

CyberSource®

CyberSource Global Payment Management for Magento 2

User's Guide

Version 3.0.0

July 2018

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Recent Changes

Version	Release	Changes
1.0.0	March 2017	Initial Release
2.0.0	August 2017	Added support for Secure Acceptance SOP, Electronic Checks, Online Bank Transfers (Bancontact, Sofort, iDEAL), Tax Calculation, and Delivery Address Verification
2.0.2	December 2017	Updated settings descriptions and screenshots to reflect recent updates to the extension.
2.0.3	January 2018	Added instructions for configuring shipping taxes
3.0.0	June 2018	Added Account updater module Added ATP module Added Klarna module Added Visa Checkout module Added ApplePay Module Secure Acceptance module reworked with payment method adapter architecture. eCheck module reworked with payment method adapter architecture.

1. Introduction

The purpose of this manual is to guide a user through the configuration settings and use of the CyberSource Global Payment Management Extension for the Magento 2.x ecommerce platform.

Where appropriate, this manual will reference documentation produced by CyberSource.

The CyberSource Global Payment Management Extension for Magento 2 includes the following CyberSource payment management capabilities:

1.1. Payment Tokenization with Secure Acceptance

The CyberSource extension for Magento uses Secure Acceptance to securely collect sensitive card data from the consumer's browser. Secure Acceptance prevents sensitive payment data from ever touching your systems to reduce your overall PCI scope, potentially allowing merchants to qualify for the SAQ A or SAQ A-EP.

The extension also incorporates CyberSource Tokenization, which replaces sensitive payment transaction data with a unique identifier that cannot be reverse-engineered. The unique

identifier is called a payment token (also known as a Profile ID or Subscription ID), which is stored in Magento and takes the place of sensitive cardholder information, allowing your operations to run without sensitive card data in your environment.

1.2. Credit Card Services

The CyberSource Magento extension includes the following credit card services:

- Authorization
- Sale (Authorization + Capture)
- Authorization Reversal
- Capture
- Credit
- Void

1.3. Decision Manager

Decision Manager is a fraud management platform that prevents fraud losses and gives you the flexibility to control business practices and policies in real time. With Decision Manager, you can accurately identify and review potentially risky transactions while minimizing the rejection of valid orders.

The CyberSource Magento extension includes:

- Real-time fraud screening performed during Authorization
- Device Fingerprinting
- On-Demand Conversion Detail Report for changes in order status

1.4. Account Takeover Protection

CyberSource Account Takeover Protection defends consumers and merchants from fraudulent uses of online accounts. It helps identify high risk users at account creation and login, and monitors for suspicious account changes.

The CyberSource Magento extension includes:

- Real-time event screening account creation, login, and account changes
- Device Fingerprinting

1.5. Payer Authentication (3-D Secure)

CyberSource Payer Authentication services enable you to add support to your web store for card authentication services offered by Visa, MasterCard, and other card brands. These programs verify the cardholder's identity directly with the card issuing bank in real-time to increase payment security and reduce the risk of fraud; however, Payer Authentication is not a fraud management service, and CyberSource recommends that you implement a comprehensive fraud management program such as Decision Manager in addition to Payer Authentication services.

The CyberSource Magento extension includes the following Payer Authentication programs:

- Verified by Visa
- MasterCard Secure Code
- American Express SafeKey
- Discover ProtectBuy
- JCB
- Dinners
- Maestro International

1.6. PayPal Express Checkout

The CyberSource Extension for Magento includes the PayPal Express Checkout payment method. Processing your PayPal transactions through CyberSource allows you to consolidate all payment types under a single gateway account, simplify integration efforts, screen PayPal transactions for fraud with Decision Manager, and streamline reporting.

The CyberSource Magento extension supports the following PayPal services:

- Sessions
- Check Status
- Order
- Authorization
- Authorization Reversal
- Capture
- Sale
- Refund
- PayPal Credit
- Billing Agreements

1.7. Electronic Check (eCheck)

Electronic checks, also known as e-checks, are a form of digital payment that serves the same function as a physical check. When a merchant accepts an electronic check payment, the funds are pulled directly from the customer's checking or savings account.

The CyberSource Magento extension supports the following e-check services:

- Debit
- Credit

E-checks will process refunds when you use the credit payment service.

1.8. Online Bank Transfers

Online banking services enable customers to pay for goods by pushing money from their bank account to the merchant.

The CyberSource Magento extension supports the following payment methods and corresponding online bank transfer services:

- Bancontact
 - Sale
 - Check Status
 - Refund
 - Country: Belgium
- Sofort
 - Sale
 - Check Status
 - Refund
 - Country: many European regions
- iDEAL
 - Options
 - Sale
 - Check Status
 - Refund
 - Country: Netherlands
- EPS
 - Sale
 - Check Status
 - Refund
 - Country: Austria
- giropay
 - Sale
 - Check Status
 - Country: Germany

1.9. Tax Calculation

The tax calculation service provides real-time tax calculation at the time of checkout for orders placed worldwide with your business.

The CyberSource Magento extension supports the Tax calculation service.

1.10. Delivery Address Verification

The Delivery Address Verification service verifies typed addresses and corrects invalid city/state/ZIP combinations in real-time.

The CyberSource Magento extension supports the Delivery Address Verification service while updating shipping information if this feature is enabled in the Magento admin.

1.11. PayPal Credit

PayPal Credit is a payment method allowing merchants to accept a PayPal transaction where the customer elects to finance their purchase through PayPal.

1.12. Visa Checkout

Visa Checkout can increase sales conversion by making it easier for your customers to pay with their card online. The CyberSource extension for Magento supports the following services:

- Visa Checkout button
- Get Visa Checkout Data
- Authorization
- Sale (Authorization + Capture)
- Authorization Reversal
- Capture
- Credit
- Void

1.13.Klarna

Klarna credit provides a seamless user experience for online consumer financing to merchants of all sizes, increasing consumer choice, loyalty, and grow sales.

The goal of this is to implement Authorize, Capture and Refund functionality for this payment method.

2. CyberSource Configuration

Before configuring Magento, the CyberSource Enterprise Business Center needs to be configured.

Customer payments are managed by both Magento and the CyberSource Enterprise Business Center (EBC). This section covers the mandatory settings that must be configured in the EBC, as well as some general use cases that will be typical in the day to day management of your Magento store.

Merchants will need to contact CyberSource Customer Support for product availability and enablement.

2.1. Secure Acceptance Configuration

To start profile configuration, visit the CyberSource Business Center by following one of these URL's.

Testing URL: <https://ebctest.CyberSource.com/ebctest/login/Login.do>

Production URL: <https://ebc.CyberSource.com/ebc/login/Login.do>

In the left navigation panel, choose Tools & Settings > Secure Acceptance

Once on that panel, choose the button in the lower right labeled *Create New Profile*.

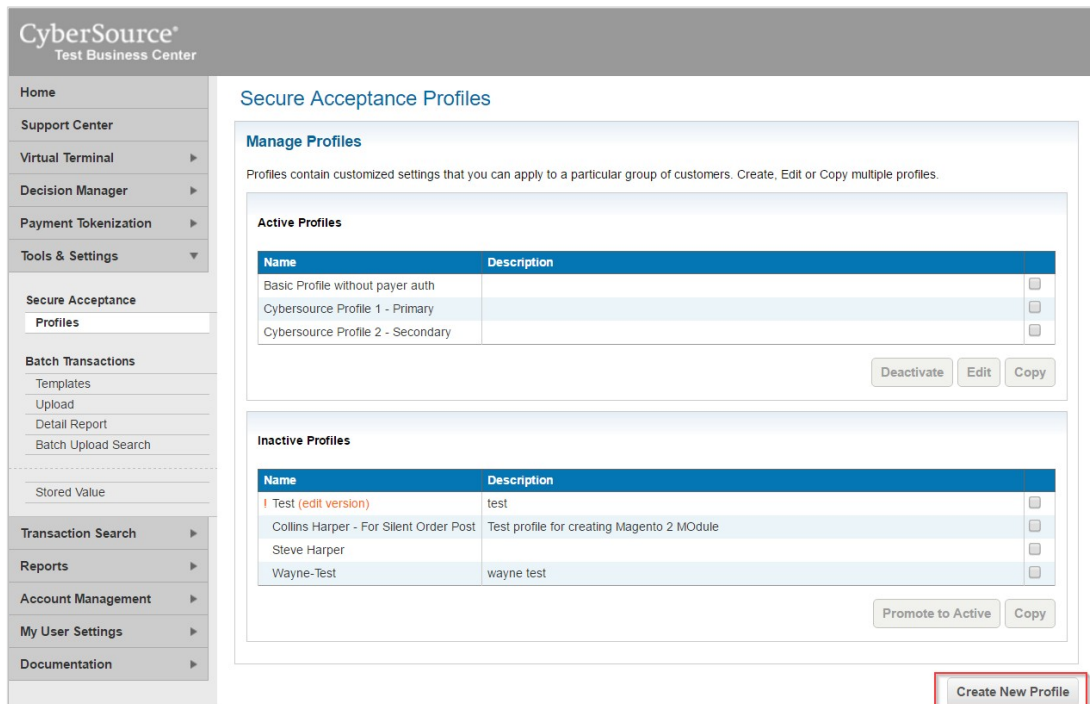


Figure 1. CyberSource Business Center Secure Acceptance - Profiles Configuration

2.1.1. Create New Profile

A Magento instance can have many Secure Acceptance Profiles but you need at least one. The Profile will hold settings related to the cards you accept, the currency and other settings including the profile ID, and security access keys needed by Magento to communicate with CyberSource.

Figure 2 below shows the profile creation screen. Secure Acceptance is offered in two different modes:

- Web/Mobile is a hosted payment page, available in iframe or redirect method.
- Silent Order POST (SOP) directly posts card data from your customers' browser to CyberSource. The customer never leaves your site, and your site never receives any card data which reduces PCI DSS scope.

Ensure you select either the Web/Mobile or Silent Order POST Integration Method and select all relevant checkboxes in the Added Value Services section.

Note: Payment Tokenization is required for using this extension, and Decision Manager is optional.

The screenshot shows the 'Create Profile' page in the CyberSource Test Business Center. The page has a dark header with the CyberSource logo and 'Test Business Center' text. A left sidebar contains a navigation menu with items like Home, Support Center, Virtual Terminal, Decision Manager, Payment Tokenization, Tools & Settings, Secure Acceptance Profiles, Batch Transactions, Transaction Search, Reports, Account Management, My User Settings, and Documentation. The main content area is titled 'Create Profile' and contains three sections: 'Profile Information' with fields for Name, Description, Integration Method(s) (radio buttons for Web/Mobile and Silent Order Post), and Company Name; 'Contact Information' with fields for Name, Email, and Phone Number; and 'Added Value Services' with checkboxes for Payment Tokenization and Decision Manager. At the bottom right of the form are 'Create' and 'Cancel' buttons.

Figure 2. CyberSource Business Center - Create New Profile

2.1.2. General Settings

After you have saved the profile, you can begin configuring it. The first step is General Settings. Please make note of the Profile ID. This is a key setting needed for Magento. See section 3.3.

General Settings
(Cybersource Profile 1 - Primary) [Return to Profile home](#)

Profile Information

Name:

Profile ID:

Description:

Integration Method(s): Web/Mobile Silent Order Post

Company Name:

Contact Information

Name:

Email:

Phone Number:

Added Value Services

Payment Tokenization

Decision Manager Enable Verbose Data Generate Device Fingerprint

Figure 3. CyberSource Business Center Secure Acceptance Profiles Configuration - General Settings

- Payment Tokenization is required
- Decision Manager and related settings are optional and used if only if you are using Decision Manager

2.1.3. Payment Settings

In this section, you can specify which card types are allowed for the payment method. You can also select currency, CVN Display, CVN Required and Payer Authentication options.

CyberSource
Test Business Center

Home
Support Center
Virtual Terminal
Decision Manager
Payment Tokenization
Tools & Settings

Secure Acceptance
Profiles
Batch Transactions
Templates
Upload
Detail Report
Batch Upload Search
Stored Value

Transaction Search
Reports
Account Management
My User Settings
Documentation

Payment Settings
(Test) [Save] [Cancel]

Payment Method
To promote a profile to active, you must select at least one payment type and a currency.

Card
Add or edit the card types that your merchant account provider has authorized. Click the edit icon to change the CVN Display, CVN Required, Payer Authentication, and Currencies settings.

Card Type	CVN Display	CVN Required	Payer Authentication	Currencies
[Add/Edit Card Types]				

Automatic Authorization Reversal
Check to perform an automatic authorization reversal on each transaction that:

- Fails AVS check
- Fails CVN check

eCheck
eCheck is a payment option allowing US and Canadian customers to pay directly from their bank accounts. Ensure you are configured to accept these payments prior to enabling eCheck below.

- Enable eCheck payments

Visa Checkout
Visa Checkout is a digital payment service designed to simplify the checkout experience using a secure, single sign-on across channels and devices using a customer's preferred payment method. You will need to ensure you set up VISA Checkout in the [Digital Payment Solutions](#) section of Account Management.

PayPal Express Checkout
You can accept PayPal payments through Secure Acceptance. Please contact CyberSource Customer Support to ensure your Merchant ID is configured for PayPal prior to enabling below.

- Enable PayPal Express Checkout

[Save] [Cancel]

Figure 4. CyberSource Business Center Secure Acceptance Profiles Configuration - Payment Method Configuration

2.1.4. Security

In the Security panel you will create an Access Key and a Secret Key needed to complete the setup of the Magento 2 Module. See section 3.3

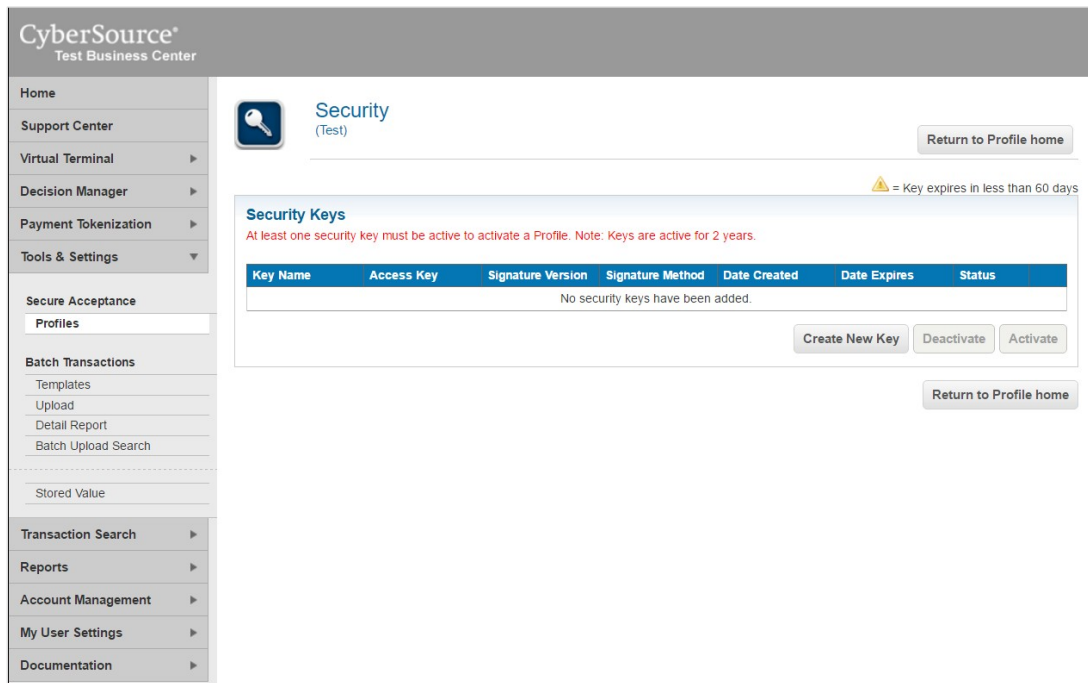


Figure 5. CyberSource Business Center Secure Acceptance Profiles Configuration - Security Settings

2.1.5. Payment Form

If using Secure Acceptance Web/Mobile, when a customer is either redirected to the hosted payment page at CyberSource or if they see the modal popup window during checkout, they will see a payment form that has been configured with the settings below. These settings are not applicable for the Secure Acceptance Silent Order POST configuration.

Payment Form

(Cybersource Profile 1 - Primary)

[Return to Profile home](#)

Payment Form Flow

Select the number of steps in your customers checkout experience.

Multi Step Payment Form
Your customer completes the checkout process over a number of pages.

Single Page Form
Your customer completes the checkout process on a single, longer page.

Purchase Information

Display the total tax amount in each step of the checkout process.

Checkout Steps

Select the steps to include in your checkout. You need to POST in fields required by your processor, if you do not capture these via Secure Acceptance.

Billing Information Shipping Information Payment Information

Payment Information

Mask sensitive fields (such as card or bank account numbers) after they are entered.

Order Review

Section	Display	Edit
Billing Information	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Shipping Information	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Payment Information	n/a	<input checked="" type="checkbox"/>

Figure 6. CyberSource Business Center Secure Acceptance Profiles Configuration - Payment Form Settings

These settings have no effect on the integration with Magento and can be configured to your specific needs.

2.1.6. Notifications

On this configuration panel, you must choose the Merchant POST URL tick box and input callback URL to your store.



Notifications

(Cybersource Profile 1 - Primary)

Save

Cancel

* Required Fields

Merchant Notifications

Select and enter the POST URL and/or email address you want the transaction data sent to.

Merchant POST URL

Merchant POST Email

Select the card number digits that you want displayed. *

- Return card BIN (123456xxxxxxxxxx)
- Return last 4 digits of card number (xxxxxxxxxx1234)
- Return BIN and last 4 digits of card number (123456xxxxxx1234)

Customer Notifications

Email Receipt to Customer

Save

Cancel

Figure 7. CyberSource Business Center Secure Acceptance Profiles Configuration - Notifications Settings


The Merchant POST URL is: <your base url> + /cybersource/index/placeOrder

For example, if your website URL is <http://www.example.com/> then the Merchant POST URL would be <http://www.example.com/cybersource/index/placeOrder>

When you configure a Merchant POST URL you will also see additional settings for the card digits returned and stored in Magento.

2.1.7. Customer Response Pages

Response pages are URL's that customers get directed to when a transaction is completed or has been cancelled.



Customer Response Pages

(nik local web)

Save Cancel

* Required Fields

Transaction Response Page

Select the method for hosting the transaction response page, which is displayed at the end of the check-out process.

Hosted by CyberSource
A response message is displayed when the transaction is declined, cancelled, or if there is an error (listed below).

Hosted by you (URL)
Selecting this option enables you to manage your own response pages.

Transaction Response Message

DECLINE

Retry Limit
Customers may retry a declined transaction up to times.

ERROR

Message: An error occurred during payment processing. Please verify your information.

Custom Cancel Response Page

Select the method for hosting the transaction cancellation page, which is displayed when a user clicks the cancel button in the checkout process.

Hosted by CyberSource
"Your order was cancelled." is displayed when the transaction is cancelled. A button will take the user to the Customer Redirect URL specified below.

Hosted by you (URL)
Selecting this option enables you to manage your own response page.

Customer Redirect after Check-out

Enter the URL of the page to link to from the Transaction Response Page, after the check-out process is complete.

Web Address* (URL)

Figure 8. CyberSource Business Center Secure Acceptance Profiles Configuration - Customer Response Pages Configuration

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Your Transaction Response page URL is your `base url + /cybersource/index/placeOrder`

For example, if your website URL is `http://www.example.com/` then the Transaction Response URL would be <http://www.example.com/cybersource/index/placeOrder>

Your Custom Cancel Response Page URL is your `base url + /cybersource/index/cancel`

For example, if your website URL is `http://www.example.com/` then the Transaction Response URL would be <http://www.example.com/cybersource/index/cancel>

The Customer Redirect after Check- URL is your `base url + /cybersource/index/placeOrder`

For example, if your website URL is `http://www.example.com/` then the Customer Redirect after Check-out URL would be <http://www.example.com/cybersource/index/placeOrder>

2.2. Decision Manager

For the purposes of configuring Magento to work with Decision Manager, the following sections outline some brief topics that help describe how Magento and Decision Manger will work together.

2.2.1. Orders

When enabled, Decision Manager runs in real time with the Authorization. The possible decisions are ACCEPT, REJECT, REVIEW, or ERROR. Orders set to REVIEW by Decision Manager will be marked as Pending Review in Magento.

When you change an order in Decision Manager Case Management from REVIEW to REJECT or ACCEPT, Magento will not immediately learn of this change. Magento will learn of any changes to payment transaction states periodically (by cron every 2 minutes) by contacting CyberSource and querying for changes. Section 3.6 describes how you configure Magento Cron settings that will trigger a Magento task that will look for Decision Manager changes and update Magento Orders accordingly.

If a change in state is detected, the module will update the order status in Magento from Pending Review to one of these states: Processing, Pending Payment or Closed.

Please note that if an order is Pending Review in Decision Manager, you cannot prepare an invoice in Magento until it is accepted in Decision Manager.

2.2.2. Refunds

Please note the order must be either Accepted or Rejected in Decision Manager before you are able to issue a refund. Rejecting an order in Decision Manager will automatically perform an

Authorization Reversal for the order as part of the Cron process that queries CyberSource for updates in Decision Manager.

2.2.3. Custom Fields

Decision Manager supports up to 100 custom fields called Merchant Defined Data Fields. The CyberSource Module for Magento 2 will send ten of these fields, but they must be configured inside Decision Manager in order to make use of them.

To add the additional custom fields provided by Magento 2, login to the Business Center and navigate to Decision Manager > Configuration > Custom Fields. Use the tables below to configure the fields.

Custom Fields

Save Successful
Your new custom field has been saved.

Merchant Custom Fields

Name	MDD	Type	Description		
Logged in customer	1	string	True if customer is logged in. False if guest customer.		<input type="checkbox"/>
Account creation date	2	string	Date account created		<input type="checkbox"/>
Purchase History Count	3	string	Number of previous purchases for current customer		<input type="checkbox"/>
Last Order Date	4	string	Date of customer's previous order		<input type="checkbox"/>
Member account age	5	string	Age of current user's account in days		<input type="checkbox"/>
Repeat customer	6	string	Is user a repeat customer?		<input type="checkbox"/>
Coupon Code Used	20	string			<input type="checkbox"/>
Discount Amount	21	string			<input type="checkbox"/>
Gift Message	22	string			<input type="checkbox"/>
Order Source	23	string			<input type="checkbox"/>

Figure 9. CyberSource Business Center Decision Manager Custom Fields Configuration

To add a field, select Add Custom Field, select the Order Element and input the name. Follow the table below to map the correct element and name.

Field Name	Order Element
Logged in customer	merchant_defined_data1
Account creation date	merchant_defined_data2
Purchase History Count	merchant_defined_data3
Last Order Date	merchant_defined_data4
Member account age	merchant_defined_data5
Repeat customer	merchant_defined_data6
Coupon Code Used	merchant_defined_data20
Discount Amount	merchant_defined_data21
Gift Message	merchant_defined_data22
Order Source	merchant_defined_data23

For complete Decision Manager configuration instructions, please refer to the CyberSource Decision Manager User Guide referenced in section 6 of this manual.

2.3. Security Credentials

In addition to the Secure Acceptance security credentials created in Section 2.1, the module uses other connection methods to access CyberSource services that require their own security credentials for authentication.

2.3.1. Create a Transaction Security Key

The CyberSource Module for Magento makes use of the SOAP Toolkit API to access several CyberSource services that do not include the transmission of card data.

To create a SOAP Toolkit API transaction key, navigate in the Business Center to Account Management > Transaction Security Keys > Security Keys for the SOAP Toolkit API. Click the Generate Key button and save the resulting key for purposes of entering in your Magento configuration.

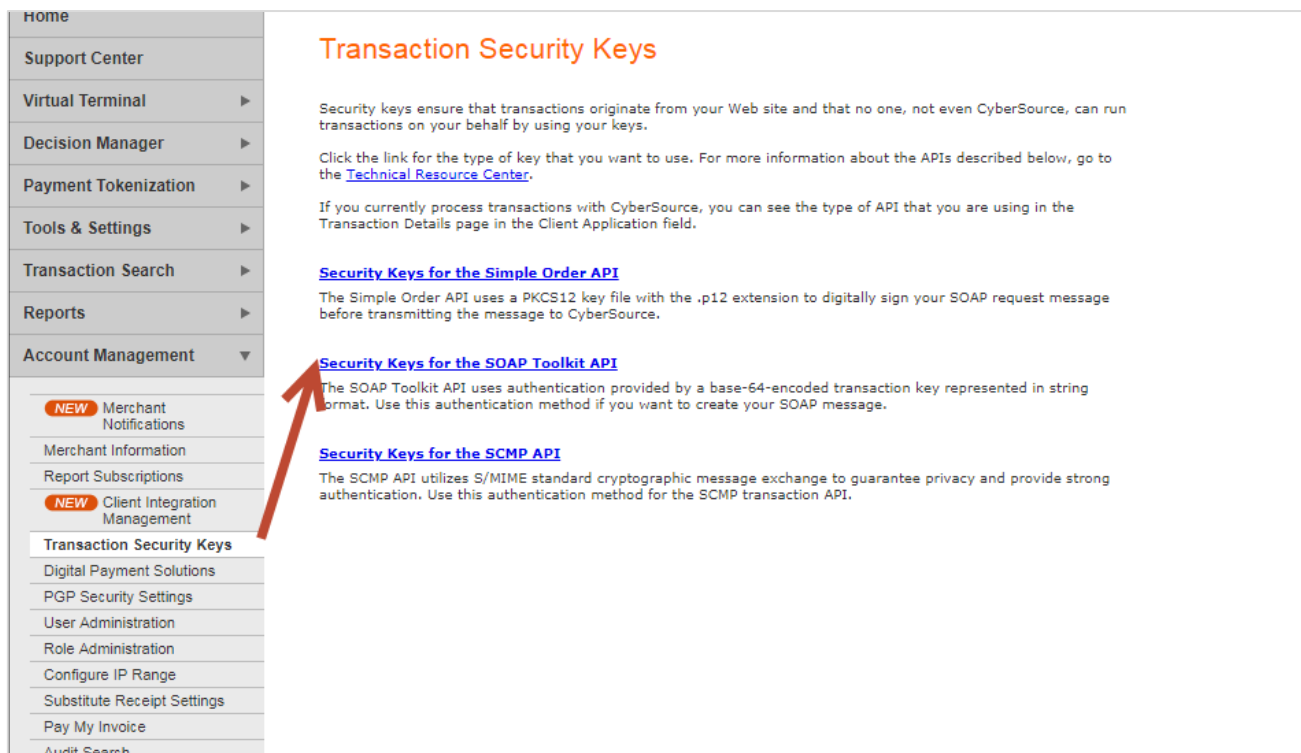


Figure 10. Create a Transaction Security Key

Transaction Security Key 70	Jul 10 2017 05:15:44 PM	Jul 10 2020 05:15:00 PM	<input type="checkbox"/>
Transaction Security Key 71	Mar 21 2018 04:32:32 AM	Mar 20 2021 04:32:00 PM	<input type="checkbox"/>
Transaction Security Key 72	Jun 01 2018 04:06:15 AM	May 31 2021 04:06:00 PM	<input type="checkbox"/>
Transaction Security Key 73	May 22 2018 11:42:10 AM	May 22 2021 11:42:00 AM	<input type="checkbox"/>
Transaction Security Key 74	Oct 25 2017 02:43:33 PM	Oct 25 2020 02:43:00 PM	<input type="checkbox"/>
Transaction Security Key 75	Jun 22 2018 08:45:59 AM	Jun 22 2021 08:45:00 AM	<input type="checkbox"/>
Transaction Security Key 76	Feb 17 2018 07:24:08 AM	Feb 16 2021 07:24:00 PM	<input type="checkbox"/>

Your new key appears in the box below. Because you will not see the key again after you leave this page, you must immediately copy or download the key to a safe location on your computer.

```

QkDocEC6nLeQaM8jFy/kVJCJOEtGwTbbvIM2YDURGdL21oupYURovChWj/08Kqa6CfWYPOB
1nHduEhgZC3yS2C0edp3HnjYdaZBQQdb0s2IAwyFf6oR7fYw7WvudR0kdJJ4YLATjocYwER
n9Hk2YT9NPS8hnVXayG585hQoHJFak2Lphsvi0o010Ev4MHN7Orsp5cq5CBDHczB6f/MB8Y
dx00Bv0CH21oGB+mcY09pLhDDiru1ccsbQUd0VHoC19HRAaf+AEsvqZW0xGbTjine8iM40g
88nRuc10by5K7b48301kkyFnnfQoqIHKiRrRCqUtm66iWDQ0gyPHXpweVw==

```

Figure 11. Create a Transaction Security Key

2.3.2. Create a Report Download User

The CyberSource Module for Magento makes use of a reporting API that allows Magento to query CyberSource for information about transactions. To activate this, you must create a separate CyberSource Business Center user with the role of 'Report Download'.

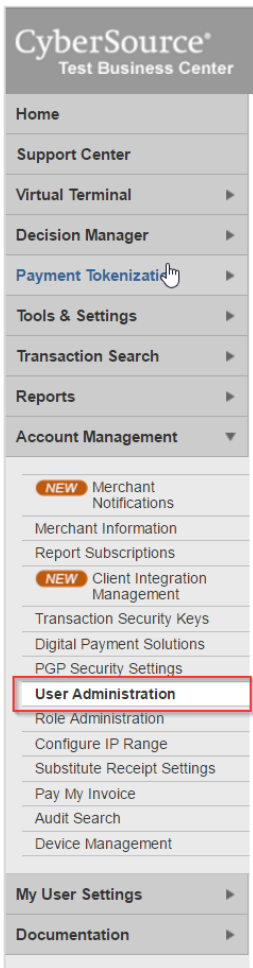


Figure 12. CyberSource Business Center Main Navigation - User Administration

Navigate to the Account Management -> User Administration section of the main navigation. The screen will show a listing of active users. Click the 'Add User' button. The next screen will look like this:

Figure 13. Add New CyberSource Business Center User Screen

Fill out the form and select 'Report Download' User Role. Once you complete the Add User form, an email will be sent to the address used on the form. The email will contain a link and a onetime 'token' used to validate the email account. Once the token is entered, you will be asked to reset the password. This password is needed in section 3.2 for the 'Report Password'.

2.4. Backend Setup

Certain CyberSource services supported by the Module require additional backend setup on your Merchant ID. Please contact your CyberSource Account Representative to enable any of the following services:

1. Payment Tokenization: Required by the Module for Credit Card processing
2. Decision Manager
3. Payer Authentication

4. PayPal Express Checkout: New credentials are required for Alt Pay connection. Additional setup in PayPal is documented in the PayPal guide listed in Section 6 of this document.
5. eChecks
6. Online Bank Transfers
7. Tax Calculation
8. Klarna
9. Account Takeover Protection
10. Account Updater
11. Visa Checkout (enabled in the EBC)
12. Apple Pay (enabled in the EBC)

3. Magento Backend Configuration Settings

Once logged into the administration section of your Magento 2 website, the configuration panel is found by navigating to the following screen:

Stores->Configuration->Sales->Payment Methods

Once on that screen you will see the settings for the CyberSource module. Inside this panel are additional sub panels:

⊖ **CyberSource**

The CyberSource Payment Management Platform enables merchants to accept and manage payments, mitigate fraud, and secure their payment data.

[Learn More...](#)

CyberSource[®]

⊖ **General**

⊖ **SOAP Webservice**

⊖ **E-Check**

⊖ **Secure Acceptance Web/Mobile**

⊖ **Token Management Service**

⊖ **Delivery Address Verification Service**

⊖ **Klarna**

⊖ **Secure Acceptance Silent Order Post (SOP)**

⊖ **PayPal Express Checkout**

⊖ **Device Fingerprint**

⊖ **Bank Transfer**

⊖ **Visa Checkout**

⊖ **ApplePay**

⊖ **Account Updater**

Figure 14. Main CyberSource configuration panel with sub panels

3.1. General Settings

General

Enabled <small>[store view]</small>	Yes	
Title <small>[store view]</small>	CyberSource	
DM fail email sender <small>[store view]</small>	General Contact	<input checked="" type="checkbox"/> Use system value
DM fail email template <small>[store view]</small>	Cybersource DM fail email (Default)	<input checked="" type="checkbox"/> Use system value
Secure Acceptance Type <small>[store view]</small>	Silent Order Post (SOP)	<input type="checkbox"/> Use system value
	Use SOP in order to enable Multi-shipping feature.	
Credit Card Types <small>[website]</small>	<div style="border: 1px solid #ccc; padding: 5px;"><p>American Express</p><p>Visa</p><p>MasterCard</p><p>Discover</p><p>JCB</p><p>Diners</p><p>Maestro International</p><p>Other</p></div>	<input type="checkbox"/> Use system value
	for SOP only	
Payment Action for SecureAcceptance <small>[website]</small>	Authorize Only	
	both SOP and WEB/Mobile	
Service URL <small>[website]</small>	https://secureacceptance.cybersource.com	<input checked="" type="checkbox"/> Use system value
Service URL for tests <small>[website]</small>	https://testsecureacceptance.cybersource.c	<input checked="" type="checkbox"/> Use system value
Payment from Applicable Countries <small>[website]</small>	All Allowed Countries	<input checked="" type="checkbox"/> Use system value
Payment from Specific Countries <small>[website]</small>	<div style="border: 1px solid #ccc; padding: 5px;"><p>Afghanistan</p><p>Åland Islands</p><p>Albania</p><p>Algeria</p><p>American Samoa</p><p>Andorra</p><p>Angola</p><p>Anguilla</p><p>Antarctica</p><p>Antigua & Barbuda</p></div>	

Enable DM CRON <small>[store view]</small>	<input type="text" value="Yes"/>	▼
Test Mode <small>[store view]</small>	<input type="text" value="Yes"/>	▼
Debug Mode <small>[store view]</small>	<input type="text" value="Yes"/>	▼
Ignore AVS <small>[store view]</small>	<input type="text" value="No"/>	▼
Ignore CVN <small>[store view]</small>	<input type="text" value="No"/>	▼
Sort Order <small>[store view]</small>	<input type="text" value="10"/>	
Developer ID <small>[store view]</small>	<input type="text" value="default"/>	
Report Username <small>[store view]</small>	<input type="text"/>	
Report Password <small>[store view]</small>	<input type="text"/>	
Report URL <small>[store view]</small>	<input type="text"/>	
Auth Indicator <small>[store view]</small>	<input type="text" value="Preauthorization"/>	▼
	Flag that specifies the purpose of the authorization.	
Use CWV for Saved Credit Cards <small>[store view]</small>	<input type="text" value="No"/>	▼

Figure 15. General Settings

Setting	Notes
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of Secure Acceptance payment method for credit cards. This is used for both Web Mobile and Silent Order Post configurations
DM fail email sender	If the order is rejected by Decision Manager, the customer will be notified. Select the admin sender contact here
DM fail email template	If the order is rejected by Decision Manager, the customer will be notified. Select the email template to be used here
Secure Acceptance Type	CyberSource Secure Acceptance Web/Mobile lets you securely accept payments made on the web or on mobile browsers, worldwide, without handling payment data (process involves a redirect to CyberSource). The Silent Order POST integration method securely passes or "posts" payment data from the customer directly to the CyberSource system (the process does not involve a redirect to CyberSource)
Credit Card Types	Select which card types you would like to accept. This only applies to Silent Order Post configuration. It is not used for Web/Mobile.
Payment Action for Secure Acceptance	Set to Authorize Only to reserve funds during checkout and capture during invoice creation. Set to Authorize and Capture to authorize and capture during customer checkout
Report Server URL	Test: https://ebctest.cybersource.com/ebctest/ Production: https://ebc.cybersource.com/ebc/
Service URL	https://secureacceptance.cybersource.com
Service URL for tests	https://testsecureacceptance.cybersource.com
Payment from Applicable Countries	If set to 'All Allowed', Magento 2 global settings for allowed countries is used to determine if the customers billing Country is applicable for use of this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Payment from Specific Countries	This is a multi-select box allowing the store owner to specify countries that will be allowed to use this payment method
Enable DM CRON	If Decision Manager (DM) is used by your configuration, Magento must learn of any changes to DM status. Enable this setting to ensure Magento will query CyberSource to check on the status of any transactions that were set to 'REVIEW' to see if any have been either accepted or rejected. Disable this setting if Decision Manager is not used.
Test Mode	If yes, CyberSource Test environments are used when processing transactions. If no, all transactions use production environments

Setting	Notes
Debug Mode	If Yes, diagnostic information is stored in log files on the Magento web server. If No, no information is logged
Ignore AVS	If set yes, the results of AVS verification are ignored. See CyberSource Secure Acceptance pdf page 74 for additional information.
Ignore CVN	If set yes, the results of CVN verification are ignored. See CyberSource Secure Acceptance
Sort Order	Change the default module sort order here
Developer ID	This is an optional field that must be no longer than 8 characters. Developer ID's are assigned by CyberSource by request. Please contact your CyberSource Alliance Manager to have one assigned to you.
Report Password	See Section 2.3.2
Report Username	See Section 2.3.2
Report URL	Testing : https://ebctest.cybersource.com/ebctest/ConversionDetailReportRequest.do Production : https://ebc.cybersource.com/ebc/ConversionDetailReportRequest.do
Auth Indicator	See page 126 of CyberSource Credit Card Services pdf
Use CVV for Saved Credit Cards	If set to Yes, the customer will be asked to enter Card Security Code when paying with stored cards.

3.2. SOAP Web Services Settings

⊖ SOAP Webservice

Merchant ID <small>[store view]</small>	<input type="text" value="sample_merchant_id"/>	
Transaction Key <small>[store view]</small>	<input type="text" value="....."/>	
Use Test WSDL <small>[store view]</small>	<input type="text" value="Yes"/>	
Path to WSDL <small>[store view]</small>	<input type="text" value="https://ics2wsa.ic3.com/commerce/1.x/tra"/>	<input checked="" type="checkbox"/> Use system value
Path to test WSDL <small>[store view]</small>	<input type="text" value="https://ics2wstesta.ic3.com/commerce/1.x."/>	<input checked="" type="checkbox"/> Use system value

Figure 16. SOAP API Web Service Settings

Setting	Notes
Merchant ID	Your CyberSource Merchant ID
Transaction Key	See Section 2.3.1
Use Test WSDL	Select "Yes" if Test Business Center is used, and "No" for production use.
Path to WSDL	https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor/CyberSourceTransaction_1.139.wsdl
Path to test WSDL	https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor/CyberSourceTransaction_1.139.wsdl

NOTE: SOAP Web Service section proper configuration is required for other services including Tax Calculation, Secure Acceptance, Visa Checkout, PayPal, Account Takeover Protection and Apple Pay. If you experience issues with these modules, please make sure the SOAP Web Service options are configured properly: "Merchant ID" and "Transaction Key" have correct value and "Use Test WSDL" option matches your CyberSource Merchant account environment.

3.3. E-Check

The CyberSource E-Check module allows customers to make purchases using a Routing Number and an Account Number.

3.3.1. Payment Event Types

During checkout, an E-Check transaction request is sent to CyberSource and if successful, the transaction is sent to the Automated Clearing House (ACH). This process mirrors how physical Checks work.

Magento will Query CyberSource periodically to check on the status of each Pending E-Check transaction. In response, CyberSource will provide updated Transaction Statuses called a 'Payment Event Type'. As a result, there are many possible outcomes that can happen during ACH processing. For each Pending Transaction included in the CyberSource response, Magento must decide if a transaction should remain Pending, or if it should be considered Settled, or if the transaction was Rejected.

To manage this, the settings below allow you to configure what action Magento will take for each Payment Event Type.

If the Payment Event Type is mapped as a Pending Event Type, no change is made to the Transaction or Order status. The order should remain in Payment Pending state.

If the payment Event Type is mapped as a Reject Event Type, the order is cancelled.

If the payment Event Type is mapped as an Accept Event Type, an invoice is prepared for that order and the order status will change to Processing.

For a description of possible Payment Event Types see page 86 of this Reporting Developer Guide in Section 6.

3.3.2. Testing

Testing E-Check Payment Event Types is difficult because a sandbox environment is not available to simulate each Event Type. As a result, there are two settings in Magento that will help simulate the possible event types during processing of the requested report.

To use this system, toggle the 'Use Test Environment' setting and select a Test Payment Event Type to simulate. Once configured, the status request is made to CyberSource for each pending E-Check transaction, but Magento will ignore the returned Payment Event Type in the response and instead use the Test Event Type.

Ensure this feature is disabled for production use.

E-Check

Enabled [website] Yes

Title [store view] CyberSource ECheck

Pending Event Type [store view]

- CANCELLED
- CANCELED_REVERS
- FAILED
- FUNDED
- MIPS
- PAYMENT**
- PENDING**
- REFUNDED
- REVERSAL
- REVERSING
- TRANSMITTED

Reject Event Type [store view]

- Payment
- Refund
- Completed
- Correction**
- Declined
- Error
- Failed
- Final NSF
- First NSF
- NSF

Accept Event Type [store view]

- Payment
- Refund
- Completed**
- Correction
- Declined
- Error
- Failed
- Final NSF
- First NSF
- NSF

Figure 17. CyberSource E-Check Settings

Use test environment? <small>[store view]</small>	No	▼
Test Event Type <small>[store view]</small>	Final NSF	▼
Test Service URL <small>[website]</small>	https://ebctest.cybersource.com/ebctest	
Service URL <small>[website]</small>	https://ebc.cybersource.com/ebc/Query	
Merchant Username <small>[website]</small>		
Merchant password <small>[website]</small>		
Payment From Applicable Countries <small>[website]</small>	All Allowed Countries	▼
Payment From Specific Countries <small>[website]</small>	<ul style="list-style-type: none"> Afghanistan Åland Islands Albania Algeria American Samoa Andorra Angola Anguilla Antarctica Antigua and Barbuda 	
Report check period, days <small>[store view]</small>	7	
Sort Order <small>[store view]</small>	40	

Figure 18. CyberSource E-Check Settings (continued)

Setting	Notes
Enabled	This setting activates or deactivates this payment method
Title	This text is displayed to customers as the name of this payment method
Pending Event Type	Select which payment statuses that you will consider 'Pending'. This would signify transactions for which no deposit has been received yet. Contact your CyberSource representative if you have any questions about appropriate statuses.
Reject Event Type	Transactions that were initially accepted during checkout, but after processing by the Automated Clear House, the transaction was rejected. Magento will learn of transactions that have failed
Accept Event Type	Select Event Types that signify the receipt of funds so an invoice can be prepared and the order status moved to 'Processing'
Test Event Type	When Testing, you can use this setting to simulate a Payment Event Type for all 'Pending Payment' orders that were paid for with an E-Check transaction.
Use test environment?	If enabled, Magento will replace the Payment Event Type returned by CyberSource with the Event Type configured in the 'Test Event Type' setting.
Test Service URL	https://ebctest.cybersource.com/ebctest/Query
Service URL	https://ebc.cybersource.com/ebc/Query
Merchant Username	CyberSource Business Center Username with Report Download permissions
Merchant password	Password for Report Download user
Payment from Applicable Countries	If set to 'All Allowed', Magento 2 global settings for allowed countries are used to determine if the customer's billing Country is allowed for this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Payment from Specific Countries	This is a multi select box allowing the store owner to specify countries that will be allowed to use this payment method.

Setting	Notes
Report check period, days	The report is generated daily Monday through Friday unless CyberSource does not receive a data file from the processor, receives the data file after the cut-off time, or receives an empty data file. Because the report is not generated on weekends, the report that you download on Mondays contains all your weekend transactions. Make sure your implementation can handle reports that contain transactions spanning multiple processing days.
Sort Order	Change the default module sort order here.

3.4. Secure Acceptance Web/Mobile

Secure Acceptance Web/Mobile

Profile Id [store view]

Access Key [store view]

Secret Key [store view]

Use Iframe [store view]

Enable Iframe "sandbox" Attribute [store view]

Disable this if payer authentication is enabled for current Secure Acceptance Web/Mobile profile

Use another profile for payer authentication payments [website]

Profile Id [website]

Access Key [website]

Secret Key [website]

Figure 19. Secure Acceptance Web / Mobile Settings

Setting	Notes
Secret Key	See Section 2.1.4
Profile ID	See Section 2.1.2

Setting	Notes
Access Key	See Section 2.1.4
Use another profile for payer authentication payments	If enabled, the additional Profile may be configured for frontend checkout use and additional group of Profile options is visible. Admin orders and stored credit card payment will still go using primary profile configured above.
Secret Key (additional)	For additional profile
Profile ID (additional)	For additional profile
Access Key (additional)	For additional profile

3.5. Token Management Service

Tokenization Enabled [website]

Tokenization Title [website]

Figure 20. Tokenization service settings

Setting	Notes
Tokenization Enabled	Enables the customer to save their credit card information securely for later use.
Tokenization Title	Specify the title of stored token payment method (visible in admin orders payment method list)

3.6. Delivery Address Verification Service

⏪ Delivery Address Verification Service

Address verification <small>[store view]</small>	Yes	▼
Address force normalization <small>[store view]</small>	Yes	▼

Figure 21. CyberSource Shipping Address Verification Settings

Setting	Notes
Address Verification	This setting activates or deactivates the module
Address force normalization	Addresses processed by this system may return a suggested alternative address that will reduce misrouting of shipments. This setting will make suggested alternatives optional or mandatory.

3.7. Klarna

⊞ Klarna

Enabled [website] Yes Use system value

Title [store view] CyberSource Klarna

Test Mode [store view] Yes

New order status [store view] Processing

Payment Action [website] Authorize Only

Sort Order [store view] 11

Payment from Applicable Countries [website] Specific Countries Use system value

Payment from Specific Countries [website] Use system value

Afghanistan
 Åland Islands
 Albania
 Algeria
 American Samoa
 Andorra
 Angola
 Anguilla
 Antarctica
 Antigua & Barbuda

Figure 22. Klarna configuration

Setting	Notes
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of this payment method
Test Mode	Select between Production or Sandbox modes
New order status	This will display the status of the new order whether Processing/Suspected fraud
Payment Action	Set to Authorize Only to reserve funds during checkout and capture during invoice creation. Set to Authorize and Capture to

Setting	Notes
	authorize and capture during customer checkout
Sort Order	Change the default module sort order here
Payment from Applicable Countries	If set to 'All Allowed', Magento global settings for allowed countries are used to determine if the customer's billing Country is allowed for this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Payment from Specific Countries	This is a multi select box allowing the store owner to specify countries that will be allowed to use this payment method.

3.8. Secure Acceptance Silent Order Post (SOP)

Secure Acceptance Silent Order Post (SOP)

Profile Id
[store view]

Access Key
[store view]

Secret Key
[store view]

Use another profile for payer authentication payments
[website]

Profile Id
[store view]

Access Key
[store view]

Secret Key
[store view]

Figure 23. CyberSource SOP Settings

Setting	Notes
Profile ID	See Section 2.1.2
Access Key	See Section 2.1.4

Setting	Notes
Secret Key	See Section 2.1.4
Use another profile for payer authentication payments	If enabled, the additional Profile may be configured for frontend checkout use and additional group of Profile options is visible. Admin orders and stored credit card payment will still go using primary profile configured above.
Secret Key (additional)	For additional profile
Profile ID (additional)	For additional profile
Access Key (additional)	For additional profile

3.9. PayPal Express Checkout

Enabled [website] Yes Use system value

Title [store view] CyberSource PayPal

MerchantID [store view] chtest

Test Mode [store view] Yes

PayPal Redirection Type [store view] In-Context Express Checkout

Traditional Express Checkout: Customer will be redirect to PayPal Payment Page.

In-Context Express Checkout: A PayPal popup will appear to customer complete payment.

Payment Action [website] Authorize Only

Payment from Applicable Countries [website] All Allowed Countries Use system value

Payment from Specific Countries [website]

- Afghanistan
- Åland Islands
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua & Barbuda

Enable PayPal Credit [website] Yes

 PayPal Express Checkout lets you give customers access to financing through PayPal Credit® - at no additional cost to you. You get paid up front, even though customers have more time to pay. A pre-integrated payment button lets customers pay quickly with PayPal Credit®. [Learn More](#)

Paypal Credit Title [store view] CyberSource PayPal Credit

Enable PayPal Billing Agreements [website] Yes

 Will appear as a payment option only for customers who have at least one active billing agreement.

Sort Order [store view]

Figure 24. PayPal Express Checkout Settings

Setting	Notes
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of this particular payment method
Merchant ID	Your CyberSource Merchant ID
Test Mode	If yes, the CyberSource Test credentials are used. If no, Production credentials are used
PayPal Redirection Type	Traditional Express Checkout: Customer will be redirect to PayPal Payment Page. In-Context Express Checkout: A PayPal popup will appear to customer complete payment.
Payment Action	Authorize Only will check the account for validity but not charge the it until the order is approved and invoiced. Authorize and Capture will charge the PayPal account at the time of the order submission.
Payment from Applicable Countries	If set to 'All Allowed', Magento global settings for allowed countries is used to determine if the customers billing Country is allowed to use this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Payment from Specific Countries	This is a multi-select box allowing the store owner to specify countries that will be allowed to use this payment method
Enable PayPal Credit	This setting activates or deactivates the module
PayPal Credit Title	This text is displayed to customers as the title of PayPal Credit payment option.
Enable PayPal Billing Agreements	Allows the registered customers to create a billing agreement for faster purchases in future.
Sort Order	A numeric value used to arrange this payment method amongst all the other CyberSource payment methods

3.10. Device Fingerprint

Device Fingerprinting is used with Decision Manager for all relevant payment methods. If you are not using Decision Manager, you should disable this module.

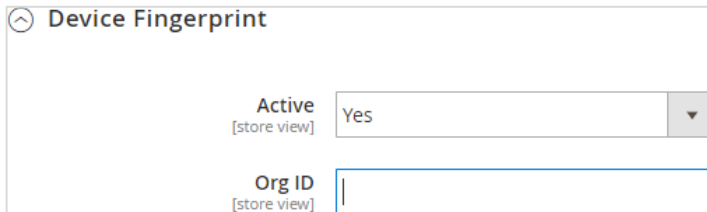


Figure 25. CyberSource Device Fingerprint Settings

Setting	Notes
Active	This setting activates or deactivates Device Fingerprinting
Org ID	Obtain the Org ID from CyberSource and enter it here. There is an Org ID for the Test environment and another one for Production.

3.11. Bank Transfer




Figure 26. CyberSource Bank Transfer Settings

Online banking services enable customers to pay for goods using direct online bank transfers from their bank account to your merchant account

3.11.1. iDEAL

⏪ iDEAL

Enabled [store view] Yes

Title [store view] CyberSource iDEAL Bank Transfer

Merchant ID [store view] ch_test_ideal

Transaction Key [store view]

Allowed Currencies [store view]
 USD
 EUR

Sort Order [store view] 20

Payment from Applicable Countries [website] Specific Countries Use system value

Payment from Specific Countries [website]
 Afghanistan
 Åland Islands
 Albania
 Algeria
 American Samoa
 Andorra
 Angola
 Anguilla
 Antarctica
 Antigua & Barbuda

Figure 27. CyberSource iDeal Settings

Setting	Notes
Enabled	This setting activates or deactivates the method
Title	This text is displayed to customers as the name of this payment method

Setting	Notes
Merchant ID	Your CyberSource Merchant ID
Transaction Key	See section 2.3.1
Allowed Currencies	Select which currencies this method should be active for
Sort Order	Change the default payment method sort order here
Payment from Applicable Countries	If set to 'All Allowed', Magento global settings for allowed countries is used to determine if the customers billing Country is allowed to use this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Specific Countries	If 'Payment from Applicable Countries' options is set to 'Specific Countries' this allows to select them.

3.11.2. Sofort

⊖ Sofort

Enabled [store view] Yes

Title [store view] CyberSource Sofort Bank Transfer

Merchant ID [store view] chtest

Transaction Key [store view]

Allowed Currencies [store view]

- USD
- EUR

Sort Order [store view] 21

Payment from Applicable Countries [website] Specific Countries Use system value

Payment from Specific Countries [website]

- Belize
- Benin
- Bermuda
- Bhutan
- Bolivia
- Bosnia & Herzegovina
- Botswana
- Bouvet Island
- Brazil
- British Indian Ocean Territory

 Use system value

Figure 28. CyberSource Sofort Settings

Setting	Notes
Enabled	This setting activates or deactivates the method
Title	This text is displayed to customers as the name of this payment method
Merchant ID	Your CyberSource Merchant ID
Transaction Key	See section 2.3.1
Allowed Currencies	Select which currencies this module should be active for
Sort Order	Change the default payment method sort order here
Payment from Applicable Countries	If set to 'All Allowed', Magento global settings for allowed countries is used to determine if the customers billing Country is allowed to use this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Specific Countries	If 'Payment from Applicable Countries' options is set to 'Specific Countries' this allows to select them.

3.11.3. Bancontact

🔙 Bancontact

Enabled [store view] Yes

Title [store view] CyberSource Bancontact Bank Transfer

Merchant ID [store view] cctest

Transaction Key [store view]

Allowed Currencies [store view]

- USD
- EUR

Sort Order [store view] 22

Payment from Applicable Countries [website] Specific Countries
 Use system value

Payment from Specific Countries [website]

- Afghanistan
- Åland Islands
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua & Barbuda

 Use system value

Figure 29. CyberSource Bancontact settings

Setting	Notes
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of this payment method
Merchant ID	Your CyberSource Merchant ID
Transaction Key	See section 2.3.1
Allowed Currencies	Select which currencies this module should be active for.
Sort Order	Change the default module sort order here

Setting	Notes
Payment from Applicable Countries	If set to 'All Allowed', Magento global settings for allowed countries is used to determine if the customers billing Country is allowed to use this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Specific Countries	If 'Payment from Applicable Countries' options is set to 'Specific Countries' this allows to select them.

3.11.4. EPS

⊖ EPS

Enabled [store view] Yes

Title [store view] CyberSource EPS Bank Transfer

Merchant ID [store view] chtest

Transaction Key [store view]

Allowed Currencies [store view]

- USD
- EUR

Sort Order [store view] 22

Payment from Applicable Countries [website] Specific Countries
 Use system value

Payment from Specific Countries [website]


- Afghanistan
- Åland Islands
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua & Barbuda

 Use system value

Figure 30. CyberSource EPS Settings

Setting	Notes
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of this payment method
Merchant ID	Your CyberSource Merchant ID
Transaction Key	See section 2.3.1
Allowed Currencies	Select which currencies this module should be active for.
Sort Order	Change the default module sort order here
Payment from Applicable Countries	If set to 'All Allowed', Magento global settings for allowed countries is used to determine if the customers billing Country is allowed to use this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Specific Countries	If 'Payment from Applicable Countries' options is set to 'Specific Countries' this allows to select them.

3.11.5. giropay

 giropay

Enabled [store view] Yes

Title [store view] CyberSource giropay Bank Transfer

Merchant ID [store view] chtest

Transaction Key [store view]

Allowed Currencies [store view]

- USD
- EUR

Sort Order [store view] 22

Payment from Applicable Countries [website] Specific Countries Use system value

Payment from Specific Countries [website]

- Afghanistan
- Åland Islands
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua & Barbuda

Use system value

Figure 31. CyberSource giropay configuration

Setting	Notes
Enabled	This setting activates or deactivates the method
Title	This text is displayed to customers as the name of this particular payment method
Merchant ID	Your CyberSource Merchant ID
Transaction Key	See section 2.3.1
Allowed Currencies	Select which currencies this module should be active for.
Sort Order	Change the default payment method sort order here
Payment from Applicable Countries	If set to 'All Allowed', Magento global settings for allowed countries is used to determine if the customers billing Country is allowed to use this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Specific Countries	If 'Payment from Applicable Countries' options is set to 'Specific Countries' this allows to select them.

3.12. Visa Checkout

Enabled
[store view] Yes

Title
[store view] CyberSource Visa Checkout

Test Mode?
[store view] No

API Key
[store view]

Payment Action
[website] Authorize Only

Sort Order
[store view] 50

Figure 32. Visa Checkout configuration

Setting	Notes
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of this payment method

Setting	Notes
Test Mode	If yes, the CyberSource Test credentials are used. If no, Production credentials are used
API Key	Enter your Visa Checkout API Key here. Could be obtained from CyberSource EBC in the menu Account Management > Digital Payment Solutions > Visa checkout > Settings tab > Visa Checkout API key field
Payment Action	Set to Authorize Only to reserve funds during checkout and capture during invoice creation. Set to Authorize and Capture to authorize and capture during customer checkout
Soft Order	Change the default module sort order here

3.13. Apple Pay

In order to use Apple Pay there are few assumptions and prerequisites which one should take into consideration.

- The Merchant has an Apple Pay account and their CyberSource account has been configured with Apple Pay support
 - You must have an Apple Developer Account.
 - All pages that incorporate Apple Pay must be served over HTTPS.
 - Your website must comply with the Apple Pay guidelines. For more information, see [Apple Pay on the Web Acceptable Use Guidelines](#).
 - Your website must have HTTPS mode enabled and used on checkout: https://developer.apple.com/documentation/applepayjs/setting_up_server_requirements
 - Steps to get a certificate and validate your URL: https://developer.apple.com/documentation/applepayjs/configuring_your_environment
 - Please note that you get the CSR from the CyberSource Business Center. Do not generate your own.
1. As soon as the file is available on your server, click the Verify button. If the verification succeeds, the site returns to the iOS Merchant ID Settings page and shows a green Verified status label.

- In the Apple Pay on the Web section, click the Create Certificate button. Follow the instructions to create and download your Merchant Identity Certificate. Use this certificate when requesting a merchant session during payment validation. For more information see *Merchant Validation* in [ApplePaySession](#)

Below are the settings which will help to configure the module.

The screenshot shows the 'ApplePay' configuration panel. It contains the following settings:

- Enabled** (store view): Yes
- Title** (store view): ApplePay
- Payment Action** (website): Authorize Only
- Apple Merchant ID** (store view): merchant.com.ch.cybersource
- Apple Display Name** (store view): Cybersource for M2
- Certified Domain** (store view): cybersourcep3stagea.collinsharper.com
- Path to certificate** (store view): /var/www/cybersourcep3stagea.collinsharper.com
- Path to key** (store view): /var/www/cybersourcep3stagea.collinsharper.com
- Sort Order** (store view):

Figure 33. ApplePay configuration

Setting	Notes
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of this particular payment.
Apple Merchant ID	Use Merchant Id here for Apple pay which was created prior.
Payment Action	Set to Authorize Only to reserve funds during checkout and capture during invoice creation. Set to Authorize and Capture to authorize and capture during customer checkout

Setting	Notes
Apple Display Name	Defines business name people will see when they look for the charge on their bank or credit card statement. For example, "COMPANY, INC."
Certified Domain	Authorized Site URL on which the service is meant to be used
Path to key	Produced path for the key needs to fill in here
Path to Certificate	Produced path to the certificate should be fill in here.

3.14. Account Updater

Account Updater notifies you of changes to stored customer credit card data. Such changes could affect expiration date, credit card number, or a brand. If you use CyberSource Recurring Billing, Payment Tokenization, or Token Management Services (TMS), Account Updater automatically updates the stored card data on your behalf.

Account Updater obtains credit card information from both the Visa Inc.'s Account Updater Service and the MasterCard's Automatic Billing Updater Service.

- **For Europe, MasterCard only will be supported**


Enabled
[website] Yes

Merchant ID
[website]

Username
[website]

Password
[website]

Update Interval
[website] Monthly on the 1st at 12AM

Manual Update
[website] 

Choose AU report date to pull. Then click Update button to process.

Test Mode
[website] Yes

Test Report Path
[website]

Path is relative to magento var folder. Leave empty to pull report from CyberSource.

Figure 34. Account updater settings

Setting	Notes
Enabled	This setting activates or deactivates the feature
Merchant ID	Required. Your CyberSource merchant ID
Username	Required. See Section 2.3.2
Password	Required. See Section 2.3.2
Update interval	Define Account updater cronjob run frequency. Recommended at least once per month.
Manual Update	Allows to process the report in manual mode. Select the date to start from and click the 'Update' button to start.
Test Mode	If yes, the account updater uses test endpoints for updating the stored tokens. Not for production use.
Test Report Path	Allow to specify path of test Account Updater report file. Path is relative to Magento's var directory. Not for production use.

3.15. Taxes

CyberSource offers a tax service that will calculate taxes to be charged on orders. To do this, there are several settings that must be configured to receive accurate results from CyberSource. Please note that this service must be enabled by your CyberSource representative before use. This includes activation for sandbox use as well as production use.

NOTE: Prior to Tax Calculation configuration, one must configure SOAP Web Service. See [Section 3.2](#) for detailed information on how to do so.

To use the Tax Service, your site will need to have the following features configured:

- Product Tax Class codes
- CyberSource Tax Services settings
- Magento Tax Settings

3.15.1. Product Tax Classes

Each product in Magento has a setting for Tax Class. This setting helps describe what the product is and how it should be taxed. Contact your CyberSource representative for a list of

available Product Tax Class ID's, and contact your tax consultant for advice on which Product Tax Class IDs you should use for the products you sell. Once you have that list, you can add them to Magento.

To do so, in the Magento Admin section of your site, navigate to Stores-> Tax Classes

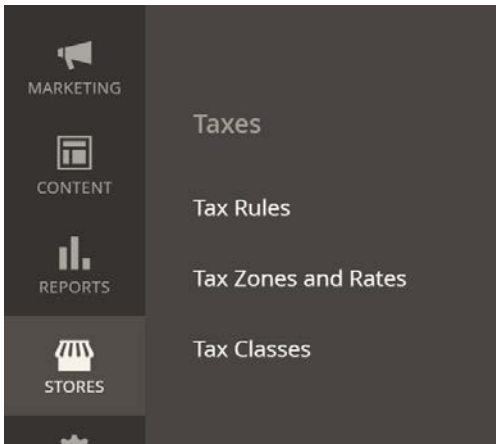


Figure 35. Tax Classes Settings

Create a new Tax Class entry for each Tax Class ID provided by your CyberSource representative. Enter the 'Tax Class Code' that was provided by CyberSource and select 'Product' for the Tax Class Type setting.

A screenshot of the Magento Admin 'Tax Class' form. The form is titled 'Tax Class' and has a search icon, a notification bell with a red '2', and a user profile icon labeled 'admin'. Below the title, there are three buttons: 'Back', 'Reset', and 'Save'. The form contains two fields: 'Tax Class Code' with a red asterisk and an empty text input field, and 'Tax Class Type' with a red asterisk, a dropdown menu showing 'Product', and a downward arrow.

Figure 36. Creating a new Tax Class

Once you have all the Tax Classes entered that you will use for your products, you can configure your products to use them.

The Tax Class setting can be found inside each product record. Use the dropdown control to select an appropriate Tax Class and save the product record.

The image shows a screenshot of the Magento 2.x product edit page. On the left is a dark sidebar with navigation icons and labels: PRODUCTS, CUSTOMERS, MARKETING, CONTENT, REPORTS, STORES, SYSTEM, and PARTNERS. The main content area is white and contains several product settings:

- Enable Product** [website]: A toggle switch is turned on, labeled "Yes".
- Attribute Set**: A text input field containing "Bag".
- Product Name** * [store view]: A text input field containing "Strive Shoulder Pack".
- SKU** * [global]: A text input field containing "24-MB04".
- Price** * [global]: A text input field containing "\$ 32.00". Below it is a link for [Advanced Pricing](#).
- Tax Class** [website]: A dropdown menu with "Taxable Goods" selected and a downward arrow.
- Quantity** [global]: A text input field containing "73". Below it is a link for [Advanced Inventory](#).

Figure 37. Updating Tax Class settings on a product

3.15.2. CyberSource Tax Services Settings

Stores > Configuration > Sales > Tax

CyberSource Tax Service

Tax Calculation [website] Yes

Nexus regions [website]
Canada
Alberta
British Columbia
Manitoba
New Brunswick
Newfoundland and Labrador
Northwest Territories
Nova Scotia
Nunavut
Ontario

Customer countries to calculate Tax for [website]
United States
Canada
Afghanistan
Åland Islands
Albania
Algeria
American Samoa
Andorra
Angola
Anguilla

Ship From City [website] delta

Ship From Postcode [website] v4k3b3

Ship From Country [website] Canada

Ship From Region [website] British Columbia

Acceptance City [website] delta

Acceptance Postcode [website] v4k3b3

Acceptance Country [website] Canada

Acceptance Region [website] British Columbia

Origin City [website] delta

Origin Postcode [website] v4k3b3

Origin Country [website] Canada

Origin Region [website] British Columbia

Merchant VAT [website]

Figure 38. Tax Service Settings

Setting	Notes
Tax Calculation	This setting activates or deactivates CyberSource Tax Services.
Nexus Regions	U.S. and Canadian merchants have nexus in states or provinces in which they have some form of physical presence.
Customer countries to calculate Tax for	Tax Services will be run for customer Shipping Addresses that are within the countries set here.
Ship From City	The City orders are shipped from
Ship From Postcode	The Postcode where orders are shipped from
Ship From Country	The Country where orders are shipped from
Ship From Region	The Region where orders are shipped from
Acceptance City	This is the place of business where you accept/approve the customer's order, thereby becoming contractually obligated to make the sale
Acceptance Postcode	This is the place of business where you accept/approve the customer's order, thereby becoming contractually obligated to make the sale
Acceptance Country	This is the place of business where you accept/approve the customer's order, thereby becoming contractually obligated to make the sale
Acceptance Region	This is the place of business where you accept/approve the customer's order, thereby becoming contractually obligated to make the sale
Origin City	Point of Origin City
Origin Postcode	Point of Origin Postcode
Origin Country	Point of Origin Country
Origin Region	Point of Origin Region
Merchant VAT	Referred to as the Merchant VAT Seller Registration Number

It is also possible to have taxes calculated for shipping rates. In many cases, if your site is offering dynamic shipping rates from a carrier, taxes may be included in the quoted shipping costs provided by carrier and presented to the customer. However, if you offer a flat rate shipping charge, you may wish to add taxes to that flat rate.

To do so you would navigate to

Stores > Configuration > Sales > Tax

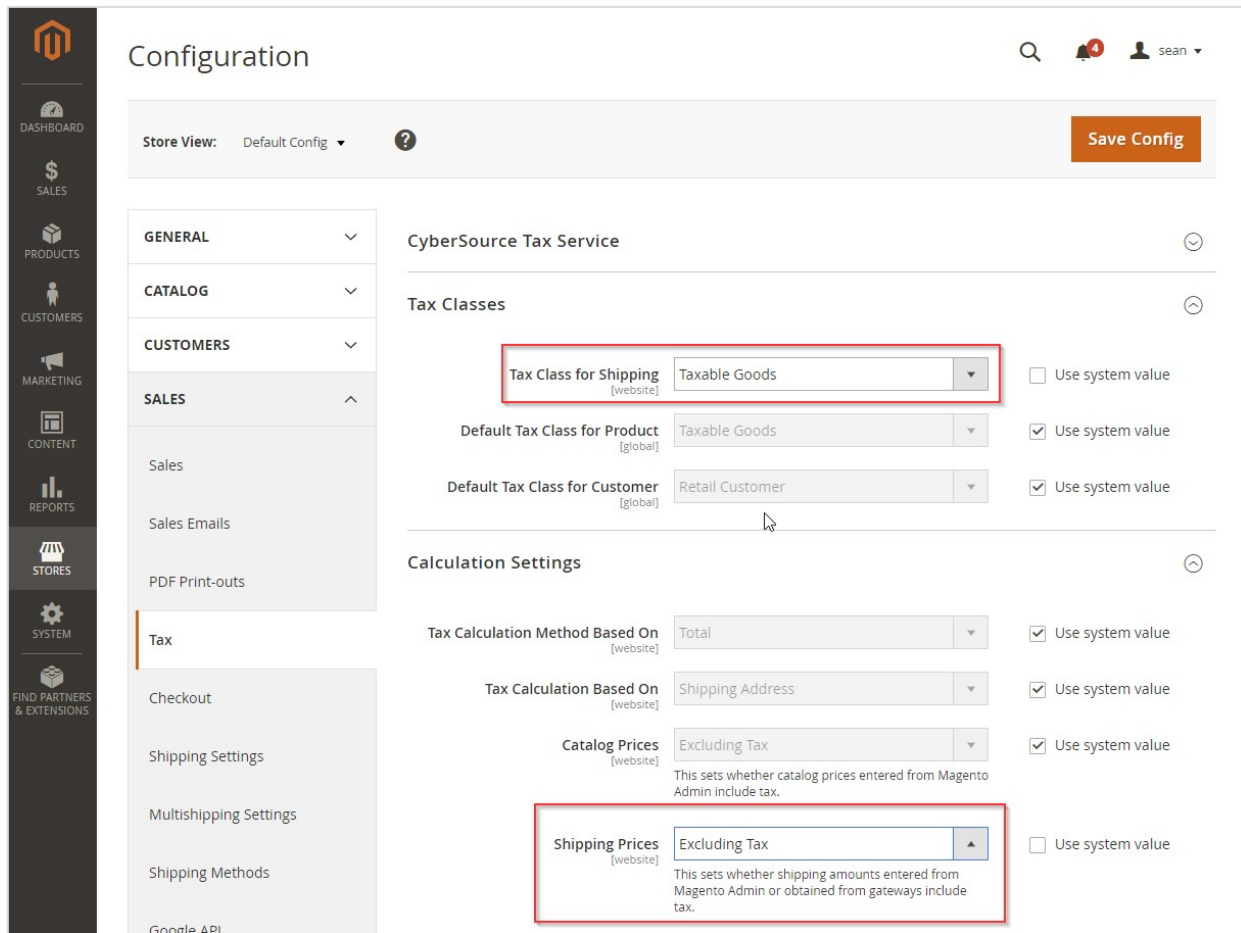


Figure 39. Magento settings for charging tax on shipping rates

Setting	Notes
Tax Class for Shipping	This is a product tax code that should reference taxes applied to shipping services. To add a value to the dropdown shown, please reference section 3.10.1.
Shipping Prices	Excluding Tax – shipping rates offered need to have taxes added to them Including Tax – shipping rates offered have taxes included already so no taxes will be applied through the CyberSource tax service.

3.16. Transactional Emails

In Magento Admin: Marketing > Email Templates > DM Fail Transaction

When an order is flagged for Decision Manager Review, the customer that placed the order is not informed that their transaction has not been fully accepted.

As a result, if a manual review of the transaction leads to it being rejected, the customer is informed that their order is no longer active.

This setting allows you to configure the email sent to customers in this case.

3.17. Cron Settings

Stores > Configuration > Advanced > System > Cron (Scheduled Tasks) > Cron configuration options for group: dm

Please note all the values below are in minutes. The only option you should edit is the first option, Generate Schedules Every. This is the Cron frequency. A suitable time is every 15 minutes.

Cron configuration options for group: dm		
Generate Schedules Every <small>[global]</small>	<input type="text" value="1"/>	<input checked="" type="checkbox"/> Use system value
Schedule Ahead for <small>[global]</small>	<input type="text" value="4"/>	<input checked="" type="checkbox"/> Use system value
Missed if Not Run Within <small>[global]</small>	<input type="text" value="2"/>	<input checked="" type="checkbox"/> Use system value
History Cleanup Every <small>[global]</small>	<input type="text" value="10"/>	<input checked="" type="checkbox"/> Use system value
Success History Lifetime <small>[global]</small>	<input type="text" value="60"/>	<input checked="" type="checkbox"/> Use system value
Failure History Lifetime <small>[global]</small>	<input type="text" value="600"/>	<input checked="" type="checkbox"/> Use system value
Use Separate Process <small>[global]</small>	<input type="text" value="No"/> <input type="button" value="v"/>	<input checked="" type="checkbox"/> Use system value

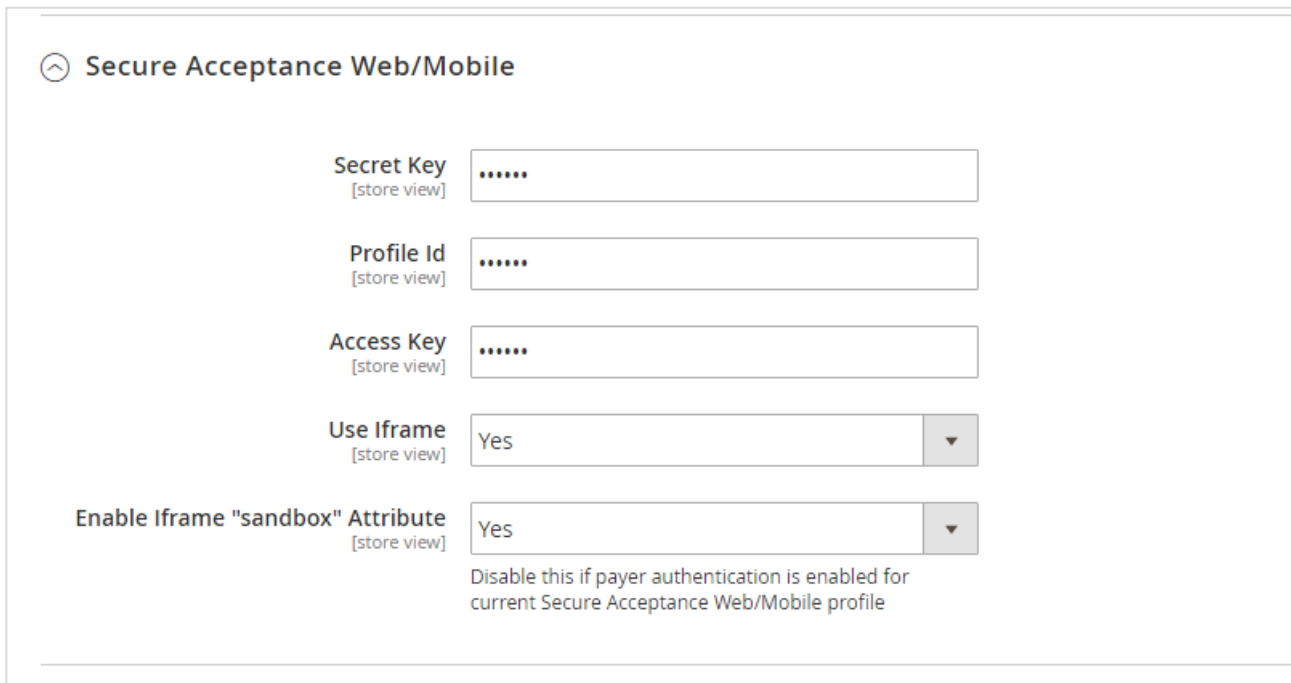
Figure 40. Magento Cron Panel

4. Payment UX

The Secure Acceptance Web/Mobile payment method can be configured in two ways. Using the Iframe mode is a way to accept payments using a hosted payment page in a way that does not require the customer to leave the checkout page. Alternatively, the module can be configured as a traditional redirect method where the customer is redirected to a hosted CyberSource webpage containing the same payment web form.

4.1. Using Iframe Mode

When the module is configured for Iframe mode, the payment screen looks like figure 36. The advantage of using this mode is that the customer never leaves the merchant's website.



The screenshot shows the configuration page for 'Secure Acceptance Web/Mobile'. It features five input fields and two dropdown menus. The first three fields are for 'Secret Key', 'Profile Id', and 'Access Key', each with a '[store view]' label and a masked input area. The fourth field is 'Use Iframe', a dropdown menu set to 'Yes'. The fifth field is 'Enable Iframe "sandbox" Attribute', also a dropdown menu set to 'Yes', with a note below it: 'Disable this if payer authentication is enabled for current Secure Acceptance Web/Mobile profile'.

Field Name	Value
Secret Key [store view]
Profile Id [store view]
Access Key [store view]
Use Iframe [store view]	Yes
Enable Iframe "sandbox" Attribute [store view]	Yes

Disable this if payer authentication is enabled for current Secure Acceptance Web/Mobile profile

Figure 41. Secure Acceptance Web/Mobile configuration in iframe mode

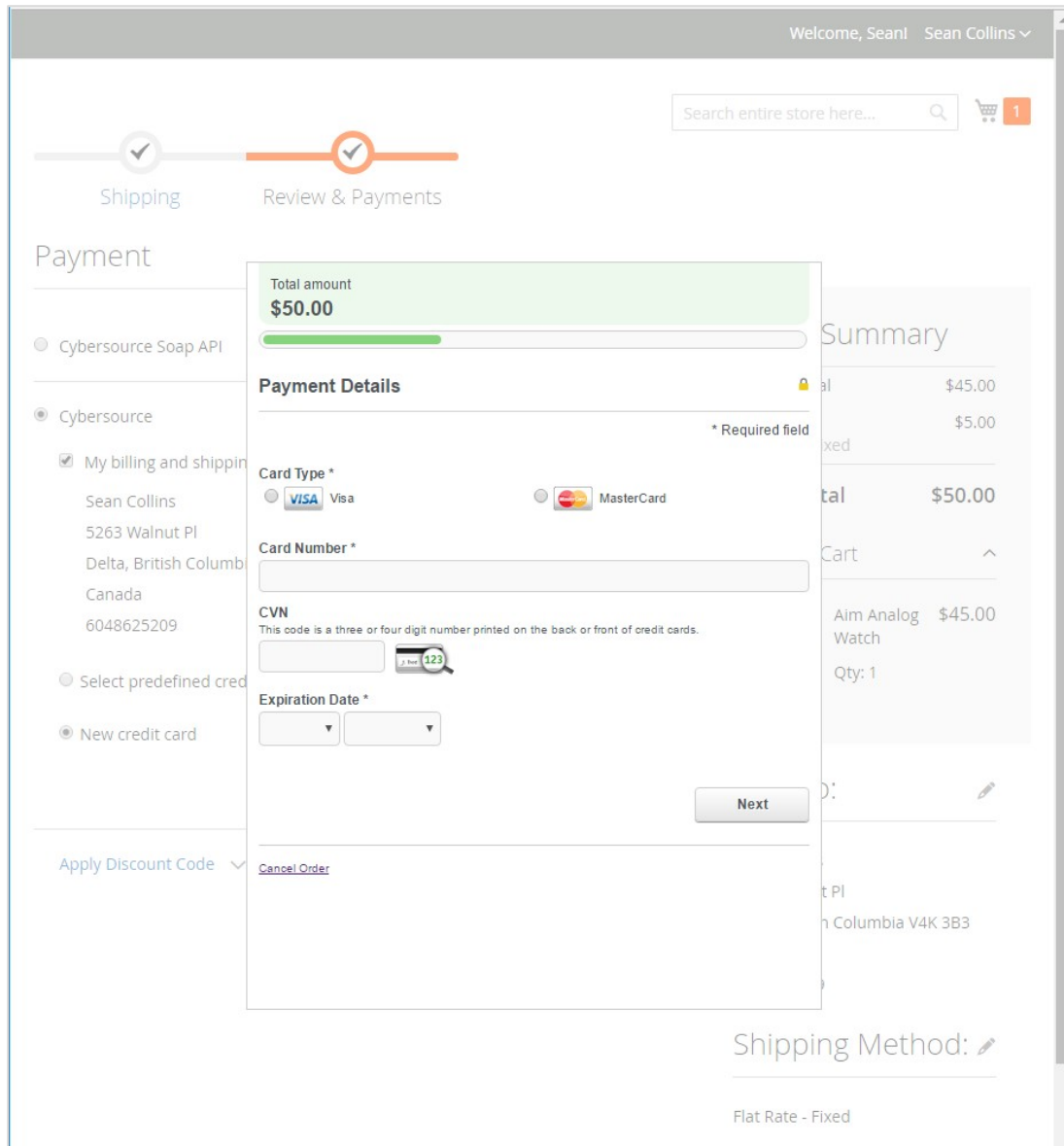
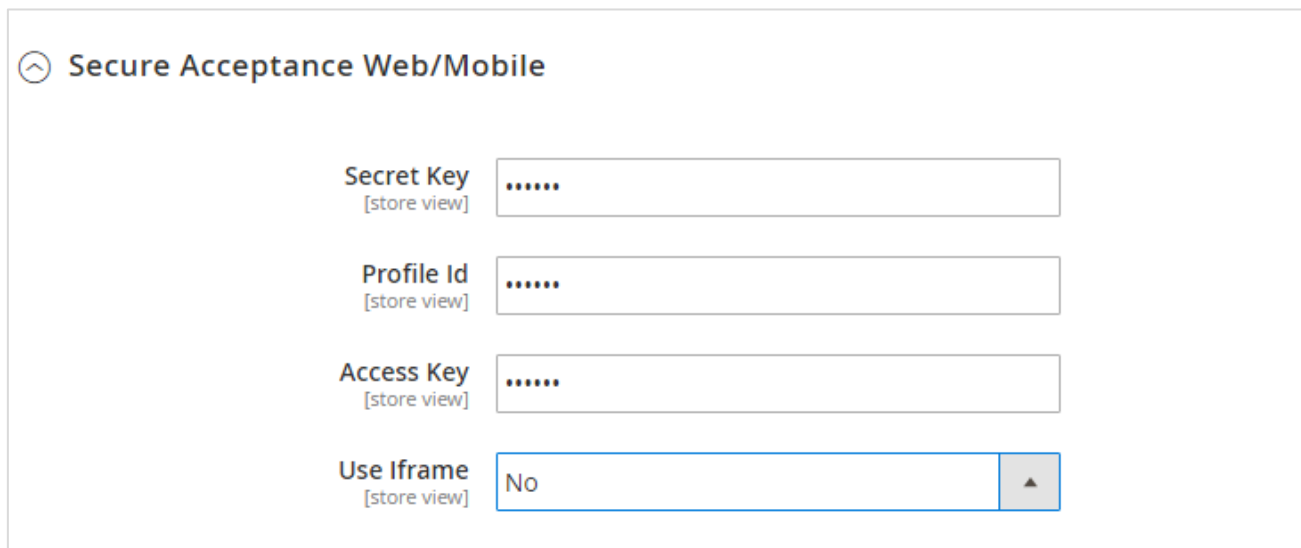


Figure 42. Checkout Payment Form in iFrame Checkout Mode

4.2. Using Redirect Mode

When the module is configured for Redirect mode, the customer is redirected to a CyberSource URL to complete the payment step.

Once the customer has completed payment, they are redirected back to the merchants' website.



The screenshot shows a configuration panel titled "Secure Acceptance Web/Mobile" with a collapse icon on the left. It contains four input fields, each with a "[store view]" label below it:

- Secret Key**: A text input field containing six dots (.....).
- Profile Id**: A text input field containing six dots (.....).
- Access Key**: A text input field containing six dots (.....).
- Use Iframe**: A dropdown menu with the value "No" selected and a small upward-pointing arrow on the right side.

Figure 43. Secure Acceptance Web/Mobile configuration in redirect mode

4.3. Tokens

When a logged in customer uses the checkout on your site, their card data could be stored in a secured CyberSource datacenter. Once saved, a lookup value called a Token is provided to the merchant through this module and is stored against the Customer record. When a returning customer uses your checkout, they can opt to use a previously used card and thereby avoid having to rekey their card data.

When a token is used, the customer is still redirected either through an Iframe or through a full browser redirect action to the CyberSource Hosted Payment page for payment confirmation. When a customer selects to checkout as a guest, the token system is not used.

4.3.1. Saving a card

To save the card, log in or register a new customer account and select 'Save for later use' checkbox during checkout process. Once order is placed, card information will be securely saved on CyberSource.

CyberSource Secure Acceptance

My billing and shipping address are the same

Veronica Costello
 900 Metro Center Blvd
 Foster City, California 94404-2172
 United States
 1234567890

Credit Card Number *

4111111111111111

Expiration Date *

05 - May 2022

Save for later use.

[Place Order](#)

Figure 44. Saving the card information for later use.

4.3.2. Managing Tokens

Logged in customers can remove their tokens at any time. To do so, they would visit the 'My Account' section of Magento and select the 'Stored Payment Methods' menu item. Use the Delete links beside any stored tokens to remove previously stored tokens

4.3.3. Paying with tokens

To pay the order with previously stored card just select it from the list on a top of 'Billing and review' checkout step:

Payment Method:

CyberSource Stored Cards - **VISA** ending *****.****.*****-0003 (expires: 02/2020)

[Place Order](#)

Figure 45. Placing order with token.

4.3.4. Migrating tokens created in version 2 to version 3

In version 2, the Module had its own implementation of token storage. Version 3 has implemented the Magento Vault token storage to follow best practices. The Module provides a simple and transparent way to migrate existing tokens from version 2 into Vault storage that will be executed automatically as a part of the usual extension upgrade process.

4.4. Apple Pay

Have a look at the step by step procedure for Apple pay checkout at front store. Notice the Payment method while reviewing the order is Apple pay:

The screenshot shows the LUMA checkout interface. At the top, there's a status bar with 'Mail', '10:46 PM', and '79%' battery. Below that, the LUMA logo and 'Sign In' link are visible. A progress bar indicates 'Shipping' is complete and 'Review & Payments' is the current step. The 'Payment Method' section lists several options: CyberSource PayPal Credit, Cybersource Paypal (**test), CyberSource Secure Acceptance, ApplePay (selected), CyberSource ECheck, Check / Money order, and CyberSource Visa Checkout *(test). The ApplePay option is expanded, showing a checked box for 'My billing and shipping address are the same' and the address: Alex P, 100 Main St, Toronto, Ontario L1n8x7, Canada, 4167790770. To the right, an 'Order Summary' box displays: Cart Subtotal \$59.00, Shipping Free Shipping - Free \$0.00, Tax \$7.67, Order Total Incl. Tax \$66.67, Order Total Excl. Tax \$59.00, and 1 Item in Cart. Below the summary, 'Ship To:' and 'Shipping Method:' sections are visible, both with edit icons. The 'Ship To:' address is the same as the billing address.

Figure 46. Payment method selection

Apple Pay window will pop up requesting fingerprint (Touch ID) authentication). Optionally you may select one of your saved cards.

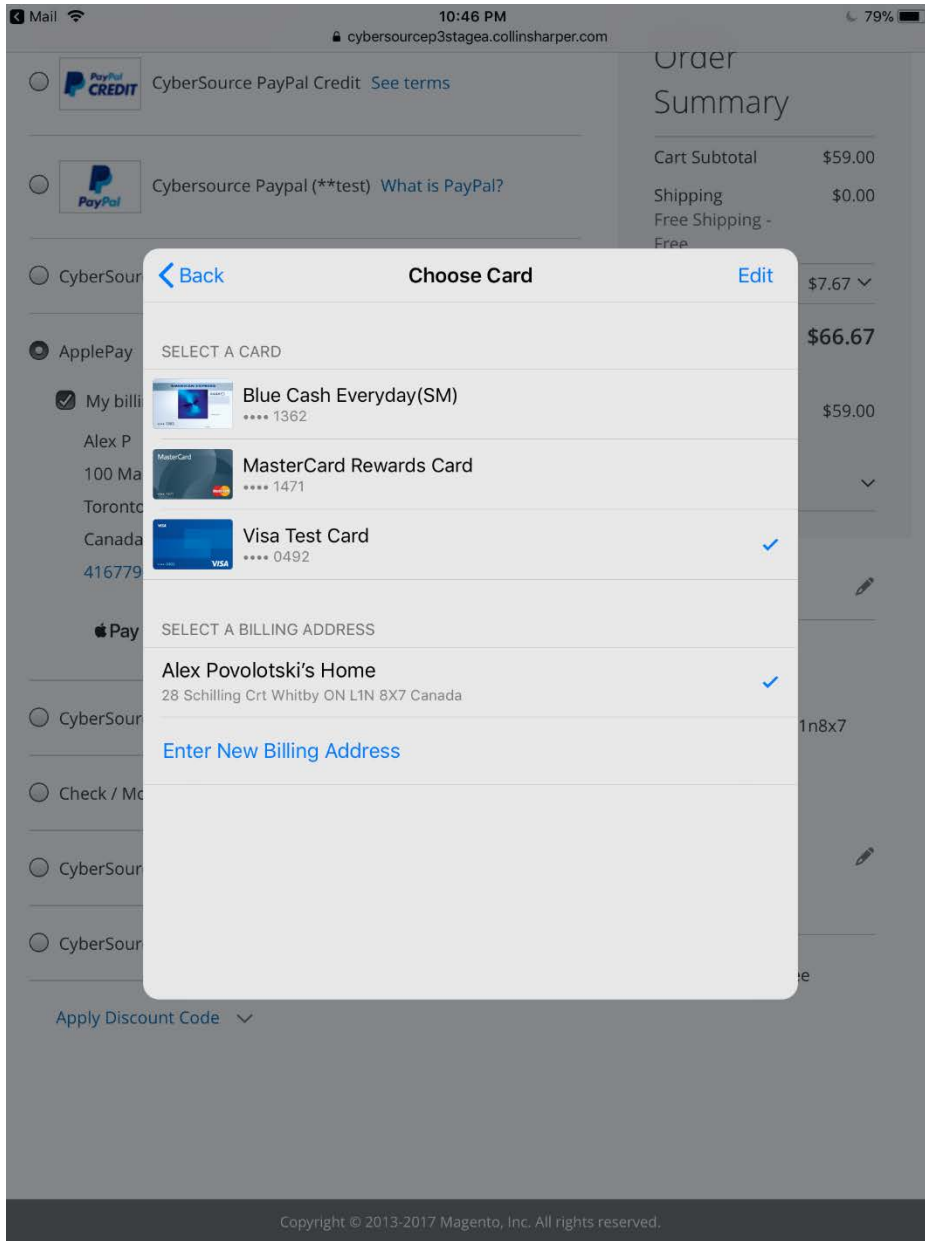


Figure 47. Card selection (optional)

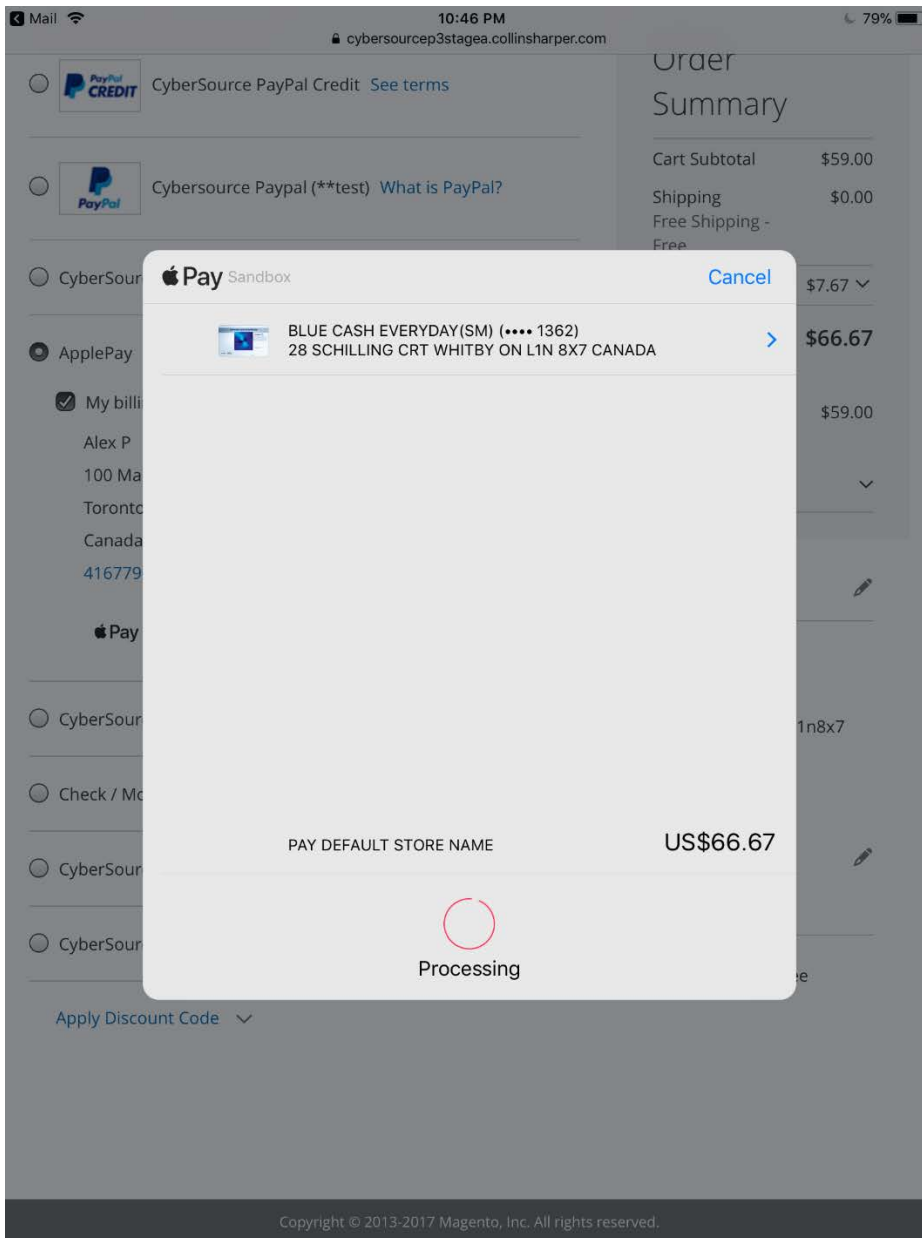


Figure 48. ApplePay interaction with Touch ID device

Now you should see order success page. Verify the Transaction details in Business center.

Transaction Search Results

Search Parameters: Date Range: Today, Application: All, Matching Transactions: 401. [Export Results](#)

CyberSource Merchant ID	Request ID	Merchant Reference Number	Name	Email Address	Card Type	Amount	Account Suffix	Applications
0000000214	2191568889514887054103	0000000214	NET TEST	@B.com	Visa	59.00 USD	4242	Credit Card Authorization Decision Manager New Authorization Enrollment
0000000214	2191568889514887054106	0000000214	NET TEST	@B.com				Subscription Renewal
0000000214	2191568889514887054107	0000000214	NET TEST	@B.com				Shipping Address Verification
0000000214	2191568889514887054108	0000000214	ALEX ROVOLDT@K	aprovotak@coffinharpier.com	American Express	252.47 USD	0486	Decision Manager Credit Card Authorization
0000000214	2191568889514887054109	0000000214	NET TEST	@B.com				Shipping Address Verification
0000000214	2191568889514887054110	0000000214	NET TEST	@B.com				Subscription Renewal
0000000214	2191568889514887054111	0000000214	NET TEST	@B.com				Subscription Renewal
0000000214	2191568889514887054112	0000000214	NET TEST	@B.com	Visa	0.00 USD	4242	Subscription Creation Credit Card Authorization
0000000214	2191568889514887054113	0000000214	ALEX ROVOLDT@K	aprovotak@coffinharpier.com	American Express	252.47 USD	0486	Credit Card Authorization Decision Manager
0000000214	2191568889514887054114	0000000214	NET TEST	@B.com				Shipping Address Verification
0000000214	2191568889514887054115	0000000214	ALEX ROVOLDT@K	aprovotak@coffinharpier.com				Tax Calculation
0000000214	2191568889514887054116	0000000214	ALEX ROVOLDT@K	aprovotak@coffinharpier.com				Tax Calculation
0000000214	2191568889514887054117	0000000214	ALEX ROVOLDT@K	aprovotak@coffinharpier.com				Shipping Address Verification
0000000214	2191568889514887054118	0000000214	NET TEST	@B.com				Tax Calculation
0000000214	2191568889514887054119	0000000214	NET TEST	@B.com				Shipping Address Verification
0000000214	2191568889514887054120	0000000214	NET TEST	@B.com				Tax Calculation
0000000214	2191568889514887054121	0000000214	NET TEST	@B.com				Shipping Address Verification
0000000214	2191568889514887054122	0000000214	NET TEST	@B.com	Alternative Payment MasterCard			Alt Pay Service Status
0000000214	2191568889514887054123	0000000214	NET TEST	@B.com	Alternative Payment MasterCard			Alt Pay Service Status
0000000214	2191568889514887054124	0000000214	NET TEST	@B.com	Alternative Payment MasterCard			Alt Pay Service Status
0000000214	2191568889514887054125	0000000214	NET TEST	@B.com	Alternative Payment MasterCard			Alt Pay Service Status
0000000214	2191568889514887054126	0000000214	NET TEST	@B.com	Alternative Payment MasterCard			Alt Pay Service Status
0000000214	2191568889514887054127	0000000214	NET TEST	@B.com	Alternative Payment MasterCard			Alt Pay Service Status
0000000214	2191568889514887054128	0000000214	NET TEST	@B.com	Alternative Payment MasterCard			Alt Pay Service Status
0000000214	2191568889514887054129	0000000214	NET TEST	@B.com	Alternative Payment MasterCard			Alt Pay Service Status
0000000214	2191568889514887054130	0000000214	NET TEST	@B.com	Alternative Payment MasterCard			Alt Pay Service Status

Figure 49. Business Center transaction list

5. Administration Use

The Secure Acceptance Web/Mobile and Silent Order POST payment methods can be configured with two different payment modes.

1. Authorize – transactions performed on the site while in this mode are Authorized only. This only reserves funds and guarantees that later, the merchant can Capture funds up to the reserved amount. Capturing funds is done by preparing a Magento Invoice.
2. Authorize and Capture – transactions performed in this mode are both Authorized and Captured at the same time.

4.5. Capturing Funds for Authorized Transactions

While in Authorize mode (see section 2), the system will create an Order record, but it will not create an invoice. Capturing funds for Authorized transactions is done implicitly when you prepare an invoice.

To prepare an invoice, open a Payment Pending order and Click the 'Invoice' button.

← Back Cancel Send Email Hold **Invoice** Ship **Edit**

Account Information

00000083 (The order
tion email is not sent) Account Information

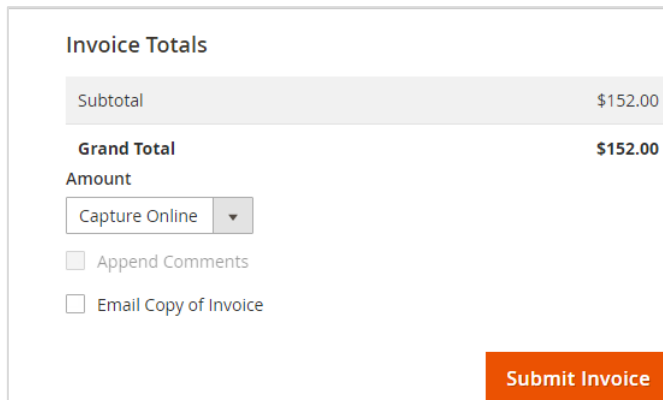
Figure 50. Admin view of payment pending order featuring the Invoice Button

When preparing an invoice make note of the section Items to Invoice. Each line item listed can be individually or partially invoiced by altering the Qty to Invoice column. This is how multiple invoices can be prepared for each order.

Items to Invoice							
Product	Price	Qty	Qty to Invoice	Subtotal	Tax Amount	Discount Amount	Row Total
Aim Analog Watch SKU: 24-MG04	\$45.00	Ordered 1	<input type="text" value="1"/>	\$45.00	\$0.00	\$0.00	\$45.00
Endurance Watch SKU: 24-MG01	\$49.00	Ordered 1	<input type="text" value="1"/>	\$49.00	\$0.00	\$0.00	\$49.00
Breathe-Easy Tank SKU: WT09-M-Yellow Color: Yellow Size: M	\$34.00	Ordered 1	<input type="text" value="1"/>	\$34.00	\$0.00	\$0.00	\$34.00
Gwyn Endurance Tee SKU: WS01-S-Green Color: Green Size: S	\$24.00	Ordered 1	<input type="text" value="1"/>	\$24.00	\$0.00	\$0.00	\$24.00

Figure 51. Items to Invoice Section

To complete invoice creation and capture funds click the Submit Invoice button.



Invoice Totals	
Subtotal	\$152.00
Grand Total	\$152.00
Amount	
Capture Online	▼
<input type="checkbox"/> Append Comments	
<input type="checkbox"/> Email Copy of Invoice	
Submit Invoice	

Figure 52. Submit Invoice Button

5.2. Canceling Authorized Transactions

To cancel the transaction that has been Authorized but not Captured (an invoice has not yet been created for the order), open the order and select the Cancel or Void button on the order. The main difference between Cancel and Void operation is that cancelling will close the order after Authorization reversal while voiding will let you to create the offline invoice later.

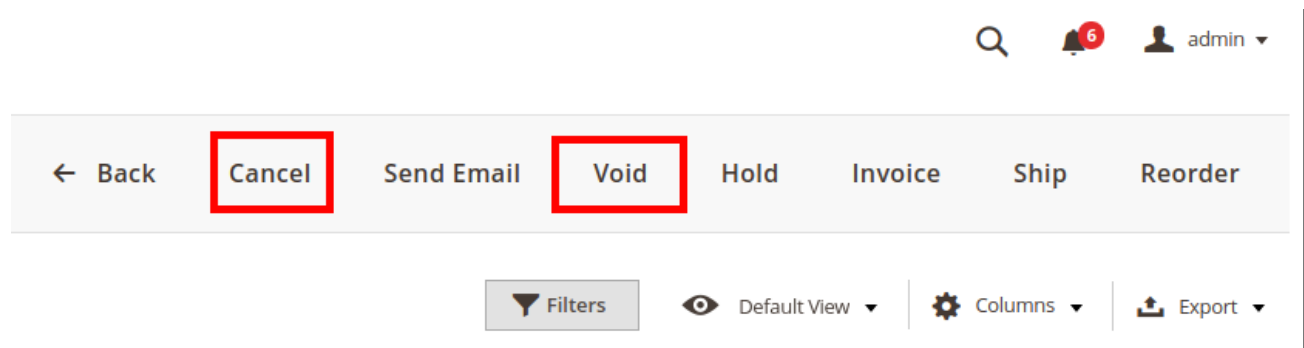


Figure 53. Cancel and Void order buttons

5.3. Refunding a Captured Order

To refund an order that has been captured, a Credit Memo must be created. Please note that there are two types of Credit Memos: Offline Refunds and Online Refunds. Offline refunds can be created from the main Order view page, but no funds will be returned to the customer. You will need to refund the money using another way outside Magento.

To refund customers in a way that triggers a credit of funds to the customer’s card, you must prepare a credit memo from the invoice record.

Invoice	Invoice Date	Order #	Order Date	Bill-to Name	Status	Amount	Action
000000053	Nov 3, 2016 12:01:44 AM	000000080	Nov 3, 2016 12:00:32 AM	DME3 QA	Paid	\$55.00	View
000000054	Nov 3, 2016 12:02:20 AM	000000080	Nov 3, 2016 12:00:32 AM	DME3 QA	Paid	\$109.00	View

Figure 54. Invoice Grid Showing Invoices Created for a Particular Order

Clicking View on an invoice will open the invoice and from there you can create an Online Refund by creating a Credit Memo from within the Invoice Record.

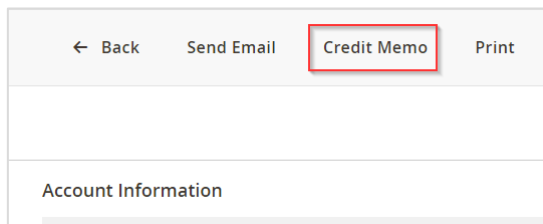


Figure 55. Credit Memo Button inside Invoice Record

When creating a Credit Memo, you could refund all or part of an invoice. To issue a partial refund, alter the numbers in the column Qty to Refund. Don’t forget to click ‘Update Qty’s’ button.

Product	Price	Qty	Return to Stock	Qty to Refund	Subtotal	Tax Amount	Discount Amount	Row Total
Aim Analog Watch SKU: 24-MG04	\$45.00	Ordered 1 Invoiced 1	<input type="checkbox"/>	<input type="text" value="1"/>	\$45.00	\$0.00	\$0.00	\$45.00
Endurance Watch SKU: 24-MG01	\$49.00	Ordered 1 Invoiced 1	<input type="checkbox"/>	<input type="text" value="1"/>	\$49.00	\$0.00	\$0.00	\$49.00
Breathe-Easy Tank SKU: WT09-M-Yellow Color: Yellow Size: M	\$34.00	Ordered 1 Invoiced 1	<input type="checkbox"/>	<input type="text" value="1"/>	\$34.00	\$0.00	\$0.00	\$34.00
Gwyn Endurance Tee SKU: WS01-S-Green Color: Green Size: S	\$24.00	Ordered 1 Invoiced 1	<input type="checkbox"/>	<input type="text" value="1"/>	\$24.00	\$0.00	\$0.00	\$24.00

Figure 56. Quantity to Refund Column on Items to Refund Grid

To complete the Credit Memo, click the Refund button.

Refund Totals	
Subtotal	\$152.00
Refund Shipping	<input type="text" value="0"/>
Adjustment Refund	<input type="text" value="0"/>
Adjustment Fee	<input type="text" value="0"/>
Grand Total	\$152.00
<input type="checkbox"/> Append Comments	
<input type="checkbox"/> Email Copy of Credit Memo	
<input type="button" value="Refund Offline"/> <input type="button" value="Refund"/>	

Figure 57. Credit Memo Summary Section with Refund Totals

5.4. Creating an order in the Admin

Simply create an order as you usually would: Sales > Orders > Create New Order.

Secure | https://cybersourcep3stagea.collinsharper.com/admin_cybersource/sales/order_create/index/key/afa45a6940a54d11d5716687b28c84965620d7cefba0d131ee181...

Create New Order for wayne le in Default Store View

VAT Number

VAT Number

Validate VAT Number

Validate VAT Number

Save in address book

Save in address book

Payment & Shipping Information

Payment Method

CyberSource Stored Cards

CyberSource Secure Acceptance

* Credit Card Type

Visa

* Credit Card Number

4111111111111111

* Expiration Date

08 - August 2027

* Card Verification Number

123

Check / Money order

Shipping Method *

You don't need to select a shipping method.

Figure 58. Creating new order with Silent Order POST

✓ Your order has been successfully created!

ORDER VIEW

Information

Invoices

Credit Memos

Comments History

Transactions

Order & Account Information

Order # 111000001812 (The order confirmation email is not sent)

Order Date	Jun 22, 2018, 11:27:00 AM
Order Status	Processing
Purchased From	Main Website Main Website Store Default Store View

Account Information [Edit Customer](#)

Customer Name	wayne le
Email	wayne.le2121@gmail.com
Customer Group	General

Address Information

Billing Address [Edit](#)

wayne le
711-2880 Nulla St.
Mankato, Mississippi, 96522
United States
T: (257) 563-7401

Payment & Shipping Method

Payment Information

CyberSource Secure Acceptance
The order was placed using USD.

Additional Information

Figure 59. Order confirmation

Note: CyberSource PayPal is not available with create order in the Magento Admin.

6. CyberSource Documentation

The CyberSource extension utilizes services and connection methods found in the following related documentation:

- Secure Acceptance Web/Mobile_
[http://apps.cybersource.com/library/documentation/dev_guides/Secure Acceptance WM/Secure Acceptance WM.pdf](http://apps.cybersource.com/library/documentation/dev_guides/Secure%20Acceptance%20WM/Secure%20Acceptance%20WM.pdf)
- Secure Acceptance Silent Order POST_
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- Credit Card Services:_
[http://apps.CyberSource.com/library/documentation/dev_guides/CC Svcs SO API/Credit_Cards_SO_API.pdf](http://apps.CyberSource.com/library/documentation/dev_guides/CC%20Svc%20SO%20API/Credit_Cards_SO_API.pdf)
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