



Installing our plug-in for OpenCart

How to plug Cashflows payment processing into your online business

Version 1.0 – May 2021



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About this guide

Welcome to this guide to Installing our plug-in for OpenCart. This guide is for Cashflows customers who are using our Gateway. It explains how to add Cashflows to a checkout by installing our plug-in for OpenCart. 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:

- <u>Cashflows Go Guide (PDF)</u> 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.
- <u>Adding a hosted payment page to a website</u> (PDF) An integration guide for website developers who want to use a payment page that we host.
- <u>Customising a hosted payment page</u> (PDF) A customisation guide for website developers.
- <u>Hosted payment page</u> 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:

- <u>Payment processing response codes</u> 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.
- <u>Becoming PCI DSS compliant</u> 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.
- <u>Best Practices for Securing E-commerce</u> Information about best practices as recommended by the PCI Security Standard Council.
- <u>Website compliance</u> Guidance including strong customer authentication and compliance with the Payment Services Directive (PSD2).
- <u>Maximising Payment Success</u> Our whitepaper about PDS2 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

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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 plug-in. Our plug-in 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 plug-in and configuring your system to process e-commerce payments with Cashflows.

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Getting started

Although it's not required, we recommend that you install the plug-in 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 Testing.

Before you start

To start the installation process, you need:

- The Cashflows Gateway OpenCart plug-in zip file that you have downloaded.
- Access to Cashflows Go so that you can:
 - o 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 <u>How to sign in to Cashflows Go</u> 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 <u>support@cashflows.com</u>.





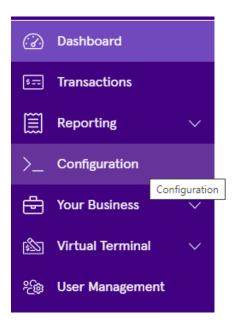
Collect your API access credentials

Before you can use our API, 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 <u>Cashflows Go</u>. If you don't know how to sign in, visit <u>How to sign in to Cashflows Go</u> on our website.
- 2. From the Cashflows Go menu, select Configuration.



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

Email	API Data	Payment Methods	Hosted Payment Pages





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 to an intermediate document (or use your clipboard) as you will need them when you configure the plugin settings later.
- 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.

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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) to a shopper's bank. You can disable this option at any time.

To enable/disable Auto Capture for cards:

- 1. Sign into <u>Cashflows Go</u>. If you don't know how to sign in, visit <u>How to sign in to Cashflows Go</u> on our website.
- 2. Select Payment Methods.



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





Cashflows

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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.

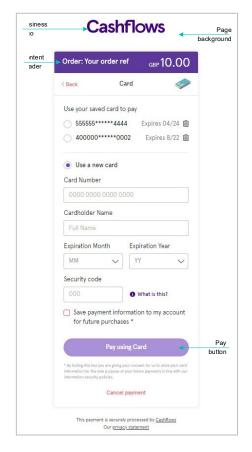
7 z 5	BIKZ	3 z E
SZ5	Order: 210115162059/24067 _{GBP} 41.94	<u>7</u> z
7-5	Card 🧼	7-5
04	Card Number	74
7-5	0000 0000 0000 0000	7-5
04	Cardholder Name	74
7-5	Full Name	7-5
$\mathcal{O}\mathcal{L}$	Expiration Month Expiration Year	5 4
7-5	MM V YY V	7-5
)4	Security code	34
-7-5	000 () What is this?	7-5
$\mathcal{O}\mathcal{A}$	Save payment information to my account for future purchases*	3 4
325	Pay using Card	7 z
7 <u>7</u> 2	* By ticking this box you are giving your consent for us to store your card information for the sole purpose of your future payments in line with our information security policies.	7.72
	Cancel payment	<u>9</u> 2





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).





Install our plug-in for OpenCart

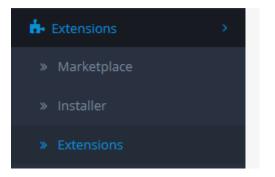
To install the OpenCart plug-in, you need the plug-in .zip file that you have downloaded.

To install the plug-in:

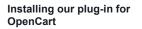
- 1. Sign in to the OpenCart portal as an administrator.
- 2. From the OpenCart NAVIGATION menu, select Extensions.
- 3. Select Installer.
- 4. Select Upload.

Extension Installer Home > Extension Installer
🔥 Upload your extensions
Upload your extensions
* Upload File 🕐 土 Upload
Install Progress

- 5. Select the plugin-in zip file.
- 6. Select **Open**.
- 7. From the OpenCart NAVIGATION menu, select Extensions and then Extensions again.

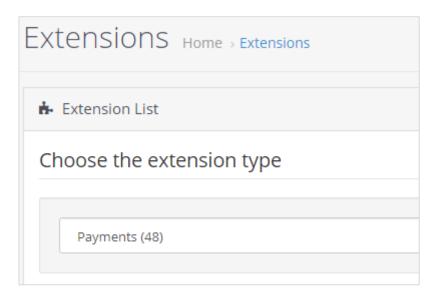








8. From the list of extension types, select **Payments**.



- 9. Scroll to Cashflows.
- 10. Select Install.

You can then edit the module to configure it for your Cashflows account. For information, see Configure the plug-in settings.





Configure the plug-in settings

To configure the settings in OpenCart, you need the API details that you collected from Cashflows Go. For information, see Collect your API access credentials.

To configure the OpenCart settings:

1. From the OpenCart NAVIGATION menu, select Extensions and then Extensions again.

ġ.	Extensions	>
	Marketplace	
	Installer	
	Extensions	

2. From the list of extension types, select **Payments**.

Extensions Home > Extensions
🔥 Extension List
Choose the extension type
Payments (48)

3. Scroll down to find Cashflows.

Cardinity	C3cardinity	Disabled	 •
Cashflows - Cards	CashFlows	Enabled	 •
Cheque / Money Order		Disabled	 •



4. Select the **Edit** button on the right





 On the General Tab, enter the Production API Key and Configuration ID. These are the values that you should have collected from the Production Cashflows Go (https://portal.cashflows.com).

General Card	Production - API Key 📀	932e6cb2-0eca-4de7-93da-562c77c552b7
	Production - Configuration	19122610003355432
	Integration - API Key 🥹	be71775d-4169-4cbc-8bf4-1a1ef269e5c6
	Integration - Configuration	191220100033554432
	Integration mode	Enabled
	Order Status "Complete": This is the status set when the payment was succesful. @	Complete
	Order Status "Canceled": This is the status set when the payment was cancelled. 9	Canceled
	Send customer data to Cashflows Customer data is optional, if you do please note this in the privacy statement.	Enabled
	Store Customer data on Cashflows servers This is optional, but allows Cashflows to store the Customer data on their servers.	Enabled
	Send the content of the Google Analytics cookie to Cashflows. This can only be send if the Google Analytics is used and loaded @	Enabled

- 6. If you are using an integration environment, enter the Integration API Key and Configuration ID values that you collected from the test/integration Cashflows Go (https://portalint.cashflows.com). Otherwise, you can leave these boxes blank.
- 7. If you are using an integration environment, enable Integration mode. Otherwise leave this box unchecked.

8. Order status Complete

This is the status that you want OpenCart to display when a payment has been successfully completed.

9. Order status Cancelled

This is the status that you want OpenCart to display when a payment has been cancelled.

10. Send customer data to Cashflows

If you enable this option, you will send customer data (for example, address and items purchased) to Cashflows to be stored with the payment. These details can be viewed together with payment transactions in Cashflows Go.

Important: This requires that your terms and conditions alert the customer to the fact that you are storing these purchase details. This is a GDPR requirement for which you, as the merchant, are responsible.

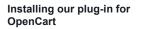
11. Store Customer data on Cashflows servers

If you select this option, this enables Cashflows to securely store card details within your merchant account in the Cashflows Gateway. This feature gives your customers the option to securely save their card (as a token) so that when they return to your site, they will be able to select from their saved card(s). For security, the security code (CVV) is never stored and must always be presented by the shopper.

12. Send the contents of the Google Analytics cookie to Cashflows

This option sends the content of the Google Analytics cookie to Cashflows. Select Enabled or Disabled as required.







- 13. Select Save.
- 14. On the Card page, make sure that **Status** is Enabled.

1			
General	Status:	Enabled	•
	Sort Order:		

15. Select Save. Setup is now complete. You can start testing.



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 <u>Getting started with the Cashflows Gateway</u> <u>API</u> (PDF on our website).







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