PRINTSHOP MAIL SUITE

PrintShop Mail Web
Moneris

Title	PrintShop Mail Web - Moneris
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1 Introduction

Payment modules allow your store to communicate with merchant banks to transfer money following a sale. Payment modules allow you to collect money following a sale. With the introduction of PrintShop Mail Web 7 administrators can install additional payment module. Payment modules require a Business To Consumer license on the PSM Web dongle.

Moneris Solutions is a Canadian based credit card payments processor. Moneris offers several products for online payments. The PSMW Moneris module uses the Moneris product called eSELECT Plus eCommerce. More information about this product can be found on this website: http://www.eselectplus.ca/

Credit Card transactions consist out of the following actions:

1. **Purchase**
    1. A purchase request will authorize and capture the funds of the card owner and transfer them to the bank account of the web shop owner
2. **Void**
    1. A void request can only be done when there was a successful purchase request done before.
    2. A void will cancel the purchase; the card owner will not see the purchase or void transaction on his credit card receipt.

The payment gateway requires that each transaction has a unique order id. We can't use the order id of PSMW directly because if a payment attempt fails and the user will perform another attempt the order id should be different.

Therefore the Order ID that is visible on the credit card receipt and in the moneris transaction reports will have the following format:

• 75_12344893

Where 75 is the order id and the rest is a timestamp code

2 Moneris

The workflow for a shop owner to add Moneris to his webshop is the following:
1. Go to the website of Moneris and request a live account
2. Add the Moneris payment connector to PSM Web
3. Configure the Moneris payment connector
4. Configure the Moneris account

The following sections will guide you through this process and explain how to configure the module.

2.1 Requirements

Please ensure that the following requirements have been met before using the payment connector:

1. **Installation:** The installation constists of the following steps:
    - Install PrintShop Mail Web 7.0 or upgrade to this version.
    - Configure PSM Web by completing the First Run Wizard.
    - Install the payment module as described in the PSM Web - Administrator Guide.

2. **Licensed B2C module**: You must have a licensed Business To Consumer (B2C) module on the PSM Web dongle in order to use the payment module in your production environment.
3. **Moneris account**: You must request a moneris account.
4. **Set up pricing in PSM Web**: Set up pricing for your customers and their documents.

- Enable pricing for your document(s) and define the volume discount table for them (required for price calculations)
- Assign the payment module(s) to the appropriate companies

2.2 Configuring the Moneris module

After the installation of a payment module you will need to configure it. To configure the module:

1. Launch your web browser and log in to PSM Web using an administrator account.
2. Select *Settings* in the menu bar.
3. Click *Overview* in the *Modules* section (*Settings* side menu). The *Modules Overview* page is shown.
4. Click the plus-symbol next to the *Payment Modules* group to view the installed payment modules.
5. Click *Moneris eSELECTplus* to view the settings of the module.

6. Click *Edit.* The *Edit Properties* page appears.

Moneris properties

7. The following configuration options must be configured:
- *Gateway*
    - Radio group with the following options
        - *Test* in this mode the transactions are sent to the value of the *Test Host* field
        - *Live* in this mode the transactions are sent to the value of the *Live Host* field

- *Test Host* Host where all the transactions in the test mode are sent to
- *Live Host* Host where all the transactions in the live mode are sent to
- *Store Identifier* value should be set to the store identifier the shop owner has received from Moneris.
- *API Token* value should be set to the api token the shop owner has received from Moneris.
- *Order Description Prefix* The end user will see this value in his bank environment as the description of the order he is about to pay. The shop owner also sees this information in his internet bank account website. This description consist of this field followed by the order id.
- *Check for AVS(address verification system) response code* If this option is checked Moneris will perform an address verification check. Below this option there is a list of all the possible response this address verification check can produce. The user must choose which response he will accept by checking that option. If the response PSMW receives is not accepted PSMW will do a void action to cancel the purchase.
- *Check for CVD (card validation digits) response code* If this option is checked Moneris will perform a card validation digit check. Below this option there is a list of all the possible results that this check can generate. The user must choose which result he will accept by checking that option. If the result PSMW receives is not accepted PSMW will do a void action to cancel the purchase.

2.3 Test mode

You can also request a developer test account from Moneris to make test payments.

The developer test account is actually a shared account that is used by all the people who are currently testing their web shop against the Moneris test gateway. Therefore you should not make any changes in the test account settings. You can also see other transactions that where not generated by yourself.

Moneris has provided several documents on their website which describe how the testing process goes. The shop owner should download the following documents from http://www.eselectplus.ca/en/downloadable-content if the shop owner doesn't have access to this part of the site he must sign up before he can download the documents.

The following documents should be downloaded:

- Integration Guide - General -> PHP API Integration Guide
- Others -> Other Documents -> eFraud verification result codes
- Others -> Other Documents -> Response Codes
- Others -> Other Documents -> Test Environment CVD/AVS Result Table
- Others -> Other Documents -> Test Environment Penny Value Response Table

The test environment of Moneris uses shared test accounts. In the PHP API Integration Guide on page 21 there is a list of several test accounts that can be used. If you want to test CVD or AVS you must use store5. In the same document on page 22 there is al list of credit card numbers that can be used in the test environment.

In the payment connector settings on the PSMW website you must enter the store id and api token of a test account and set the gateway to test before you can make any test payments.

The penny value will determine if the payment will be successful in the test environment please read the Test Environment Penny Value Response Table document for more details.

The AVS and CVD checks are additional; this means that those checks could fail but you could still have a successful transaction, if that happens PSMW will perform a void action on the payment to cancel it. The AVS or CVD check will only be performed if you have enabled them in the payment connector's settings page.

In the settings page you can also select which AVS and CVD response code you want to accept. If the transaction was successful PSMW will do an additional check by looking at the AVS and CVD response code. If the response code is not accepted according to the payment module settings PSMW will do a void action to cancel the transaction, that void action is than visible in the moneris account website.

To manage your Moneris account you will have to go to the Moneris developer merchant account website: https://esqa.moneris.com/mpg/

2.4 Requesting a live account

To request a live account the shop owner should visit the moneris website and request an account for their eSELECTPlus eCommerce product.

To manage your Moneris account you will have to go to the Moneris merchant account website and login with your account details

- Live account: https://www3.moneris.com/mpg/

In the Moneris account website it's possible to perform manual transactions or actions such as void or capture. You can also look up reports that will list the transactions that where made with that account. For more details please look at the documentation that is provided by Moneris on their website.

2.5 AVS and CVD checks

If you are planning on using AVS (Address Verification) and/or CVD (Credit Card Validation Digit) checks it's important to configure your Moneris account correctly.

The AVS and CCV checks are additional; this means that those checks could fail but you could still have a successful transaction. In the Moneris account you can specify which response you would allow. It's important to allow all responses in this account and to limit the responses in the Moneris payment module settings in PSM Web.

If the Moneris account is configured to reject certain AVS/CVD responses those payments are not automatically voided. The merchant should void them using the Moneris account site. Therefore it's better to accept all responses on the account site and configure PSMW to reject certain responses. That way PSM Web will first do an authorization request and if the AVS/CVD fails it will then automatically do a void to release the funds on the credit card.

2.6 Payment page

When you have correctly configured the Moneris payment module in PSM Web the end user will see the following page when he is performing a payment.

Moneris payment

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Please note that the *Address Verification System* section is only visible if you have enabled the *Check for AVS* option on the module settings page. The *Card Validation Digits* section is only visible if you have enabled the *Check for CVD* option on the module settings page.

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