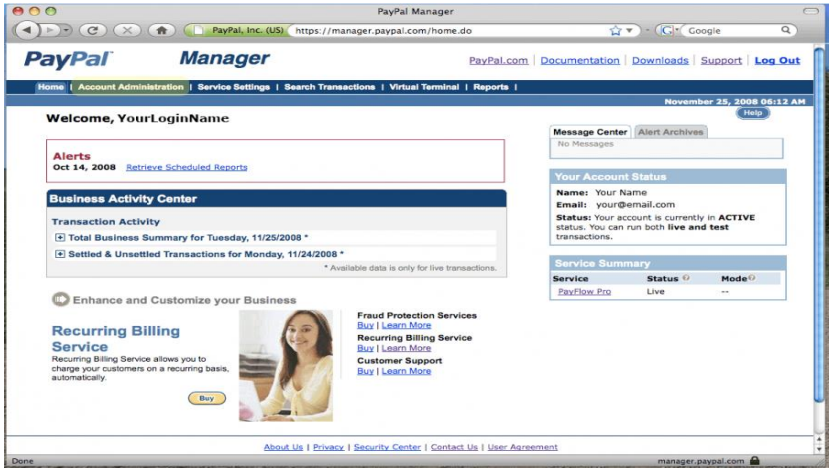
If you haven't created any additional users, the Merchant Login and the User Login Name values may be matching.

Important: Make sure that the User Login that you use is ACTIVE.

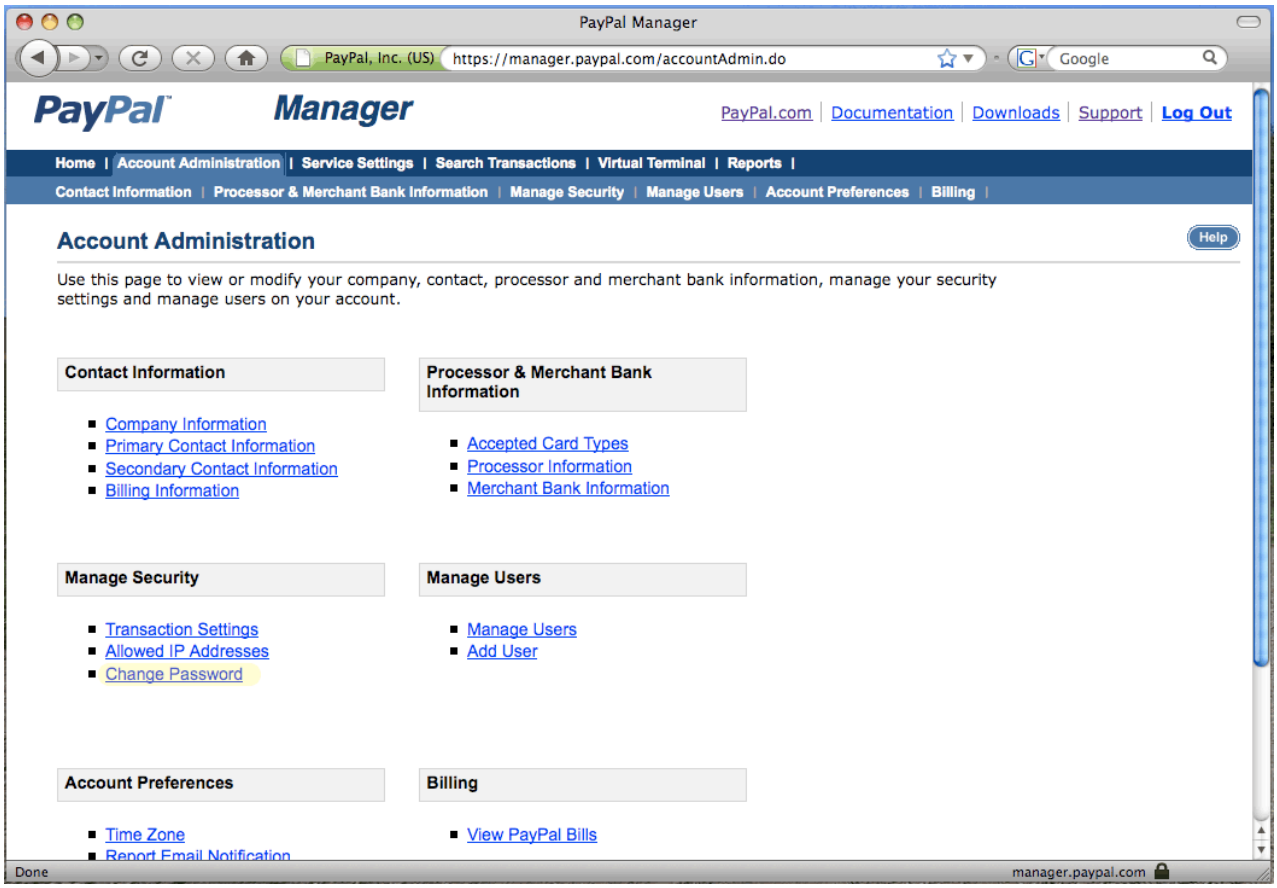
CHOOSING THE CORRECT PASSWORD

While the password that lets you into manager.paypal.com can be the same as your transaction password, it often is not. It is especially confusing because the Merchant login and Partner name remain the same, but the passwords are called differently depending on the interface (manager or shopping cart) used:

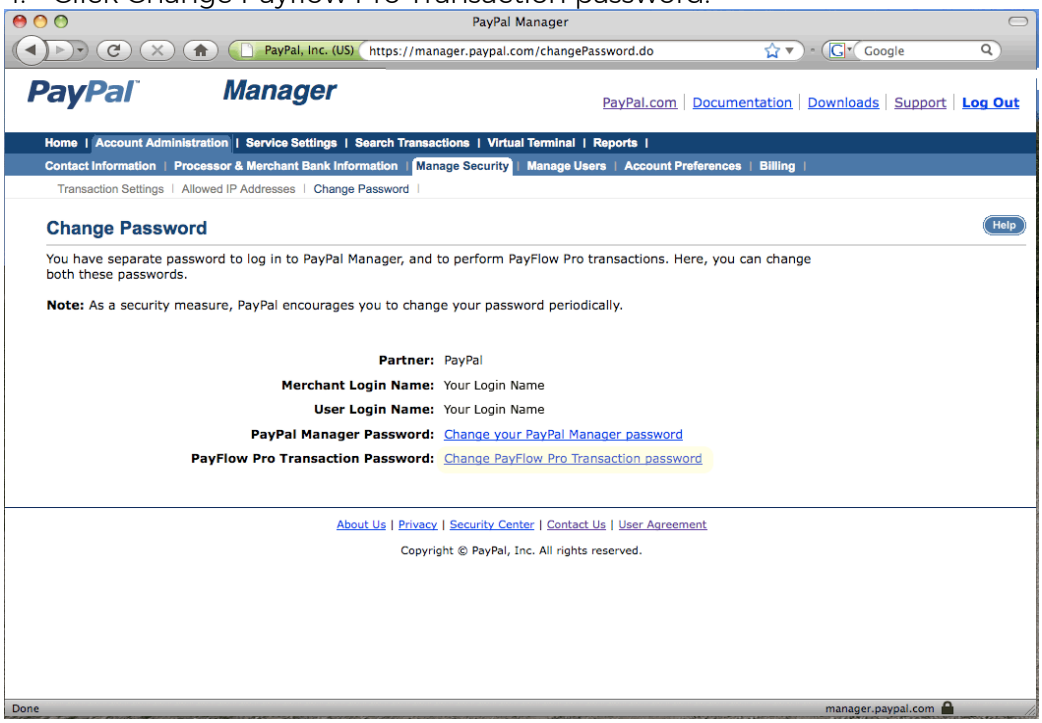
1. Log into your Payflow Pro account at http://manager.paypal.com
2. Click on the Account Administration tab.



3. Under Manage Security, click Change Password.



4. Click Change Payflow Pro Transaction password.



Testing

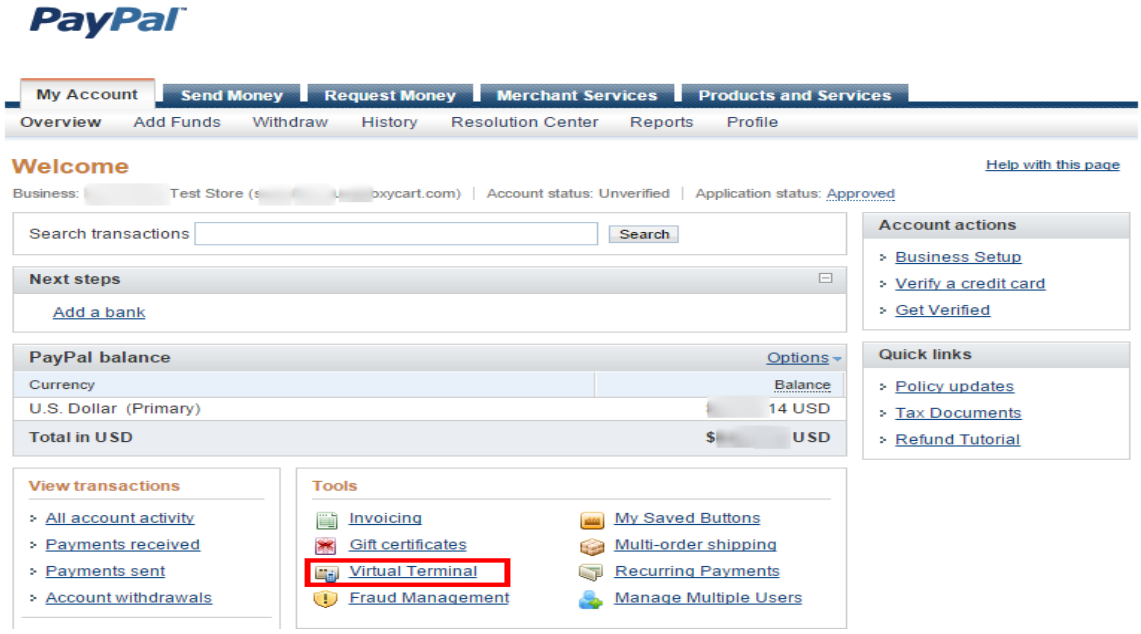
TEST CARD NUMBERS

- American Express 378282246310005
- American Express 371449635398431
- American Express Corporate 378734493671000
- Diners Club 30569309025904
- Diners Club 38520000023237
- Discover 6011111111111117
- Discover 6011000990139424
- JCB 3530111333300000
- JCB 3566002020360505
- MasterCard 5555555555554444
- MasterCard 5105105105105100
- Visa 4111111111111111
- Visa 4012888888881881
- Visa 422222222222

PayPal Payments Pro

STEP 1 - ENSURE YOU HAVE PAYMENTS PRO

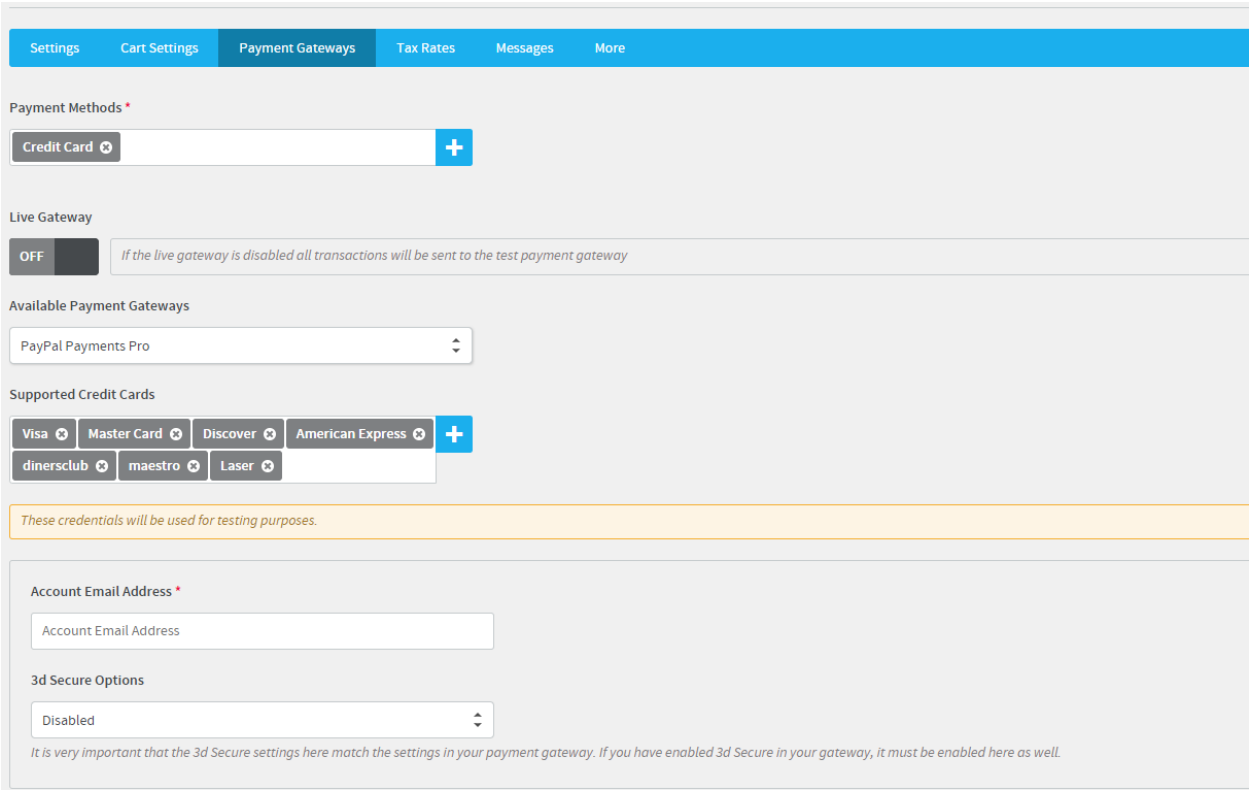
1. Set up a PayPal account **with Payments Pro** (US, Canada, or others where supported). Other countries PP WPP systems ***may*** work following the same instructions.
2. Ensure your PayPal account is showing "Virtual Terminal" in your main navigation, like this:



STEP 2 - CONFIGURE API ACCESS

1. In your PayPal account, head to your profile by clicking the Cog icon in the top right. (If you don't see a Cog icon in the top right, look for a "Profile" tab)
2. Select "My selling tools" from the left hand column (if you don't see that option, proceed to the next step)
3. Look for the "API Access", it should be within the "Selling online" section, and click "Update" for that option.
    - If you don't see anything like this you probably need to VERIFY your account. An unverified account will not have API access.
4. Within the PayPal API group, look for "Pre-built payment solution", and click "Grant API permission" or "Add or edit API permissions".
5. Enter billing_api1.foxycart.com, and click "Lookup". Check all the checkboxes except "Consolidate funds from two or more accounts to a master account." that appear in the following screen, and submit. (Or, if you already have another API permission granted, click "Add new permission", then do the preceding.)
6. Go to the "Payment Gateways" tab on the "Manage E-Commerce Settings" page and select "PayPal Payments Pro" as the payment gateway option. Enter the primary

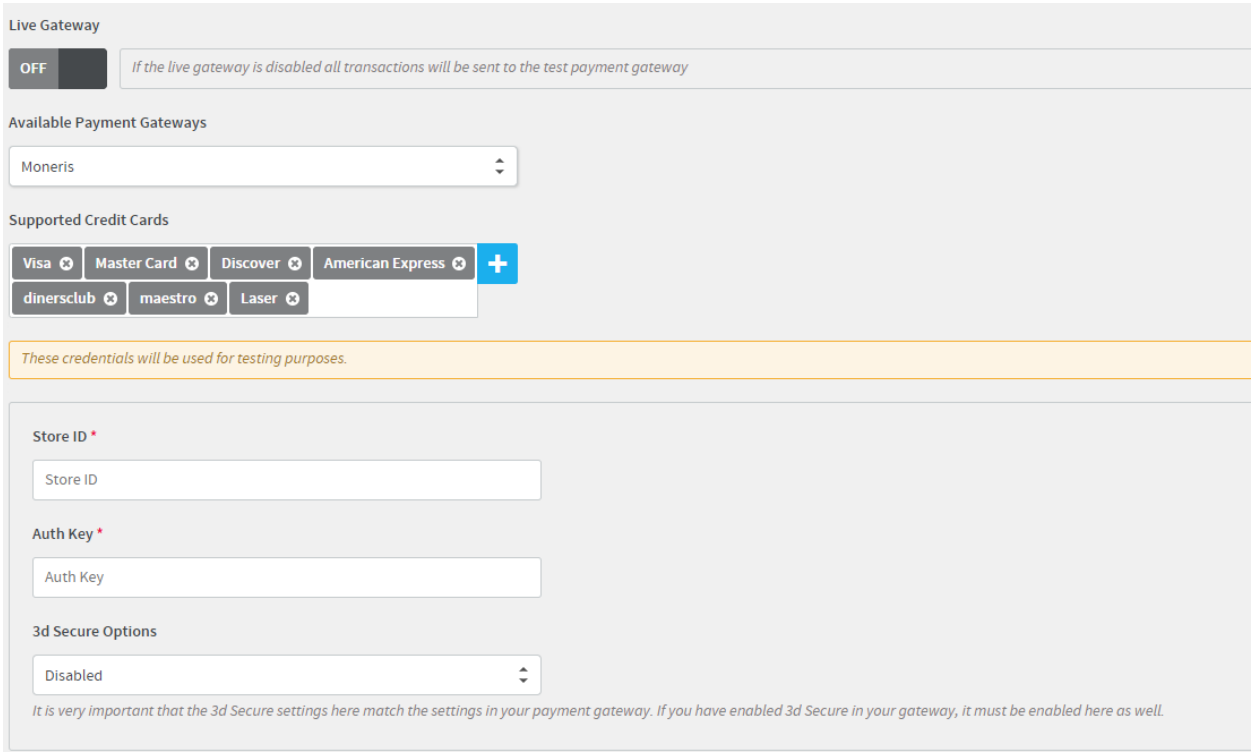
email of the PayPal account. It must be the primary email on the PayPal account, or this will not work.



Moneris – U.S & Canada

Setting Up Moneris for Absorb LMS

1. Enter the credentials as required under the "Payment Gateways" tab on the "Manage E-Commerce Settings" page:



2. Make sure that your store's country is set correctly in the store settings. Moneris has different endpoints for its US and Canada systems, and the store's country determines which endpoint is used.
3. The store ID starts with letters 'mon' and should contain 10 characters, e.g., monca0000... or monus0000...
4. Contact Moneris to enable AVS for your account. If you don't do this, you very likely will see AVS errors and will be unable to process payments.

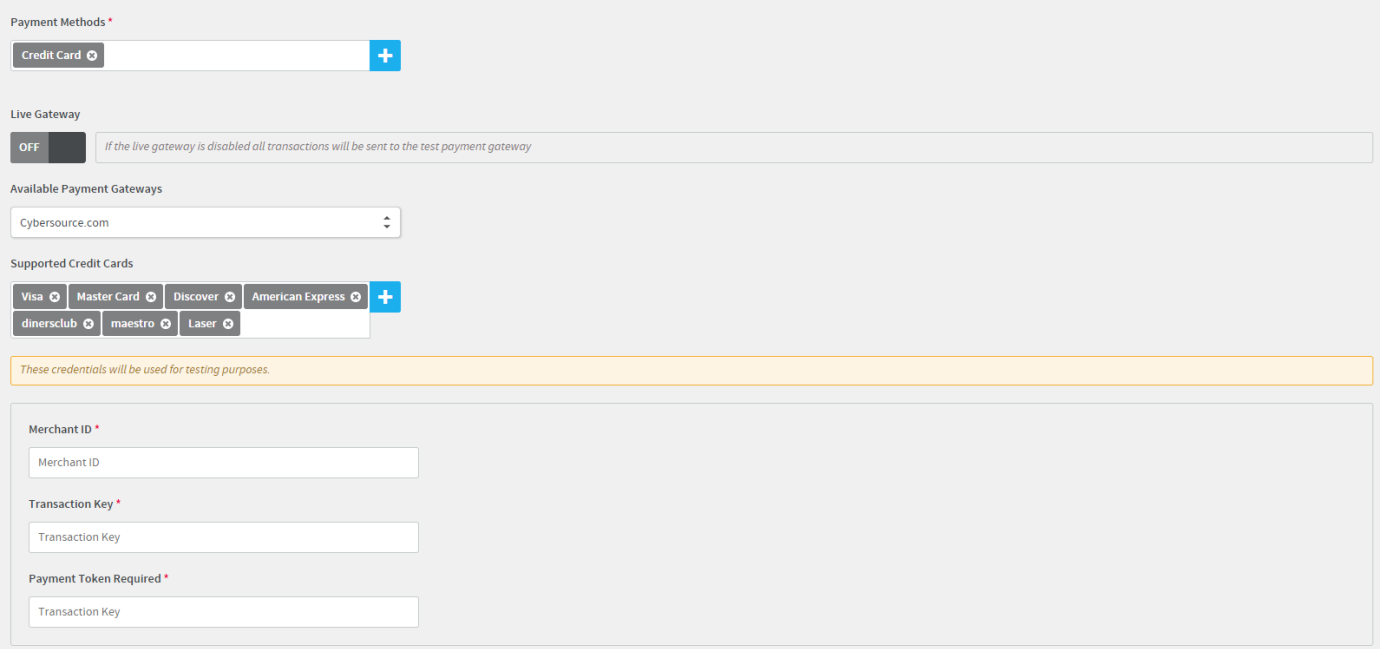
Testing

You may need to use whole number prices (ie. $10.00, not $9.99) ***under $10*** for test transactions to go through. Consult Moneris's documentation or support for additional info.

Cybersource.com

Setting Up Cybersource

1. Set up your CyberSource account - http://www.cybersource.com/register/
2. Login to 'Test Business Center' https://ebctest.cybersource.com/
3. On the left nav click Account Management → Transaction Security Keys. Then click on the "Security Keys for the SOAP Toolkit API" link.
4. Generate a new key by clicking the "Generate Key" button.
    1. If you don't see this option, there may be two options (one for SOAP, one for something else). Try the other setting.
5. Copy the key that appears (and download it for safekeeping if desired).
6. Login to Absorb LMS and proceed to the "Payment Gateways" tab found under the "Manage E-Commerce Settings" section.
7. Enter your Merchant ID (which you use when you login to CyberSource) and the Transaction Key that you just copied.
8. Get back to your CyberSource account. Click "Account Management" → "SmartAuth Settings". Set your checkboxes to look like this:
    - UK users skip the above step. CVN is not available and is covered by the Decision Manager settings.
    - Cybersource by default has already put in place basic fraud screening via the Decision Manager even in the basic set up package.
9. TEST. Your account may already be in test mode. Contact CyberSource support to make sure everything's ready to go.
10. NOTE: Using a test card on a live account will generate account configuration errors. We're noting that here because this is unusual behavior. (Typically the cards would just be rejected with a normal "declined"-style error message.)



Bambora (formerly Beanstream) - Canada

Setting Up Bambora for Absorb LMS

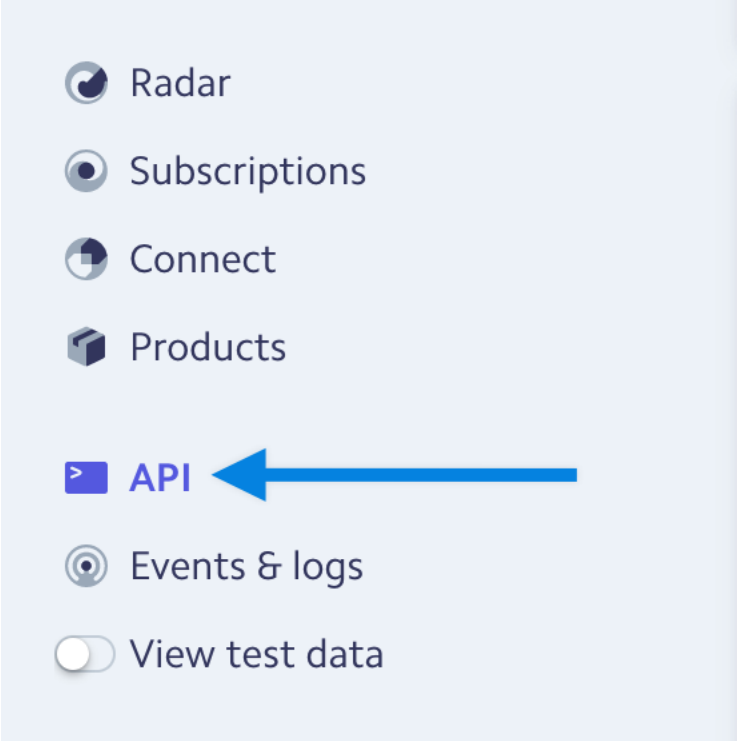
MODERN BAMBORA API

1. Get your merchant ID. Per Bambora's docs, it should be in the top right of your Bambora member area.
2. Follow these linked steps to get the "API Passcode"
3. Go to the configuration → payment profile configuration page in your Bambora admin to get the "Payment Profile Passcode". NOTE: If you don't see this option under the "configuration" menu, call Bambora and ask them to enable it for you.
4. ***Uncheck*** the "Do not allow profile to be created with card data duplicated from an existing profile".
5. ***Uncheck*** the "Require card validation" as well. (Note: This is optional but recommended.)
6. Save those settings by clicking the "Update" button at the bottom.
7. Go to the configuration → payment profile webform page. Under the "Form Setup" checkboxes, we recommend unchecking everything except "Include credit card Information". (If you have the billing phone checked, for example, the Absorb LMS checkout will error unless a customer passes through a phone field.)
8. Enter the values in the corresponding fields in the Bambora settings under the "Payment Gateways" tab on the "Manage E-Commerce Settings" page.

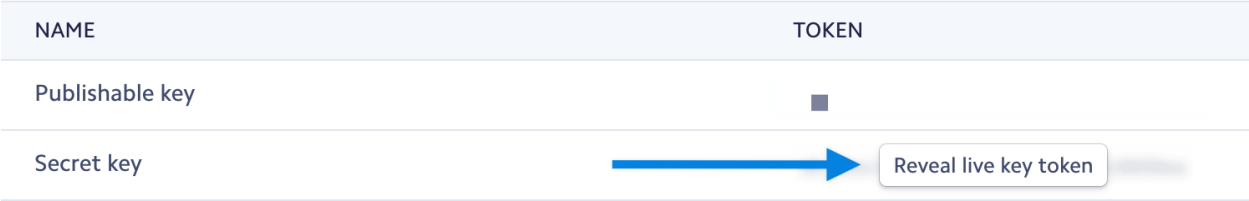
Stripe

Setting Up Stripe for Absorb LMS

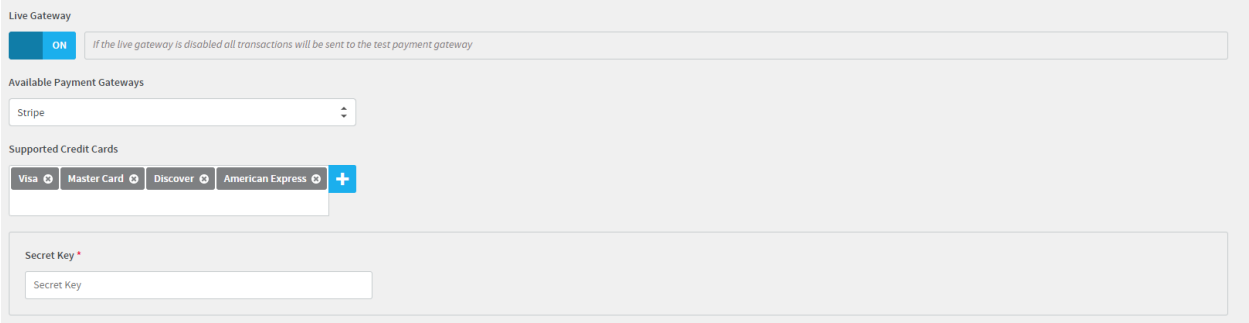
1. Click on "API" in sidebar navigation.



2. Click on "Reveal live key token"



3. Copy Secret Key that is revealed.
4. Go to the "Payment Gateways" page in your Absorb LMS "Manage E-Commerce Settings" page.
5. Once logged in, make sure the "Live Gateway" toggle is enabled
6. Choose Stripe as your payment gateway under the "Available Payment Gateway" dropdown
7. Paste your "Secret Key" into the "Secret Key" field.



Stripe Tokenization and "Unsafe" Processing Errors

Stripe recently made some changes in how they handle integrations, like our e-commerce partners, that communicate directly with their API and securely include the customer's credit card details as part of the API request. Stripe is recommending that users make use of their tokenization integration options, so that the merchants don't have to handle credit card numbers at all. As you are making use of Absorb LMS for your store, our e-commerce provider securely handles the customer's payment details for you, meaning you don't have to handle them either.

Depending on when your account was created, you may receive an email from Stripe noting that you need to enable either tokenization or "Unsafe Processing", or you might see an error message like this when attempting to process a transaction:

> Sending credit card numbers directly to the Stripe API is generally unsafe. To continue processing use Stripe.js, the Stripe mobile bindings, or Stripe Elements. For more information, see https://dashboard.stripe.com/account/integration/settings.

If you see either of those things, you'll need to enable "Unsafe Processing" within your Stripe account. To do that, follow these steps:

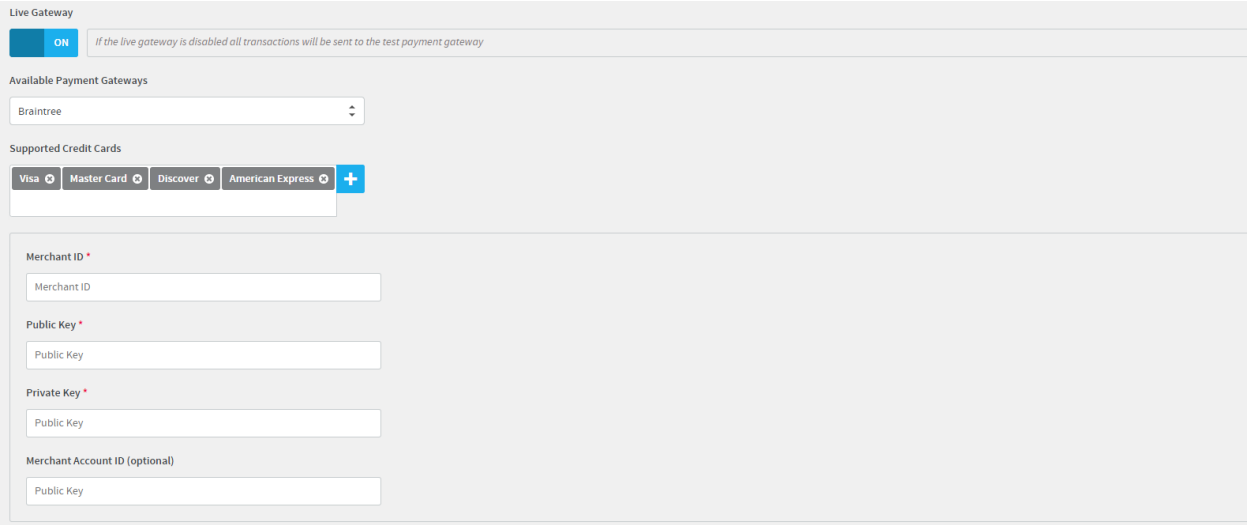
1. Either click here, or in the Stripe dashboard go to "Business Settings" and then to "Integration".
2. On the Integration settings page, click the "Show Advanced options" link, and toggle the "Process payments unsafely" option.
3. This will load a popup window with three checkboxes, check each one and for the final one, in the dropdown that appears select "Someone else built my Stripe integration", and specify "FoxyCart" in the textbox.
4. Finally, click the "Process payments unsafely" button to save the changes.

The language around this option is quite concerning but rest assured that our e-commerce partner is securely handling the customer payment data, and the approach we take for our Stripe integration is exactly how we approach our other gateway integrations.

Braintree Payments - EU

Setting Up Braintree Payments for Absorb LMS

1. Log in to the Braintree Payments admin and click the Settings dropdown.
2. Select Users and roles and then click your user.
    a. Alternately, you can create an API user if you prefer.
3. Once you have clicked the user account you wish to use, click the API Keys link under the Authorization heading.
4. On this page you'll need to get your Merchant ID as well as your Public and Private Keys.
5. In Absorb LMS, navigate to the “Payment Gateways” tab on the “Manage E-Commerce Settings” page
6. Select Braintree as your Payment Gateway and paste in the above credentials from the Braintree administrator site.



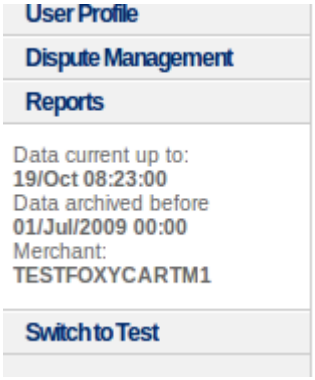
WorldPay - EU

Setting Up WorldPay for Absorb LMS

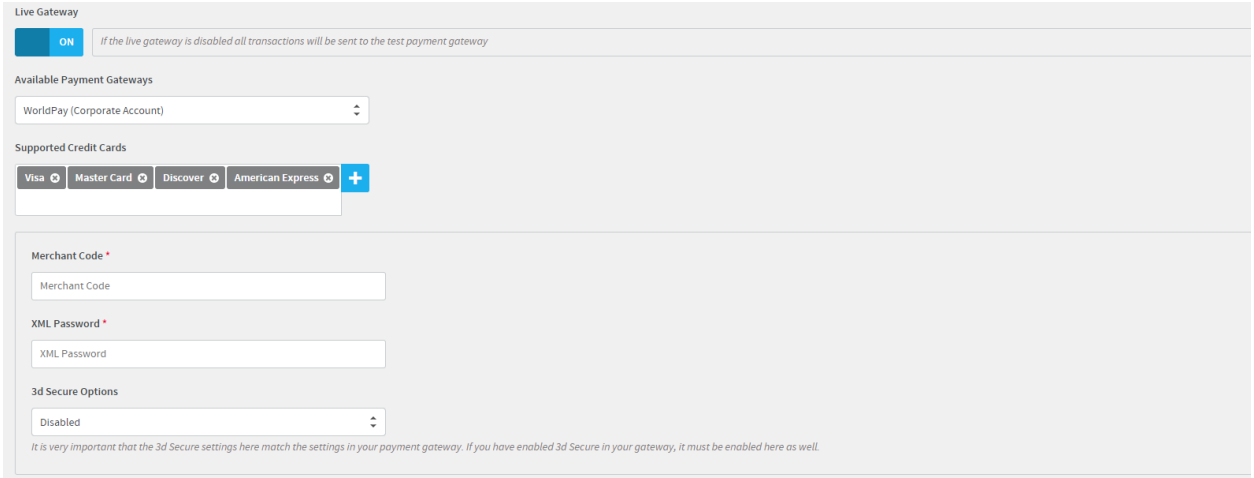
If you have questions about setting up your WorldPay Global Gateway account, call their technical support on: +44 (0)1223 258 493.

Note that you will need to have an account that can use the XML Direct functionality, which may require a Corporate Account (and not the Business Account). This is because our e-commerce partner hosts the secure checkout page rather than relying on the WorldPay hosted page.

If you get the “The payment gateway returned an invalid HTTP status code: 401” error while checking out, it means that you probably entered incorrect merchant code / XML password. Be careful about your merchant code, it's not the same as your login. The merchant code can be found in the status panel:



Entered into Absorb LMS under the “Payment Gateway” tab on the “Manage E-Commerce Settings” page.



If you get the following error and do not plan to use 3D-Secure, ask WorldPay to disable 3D-Secure on your account.

Invalid payment details : missing info for 3D-secure transaction: acceptHeader (7)

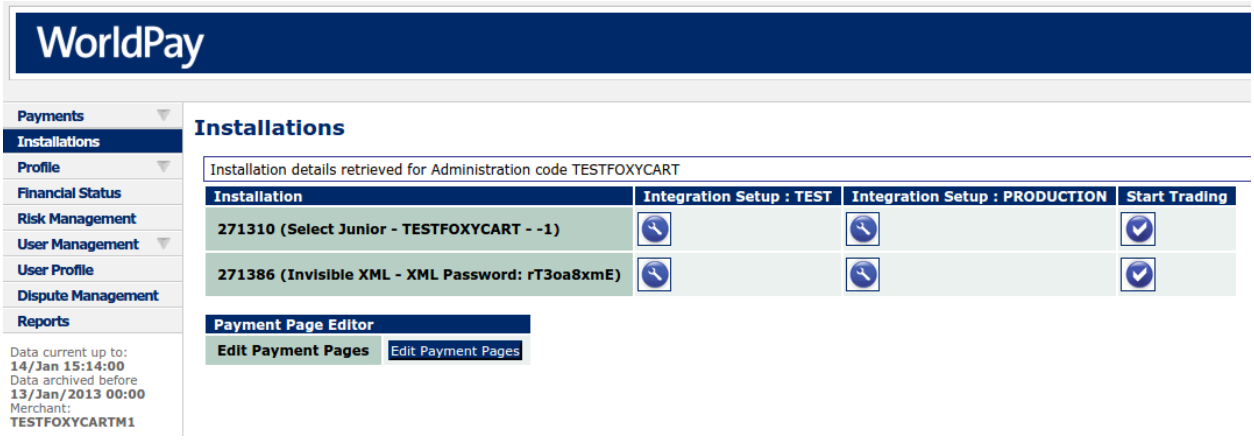
OTHER REQUIREMENTS FOR YOUR SITE

1. You have to include the following details in the store website
    - Your company's registration name
    - Your company's registered office address
    - A contact telephone number
    - An email address
2. REFUND POLICY for services (The following text is an example based on feedback from WorldPay)
    - “We have been unable to locate a suitable refund policy. Under WorldPay regulations you must let your customers know that under certain circumstances a refund will be given at the discretion of the management. You can state that customers are not 'entitled' to a refund once they are using the service, but there may be circumstances where a refund is deemed necessary - e.g. technical problems where the customer is not getting the service they believed they signed up for.
      Please therefore amend all references to refunds by adding that 'refunds may occasionally be offered at the discretion of the management', or something similar”

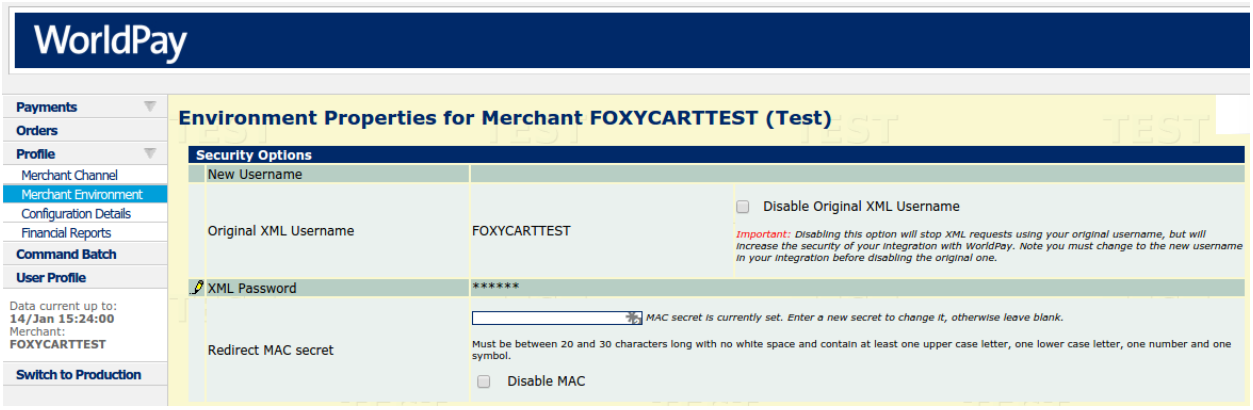
XML PASSWORD

You will need to obtain your XML password.

For a business account you can find your password under the Installations menu:



The password for a corporate account can be found under the Profile → Merchant Environment menu:


WorldPay
Payments
Orders
Profile
Merchant Channel
Merchant Environment
Configuration Details
Financial Reports
Command Batch
User Profile
Data current up to:
14/Jan 15:24:00
Merchant:
FOXYCARTTEST
Switch to Production
Environment Properties for Merchant FOXYCARTTEST (Test)
Security Options
New Username
Original XML Username
FOXYCARTTEST
Disable Original XML Username
Important: Disabling this option will stop XML requests using your original username, but will increase the security of your integration with WorldPay. Note you must change to the new username in your integration before disabling the original one.
XML Password
******
MAC secret is currently set. Enter a new secret to change it, otherwise leave blank.
Redirect MAC secret
Must be between 20 and 30 characters long with no white space and contain at least one upper case letter, one lower case letter, one number and one symbol.
Disable MAC