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Mobysign pay and login

The official Mobysign extension for
Magento®

User Guide

| | |
|---------------------|----------------------------------|
| Extension version | 1.12.1 |
| Magento versions | Community Edition 1.7.x to 1.9.x |
| User Guide revision | 1.0.0 |

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1. Introduction

1.1. What is Mobysign

Mobysign is a single-sign-on and authentication layer capable of turning a standard BlackBerry, iPhone and Android into a secure and easy to use authentication device to pay and login, “all in one”:

- in mobility, for mobile payments, mobile banking, mobile browser and apps federated
- online, combined with a PC/tablet for a double authentication factor on e-commerce websites and home banking

Mobysign is also able to make you sign documents and contracts with the same legal value of signature on paper, for all European countries and further.

Mobysign is easy to use:

- your fingerprint or a unique PIN to keep in mind for both, pay and log-in
- you have just to react with your fingerprint or typing your PIN for confirmation when an automatic popup appears on your smartphone display
- you can also start transactions via Mobysign app
- there is no need to change your mobile operator
- the payment is executed via credit card without bringing it with you or via any payment circuit to simply integrate, especially for payments on private circuits, giftcards and loyalties
- merchants need a browser or app only and can start working in minutes. The system is integrated with NCR tills as well. Other till systems are fast to integrate Mobysign via a few webservices to call; just one for payments.

Mobysign is secure:

- passwords, credit card details, fingerprints and PIN are not transmitted over the net
- Mobysign brings the most secure technology – so defined by international regulations – onto standard smartphones: digital signature of the transaction
- the popup on the smartphone requires your fingerprint or PIN for confirmation; compare this message with the QRcode at the till or the related request you or the merchant have just done on the e/m commerce website/app from a PC/tablet/smartphone itself: a difference detects for you a hackers' attack attempt
- compare the message on the popup with the related request you have just done on the ecommerce or home/mobile banking website from your smartphone or from a PC/tablet

Mobysign is the authentication layer for today and tomorrow's smartphones.

1.2. Extension configuration

After installing the extension, all its configuration (both for logins and payments) is set up in the Magento Admin Panel (see *Figure 1*):

System → Configuration → Sales → Payment Methods → Mobysign Payment

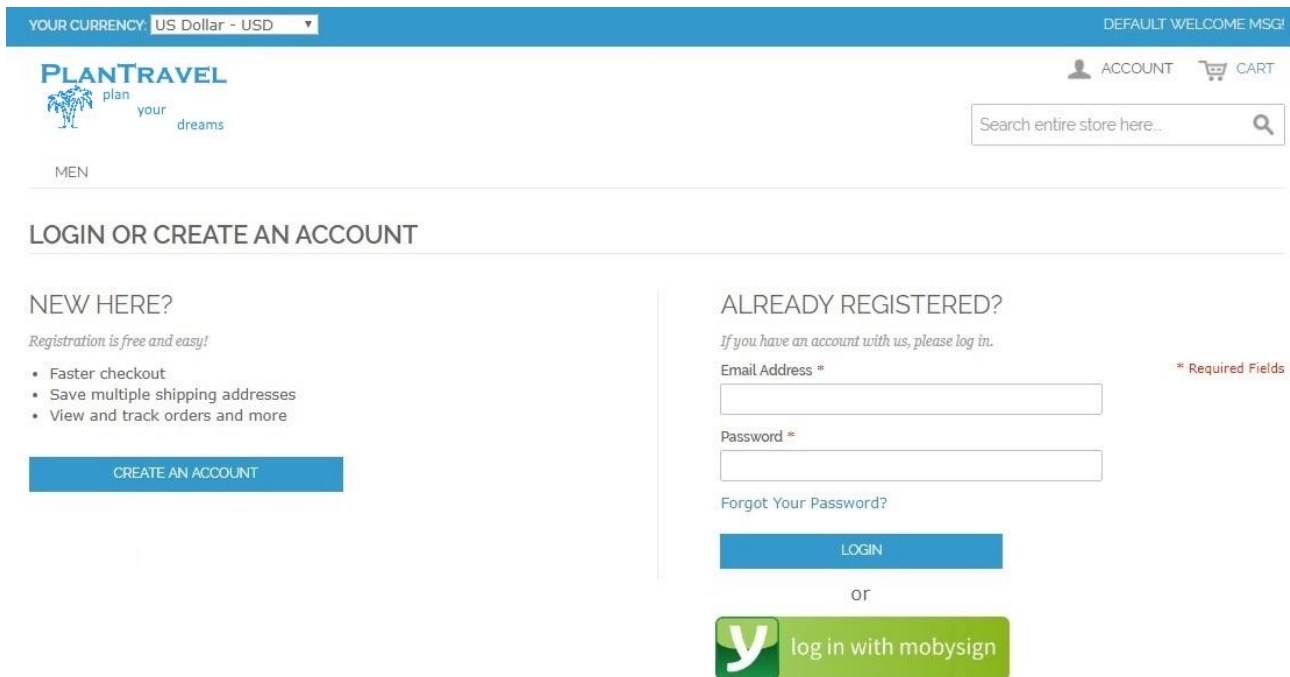
All the values for the configuration parameters will be sent to the merchant by the Mobysign tech support team (support@mobysign.com) after a contract for logins and/or payments has been stipulated between the merchant and Mobysign.

| Payment Methods | | Mobysign Payment | |
|--|--|------------------|--|
| <ul style="list-style-type: none"> CATALOG Configurable Swatches Inventory Google Sitemap RSS Feeds Email to a Friend CUSTOMERS Newsletter Customer Configuration Wishlist Promotions Persistent Shopping Cart SALES Sales Sales Emails PDF Print-outs Tax Checkout Shipping Settings Shipping Methods Google API Payment Methods Payment Services | <p>Enabled <input type="checkbox"/> Yes [WEBSITE]</p> <p>Title <input type="text" value="Mobysign Payment"/> [STORE VIEW]</p> <p>Url login Service <input type="text" value="https://demo.mobysign.com/wprp/grpext/disposition"/> [STORE VIEW]</p> <p>Url signature verification Service <input type="text" value="https://demo.mobysign.com/wprp/pub/WPRP/Verify"/> [STORE VIEW]</p> <p>URL payment service <input type="text" value="https://demo.mobysign.com/wprp/grpext/pay/WPRP"/> [STORE VIEW]</p> <p>URL payment refund Service <input type="text" value="https://demo.mobysign.com/WebServicesMobysign"/> [STORE VIEW]</p> <p>URL user info service <input type="text" value="https://in.mobysign.com/WebServicesRegistrationInt"/> [STORE VIEW]</p> <p>URL user account verification <input type="text" value="https://demo.mobysign.com/WebServicesMobysign"/> [STORE VIEW]</p> <p>Authentication Certificate File <input type="button" value="Choose File"/> No file chosen default/mobysignPKCS12_1.p12 <input type="checkbox"/> Delete File Add comments here</p> <p>Authentication Certificate Password <input type="password" value="*****"/> [STORE VIEW]</p> <p>Mobysign CompanySchema <input type="text" value="plantravel"/> [STORE VIEW]</p> <p>Mobysign Org Nickname <input type="text" value="mobysign.plantravel.it"/> [STORE VIEW]</p> <p>Mobysign BeneficiaryName <input type="text" value="Plan Travel Srl"/> [STORE VIEW]</p> <p>Mobysign Beneficiary Address <input type="text" value="Via Simone da Corbetta 26A"/> [STORE VIEW]</p> <p>Mobysign Account Verification <input type="text" value="Require mobysign Account Verification Code"/> [GLOBAL]</p> <p>New Order Status <input type="text" value="Pending"/> [WEBSITE]</p> <p>Payment Applicable From <input type="text" value="All Allowed Countries"/> [WEBSITE]</p> <p>Sort Order <input type="text" value="1"/> [WEBSITE]</p> | | |

Figure 1: Mobysign extension configuration

2. Log in with mobysign

After installing the extension, if the extension itself is configured to allow logins through mobysign (NOTE: the merchant must have a contract in place with mobysign which includes logins), the “log in with mobysign” button appears in any step where user login is required.



The screenshot shows the PlanTravel website's login page. At the top, there is a blue header with 'YOUR CURRENCY: US Dollar - USD' and 'DEFAULT WELCOME MSG!'. Below the header is the PlanTravel logo and navigation links for 'ACCOUNT' and 'CART'. A search bar is also present. The main content area is titled 'LOGIN OR CREATE AN ACCOUNT'. It is divided into two sections: 'NEW HERE?' and 'ALREADY REGISTERED?'. The 'NEW HERE?' section includes a 'CREATE AN ACCOUNT' button. The 'ALREADY REGISTERED?' section has input fields for 'Email Address *' and 'Password *', a 'Forgot Your Password?' link, a 'LOGIN' button, and a green 'log in with mobysign' button.

Figure 2: "log in with mobysign" button sample

2.1. Login flow

When the user clicks on “log in with mobysign”, he/she gets redirected to a Mobysign-hosted page where a QRcode is displayed (see *Figure 3*).

The user then scans the QRcode (*Figure 4*) through the Mobysign app (or clicks the QRcode, if he/she is browsing the page on the same device where the Mobysign app is installed) and a confirmation popup automatically appears on his/her smartphone/tablet (*Figure 5*). If the info contained in the popup matches those on the web page, he/she can confirm by typing their PIN or using the fingerprint and press the green ‘y’.

The user is then redirected back to the shop (*Figure 6*).

2.2. Login side notes

If the mobysign user’s email address is already present in the customers database, or if the user already did log in previously using a different mobysign account, the user is asked to type his/her Mobysign Account Verification Code once before he/she is allowed to login (*Figure 7* and *Figure 8*).

When the user logs in, their personal info and eventual billing/shipping addresses registered in mobysign will automatically be filled in their personal profile on the shop. This means that the user, at the checkout phase, won’t need to type again his/her addresses if they are already set up in Mobysign.



Figure 3: Login QRcode displayed on mobysign-hosted webpage

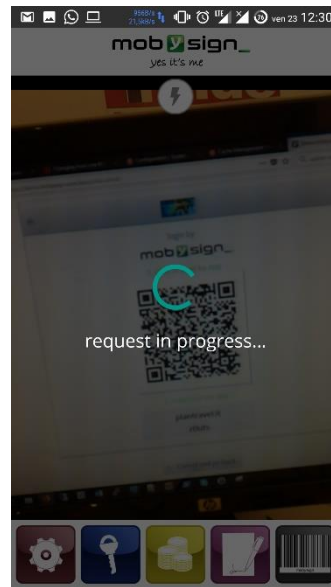


Figure 4: QRcode scanning through Mobysign app



Figure 5: Confirmation popup on Mobysign app

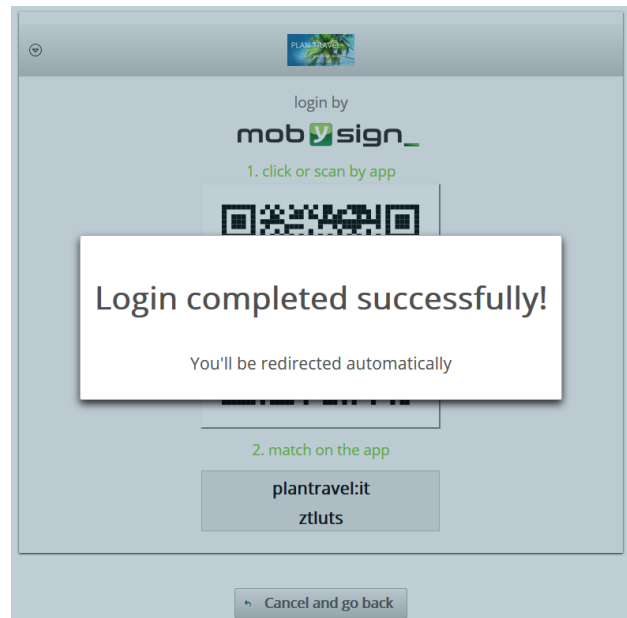


Figure 6: Login confirmed on mobysign app, redirecting user back to the shop...



Figure 7: Customer email already registered in shop, first login through mobysign

MEN

An account with email address example@example.com already exists, and it's associated to the mobysign nickname moXXXXXXXXXgn. If you're the owner of this mobysign nickname, and you want to switch to a new mobysign account, please contact AllTime.Fit support to request a AllTime FitCode. If you already got one, type it below and press "Continue".

AllTime FitCode for moXXXXXXXXXgn

- I also want to delete my old mobysign account because:
- I uninstalled the app and registered again
 - I changed/lost my smartphone
 - Other (please specify)

Continue

Figure 8: Customer lost phone or uninstalled/reinstalled mobysign app: verification required at first login with the new mobysign account

3. Pay with mobysign

After installing the extension, if the extension itself is configured to allow payments through mobysign (NOTE: the merchant must have a contract in place with mobysign which includes payments), the “pay with mobysign” button appears at the checkout step.

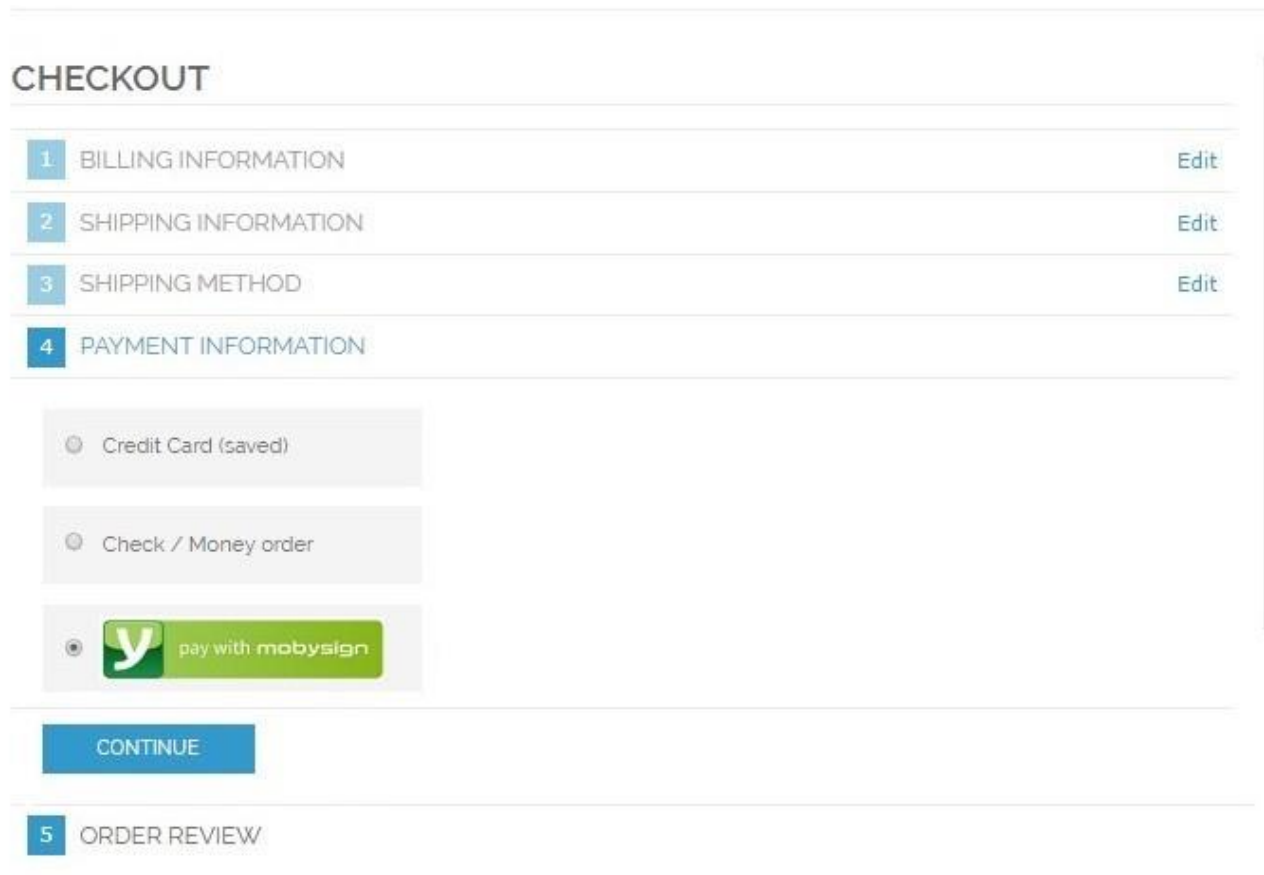


Figure 9: "pay with mobysign" button sample

3.1. Payment flow

When the user selects “pay with mobysign” and proceeds to payment, he/she gets redirected to a Mobysign-hosted page where a QRcode is displayed (Figure 10).

The user then clicks the QRcode (Figure 11) or scans the QRcode through the Mobysign app (if he/she is browsing the page on a different device than the one where the Mobysign app is installed) and a confirmation popup automatically appears on his/her smartphone/tablet (Figure 12). If the info contained in the popup matches those on the web page, he/she can confirm by typing their PIN or using the fingerprint and press the green ‘y’.

The user is then redirected back to the shop (Figure 13).



Figure 10: Payment QRcode displayed on mobysign-hosted webpage (mobile version)



Figure 11: QRcode click

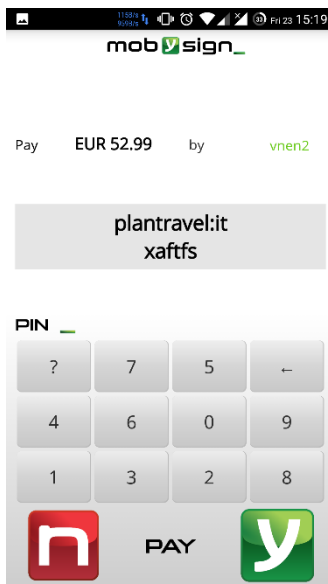


Figure 12: Payment confirmation popup on Mobysign app

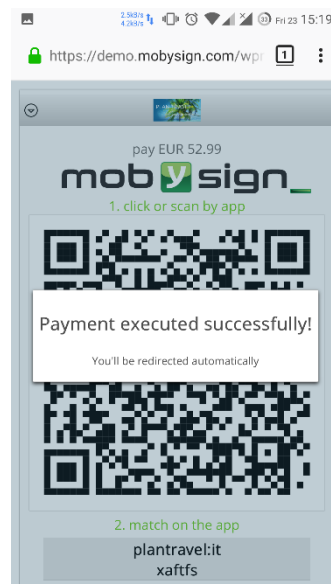


Figure 13: Payment confirmed on mobysign app and executed, redirecting user back to the shop...

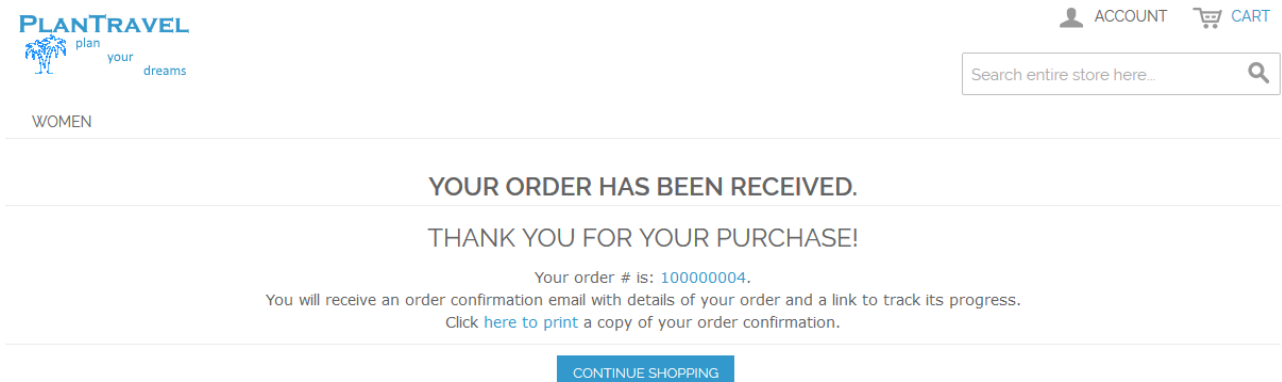


Figure 14: Payment confirmation on merchant e-shop

3.2. Payment info and refund

Inside the Magento Admin Panel, the order view will include the Mobysign transaction details inside the Payment Information section.

After the order has been invoiced and shipped, the button “Mobysign refund” becomes available. The click on this button will refund the user of the paid amount.

Order View

Information

- Invoices
- Credit Memos
- Shipments
- Comments History
- Transactions

Order # 100000004 | 23/feb/2018 15:33:24 [Back](#) [Send Email](#) [Reorder](#) [Mobysign Refund](#)

Order # 100000004 (the order confirmation email was sent)

Order Date: 23/feb/2018 15:33:24
 Order Status: Complete
 Purchased From: Main Website
 Main Website Store
 Default Store View
 Placed from IP: [redacted]

Account Information

Customer Name: [redacted]
 Email: [redacted]
 Customer Group: General

Billing Address [Edit](#)

[redacted]

Shipping Address [Edit](#)

[redacted]

Payment Information

Mobysign Payment
 Request Id: 3YHUI3RJIT0TIK7AOKV/S8UBVG2BKET9KQ
 Order was placed using EUR

Shipping & Handling Information

Flat Rate - Fixed 5,00 €

| Product | Item Status | Original Price | Price | Qty | Subtotal | Tax Amount | Tax Percent | Discount Amount | Row Total |
|--------------|-------------|----------------|---------|------------|----------|------------|-------------|-----------------|-----------|
| TP2 | Shipped | 47,99 € | 47,99 € | Ordered 1 | 47,99 € | 0,00 € | 0% | 0,00 € | 47,99 € |
| SKU: 0000002 | | | | Invoiced 1 | | | | | |
| | | | | Shipped 1 | | | | | |

Figure 15: Order view inside Magento Admin Panel