



Installing and using our app for BigCommerce

How to plug Cashflows payment processing into
your BigCommerce website

Version 1.0 – July 2021

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About this guide

Welcome to this guide to Installing and using our app for BigCommerce. This guide is for Cashflows customers who are using our Gateway with BigCommerce. It explains how to add Cashflows to a checkout by installing our plugin for BigCommerce. There is also guidance on how to configure settings such as whether to store card details and so on.

For more information

The latest version of this guide is always available on the [Cashflows website](#).

The following guides are also available:

- [Cashflows Go Guide \(PDF\)](#)
An introduction to Cashflows Go which is your online account with Cashflows. It gives you access to all your transaction data, payment tools and notifications.
- [Adding a hosted payment page to a website \(PDF\)](#)
An integration guide for website developers who want to use a payment page that we host.
- [Customising a Cashflows hosted payment page \(PDF\)](#)
A customisation guide for website developers.
- [Hosted payment page](#)
A dedicated page on our website where you can find an overview and a link to the guide that covers how to customise a hosted payment page.

The following information may also be useful:

- [Payment processing response codes](#)
A full list of responses from our payment processing (acquiring) platform. These codes can help you to understand why and how a payment may not have been successfully processed.
- [Becoming PCI DSS compliant](#)
If a website is not PCI DSS compliant, the business owner is responsible for any losses through fraud. Find out how to become compliant and avoid fines.
- [Best Practices for Securing E-commerce](#)
Information about best practices as recommended by the PCI Security Standard Council.
- [Website compliance](#)
Guidance including strong customer authentication and compliance with the Payment Services Directive (PSD2).
- [Maximising Payment Success](#)
Our whitepaper about PSD2 Strong Customer Authentication.

Technical support

Our team of specialists can provide technical support during your integration with Cashflows. For live integration and technical help, you can:

- Email: techsupport@cashflows.com
- Phone: 0330 128 9855 Option 3

Customer support

For live operational support, such as reconciliation, account changes, PCI set up and so on you can:

- Email: support@cashflows.com
- Phone: 0330 128 9855 Option 3



Introduction

The Cashflows Gateway delivers a range of services designed to help you manage your business payments. One of the ways that you, as a merchant, can link your business to our gateway is by using our plugin. Our plugin uses a payment page that we host for you. You can customise it to match the other pages of your website so that customers have a seamless experience. For more information, refer to [Adding a Cashflows hosted payment page to a website](#) (PDF on our website).

This guide provides step-by-step instructions for installing the plugin and configuring your system to process e-commerce payments with Cashflows.



Getting started

Although it's not required, we recommend that you install the plugin and perform some testing in a non-production environment, before using it for live transactions in your production environment. To support your testing, we have a specialised Integration environment. For information, see

What you need

To start the installation process, you need:

- A BigCommerce website.
- Access to Cashflows Go so that you can:
 - Collect your API access credentials. You need these during the installation process.
 - Customise a hosted payment page, if you choose to use one.
 - Enable Auto Capture for cards.

When you first sign up with us, we send you a welcome email that includes the details that you need to sign into Cashflows Go. If you don't know how to sign in, visit [How to sign in to Cashflows Go](#) on our website.

Important: You need different credentials for the integration and production environments.

Before you can connect to our production environment for going live, you need:

- A production account
- Sign-in credentials

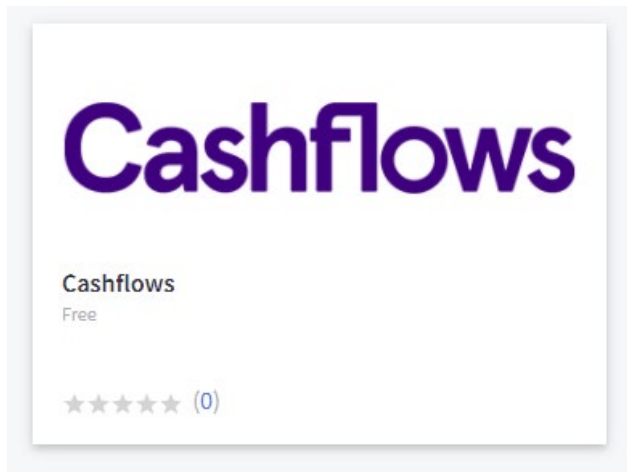
We provide these when your account has been approved. If you have not received these, email support@cashflows.com.



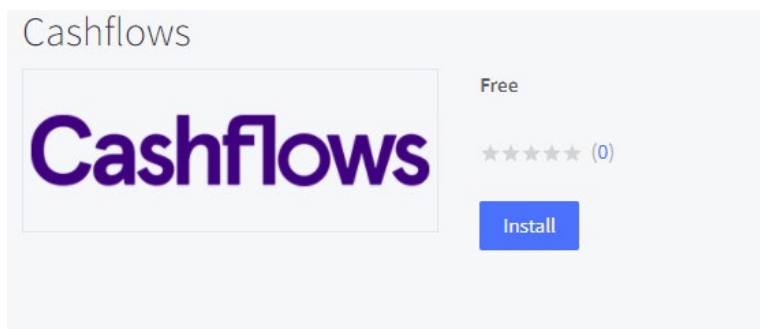
Installing the Cashflows app

To install the Cashflows app within BigCommerce you need to find the Cashflows app on the BigCommerce marketplace

1. Locate and select the app.

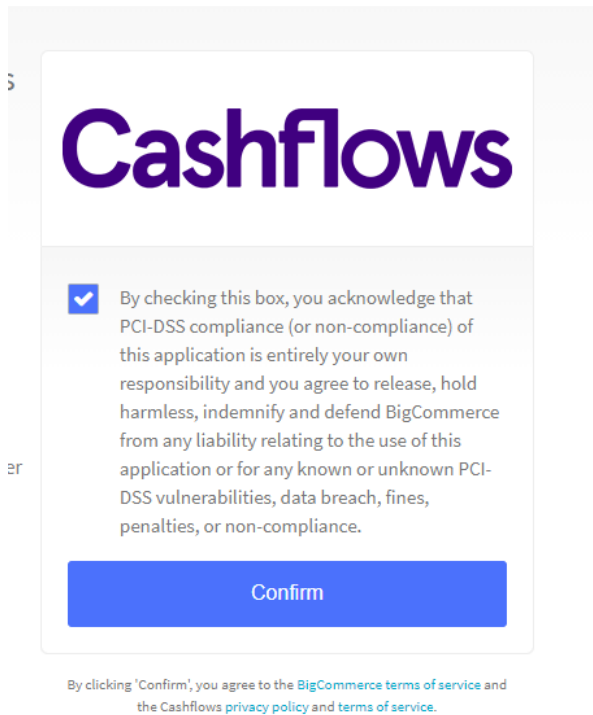


2. Select **Install**.

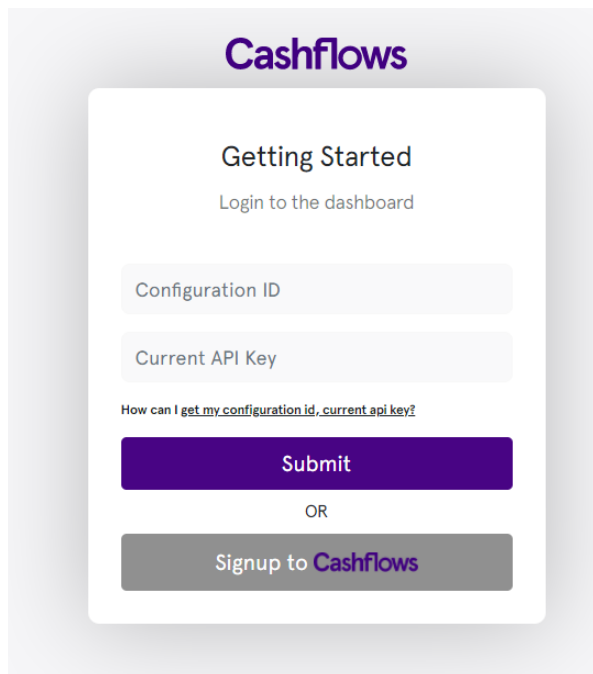


3. Wait for the app to install.

- To complete the installation, select the PCI DSS compliance box.



- Select **Confirm**. The following page is displayed:



- If you have a Cashflows Gateway account with us, provide your Configuration ID and API key. Otherwise select **Signup to Cashflows** to start creating an account.
- Select **Submit**.



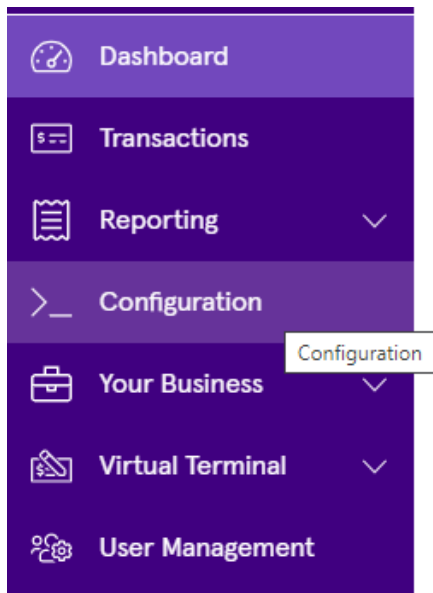
Collect your API access credentials

To connect BigCommerce to the Cashflows Gateway, you need to collect your API access credentials from Cashflows Go. This is where you can find:

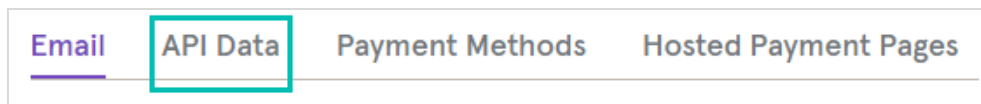
- **Configuration ID**
This is the unique identifier of the business account (also referred to as the merchant account). You need to include this in API messages so that we can recognise the business and match transactions to it.
- **Current API key**
This is the key to use for encrypting API messages that you send us.

To collect these details:

1. Sign into [Cashflows Go](#). If you don't know how to sign in, visit [How to sign in to Cashflows Go](#) on our website.
2. From the Cashflows Go menu, select **Configuration**.



3. Select the **API Data** page.



The API Data page displays your API configuration details:

Use your ID and key to connect your website to our payment solutions.

Configuration ID	201226100000131072
Current API Key	922429b6-cc20-47d9-b509-ff5e287ceee5
New API Key	Generate a new API key for migration

4. Copy these values directly into the BigCommerce configuration page for Cashflows and select "Submit". Your BigCommerce website and Cashflows Gateway are now connected to each other.
5. While you are signed into Cashflows Go, you can also enable/disable Auto Capture for cards, as required. For information, see [Enable/disable Auto Capture for cards](#).



Enable/disable Auto Capture for cards

By default, the Auto Capture option for cards is enabled. When this option is enabled, we send both an authorisation (to reserve the funds on the card) and a capture request (for the funds to be transferred) from a shopper's bank. You can disable this option at any time.

To enable/disable Auto Capture for cards:

1. Sign into [Cashflows Go](#). If you don't know how to sign in, visit [How to sign in to Cashflows Go](#) on our website.
2. Select **Payment Methods**.

Email
API Data
Payment Methods
Hosted Payment Pages

3. Select **Card**.
4. Set or clear the Auto Capture box.

Card

Configuration

Auto Capture

3D Secure Required



Turning on the app

When you are ready to take payments, you need to turn on the app.

To turn on the app:

1. In Payment Options, set the Action switch next to **Capture on order placed**:

Payment Options

Capture on order placed

Capture on Shipment

Action

Update

To

Payment Options

Capture on order placed

Capture on Shipment

Action

Update

2. Select **Update**. The app is activated and your website is connected to the Cashflows Gateway.

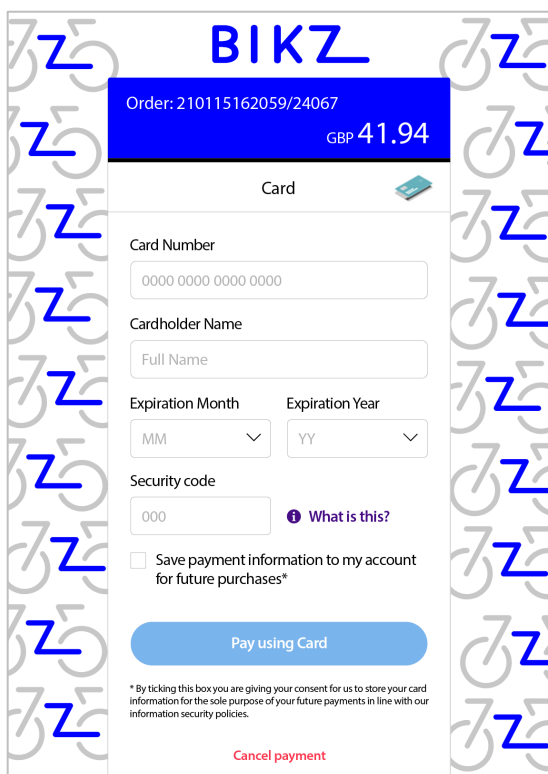


Customise the Cashflows hosted payment page

To provide a seamless shopper experience, we offer the option to add a secure payment webpage that looks and feels like part of your website but is created and hosted by us. We call this a hosted payment page.

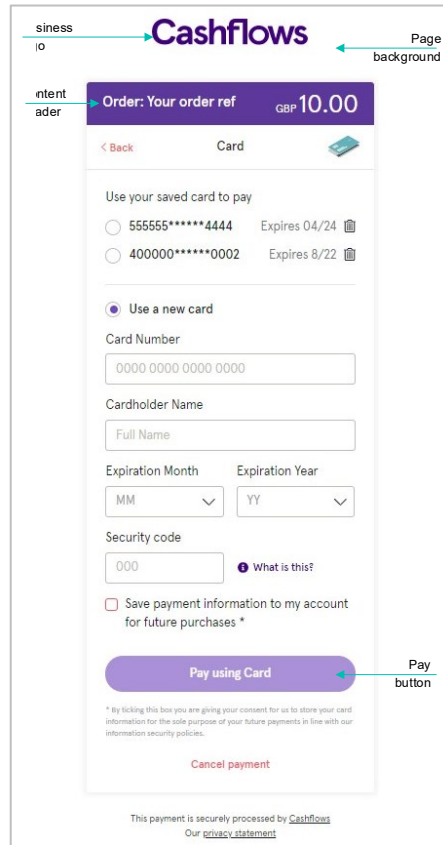
Our hosted payment page is a secure webpage that you can incorporate into a website. By connecting our hosted payment page to your website, you are integrating with the Cashflows Gateway and all of the functionality that comes with it for processing online payments. You direct shoppers to our hosted payment page where they check out and pay. We take care of the processing, including security aspects and many of the technical complexities. Then when we have finished the payment processing, we redirect the shopper back to your website.

You can use the default hosted payment page as we provide it or you can customise the look and feel to match the other pages of your website. For example, you can add your logo, apply your branding, font, and colours.



You can choose what to change and what to leave as it is. We recommend that you consider changing the following elements as a minimum:

- Business logo
- Colour of the text and background of the content header bar
- Page background colour or add an image
- Pay button



For step-by-step instructions that show you how to customise a hosted payment page, refer to [Customising a hosted payment page \(PDF\)](#).



Custom payment button

The Cashflows app enables you change the colour, font and text of the payment button on your checkout page. This allows you keep consistency during the final stages of checkout process.



Payment options

Payment options enables you to tell the Cashflows app if you want to capture and take funds immediately or if you wish to only take the funds when you have shipped the items or goods to the shopper.

Important: If you select **Capture on Shipment**, make sure that you disable the **Auto Capture** feature in Cashflows Go. For information, see [Enable/disable Auto Capture for cards](#).



Shipping

If you have selected **Capture on Shipment**, you need to make sure that you settle the transaction when you are ready to send the goods or items. If you don't, you will not receive the money.



Refunds

If you need to refund a payment, you should use the Cashflows app.

To make a refund:

1. Locate the transaction that needs to be refunded.
2. Select **Refund**.
3. Enter the amount of the refund.
4. Select **Update**.



Testing

When you have completed the configuration described, we recommend that you carry out sufficient testing to ensure that everything is working as expected. For payments made in the production environment, you can cancel or refund them, if required.

For more Information about testing and going live, refer to [Getting started with the Cashflows Gateway API](#) (PDF on our website).

Cashflows



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