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Samport – Quickstart with integrating Internet payment

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Revision

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0	All	New document	2006-03-16 - TT
1	6	Added Virtuemart integration	2007-02-14 - TT
2	5	Added a new step 5.	2007-02-28 – TT
3	10-11	Added information about recurring payment.	2007-04-25 – TT
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1. Introduction

This quick start guide will help the customer to get started with the implementation of the payment service into the web shop. The document will refer the reader to read other documents to get more information about the services and functions.

Observe! Please contact Your bank for a acquiring agreement today in order to be able to use the payment service in production mode as soon as possible.

2. Integration of Samport HOSTED solution

Customers that have the 3-D Secure service do not need to implement it. The system can sense if the card is a 3-D secure card or not automatically.
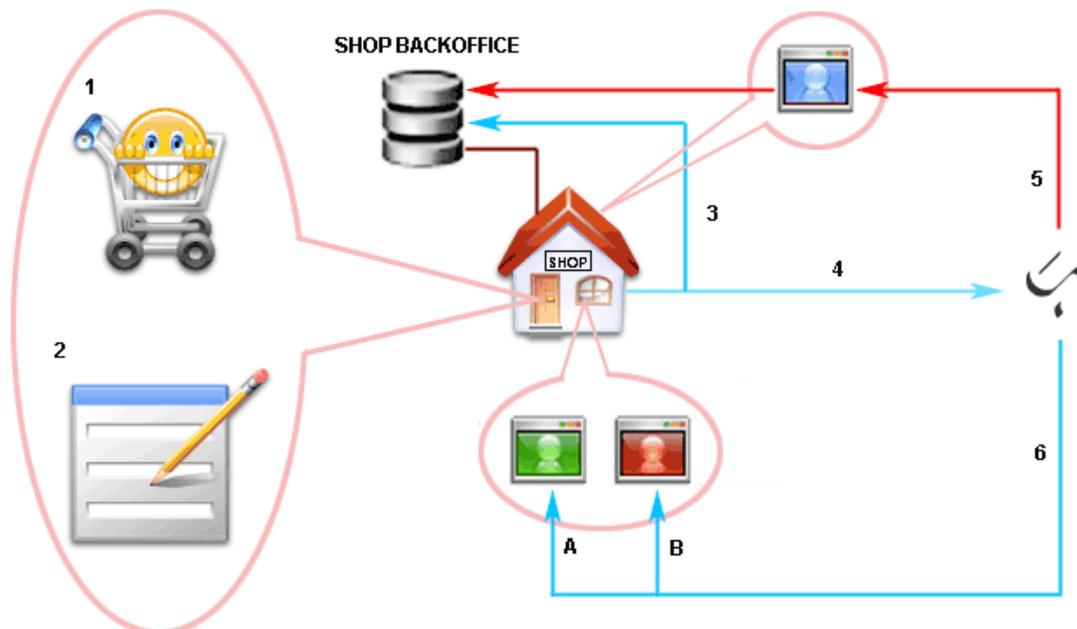
2.1 The flow of payment

Image 1. The flow of payment

1. The customer is in the web shop and shopping.
2. After the customer has decided what he/she wants to buy, he/she will go to the "Check out" and fill out a personal information form.
3. The personal information will be saved along with the cart information on the web shops back-office system first and a copy the information will also be sent to Samport's payment gateway.
4. The customer will be redirected to Samport's pay page, see image 2, where the customer can fill out his/her card number and finish the payment.
5. The transaction will be authorized by Samport and send the result to a secret page on the web shop that updates the web shop's back office system about the result of authorization. (This is optional. It helps the shop get order of the orders.)
6. Samport sends the customer back to the web shop, which page the customer will be redirected to, approved- or denied page, depends on the result of the authorization.

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ORDER NO: 123456789

BUYER
John Doe
Karl IV:s väg 3
30250 HALMSTAD

kundtjanst@samport.se

SELLER
Demokonto
BOX 830 TRADE CENTER
30118 HALMSTAD
Sweden
ORG.NR

YOU HAVE ORDERED

Article	Quantity	Price	Sum
Small Demo order	1	1,00 kr	1,00 kr
Big Demo order	2	1,00 kr	2,00 kr
		Sum	**3,00 kr**
Total Sum (SEK)			**3,00 kr**

Security information:
Your payment is secured by TellusPay Payment Gateway. The card number is sent through a strongly encrypted connection directly to the bank. The merchant does not have access to any information about the card or your bank account. TellusPay secure server software (SSL) is industry standard and among the best software available today for secure commerce transactions.

UCAF / 3-D Secure
Our system will automatically check if your card support UCAF / 3-D Secure. MC SecureCode and Verified by Visa protects your existing MC / Visa card with a personal password, giving you reassurance that only you can use your MC / Visa card online. Contact your card issuer to activate UCAF / 3-D Secure.

Your cardholder statement will be billed as **TELLUSPAY TEST**

Fill in your payment data

Card number:

Expiry date: Jan (01) / 2006

Security code (CVV2): What is CVV2?

We accept:

Help!

Click on respective fieldnames to get help through the payment!

We refer questions concerning declined payments to your card issuer.

Payment service from **samport.com**

Pay order

Your IP Address:
(Logged for fraud prevention)

Image 2. Samport's pay page

If you see this page on your web browser then it means that you have successfully implemented the service.

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2.2 The integration

1. Log on to the WebManager and download the document " Samport – Data fields EN200xxxxx.pdf" for more technical information about the service.

2. Download one of the following example file from the file / example file section. Which file you should choose depends on which programming language that suits you and your web server best:

   - ASP.NET_HOSTED_Example_WebOrder_XML.aspx
   - ASP_HOSTED_Example_WebOrder.asp
   - PHP_HOSTED_Example_WebOrder_fOpen.php
   - PHP_HOSTED_Example_WebOrder_EncryptedPost.php

   Some UNIX servers can't handle SSL 128-bit encryption. The example file " PHP_HOSTED_Example_WebOrder_EncryptedPost.php" must be used to get around this issue. To this example file, a "Secretkey" will be needed and you can find it on the start page of the WebManager.

3. According to the flow chart in the previous chapter, you have to create a form so that the customer can fill out his/her first name, last name, address, zip code, city etc. When the customer have fill out the form and are ready to pay with his/ her credit card, he/she must be redirected along with the information to our secure pay page. This is already done in our example files; reprogram the example file to catch the information from the form which the customer has filled out.

4. Rename the example file to another more appropriate name, for example authorize.asp, authorize.aspx or authorize.php. Upload the file to the web server along with your form.

5. In order to redirect the payer back to the shop after the payment, a setting needs to be done in the WebManager. This settings can be made at Settings→ Response URL. More about this setting can be found in the manual for the WebManager, " Samport WebManager X SV200xxxxxxx.pdf" under chapter 3.1.3.2 Repsonse URL.

6. Make a test order and se if it works. If every thing is correct, you will get access to our pay page, see image 2 in the previous chapter. Your account is in simulation mode and it is free to make test transactions. No money will be charge from the card's account.

7. Please contact us when you are satisfied with the implementation and that you are ready to switch the account from simulation mode to active mode.

A successful test transaction in simulation mode will receive "T0" as response code.
Download the document " Samport Test Cards EN200XXXXX.pdf" for test card numbers that can be used during the integration.

Observe! Please contact Your bank for a acquiring agreement today in order to be able to use the payment service in production mode as soon as possible.

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	Date Oct. 30, 08	Prev Version 1.3	Version 1.4

3. Integration of Samport HOSTED Solution (osCommerce)

1. Log on to the WebManager and download the file "Samport osCommerce v(X).zip" from the file section. X stands for the latest version that is available.

2. Unpack the content of the zip file to your osCommerce folder as it is.

3. Read through the Readme.txt file for more information about configuration.

4. Configure the module in the osCommerce admin GUI.
   a. Merchant ID = TellusPay ID/customer number at Samport.
   b. Secretkey = you can find it on the start page of the WebManager.

5. Make a test order and se if it works. If every thing is correct, you will get access to our pay page, see image 2 in chapter 2.1. Your account is in simulation mode and it is free to make test transactions. No money will be charge from the card's account.

6. Please contact us when you are satisfied with the implementation and that you are ready to switch the account from simulation mode to active mode.

A successful test transaction in simulation mode will receive "T0" as response code.

Download the document " Samport Test Cards EN200XXXXX.pdf" for test card numbers that can be used during the integration.

Observe! Please contact Your bank for a acquiring agreement today in order to be able to use the payment service in production mode as soon as possible.

4. Integration of Samport HOSTED Solution (Virtuemart)

1. Log on to the WebManager and download the file "Virtuemart - Samport Payment Module v.X.zip" from the file section. X stands for the latest version that is available.

2. Unpack the content of the zip file to your Virtuemart folder as it is.

3. Read through the Readme.txt file for more information about configuration.

4. Configure the module in the Virtuemart admin GUI.
   a. Merchant ID = TellusPay ID/customer number at Samport.
   b. Secretkey = you can find it on the start page of the WebManager.

5. Make a test order and se if it works. If every thing is correct, you will get access to our pay page, see image 2 in chapter 2.1. Your account is in simulation mode and it is free to make test transactions. No money will be charge from the card's account.

6. Please contact us when you are satisfied with the implementation and that you are ready to switch the account from simulation mode to active mode.

A successful test transaction in simulation mode will receive "T0" as response code.

Download the document " Samport Test Cards EN200XXXXX.pdf" for test card numbers that can be used during the integration.

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5. Integration of Samport API solution

Samport API solution is a payment service that requires calls to a API object each time a payment is requested. There are two alternatives to use Samport API Solution.

1. Calling a web service with SOAP XML. (suits PHP and .NET environment)
2. Calling to a XML gateway.

Observe! Please contact Your bank for a acquiring agreement today in order to be able to use the payment service in production mode as soon as possible.

5.1 Integration with the WebService

1. Log on to the WebManager and download the manual "Samport WebServices_SOAP-EN200xxxxx.pdf" and read through which method the the web service has to offer and what information each method is expecting. Please also read how the shop should handle the 3-D Secure service.

2. Create a form where the customer can fill out his/her personal information and card number.

3. Call the methods in the web service along with the information that the customer have stated.

4. Make some test orders and se if it works. Your account is in simulation mode and it is free to make test transactions. No money will be charge from the card's account.

5. Please contact us when you are satisfied with the implementation and that you are ready to switch the account from simulation mode to active mode.

   You can find terminal ID in the WebManager→ Terminal.
   A successful test transaction in simulation mode will receive "T0" as response code.

Download the document " Samport Test Cards EN200XXXXX.pdf" for test card numbers that can be used during the integration.

5.3 Integration with the XML − gateway

1. Log on to the WebManager and download the manual "Samport WebServices_XML-EN200xxxxx.pdf" and read through which method the the XML gateway has to offer and what information each method is expecting. Please also read how the shop should handle the 3-D Secure service.

2. Create a form where the customer can fill out his/her personal information and card number.

3. Call the methods in the XML gateway along with the information that the customer have stated.

4. Make some test orders and se if it works. Your account is in simulation mode and it is free to make test transactions. No money will be charge from the card's account.

5. Please contact us when you are satisfied with the implementation and that you are ready to switch the account from simulation mode to active mode.

   You can find terminal ID in the WebManager→ Terminal.

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A successful test transaction in simulation mode will receive "T0" as response code.

Download the document " Samport Test Cards EN200XXXXX.pdf" for test card numbers that can be used during the integration.

6. Direct payment (Internet banking)

Direct payment requires a special agreement with the bank. Besides integrating this service into your web shop, you will need to perform a few configurations in the WebManager in order to be able to use this service. Please download the WebManager manual and read about this configuration in chapter 2.1.3.7.

In order to make refunds and perform status checks on direct payment transactions paid through Handelsbanken, you must call Handelsbanken and inform them that the requests will originate from Samport's IP-address 82.99.3.20. This is not necessary for Nordea and Swedbank.

6.1 Samport HOSTED solution

Integration of direct payment is almost the same as integration of card payment. The only thing that is different from card payment is the value of the parameter TP901. Instead of sending the value '1' as for card payment, the following value must be sent, which value depends on which bank the payment is meant for:

    3,1 = Sweden – Swedbank
    3,2 = Sweden – Handelsbanken
    3,3 = Sweden – Handelsbanken NetPay (instalment)
    3,4 = Sweden – SEB
    3,5 = Sweden – Nordea
    3,6 = Finland – Sampo bank
    3,7 = Finland – Nordea
    3,8 = Denmark – Nordea
    3,9 = Denmark – PBS e-DK

6.2 Samport HOSTED solution (osCommerce)

There are modules for direct payment service in the same zip package for card payment. Choose which module based on the bank name and install it with the same process as for card payments. Use the same merchant ID and Secretkey that is configured for card payment.

6.3 Samport HOSTED solution (Virtuemart)

There are modules for direct payment service in the same zip package for card payment. Choose which module based on the bank name and install it with the same process as for card payments. Use the same merchant ID and Secretkey that is configured for card payment.

7. Invoice payment

Invoice payment requires a special agreement between the selling company and AK Sverige AB before the service may integrate in the web shop. The following procedure must be followed before invoice payment service can be offered in the web shop:

1. Contact AK Sverige AB for an agreement.
2. AK Sverige will contact Samport and deliver the selling company's user information to their test environment.
3. Samport will store this information in the system and the selling company may start integrate the service in their web shop.
4. The selling company must report a start value to Samport's customer service. The first invcoice will have this number as invoice number. This number will increase with 1 after each generated invoice.
5. When the selling company have integrated the payment service into the web shop, at least one test transaction must be performed by the integrator. Samport must be contacted when the test transaction is performed. Samport will contact AK Sverige for examine the test transaction.
6. The selling company will be contacted by Samport after the examination is done.
7. If the test transaction is approved by AK Sverige, Samport will get the Selling company's user information for AK Sverige's production system and store it in the system. The selling company may now start offering invoice payment to their customers. However, Samport must be informed first in order to switch the account from test- into production mode.
8. If the test transaction is not approved by AK Sverige, Samport will contact the selling company and report what in the integration needs to be adjusted. A new test transaction needs to be performed again after the adjustment. Step 5 must be performed again.

7.1 Samport HOSTED solution

Integration of invoice payment is almost the same as integration of card payment. The only thing that is different from card payment is the value of the parameter TP901. Instead of sending the value '1' as for card payment, the value '4' must be sent.

Observe! As different from card payment and direct payment, the parameters TP5412, TP8071, TP8072 and TP8073 are now mandatory.
TP5412 must contain the total V.A.T. value for the order and be sent with the lowest currency value, for example 12.00 SEK must be sent as the value of 1200 in TP5412. Please remember that the price of the articles in the cart must be excluding the V.A.T. when using parameter TP5412.

7.2 Samport HOSTED solution (osCommerce)

There is a module for invoice payment service in the same zip package for card payment. Install it with the same process as for card payments. Use the same merchant ID and Secretkey that is configured for card payment.

7.3 Samport HOSTED solution (Virtuemart)

There is a module for invoice payment service in the same zip package for card payment. Install it with the same process as for card payments. Use the same merchant ID and Secretkey that is configured for card payment.

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8. Recurring payment

Recurring payment is suited for subscription- or part payment. This means that the selling company can debit the card holder automatically every month or any other debit interval without the card holder processing the payment by itself.

The selling company is obliged to inform the card holder how the payment schedule is set up before a recurring payment transaction is activated.

Samport does not leave any warranty on the card holder's credit rate. The responsibility lies totally on the selling company if they trust the card holder enough to accept recurring payment or not.

Notice! Recurring payments are not 3-D Secure transactions!

8.1. Samport HOSTED solution

The integration of recurring payment is almost the same way as integration of ordinary debit transactions. The requirements are the fields TP9651, TP9652, TP9653 and TP9654 that contains information about how the payment schedule looks like. Example when is the first debit date, how many times the card will be debit and the interval between the debits. Please read the document "Data fields EN200xxxxx.pdf" for more information and example of how these fields works.

Transactions that have been initialized for recurring payment will be executed according to the information that is entered in fields TP9651, TP9652, TP9653 and TP9654. The main transaction's response code status will be set as "RB" and it means that the recurring payment for this transaction is active. To cancel a recurring payment with HOSTED Solution, it must be done manually in the WebManager. Please read more about transaction handling for recurring payment in the document "Samport WebManager 3.0 SV200xxxxx.pdf". If understanding Swedish is a problem then please contact our technical support for explanation.

If the recurring debit gets denied three times during the debit due date then the recurring payment transaction will be cancelled immediately. The selling company will be notified by e-mail about it.

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8.2. Samport API solution

The selling company will have more control over payment schedule when using API for integration of recurring payments. The selling company decides when a transaction will be authorized and how much the amount is. No card information is needed at the recurring payment moment.
Integration of recurring payments can only be done with the following API's:

- Samport Webservice API
- Samport XML gateway API

Notice! In order to be able using this service with API solution, a special Terminal ID must be created by Samport's customer care. This Terminal ID will allow the authorization to be performed without stating CVV2 value. Please contact Samport customer service at +46 (0)8 509 120 80 during non holiday weekday between 8:00 A.M.- 4:30 P.M. (GMT+1) or email to kundtjanst@samport.com and your mail will be answered by the customer care as fast as possible.

The following routine must be followed:
1. The first transaction must always be authorized as a 3-D Secure transaction and the original Terminal ID must be used, in other word, not with the Terminal ID that doesn't require the CVV2 value. The debit amount of the authorization may be any amount but zero. Please read the API manual for how to authorize a financial transaction with 3-D Secure.
2. The result of the authorization will contain a response code and an authorization number. If the response code is "00" then it means that additional 3-D Secure control are verified and the transaction is approved. Save the authorization number for recurring payment purpose.
3. Cancel the transaction if it is not meant to be debit yet. Please read the API manual for how to perform a cancellation of a transaction, Void.
4. To perform a recurring payment, the transaction must be authorized as a non 3-D Secure transaction and with the Terminal ID that does not require the CVV2 value. As for the cardinformation, just state the authorization number from the first authorization moment instead. Please read the API manual about how to authorize a financial transaction without 3-D Secure.

The cancellation of a recurring payment must be done in the selling company's system.

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