

Simplify Commerce



Payment Method for nopCommerce

Plugin Documentation

Simplify Commerce Payment Plugin Documentation

Contents

Simplify.....	3
Features	3
nopCommerce Administration	5
Installing the Plugin.....	5
Configure Settings.....	5
Instance Id.....	6
Use Hosted Payments	6
Button Color	6
Simplify Public and Private Keys	6
Transaction Mode use for Direct Payment	6
Use Test Mode	6
Send Transactions to Gateway.....	6
Additional Fee and Additional Fee. Use Percentage.....	6
Enable Marketing Features	6
Allow Storing Credit Card.....	6
Purchased Licence Keys	7
Public Key	7
Private Key	7
Admin Operations	7
Capture.....	7
Refunds	7
Voids.....	7
Simplify Administration Website	8
Dashboard	8
Transactions – Payments	9
Transactions – Authorizations.....	10
Transactions – Refunds	11
Search for Transactions.....	12
Manual Transactions.....	13
Account Settings	16
Testing the Plugin.....	16
Deferred Payments	17
Commbank or other Systems.....	17
Demo Website	17
Contact Us.....	17

Simplify Commerce Payment Plugin Documentation

This plugin allows customers to pay via credit card using the Commonwealth Bank of Australia - Simplify Payment Gateway. The same Mastercard Simplify system is also provide by other banks and service providers.

Simplify

Simplify is a fast and reliable payments acceptance service for your online shop. Get world-class security and streamline your payments administration using the Simplify Payment Gateway System.

Features

- Fast & reliable payments
 - Simplify is supported by world-class infrastructure with fast processing speeds, real-time authorisations and same-day settlement that puts funds in your account faster.
- A seamless customer experience
 - Transactions are processed in the background meaning the customer does not leave your website.
- Save time on admin
 - Tailored reporting, online refunds and easy integration to your own accounts systems lets you cut down the time you spend managing your payments.
- Safe & secure transactions
 - Simplify protects your business from fraud with the internal risk management system.

For more information and application details for Commonwealth Bank - Simplify Payments System See <https://www.commbank.com.au/business/merchant-services/Simplify.html>

Note: Refer to other providers websites for specific details relating to their Simplify System.

The plugin has two modes of operation:

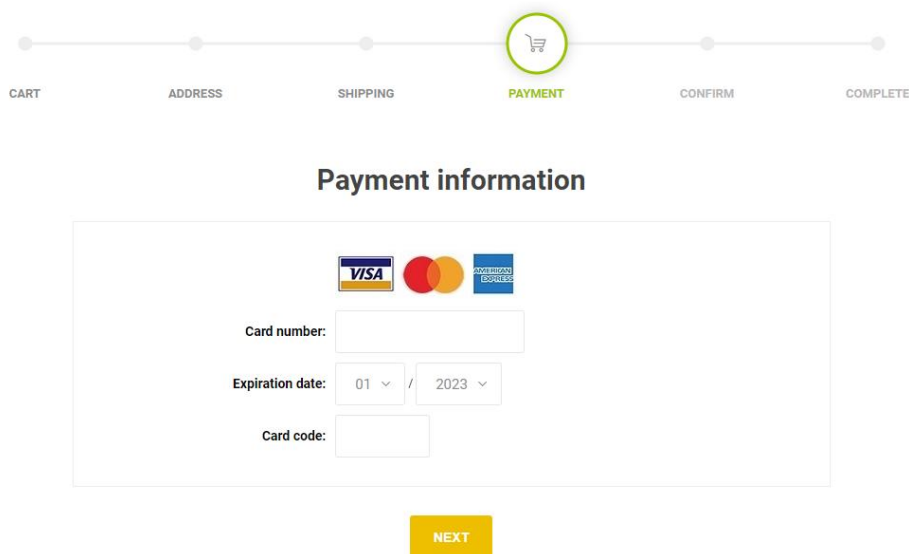
Direct Payment – Payment Method for Post Order Created Payments

As it is post order method, the **Order Id** is used to identify payment sin the Simplify Merchant Desktop

Hosted Payment – 3DS Payment Method created for Pre Order Created Payments

As it is a pre order method, the **Order Guid** is used to identify payment sin the Simplify Merchant Desktop

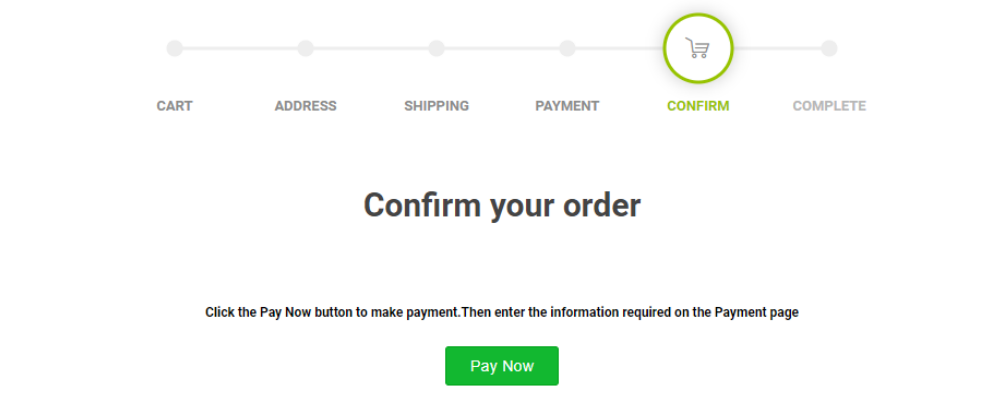
In Direct Payment mode model the customer is presented with fields to enter the Credit Card details



The diagram shows a six-step payment process: CART, ADDRESS, SHIPPING, PAYMENT, CONFIRM, and COMPLETE. The PAYMENT step is highlighted with a green circle and a shopping cart icon. Below the diagram is a 'Payment information' form. The form includes logos for VISA, Mastercard, and American Express. It contains input fields for 'Card number:', 'Expiration date:' (with dropdowns for '01' and '2023'), and 'Card code:'. A yellow 'NEXT' button is located at the bottom of the form.

Note: **Direct Payment** mode does not support 3DS configuration. To use 3DS Payments select **Hosted Payment** mode.

In Hosted Mode the Customer will be presented with Payment Button in the Checkout



When the button is clicked the Modal Payment Window Is Displayed

The screenshot shows a modal payment window for "Select Systems International". The window contains the following sections:

- Select Systems** (with logo and close button)
- Order Shopping Cart Items** with a total of **\$35.50**
- Billing details** (with an "Edit" button):
 - Test Name
 - 1 Test Street
 - Sydney, New South Wales 2000
 - Australia
- Customer Information** (with a text input field containing "Test Name")
- Payment Method**:
 - ☒ Card (with icons for Mastercard, Visa, American Express, UnionPay, and Discover)
 - Card number: 5555555555554444
 - Expiry date: 03/24
 - CVC: 123
- Pay \$35.50** (green button)
- Language: English (Australia) (dropdown menu)
- Footer: Secured by Mastercard | Powered by Commonwealth Bank Australia Test

nopCommerce Administration

The existing admin functions are used to setup a payment gateway

See <https://docs.nopcommerce.com/en/user-guide/configuring/setting-up/payments/index.html>

Installing the Plugin

The zip package supplied can be uploaded and installed using the “Upload plugin or theme” button on the Configuration > plugins page.

Refer to Then the installation of the plugin follows the standard nopCommerce procedure.

See <https://docs.nopcommerce.com/user-guide/configuring/system/plugins.html>

Alternatively, you can manually install the plugin:

1. Copy the Plugin to the correct directory
2. Restart the Application – Click the Icon in the top

Once installed the you can configure the plugin.

Configure Settings

The settings for the plugin can be set using the configure page.

Configure - Credit Card [back to payment method list](#)

Multi-store configuration for All stores

Ensure that your primary store currency is supported by Simplify.
To configure plugin follow these steps:

1. Log into your Simplify account with the details provided by your Merchant
2. Obtain the Simplify Public and Private keys required as below.
3. Enter the details below.
4. To test the plugin select Test Mode checkbox
5. To test the transactions with the live gateway select Send Transactions option.
6. To use the plugin in production mode de-select Test Mode checkbox.
7. Click Save.

Instance Id ?

Test Configuration

Use Hosted Payments ?

☒

Button Color ?

#12B830

Simplify Private Key ?

UJ3BPJoDD6D/ads9tH4CRQR7KTctdSasdvAE77dD4NZvGVHVP5YFFQL0ODasdSXA0kNtXTToq

Simplify Public Key ?

sbbp_ZGZIYWY3ZGQtYtIlasdNS00ZGasNiLTgwYjMtYzEwYWQasd3ZTI5YzYx

Transaction mode ?

Payment

Use Test Mode ?

☐

Send Transaction to Gateway ?

☒

Additional fee ?

0.0000

Additional fee. Use percentage ?

☐

Enable Marketing Features ?

☒

Allow Storing Credit Card Number ?

☐

Public Key ?

6ec74000-84c6-08db-0000-000000000000

Private Key ?

TSLgQTi3m0lLpbqsLwHpSc2xrOPuzgEyZclEAWgTvVoWU5uLZivifXzeSFqMFZ/M

Save

The above settings are either provided during the application procedure with the Commonwealth Bank or obtained by configuring the Simplify Administration account using the documentation provided.

Instance Id

Typically, this is set to the name of the for the Configuration being used i.e. Test Configuration

Use Hosted Payments

Select this option to use the Plugin in Hosted Payment Mode

Button Color

When using Hosted Payments you can enter a Html Hex Colour value to set the colour of the Button

Simplify Public and Private Keys

Supplied from Simplify Website (See details below)

Transaction Mode use for Direct Payment

There are three modes of operation for the plugin.

Authorise and Capture – An authorisation is created when the items in the shopping cart are checked out and an order is created. Later in the admin system when the order has been confirmed the funds can be captured or the authorisation can be voided.

Authorize (only) – An authorisation is created when the items in the shopping cart are checked out and an order is created. The funds can be manually voided or captured via another system.

Payment – A payment (without authorization) is created when the items in the shopping cart are checked out and an order is created.

Select the desired mode of operation.

Use Test Mode

Selecting this option allows you to test the plugin and log process information in the system log. This option is used to test the plugin within nopCommerce it does not change the Simplify Gateway operation.

This does not change the Simplify gateway setup from Sandbox to Production - to change the operation of the gateway from sandbox mode to production mode contact the bank or gateway provider.

De-select this option to use the plugin in live payment mode.

Send Transactions to Gateway

When you do not select this option, the plugin does not send transactions to the live gateway and certain parts of the plugin are bypassed to enable tests withing nopCommerce to be carried out. In this mode the value stored in the Instance Id is returned as an error code – Refer to transaction errors in the documentation.

Select this option when you have tested the plugin and are ready to send transactions to the live payment gateway.

Additional Fee and Additional Fee. Use Percentage

Use this option to add an additional processing fee to the order. Enter a decimal value or percentage if the Use Percentage Option is selected

Enable Marketing Features

Select this option to display the logo in the website Footer

Allow Storing Credit Card

Select the option to save the credit card details use in Direct Payment Mode

Purchased Licence Keys

When you first install the plugin Demonstration keys will be automatically generated. The plugin can be operated in demo mode for 14 days. The purchase licence keys will be provided via email normally within 1 day after purchase. The purchase licence keys can then be entered as follows:

Public Key

This is the plugin licence public key provided. When you first install the plugin a Demonstration key will be saved. Change this value to the Public key supplied in the email when received.

Private Key

This is the plugin licence public key provided. When you first install the plugin a Demonstration key will be saved. Change this value to the Private key supplied in the email when received.

Admin Operations

Capture

Once an order is created you can use the Admin system on the orders page to capture funds up to the current authorization value. Alternatively, if you need change the order and you adjust the order total, only the order total funds will be captured.

Refunds

Once an order is created you can use the Admin system on the orders page to refund or partially refund a transaction.

Voids

Once an order is created and before funds are captured you can use the Admin system on the orders page to void and authorization.

After entering the settings click **Save**.

Simplify Administration Website

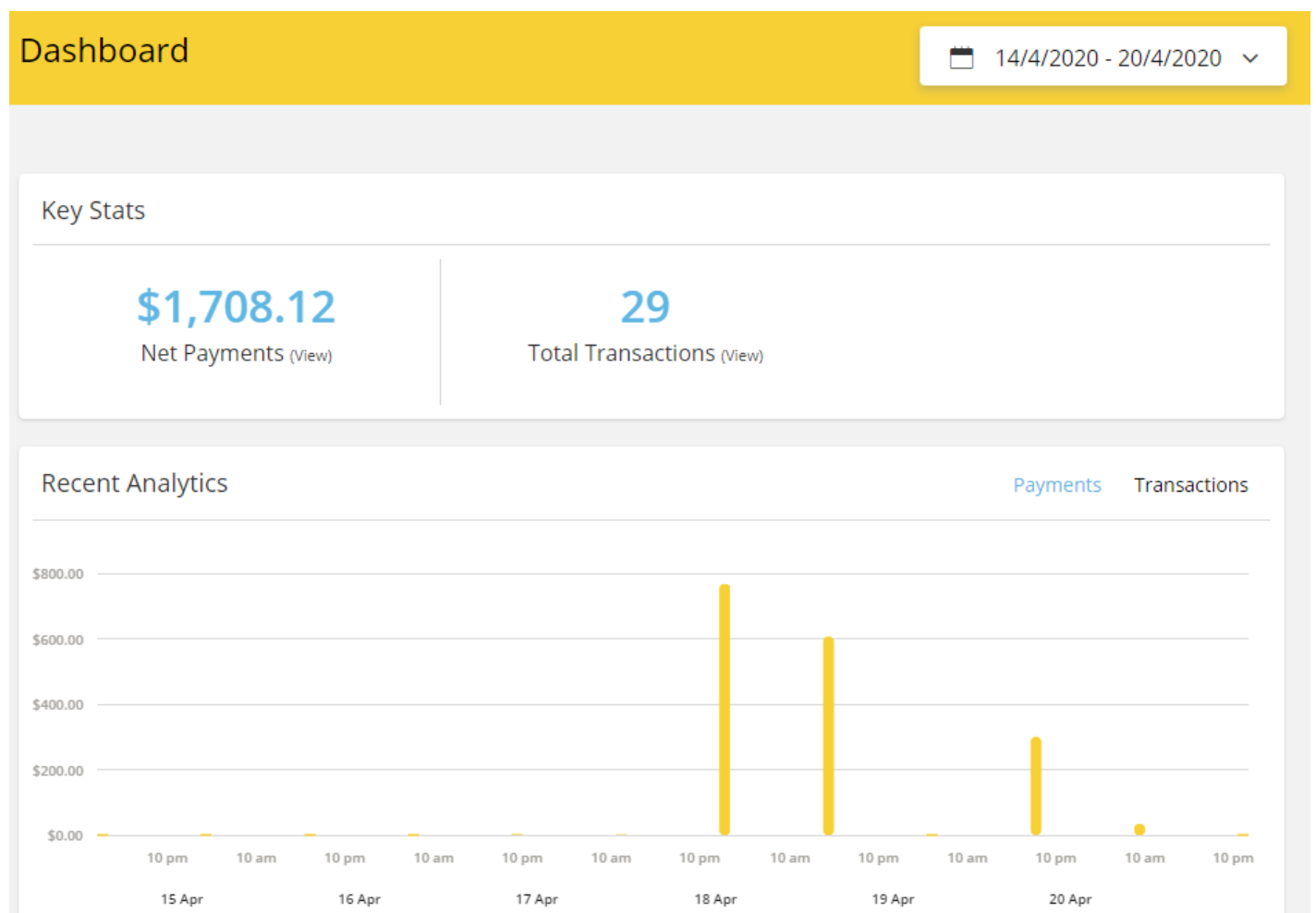
The simplify system has their own administration website where you can:

- Obtain the Private and Public keys for your plugin configuration
- Monitor test demo and live transactions and find test credit card numbers
- Search and Display Transactions for:
 - Payments
 - Authorizations
 - Refunds
- View Reports and Export Transaction

The following screens are from the CommBank simplify system. Other Bank Simplify Payment systems will look similar and operate in the same way.

Dashboard

The dashboard provides an overview of all transactions. Use the date selector to customise the date selection.




Transactions – Payments

The transaction payments page list all the payments transactions.

Payments						New Payment
Filter ▾		Refresh List				
ID	Customer	Date	Status	Fraud Score	Amo...	
4kpR4nMpq	No customer	2020/04/20 07:0...	Part. Refunded		\$53.00	
B6bA58qK6	No customer	2020/04/19 16:3...	Part. Refunded		\$170....	
a7R8aK5a9	No customer	2020/04/19 07:4...	Approved		\$53.00	
paXRpnMpz	No customer	2020/04/19 07:4...	Refunded		\$42.00	
A6bkL89L5	No customer	2020/04/19 07:0...	Part. Refunded		\$25.56	

Click on a transaction to see the details

Payment8qpR8o58j |  \$60.15 AUD

Refund

Payment Details

Payment Amount ⓘ
\$60.15

ID ⓘ
8qpR8o58j

Authorisation ID
rkpRrnp4r

Reference ⓘ
1108-1

Auth Code ⓘ
wSTx8o

Status ⓘ
APPROVED

Payment Description ⓘ
Order Payment Capture

Date ⓘ
2020/04/19 06:52:14

Payment Channel ⓘ
eCommerce

Card Details

Payment Type ⓘ
AMERICAN EXPRESS

Expiration ⓘ
6 / 20

Address
21 West 52nd Street

City
New York

Country
United States

Name on card ⓘ
John Smith

Last 4 Digits ⓘ
8431

Address (line 2)
-


State / Zip
NY 10021

Transactions – Authorizations

The transaction authorizations page list all authorization transactions.

Authorisations						New Authorisation
Filter ▾		Refresh List				
ID	Customer	Date	Status	Fraud Score	Amo...	
g7R8gK5Rz	No customer	2020/04/20 06:5...	DECLINED Dedlin		\$38.35	
kbRpkK5RK	No customer	2020/04/20 06:5...	APPROVED Captu		\$53.00	
LEzMbyaKR	No customer	2020/04/19 16:3...	APPROVED Rever...		\$170....	
g7R8gK5M9	No customer	2020/04/19 16:2...	APPROVED Captu		\$170....	
9kpRbgM6d	No customer	2020/04/19 11:3...	APPROVED		\$100....	

Click on a transaction to see the details

Authorisation LEzMbyaKR  \$170.90 AUD	
<h3>Authorisation Details</h3>	
Authorisation Amount ⓘ \$170.90	Status ⓘ REVERSED
Reversed Amount ⓘ \$170.90	Auth Description ⓘ Order Authorization
ID ⓘ LEzMbyaKR	Authorised on ⓘ 2020/04/19 16:33:01
<h3>Card Details</h3>	
Payment Type ⓘ MASTERCARD	Name on card ⓘ John Smith
Expiration ⓘ 6 / 20	Last 4 Digits ⓘ 4444
Address 21 West 52nd Street	Address (line 2) -
City New York	State / Zip NY 10021
Country United States	

Transactions – Refunds

The transaction refunds page list all refund transactions.

Refunds				
Filter ▾		Refresh List		
ID	Date	Status	Description	Amo...
9kpRbgMpz	2020/04/20 07:0...	Approved	Refund	\$10.00
E6bkL89bR	2020/04/20 07:0...	Approved	Refund	\$10.00
rkpRrnM9b	2020/04/19 16:3...	Approved	Refund	\$100....
8qpR8o58y	2020/04/19 07:4...	Approved	Refund	\$42.00

Click on a transaction to see the details

Refund 9kpRbgMbX | \$100.90 AUD

Refund

Refund Amount ⓘ \$100.90	Status ⓘ APPROVED
ID ⓘ 9kpRbgMbX	Description ⓘ Refund
Payment ID ⓘ E6bkL89Lr	Date ⓘ 2020/04/19 06:32:50

Card Details

Payment Type ⓘ MASTERCARD	Name on card ⓘ John Smith
Expiration ⓘ 5 / 20	Last 4 Digits ⓘ 4444
Address 21 West 52nd Street	Address (line 2) -
City New York	State / Zip NY 10021
Country United States	

Search for Transactions

Use the filter to search for transactions for a particular nopCommerce Order

Order #	9073
Created on	4/19/2020 10:28:13 AM
Customer	sales@selectsystems.com.au
Order status	Processing Cancel order Change status

Order subtotal	\$27.00 excl tax
Order shipping	\$0.00 excl tax
Order tax	\$2.70
Order total	\$29.70
Profit	\$27.00

[Edit order totals](#)

Card number	*****4444
Authorization transaction ID	e7R8eK5od
Payment method	Credit Card
Payment status	Authorized

[Capture](#) [Mark as paid](#) [Void](#) [Void \(Offline\)](#)

Enter filter vales Authorization Id, Reference (Order number) Date or Amount

Authorisations

Edit Filter ^ Id: e7R8EK5oD x

ID Customer

Sort by
Date Descending

Id
e7R8EK5oD

Reference

Amount

Date

Status

[clear](#) [Filter](#)

Authorisations

Edit Filter ^ Id: e7R8EK5oD x

ID Customer

Sort by
Date Descending

Id

Reference
9073

Amount
\$29.70

Date

Status

[clear](#) [Filter](#)

Transactions that meet the criteria will be displayed in the list

Authorisations						New Authorisation
Edit Filter ^ Id: e7R8EK5oD x						Refresh List
ID	Customer	Date	Status	Fraud Score	Amount	
e7R8EK5oD	No customer	2020/04/19 10:27:34	APPROVED		\$29.70	

Manual Transactions

The system can be used to create manual transactions.

To create a manual Authorization, click the New Authorizations button located at the top of the Transactions – Authorizations page

New Authorisation

Authorisations

Filter ▾

ID	Cus	Amount	Date	Status
G6baLdkLe	No			
XxR8X45Xp	No			
kbRpkK5kG	No			
E6bkL89z7	No			
4kpR4nM7g	No			
g7R8gK5BL	No			
e7R8eK5Ba	No customer		2020/04/18 18:10:01	DECLINED Declined

New Authorisation

Authorisation Details

Amount * ⓘ
\$50.00

Description ⓘ
Test

Pay Using ⓘ
Credit Card or Customer Card

Card Number * ⓘ
5555 5555 5555 4444

Expiry Date (MM/YY)* ⓘ
06 / 20

CVC ⓘ
373

More Details ▾

[Add customer card details](#)

[Clear Fields](#) ⚠ This is a test Authorisation Run Authorisation

Enter the details and click Run Authorization. Go to the Transactions list to view the Authorization

Authorisation e7R8eK5e4 | \$50.00 AUD


Reverse Capture

Authorisation Details

Authorisation Amount ⓘ	Status ⓘ
\$50.00	APPROVED
ID ⓘ	Auth Description ⓘ
e7R8eK5e4	Test
	Authorised on ⓘ
	2020/04/19 07:04:38
	Expires on ⓘ
	2020/04/26 07:04:37

To capture the funds, click the Capture button. Enter the amount and click Run Payment.
Note: the amount can be less the authorisation

Capture

Authorisation e7R8eK5e4 |  \$50.00 AUD

Authorisation Details

Authorisation Amount ⓘ
\$50.00
ID ⓘ
e7R8eK5e4

Capture an Authorisation ✕

Capture Amount ⓘ


☐ Full amount: \$50.00

☒ Partial:

Reset Fields

⚠ This is a test payment Run Payment

Go to the Transactions authorisations page to view the Authorization

Authorisation e7R8eK5e4 |  \$50.00 AUD

Authorisation Details

Authorisation Amount ⓘ
\$50.00

Captured Amount ⓘ
\$25.56 ([view payment details](#))

Reversed Amount ⓘ
\$24.44


ID ⓘ
e7R8eK5e4

Status ⓘ
CAPTURED

Auth Description ⓘ
Test

Authorised on ⓘ
2020/04/19 07:04:38

Click on view payment details to view the associated payment transaction.

Payment A6bkl89L5 |  \$25.56 AUD Refund

Payment Details

Payment Amount ⓘ
\$25.56

ID ⓘ
A6bkl89L5

Authorisation ID
[e7R8eK5e4](#)

Reference ⓘ

Auth Code ⓘ
iCJsX2

Status ⓘ
APPROVED

Payment Description ⓘ
-

Date ⓘ
2020/04/19 07:06:27

Payment Channel ⓘ
Virtual Terminal

To refund the full or partial amount click the refund button

Refund

Enter the amount and click Make Refund.

The screenshot shows a 'Refund a Payment' modal form. At the top, it says 'Payment A6bkL89L5 | \$25.56 AUD'. The modal has a title 'Refund a Payment' and a close button. Below the title is the 'Payment Details' section. It contains an 'Amount *' field with '\$15.56' entered, and a 'Reason' field with 'Test Refund' entered. There are 'Clear Fields' and 'Make Refund' buttons at the bottom of the modal. The background shows a blurred view of the payment page with a 'Refund' button.

Go to the Transactions list to view the Refund

The screenshot shows the 'Refund' transaction details. At the top, it says 'Refund E6bkL89bR | \$10.00 AUD'. Below this is a table with the following information:

Refund Amount	\$10.00	Status	APPROVED
ID	E6bkL89bR	Description	Refund
Payment ID	4kpR4nMpq	Date	2020/04/20 07:00:19

Click on the payment details to see the result

The screenshot shows the 'Payment Details' section. At the top, it says 'Payment A6bkL89L5 | \$25.56 AUD' and there is a 'Refund' button. Below this is a table with the following information:

Payment Amount	\$25.56	Status	APPROVED
Refund Amount	\$15.56	Refund Status	PARTIALLY REFUNDED
ID	A6bkL89L5	Payment Description	-
Authorisation ID	e7R8eK5e4	Date	2020/04/19 07:06:27
Reference		Payment Channel	Virtual Terminal
Auth Code	iCJsX2		

Account Settings

API Keys

When creating the API Keys ensure you select the **Enable Hosted Payment** if you are using hosted Payments option in the plugin configuration.

API Keys

Your API Keys

We allow you to create up to 5 unique live and sandbox keys. Your API keys are very important

Test System

[Edit Label](#)

Type	Date Created	Public Key	Private Key
Sandbox	2020/04/15 05:05:35	asdfsdf0as1223df04353254	dfs2334524325Sdfdfgg43554645624352435dfgdfgh

Generate New Key

Key Label

Key Type

Sandbox ▼

Enable hosted payments? ☐

For more information, see our [hosted payments developer documentation](#).

Generate New Key

Copy and paste the required API Keys to the Plugin Configuration shown in the section above.

Testing the Plugin

The Simplify system provides a list of test credit cards used to test the plugin with the system configuration.

Test card numbers

A comprehensive list of card numbers to test CommBank Simplify.

Intro

When testing your integrations with CommBank Simplify in Sandbox mode, you are prohibited from using real card numbers. As such, we provide a list of test card numbers which can be used to test various transaction and validation states.

Please note:

- Real card numbers are prohibited and will decline in Sandbox mode.
- Strip spaces & trim card numbers before use.
- All transaction amounts used are in the smallest unit of your currency. Example: 513 = \$5.13USD
- **5555 5555 5555 4444** is the simplest card number to use when testing **APPROVED** payments.
- Changing accepted cards in [Merchant Settings](#) will affect the behavior of the test card numbers.

Note: Some card number / test combinations will create an error transaction for an order number (Reference) that cannot be cleared via carrying out subsequent transactions for the same order number. In this case to continue testing create a new order.

Deferred Payments

If a customer has a problem with their credit card they can return to their account and make a payment for an order, alternatively the plugin allows the customer to select another payment method for the order.


This option allows the customer to return to the website after an order has been created and make a payment if deferred order payments are an option. An email link can be created which can be emailed when payment is ready to be made for an order.

<https://yourstore.com/plugins/simplify/deferredpayment/9077>


Make Payment

1


Payment method



☒ Credit Card (0)
Pay by credit / debit card



☐ Check / Money Order (0)
Pay by cheque or money order



☐ PayPal Standard (0)
You will be redirected to PayPal site to complete the payment

[Back](#)

CONTINUE

Commbank or other Systems

The plugin is show working with the Commbank Simplify system. There are also similar systems used with other banks and in theory the plugin should also work with those systems although it has not been tested

Refer to <https://www.simplify.com/commerce/login/auth>

Demo Website

To view the plugin operation or refer to the demo website

<http://v46demo.selectsystems.com.au/>

<http://v45demo.selectsystems.com.au/>

<http://v44demo.selectsystems.com.au/>

Contact Us

If you have any more questions or would like to make suggestions on how to make the plugin operations more functional please email: sales@selectsystems.com.au