Simplify Commerce

Payment Method for nopCommerce

Plugin Documentation

Simplify Commerce Payment Plugin Documentation

Contents

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.

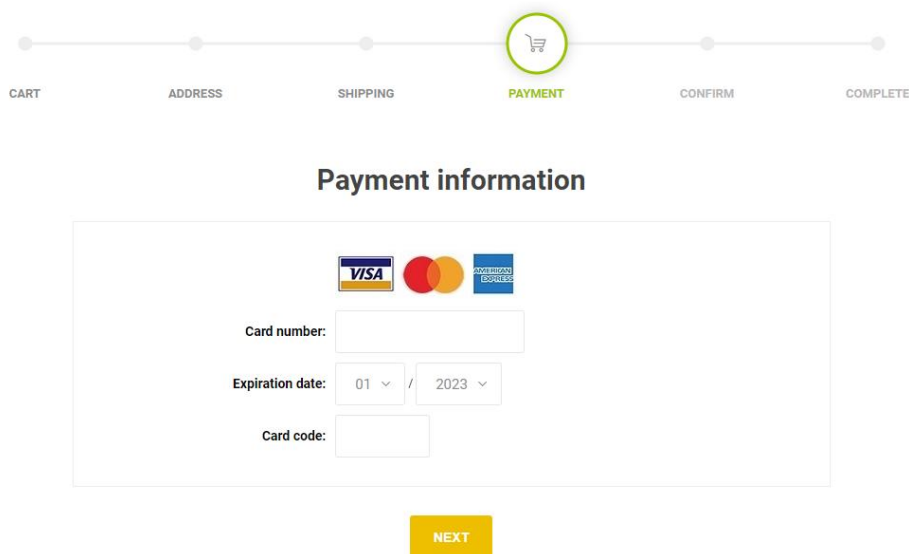**The plugin has two modes of operation:**

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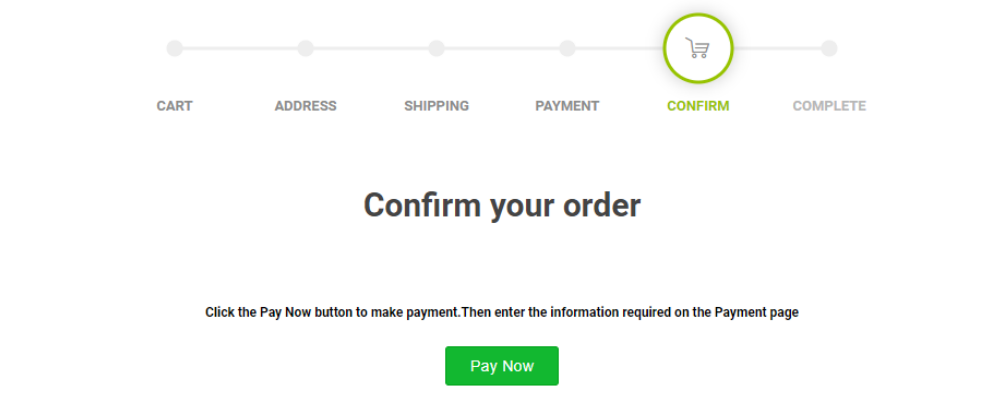
In Direct Payment mode model the customer is presented with fields to enter the Credit Card details

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

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.

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 suppled 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 suppled 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.**
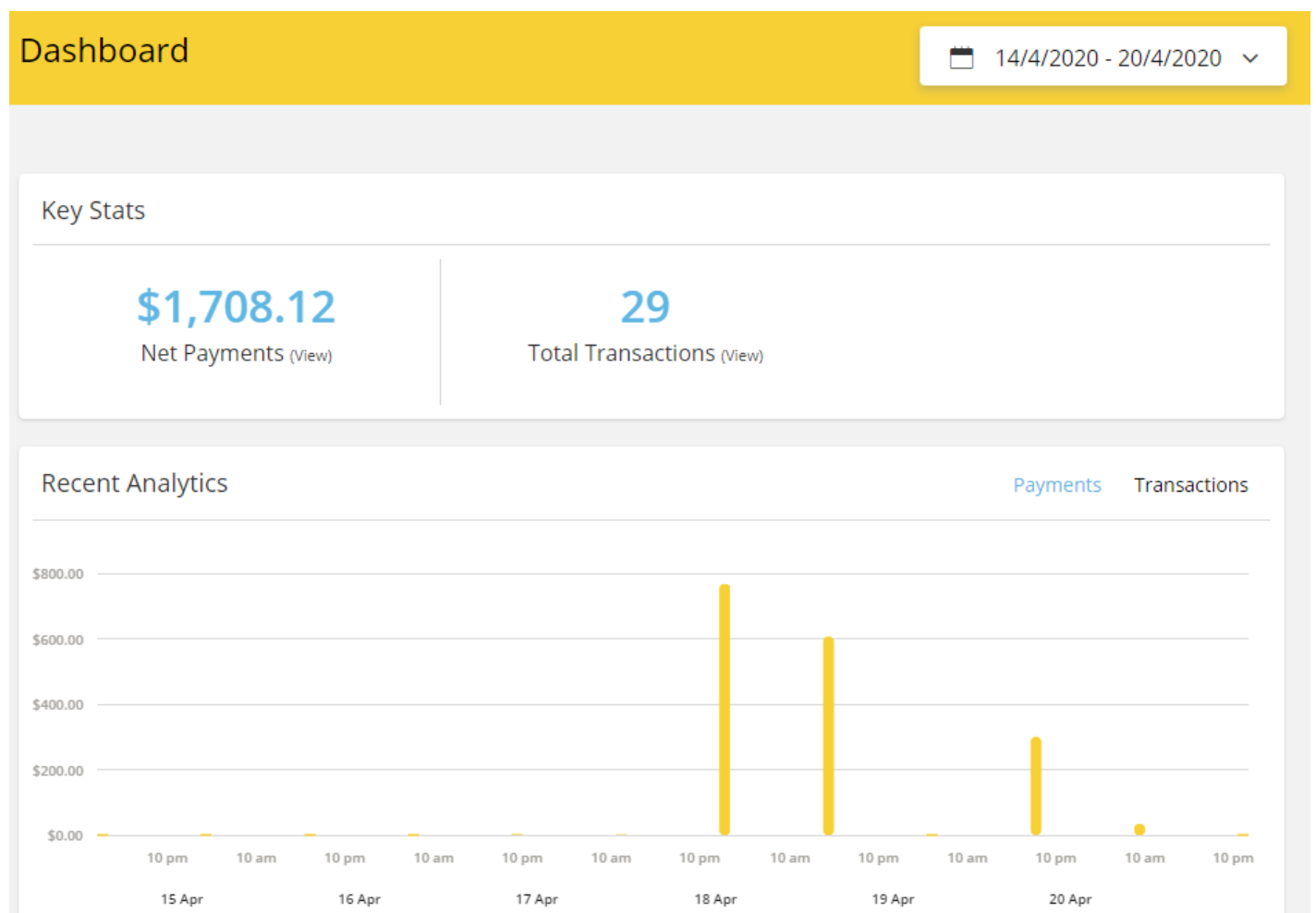
Simplify Administration Website

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

Payment 8qpR8o58j	AMEX $60.15 AUD		Refund

Payment Details

Payment Amount ⓘ	Status ⓘ
$60.15	APPROVED
ID ⓘ	Payment Description ⓘ
8qpR8o58j	Order Payment Capture
Authorisation ID	Date ⓘ
rkpRrnp4r	2020/04/19 06:52:14
Reference ⓘ	Payment Channel ⓘ
1108-1	eCommerce
Auth Code ⓘ	
wSTx8o	

Card Details

Payment Type ⓘ	Name on card ⓘ
AMERICAN EXPRESS	John Smith
Expiration ⓘ	Last 4 Digits ⓘ
6 / 20	8431
Address	Address (line 2)
21 West 52nd Street	-
City	State / Zip
New York	NY 10021
Country	
United States	

Transactions – Authorizations

The transaction authorizations page list all authorization transactions.

Click on a transaction to see the details

Transactions – Refunds

The transaction refunds page list all refund transactions.

Click on a transaction to see the details

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 ×

Sort by
Date ▾   Descending ▾
Id
e7R8EK5oD
Reference

Amount

Date
📅
Status
▾
clear   **Filter**

Authorisations

Edit Filter ^   Id: e7R8EK5oD ×

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 ×   ⟳ 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

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

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

Go to the Transactions authorisations page to view the Authorization

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

To refund the full or partial amount click the refund button

Refund

Enter the amount and click Make Refund.

Payment A6bkL89L5 | $25.56 AUD

Refund

Refund a Payment ✖

Payment Details

Amount * ⓘ

$15.56

Reason

Test Refund

Clear Fields

Make Refund

Go to the Transactions list to view the Refund

Refund E6bkL89bR | $10.00 AUD

Refund

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

Click on the payment details to see the result

Payment A6bkL89L5 | $25.56 AUD

Refund

Payment Details

Payment Amount ⓘ	Status ⓘ
$25.56	APPROVED
Refund Amount ⓘ	Refund Status ⓘ
$15.56	PARTIALLY REFUNDED
ID ⓘ	Payment Description ⓘ
A6bkL89L5	-
Authorisation ID	Date ⓘ
e7R8eK5e4	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.

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 or test credit cards used to test the plugin with the system configuration.

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

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