

How to configure your payment gateway for MX Kart

version 3.0



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Overview

This document will offer guidelines for the merchant creating a payment gateway account and for the **Dreamweaver MX** developer configuring the payment gateway for **MX Kart**. The aim is to emphasize the simplicity, and also to present how developers can create a new payment gateway to suit their specific needs.

MX Kart is a **Dreamweaver MX** extension designed to help developers include shopping cart support in their e-commerce websites. The product includes commands and server behaviors – used:

- ◆ To create the cart view
- ◆ To update the cart content
- ◆ To create the save cart to database and checkout functionalities
- ◆ To manage various other properties
- ◆ To add discounts, taxes and shipping rates.

This document will also present the checkout concept from the perspective of the customer, the merchant and the web developer.

**Note**

This document addresses to the **PHP** developers.



Web Developer Requirements

This document is created specifically to help **MX Kart** developers configure the support for Payment Gateway connectivity from their e-commerce websites

The developer should have an **MX Kart** site created (for **PHP_MySQL** or **PHP_ADODB** server models), and access to **Dreamweaver MX** or **MX 2004**.

Because some Payment Gateways (PayPal for example) implement a mechanism called IPN to communicate with the e-commerce site, you must have access to a public server on the Internet where your e-commerce site will be published. The IPN process will callback a public URL from your site to communicate the credit card processing messages.

You will also need to have a regular Credit Card with a couple of bucks on it, because we have disabled the test mode support for our Payment Gateway modules, to make sure that leaving the Payment Processor in test mode will not cause fake sales by mistake.

This document will not present any programming details regarding the creation of an e-commerce site with Dreamweaver and **MX Kart**. This document will **only** focus on the Payment Gateway configuration and testing.

Merchant Requirements

The merchant must create an account on any of the Payment Gateways listed below. The required information varies depending on the payment company selected.

The supported payment gateways in **MX Kart** 1.0 are.

- ◆ *PayPal* - <http://www.paypal.com/>
- ◆ *2Checkout* - <http://www.2checkout.com/>
- ◆ *Secpay* – <http://www.secpay.com/>
- ◆ *3-Tier* – <http://payments.3-tier.com/>
- ◆ *Authorize.net* - <http://www.authorizenet.com/>
- ◆ *Verisign* - <http://www.verisign.com/>
- ◆ *Worldpay* – <http://www.worldpay.com/>
- ◆ *PGP Email (Secure mail)* - <http://www.gnupg.org/> This option allows you to send the order to the store administrator by encrypted e-mail
- ◆ *Simple Email*- you can choose to send the order by *un-encrypted* e-mail to the shop administrator
- ◆ *Custom* - if you are planning to use a Payment Gateway not supported by **MX Kart**

Checkout using a Payment Gateway – the Concept

For a better understanding of the checkout process we will briefly present the concept starting with an overview and continuing with the customer, merchant and web developer's perspective.

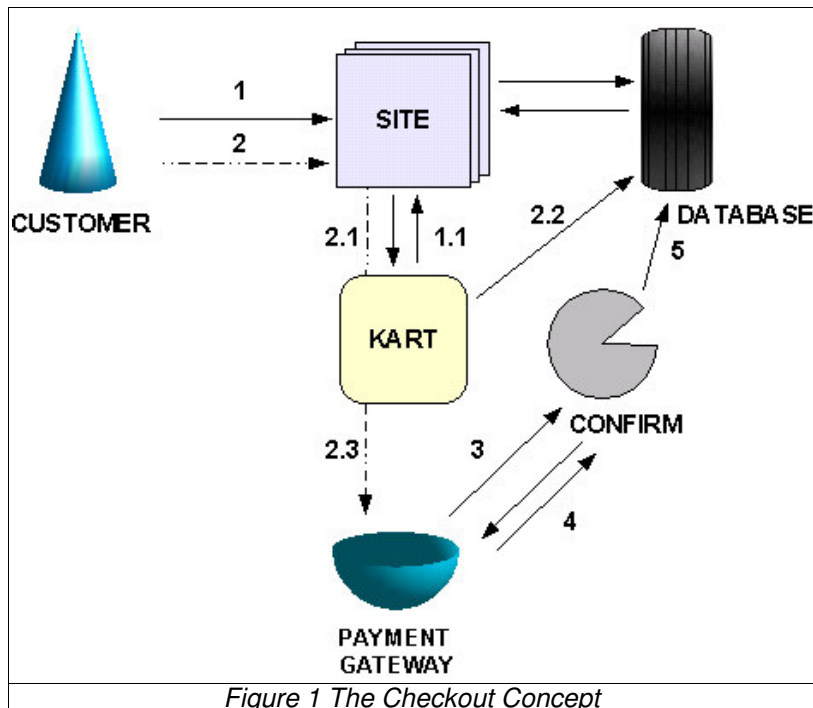


Figure 1 The Checkout Concept

Customer – the person buying products or services using the shopping cart on a public e-commerce site

Site – the e-commerce site displaying the products from the database

Kart – the shopping cart session where all bought items are kept

Database – the e-commerce site database

Confirm – the confirmation page checking the payment operation validity

Payment gateway – the payment gateway performing the money transfer and payment notification

1. The Customer is shopping on the site. Items are added, updated and deleted from the Kart session (1.1.) where all currently selected items are stored.

2. The Customer checks out. The content of the Kart Session is saved in the database (2.2) in the orders table, then it is sent to the Payment Gateway (2.3).

3. The Payment Gateway performs the credit card transaction and sends a confirmation code along with the kart order id back to the return page. If the buyer has entered supplemental information at the payment gateway – name, e-mail, addresses, etc – those are also returned to the e-commerce site to facilitate their storage in the orders table.

4. A security check is made to confirm the validity of the payment confirmation against the cart content stored in the database (we use the Kart ID as the unique ID for the check). This will prevent someone from buying a cheap product and confirming an expensive product by URL attack.

5. The definitive stamp – the transaction is confirmed or denied in the orders table.

The Customer's Perspective

On the “Kart View” page (the page where the customer can see the contents of his cart) there will be a **Checkout** button that will allow the checkout through a Payment Gateway. The Payment Gateways supported by **MX Kart** are: **PayPal**, **2Checkout**, **Verisign**, **WorldPay** and **Authorize.net**. We also support sending the cart contents by encrypted email to the store owner.

Below we show how the Checkout process works with **MX Shop** (the most complete implementation we have). Please note that you will have to re-implement those pages if you don't have **MX Shop**, or understand them for extensibility if you made the right decision and you have **MX Shop** :)

Wizard step 1 – the cart full view

Product	Price	Quantity	Sub-total
 Logitech camera	\$100.00	1	\$100.00
 DVD-ROM 2 <i>Model: Complex</i>	\$92.00	1	\$92.00
Total Price: \$192.00 Shipping Costs: \$15.00 Weight: 13 lbs			
<hr/> Payable: \$207.00			

Figure 2 The Kart View Page

After clicking the **Checkout** button the customer will be redirected to a **three** step wizard to enter the shipping and billing information.

Wizard step 1- login

Here the customer may login if they have registered with your site (registration allows auto-complete of the information form). If they are a new or unregistered shopper they will proceed to fill in the information by hand. Also in this step they will be able to:

1. View the total price including billing and shipping
2. Confirm the order
3. Click **Next** to proceed to step 2.



Note

This implementation is different (and greatly improved) from the **MX Kart/Shop 0.9.2** implementation where the billing and shipping information were requested at the Payment Processor site and subsequently returned by the payment gateway to the return page.



Note

For credit card information gathering the authorize.net and PGP secure email payment gateways will redirect the customer to a secure page on the current **MX Kart** site. This page will encrypt the credit card information and send it to the authorize.net payment gateway or to the store owner.

`/MXKart/authnet.php`

`/MXKart/pgpemail.php`

You must have HTTPS support on the server for those two pages. The **only** way **MX Kart** can receive secured information is through a secured HTTP connection.

Wizard step 2 – reading the customer billing information

In the second step of the wizard the customer will enter his billing information. If the customer has previously ordered products and if he is logged in, these fields will be automatically filled in with the information retrieved from the previous order.

Total Price:	\$192.00
Shipping Costs:	\$15.00
Weight:	13 lbs
<hr/>	
Payable:	\$207.00
First name:	<input type="text" value="John"/>
Last name:	<input type="text" value="SMITH"/>
Email:	<input type="text" value="jsmith@emailserver.com"/>
Phone:	<input type="text" value="5558784"/>
Street:	<input type="text" value="Walnut Ave"/>
City:	<input type="text" value="Los Angeles"/>
Zip:	<input type="text" value="2850"/>
Country:	<input type="text" value="United States"/>
State/Province/Region:	<input type="text" value="California"/>
<input type="button" value=" < Previous"/> <input type="button" value=" Next >"/>	

Figure 3 The Second Step in the Checkout Wizard

As you can see, before submitting the billing information, the order total price is \$192.00 and the shipping costs – meaning the handling fee (because the shipping information is not entered yet) is \$15.00 which makes the total payable equal to \$207.00.

Wizard step 3 – reading the customer shipping information

In the third step of the wizard the customer will enter shipping information. If the customer has ordered products previously these fields will be automatically filled in with the information retrieved from the previous order.

Total Price:	\$192.00
Taxes:	\$42.24
Shipping Costs:	\$15.00
Weight:	13 lbs

Payable:	\$249.24
-----------------	----------

Shipping Method:	<input type="text" value="Next Day"/>
Shipping Name:	<input type="text" value="John SMITH"/>
Shipping street address:	<input type="text" value="Walnut Ave"/>
Shipping city:	<input type="text" value="Los Angeles"/>
Shipping zip code:	<input type="text" value="2850"/>
Shipping country:	<input type="text" value="United States"/>
Shipping state:	<input type="text" value="California"/>

Figure 4 The Checkout Wizard Third Step

After entering the billing information, the tax is applied. In the **InterAKT** database, the state of California (United States) taxes non-food items at 22% of the total price which make the tax amount equal to \$42.24. Therefore, before entering the shipping information, the total payable is \$249.24.

Wizard step 4 – order confirmation

The fourth step will summarize the order's information to allow the customer to make the final confirmation and be redirected to the payment gateway.

Total Price:	\$192.00
Taxes:	\$42.24
Shipping Costs:	\$41.00
Weight:	13 lbs

Payable:	\$275.24
-----------------	----------

Billing Information	
Name:	John SMITH
E-mail:	jsmith@emailserver.com
Phone:	5558784
Address:	Walnut Ave 2850 US CA Los Angeles

Shipping Information	
Shipping Method:	Next Day
Name:	John SMITH
Address:	Walnut Ave 2850 US CA Los Angeles

< Previous	Checkout >
-------------------------------	-------------------------------

Figure 5 The Checkout Wizard Fourth Step

After submitting the shipping information, the shipping costs rose to \$41.00. The total shipping costs are computed as follows:

$$\text{Ship Costs} = \text{Handling Fee} + \text{Total Weight} * \text{Ship Rates per State} + \text{Total Weight} * \text{Ship Method Rate}$$

In the database that we provide you, the Shipping Rates Per States for California is 0, while the Shipping Rate corresponding to the “Next Day” shipping method is 2. The total weight being 13, this leads us to Shipping costs equal to \$41.00.

Redirecting to the payment gateway

After confirming the order the customer is redirected to the Payment Gateway where he will enter the credit card information. The billing fields will be automatically filled in since they were sent by the **MX Kart** application as hidden fields in the form redirection page. After processing, the Payment Gateway will return the information plus the order status that will be stored in the orders table.



Note

If in the e-commerce application the selected payment method is **PGP Email**, **Authorize.net** or **Custom** after clicking on the **Checkout** button, the customer will be securely redirected (HTTPS) to a secure page at the **MX Kart** site (*pgpemail.php*, *authnet.php* or *pgSample.php*) where he will fill in his credit card information.

The return page

After submitting the credit card information the customer will be redirected to the page configured as the payment gateway return page. He will also (optionally) receive an email in which the Payment Gateway informs him that an order has been placed in his name and lists the inserted customer information.

The Merchant's Perspective

All the merchant has to do is to create an account with one of the supported Payment Gateways and then pass the information to the web developer.

The process of creating an account with a payment gateway is not a very complex one, and it is usually explained pretty well at the payment processor site.

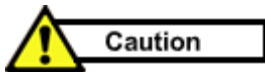
The Web Developer's Perspective

When implementing the checkout section with **MX Kart**, the web developer's job is very simple.

Apart from creating a friendly checkout wizard to gather all the customer information to display the computed shipping and billing costs, all he has to do is to select the payment gateway from the **Components** tab in Dreamweaver MX and enter the merchant's payment gateway account information.

When the **Checkout** button in the last wizard step is clicked, the cart's contents will be saved into the database as a new order. Its status is set to **Initialized**. After the Payment Gateway sends back the customer information and it is marked as valid, the order status is set to either **Confirmed** (if the payment transaction was OK), or to **Failed** (if the payment transaction failed).

Choosing the Currency



The currencies accepted by the Payment Gateway should be the same as the ones selected with the e-commerce application's back-end. Therefore, after creating the account at the desired Payment Gateway, the merchant should inform the developer about the accepted currencies. With your e-commerce website, you should set the default currency by entering the "1" value in the **default_cur** field for the desired currency and "0" for the rest of the currencies. This value is set in the **currencies_cur** table of the **MX Shop** database provided with the **MX Kart** product. If the customer changes the currency on the public site, **MX Kart** will recalculate the prices according to the exchange rate from the database.

If the selected Payment Gateway accepts only one currency, and the order was made using another one, at the end of the checkout process the order will be billed at the currency accepted by the Payment Gateway. Your e-commerce application *should* have support for this currency even if it is not the default one.

Testing the Payment Gateway

Normally in order to test the Payment Gateway connected to an e-commerce application a developer uses the Test option available on that particular Payment Gateway. For security reasons a website created using **MX Kart** does not support this testing procedure and interprets it as a URL attack.

The only method for testing the payment transaction is to add some cheap products (\$0.01) (or expensive ones if you have a lot of money and want to pay high fees to the payment processor company) into the cart and use a valid credit card to complete the payment through the Payment Gateway. Next you should check that you received an e-mail from the Payment Gateway and that the order status from the orders table is updated with the **Confirmed** value. You can also check that the money has been transferred into your account.

Configuring Your e-commerce site for PayPal

Merchant – Creating a PayPal Account

In order to accept instant online credit card payments, the **merchant** (the e-commerce website owner) should create an account with a Payment Gateway.

In order to register with PayPal, the merchant should access the page: https://www.paypal.com/us/cgi-bin/webscr?cmd=_registration-run

After selecting a country from the **Business Account in:** drop-down menu, the following form will be displayed:

The screenshot shows the PayPal website's 'Account Sign Up Business Account' page. At the top, the PayPal logo is on the left, and links for 'Sign Up', 'Log In', and 'Help' are on the right. Below these are navigation tabs: 'Welcome', 'Send Money', 'Request Money', 'Merchant Tools', and 'Auction Tools'. The main heading is 'Account Sign Up Business Account'. To the right of this heading is a three-step process: 1. Enter Your Business Information (highlighted with a yellow arrow), 2. Enter Your Information, and 3. Confirm Your Email Address. Below the steps is a section titled 'Business Information' with a description: 'Enter your group, organization, government entity, non-profit, individual business, or partnership information below to begin Business Account Sign Up.' This section contains several input fields: 'Business Name' (text box), 'Industry' (dropdown menu with '-- Choose an Industry --'), 'Address 1' (text box), 'Address 2 (optional)' (text box), 'City' (text box), 'State' (dropdown menu), 'Zip Code' (text box with '(5 or 9 digits)' next to it), and 'Country' (set to 'United States'). Below this is another section titled 'Your Customer Service Information' with a description: 'Enter the Customer Service Information for your business. An email address where your customers can contact you is mandatory. This information will only be provided to those who purchase from you.' This section contains three input fields: 'Customer Service Email' (text box), 'Customer Service Phone (optional)' (three separate text boxes for digits), and 'Business URL' (text box). At the bottom of the form area, the text 'Figure 6 Creating a PayPal Merchant Account' is displayed.

The merchant should fill in all the fields and after agreeing to pay a certain amount, he will have a PayPal Business Account enabling him to accept online credit card payments.

Dreamweaver MX Developer – Configuring the PayPal Payment Gateway

Selecting the PayPal Payment Gateway

To configure the merchant website to connect to a Payment Gateway, the web developer should first select the Payment Gateway and then configure its properties.

The **Kart Properties** command (accessible from the **Insert Panel->MX Kart->Kart Properties**) allows the configuration of the payment gateway from the **Payment** entry in the command user interface left side menu.

First, you should select the payment gateway that you want to use in order to accept instant online credit card payments. When double clicking on **Payment Gateway Type** from the **Payment** component, the following user interface will be displayed.

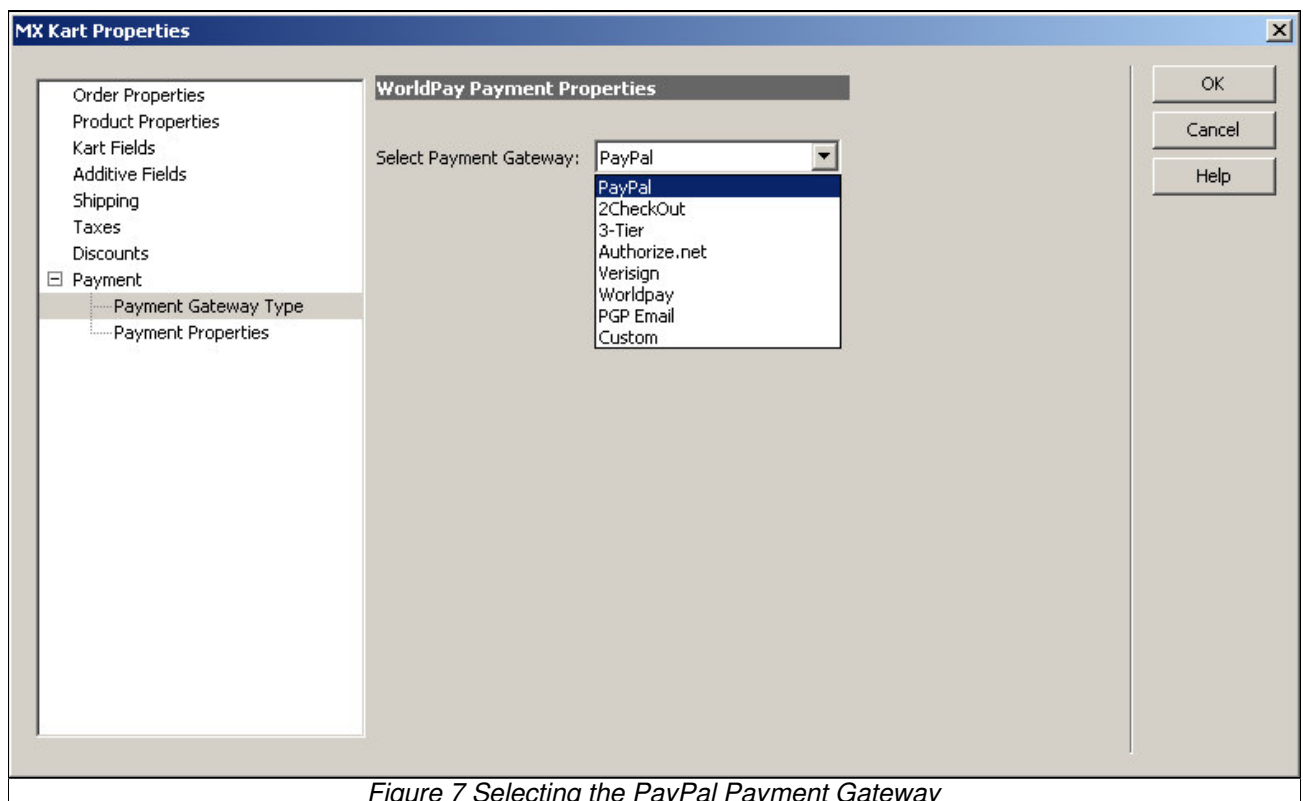
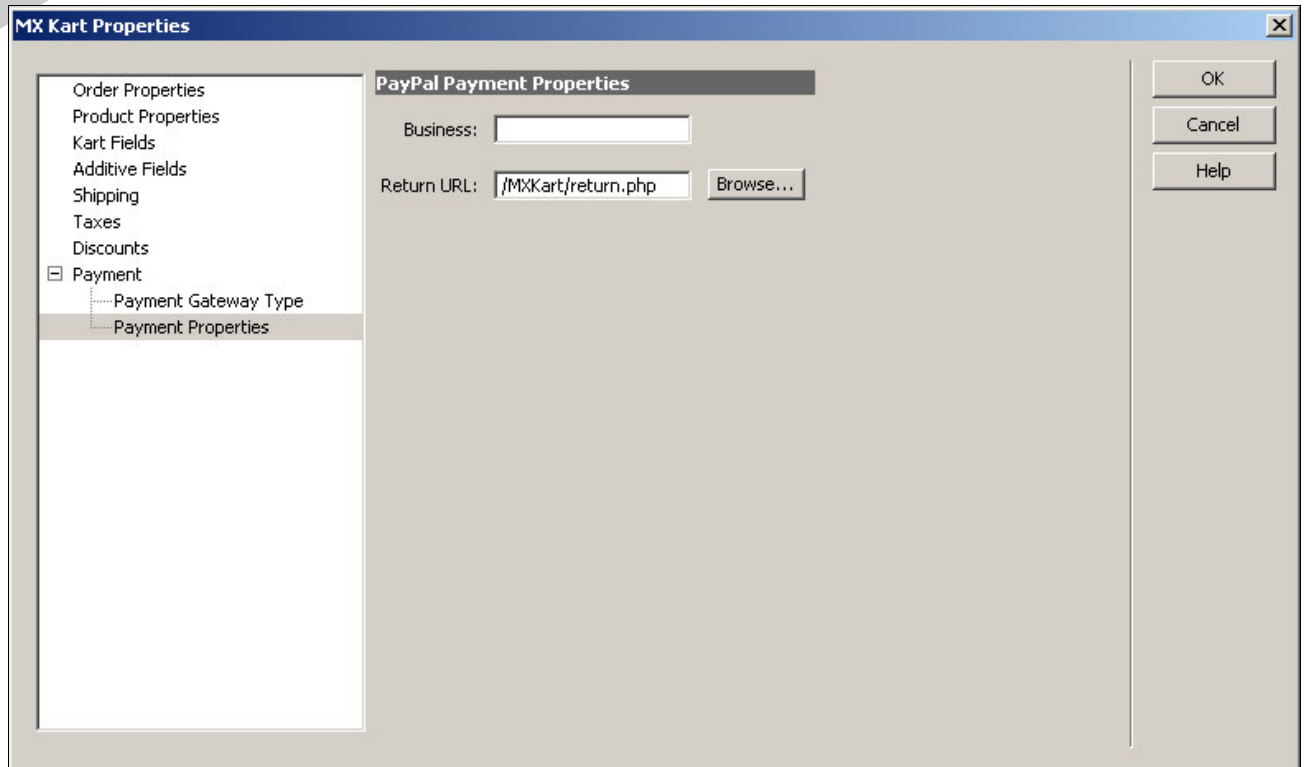


Figure 7 Selecting the PayPal Payment Gateway

- ◆ **Select Payment Gateway** – this drop-down menu allows the selection of one of the payment gateways supported by MX Kart. Select **PayPal**.

Configuring the PayPal Payment Gateway Properties

After selecting the PayPal payment gateway by clicking on **Payment Properties** from the **Payment** component the following user interface will be displayed:



The screenshot shows a window titled "MX Kart Properties" with a sidebar on the left containing a tree view of configuration categories: Order Properties, Product Properties, Kart Fields, Additive Fields, Shipping, Taxes, Discounts, and Payment (which is expanded to show Payment Gateway Type and Payment Properties). The main area is titled "PayPal Payment Properties" and contains two text input fields: "Business:" and "Return URL:". The "Return URL:" field is pre-filled with "/MXKart/return.php" and has a "Browse..." button next to it. On the right side of the dialog are three buttons: "OK", "Cancel", and "Help".

Figure 8 Configuring the PayPal Properties

- ◆ **Business** – in this textfield, you should enter the merchant's (site owner's) ID. **This should be the e-mail of the business owner as it is registered in the PayPal system**
- ◆ **Return URL** – in this textfield you should enter the path to the page that processes the information received from the payment gateway – in this case this field is automatically filled in with the `return.php` page that is included in the **MX Kart** folder provided. We recommend you not to change this selection.
 - The **MX Shop** return page is `/index.php?mod=return`

Configuring Your e-commerce site for 2CheckOut

As of the 3.0 version of MX Kart both versions of the 2CheckOut payment gateway are supported, and can be selected from the payment gateway list.

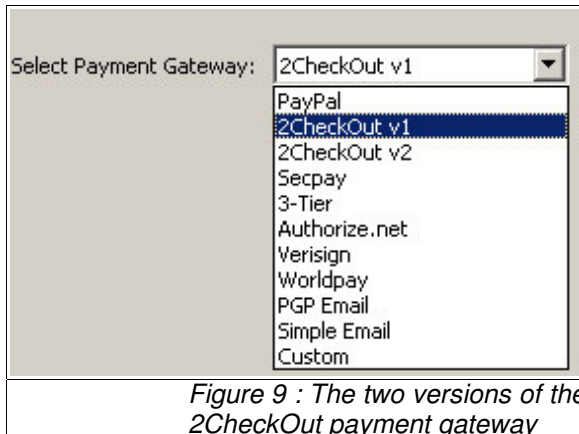


Figure 9 : The two versions of the 2CheckOut payment gateway


Merchant – Creating a 2CheckOut Account

To accept instant online credit card payments the merchant (the e-commerce website owner) must create an account with a Payment Gateway.

To register with 2CheckOut the merchant should access the page: <http://www.2checkout.com/signup.htm>

new vendors sign up

This process will take about 5 minutes. Afterwards, your 2CO account will be live and you can begin selling.


 my profile info

First name:

Last name:

Company name:

2CO respects your privacy and will not share or sell the information you provided with any third parties.

 my contact info

Contact phone:

Ext.

Mailing address:

City:


State or province:

Zip code:

Country:

E-mail:

Your URL:

 payment type

☒ Credit card

☐ Check (U.S. clients only, add \$5.00)

Your product or service *MUST* conform to [our accepted products list](#)

Continue >>

Figure 10 Creating a 2CheckOut Merchant Account

The merchant should fill in all the fields and after agreeing to pay a certain amount he will have a 2CheckOut Account enabling him to accept online credit card payments.

Next, the merchant should configure his 2CheckOut account in order to be compatible with **MX Kart**. This means setting the merchant secret word on 2checkout. For this the merchant should follow these steps:

1. Log-in into his account on 2checkout
2. Go to **Account Details** -> **Return**

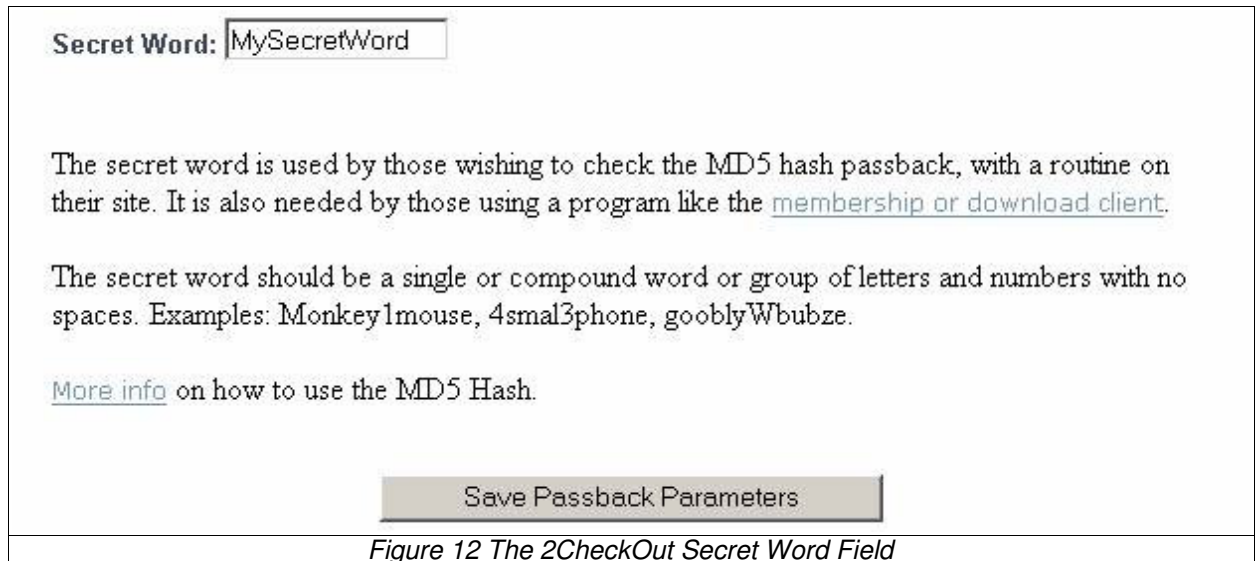
Seller # [Admin HomePage](#) [Support Forums](#)

Account Details	Products	Shopping Cart	Sales Activity
Contact Info	Banking Details	Sales Details	Tax
		Return	Custom
			Password

NEW! You may now add return routines for check transactions separately

Figure 11 The 2CheckOut Return Link

3. He will scroll down until he sees an input field where he can enter his secret word.
4. Save the changes using the **Save Passback Parameters** button on the bottom of the page



The screenshot shows a web form for configuring the 2Checkout Secret Word. At the top, there is a label "Secret Word:" followed by a text input field containing the value "MySecretWord". Below the input field, there is a paragraph of text explaining the purpose of the secret word: "The secret word is used by those wishing to check the MD5 hash passback, with a routine on their site. It is also needed by those using a program like the [membership or download client](#)." This is followed by another paragraph: "The secret word should be a single or compound word or group of letters and numbers with no spaces. Examples: Monkey1mouse, 4smal3phone, gooblyWbubze." Below this, there is a link: "[More info](#) on how to use the MD5 Hash." At the bottom of the form, there is a button labeled "Save Passback Parameters".

Figure 12 The 2CheckOut Secret Word Field

The merchant **Seller ID** and **Secret Word** will be passed to the developer who will use them when configuring the Payment Gateway within the e-commerce application.

Dreamweaver MX Developer – Configuring the 2CheckOut Payment Gateway

Selecting the 2CheckOut Payment Gateway

In order to configure the merchant website to connect to a Payment Gateway, the web developer should first select the Payment Gateway and then configure its properties.

The **Kart Properties** command (accessible from the **Insert Panel->MX Kart->Kart Properties**) allows the configuration of the payment gateway from the **Payment** entry in the command user interface left side menu.

First, you should select the payment gateway that you want to use in order to accept instant online credit card payments. When double clicking on **Payment Gateway Type** from the **Payment** component, the following user interface will be displayed.

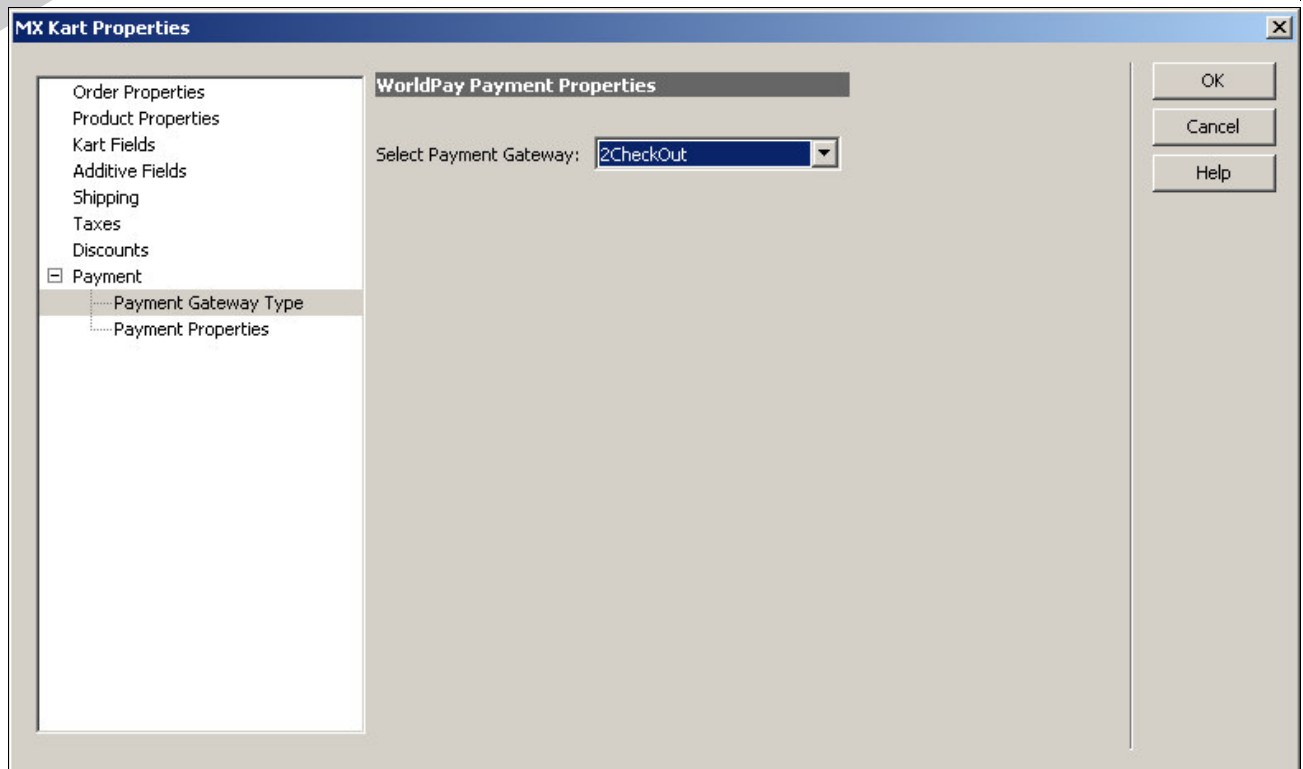


Figure 13 Selecting the 2CheckOut Payment Gateway

- ◆ **Select Payment Gateway** – this drop-down menu allows the selection of one of the payment gateways supported by **MX Kart**. Select **2CheckOut**.

Configuring the Payment Gateway Properties

After selecting the 2CheckOut payment gateway by clicking on *Payment Properties* from the **Payment** component, the following user interface will be displayed:

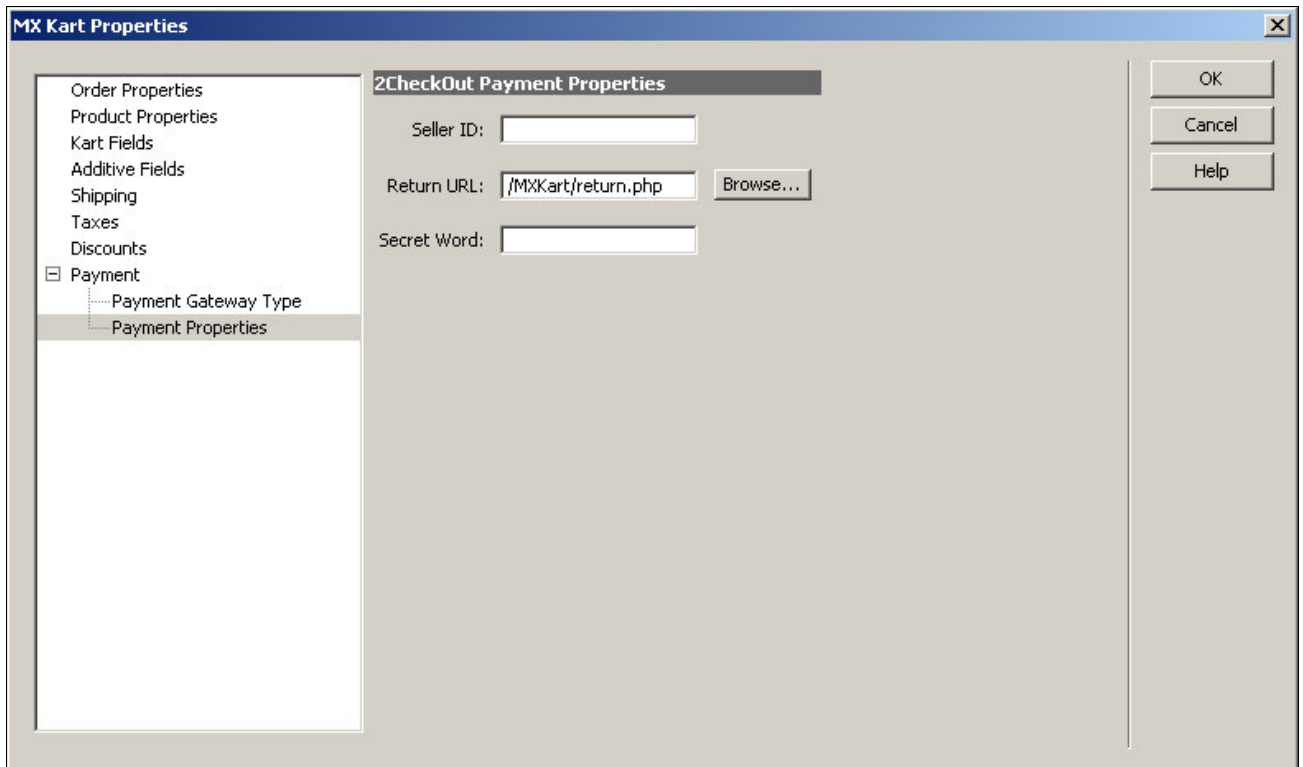


Figure 14 Configuring the 2CheckOut Properties

- ◆ **Seller ID** – in this textfield, you should enter the the merchant's (site owner's) ID
- ◆ **Return URL** – in this textfield you will enter the path to the page that processes the information received from the payment gateway – in this case this field is automatically filled in with the *return.php* page that is included in the **MX Kart** folder provided. We recommend you not to change this selection
 - The **MX Shop** return page is */index.php?mod=return*
- ◆ **Secret Word** – in this textfield you will enter the merchant's (site owner's) secret word for the payment gateway. It will be used to check the payment for validity (this will be the same as the secret word in the 2Checkout interface).

Configuring Your e-commerce site for SecPay

Merchant – Creating a SecPay Account

To accept instant online credit card payments the **merchant** (the e-commerce website owner) must create an account with a Payment Gateway.

To register with **SecPay** the merchant should access the page: <http://www.secpay.com/reg.html> and click on the **Registration Form** button. The following window will be displayed:

Customer Registration

Please enter your details.

CONTACT DETAILS

Contact Name :	<input type="text"/>	<small>Primary contact in the company</small>
Company Name :	<input type="text"/>	
Trading address :	<input type="text"/>	
	<input type="text"/>	<small>Normal address for written correspondence</small>
Town/City :	<input type="text"/>	
County/State :	<input type="text"/>	
Country :	<input type="text" value="United Kingdom"/>	
Postcode :	<input type="text"/>	
Telephone No :	<input type="text"/>	<small>Daytime Contact Phone Number</small>
Fax No :	<input type="text"/>	
E-Mail :	<input type="text"/>	<small>This is the email address for notification of authorised orders. (Multiple email addresses are separated by a semi-colon ";")</small>
Url :	<input type="text" value="http://"/>	<small>Leave as is if unknown at this stage.</small>
Title on Email :	<input type="text"/>	<small>If you are trading under a different name from the company name, we will place this in your email notification to your customers.</small>
Admin Email :	<input type="text"/>	<small>Email address for us to send you information about your account, changes in the system etc. (Multiple email addresses are separated by a semi-colon ";")</small>

Figure 15 Creating a SecPay Merchant Account

The merchant should fill in all the fields and after agreeing to pay a certain amount he will have a **SecPay** Account enabling him to accept online credit card payments.

The merchant **Seller ID** and **Password** will be passed to the developer who will use them when configuring the Payment Gateway within the e-commerce application.

Dreamweaver MX Developer – Configuring the SecPay Payment Gateway

Selecting the SecPay Payment Gateway

In order to configure the merchant website to connect to a Payment Gateway, the web developer should first select the Payment Gateway and then configure its properties.

The **Kart Properties** command (accessible from the **Insert** Panel->**MX Kart**->**Kart Properties**) allows the configuration of the payment gateway from the **Payment** entry in the command user interface left side menu.

First, you should select the payment gateway that you want to use in order to accept instant online credit card payments. When double clicking on **Payment Gateway Type** from the **Payment** component, the following user interface will be displayed.

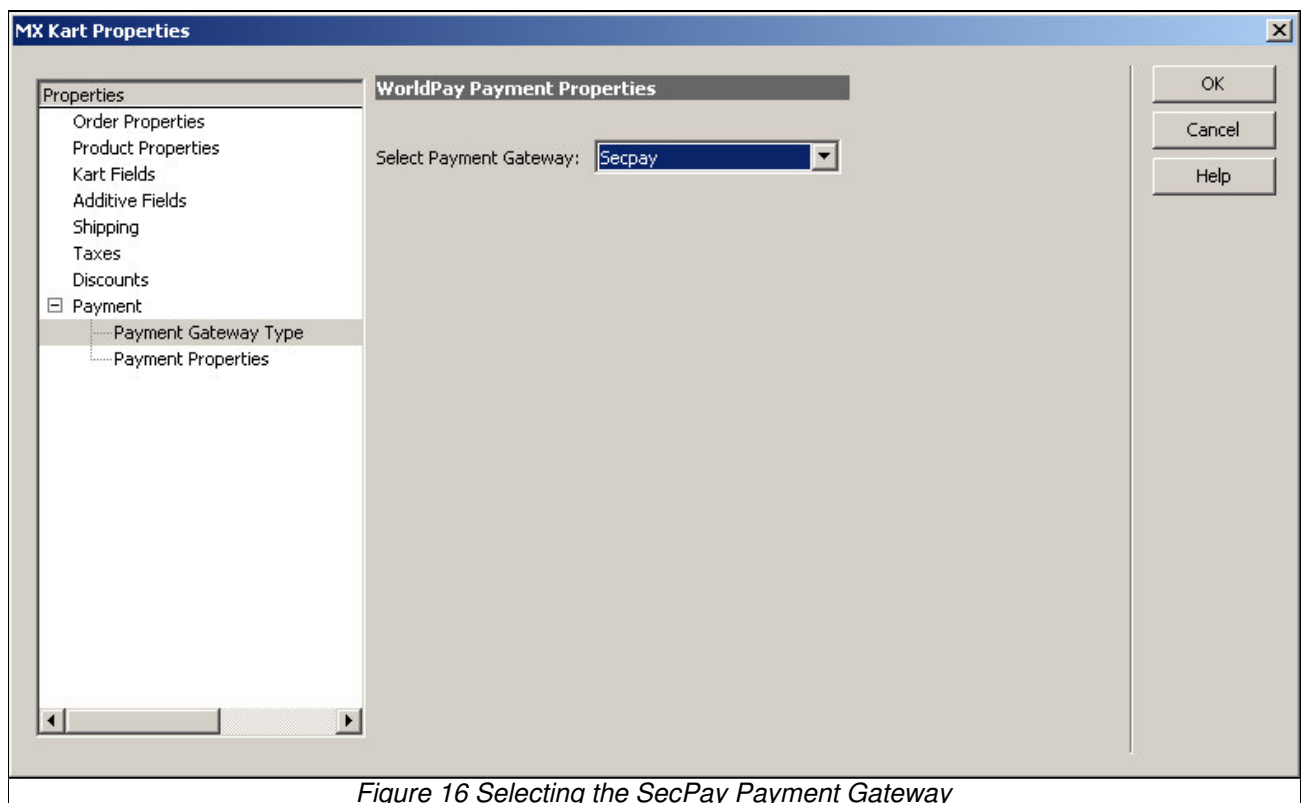


Figure 16 Selecting the SecPay Payment Gateway

- ◆ **Select Payment Gateway** – this drop-down menu allows the selection of one of the payment gateways supported by MX Kart. Select **SecPay**.

Configuring the Payment Gateway Properties

After selecting the **SecPay** payment gateway by clicking on **Payment Properties** from the **Payment** component, the following user interface will be displayed:

The screenshot shows a window titled "MX Kart Properties" with a sidebar on the left and a main content area on the right. The sidebar lists various property categories: Order Properties, Product Properties, Kart Fields, Additive Fields, Shipping, Taxes, Discounts, and a checked "Payment" category. Under "Payment", "Payment Gateway Type" and "Payment Properties" are listed, with "Payment Properties" selected. The main content area is titled "Secpay Payment Properties" and contains three text input fields: "Seller ID:", "Return URL:", and "Password:". The "Return URL:" field is pre-filled with "MXKart/return.php" and has a "Browse..." button next to it. On the far right of the dialog are three buttons: "OK", "Cancel", and "Help".

Figure 17 Configuring the SecPay Properties

- ◆ ***Seller ID*** – in this textfield, you should enter the the merchant's (site owner's) ID
- ◆ ***Return URL*** – in this textfield you will enter the path to the page that processes the information received from the payment gateway – in this case this field is automatically filled in with the *return.php* page that is included in the **MX Kart** folder provided. We recommend you not to change this selection
 - The **MX Shop** return page is */index.php?mod=return*
- ◆ ***Password*** – in this textfield you will enter the merchant's (site owner's) password for the payment gateway. It will be used to check the payment for validity (this will be the same as the secret word in the 2Checkout interface).

Configuring Your e-commerce site for 3-Tier

Merchant – Creating and Configuring an 3-Tier Account

In order to accept instant online credit card payments, the **merchant** (the e-commerce website owner) should create an account with a Payment Gateway.

In order to register with 3-Tier, the merchant should access the page: <http://payments.3-tier.com>

Providing secure payment products to process:

- Telephone orders
- Mail orders
- Recurrent billing
- Orders from customer facing Internet sites
- Low volume point of sale

Variety of payment solutions for merchants to:

- Take real time payments from your Web
- Collect payments from mobile / wireless devices
- Take payments directly from your call centre application, accounting system or Microsoft Excel
- Take payments directly from your billing system

New customers - Click [here](#) to register : Existing customers - use the login screen below to access our secure server

real-time support click here

Username:

Password:

CERTIFIED

We are certified by ETSI to provide payment solutions. We are also a Paymark Certified Solutions Partner (CSP). [\[More...\]](#)

Figure 18 Accessing the 3-Tier Payment Gateway

After clicking on the [here](#) link (**New Customers** – Click [here](#) to register) the following form will be displayed (<http://payments.3-tier.com/Account/>):

If you are not yet registered please fill in the following details. We will eMail you a username and password:.

Firstname:

Surname:

Company:

Web site:

eMail:

Your bank: Please select a Bank

City: Auckland

Country: New Zealand

Category: How would you describe yourself:

I want to take payments from my Web site (Internet Orders): ☐

I want to process Mail order and Telephone orders (MOTO): ☐

I want someone from my bank to contact me: ☒

Comments:

Figure 19 Creating a 3-Tier Merchant Account

In order to register, the merchant should fill in all the fields.

Dreamweaver MX Developer – Configuring the 3-Tier Payment Gateway

Selecting the 3-Tier Payment Gateway

In order to configure the merchant website to connect to a Payment Gateway, the web developer should first select the Payment Gateway and then configure its properties.

The **Kart Properties** command (accessible from the **Insert** Panel->**MX Kart**->**Kart Properties**) allows the configuration of the payment gateway from the **Payment** entry in the command user interface left side menu.

First, you should select the payment gateway that you want to use in order to accept instant online credit card payments. When double clicking on **Payment Gateway Type** from the **Payment** component, the following user interface will be displayed.

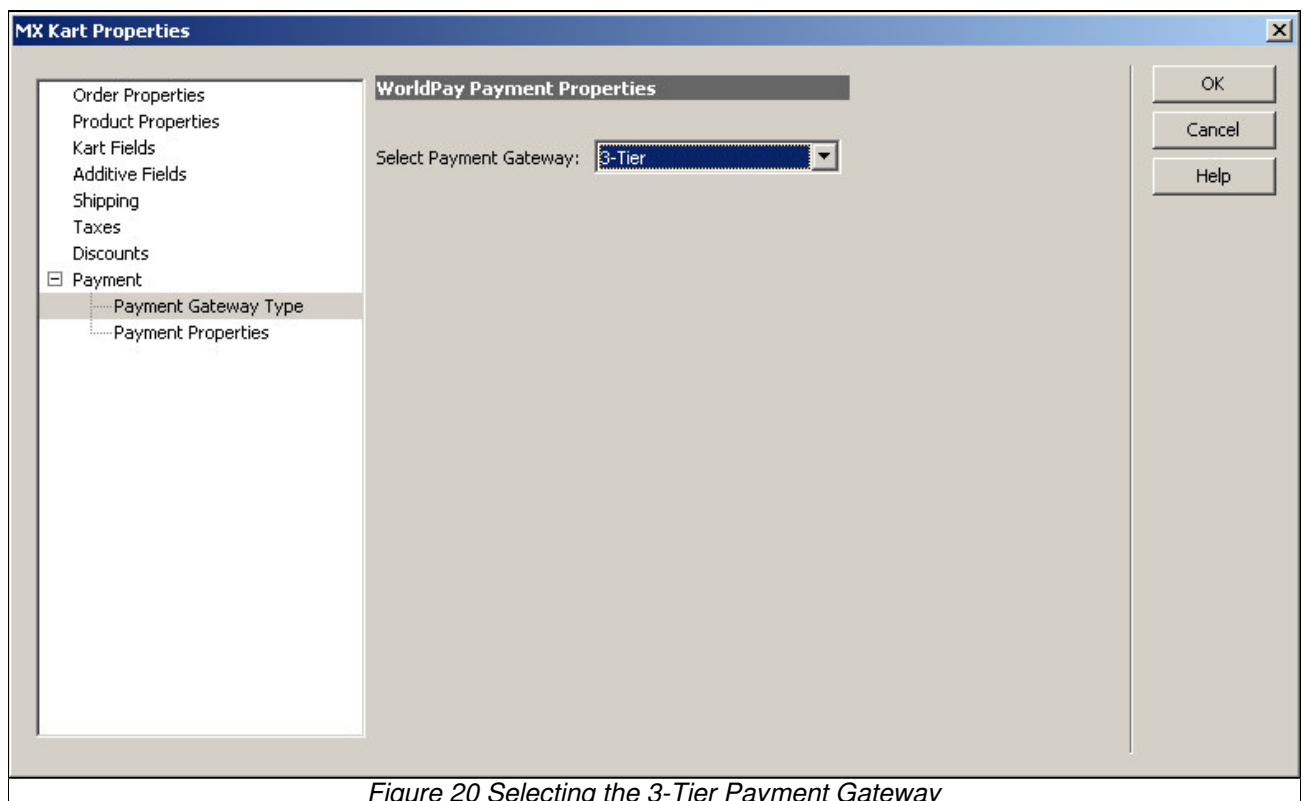
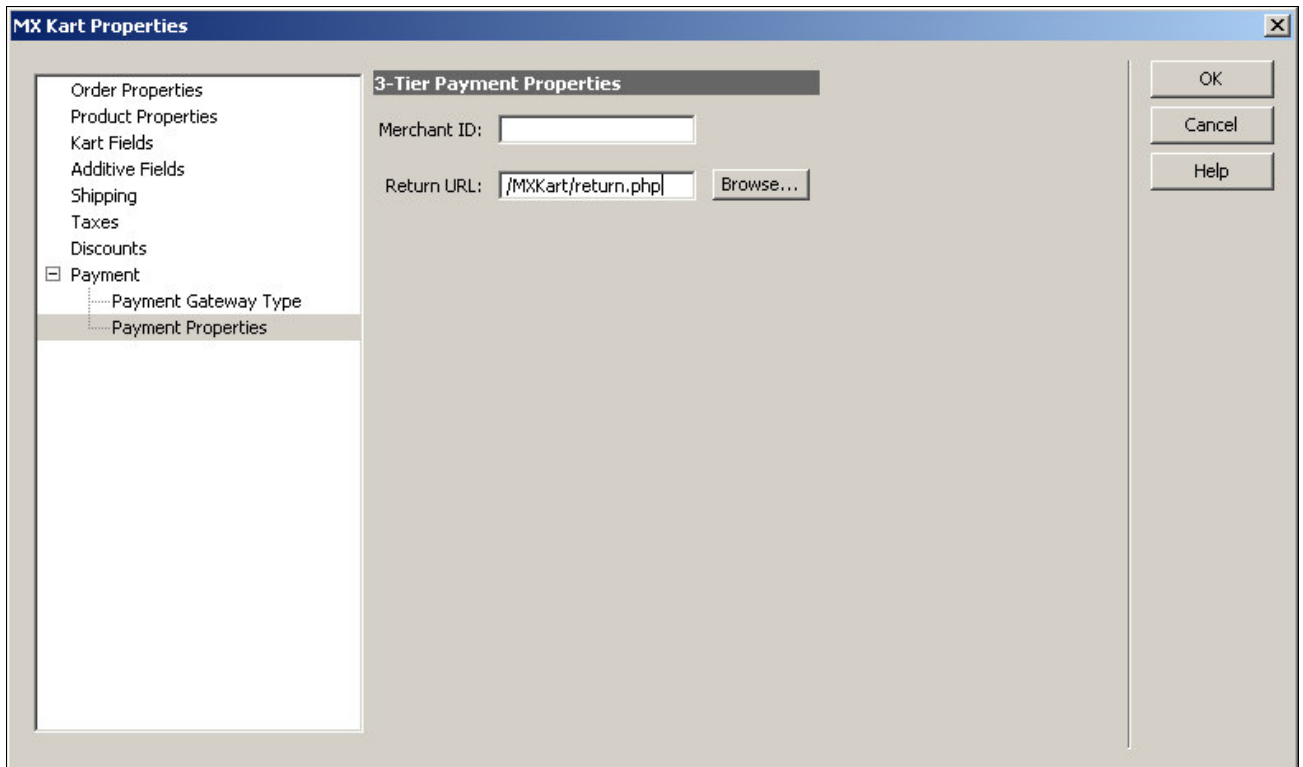


Figure 20 Selecting the 3-Tier Payment Gateway

- ◆ **Select Payment Gateway** – this drop-down menu allows the selection of one of the payment gateways supported by **MX Kart**. Select **3-Tier**.

Configuring the Payment Gateway Properties

After selecting the 3-Tier payment gateway by clicking on *Payment Properties* from the **Payment** component, the following user interface will be displayed:



The screenshot shows a window titled "MX Kart Properties". On the left is a tree view with the following items: Order Properties, Product Properties, Kart Fields, Additive Fields, Shipping, Taxes, Discounts, Payment (expanded), Payment Gateway Type, and Payment Properties (selected). The main area is titled "3-Tier Payment Properties" and contains two text input fields: "Merchant ID:" and "Return URL:". The "Return URL:" field contains the text "/MXKart/return.php" and has a "Browse..." button next to it. On the right side of the window are three buttons: "OK", "Cancel", and "Help".

Figure 21 Configuring the 3-Tier Properties

- ◆ **Merchant ID** – in this textfield, you should enter the the merchant's (site owner's) ID
- ◆ **Return URL** – in this textfield you will enter the path to the page that processes the information received from the payment gateway – in this case this field is automatically filled in with the *return.php* page that is included in the **MX Kart** folder provided. We recommend you not to change this selection.
 - The **MX Shop** return page is */index.php?mod=return*

Configuring Your e-commerce site for Authorize.net

Merchant – Creating and Configuring an Authorize.net Account

To accept instant online credit card payments the **merchant** (the e-commerce website owner) must create an account with a Payment Gateway.

To register to Authorize.net, the merchant should access the page: <http://www.authorizenet.com/solutions/>. Here he will see that to sign up for Authorize.Net he must go through an approved Authorize.Net reseller. After clicking on the **Find a reseller now** link then the **Reseller Directory**, the merchant can select one of the displayed resellers.

An example of a register form is displayed below:

Merchant Profile

Business Open Date (i.e. 2003-01-30) Annual Visa/MasterCard Sales (\$US)

 \$

Federal Tax ID (no dashes) Expected Avg Ticket (\$US)

 \$

Type of Goods/Services Sold Maximum Ticket (\$US)

 \$

Ownership Information

Type of Ownership

First Name Last Name

Title SSN Number (no dashes)

Address

City State

Zip Code Phone

 () - ext.

Figure 22 Creating an Authorize.net Account through a Reseller

The merchant should follow all the registration and after agreeing to pay a certain amount he will have an Authorize.net Account enabling him to accept online credit card payments.

Next the merchant should configure his Authorize.net account in order to be compatible with **MX Kart**.

The merchant should log in to: <https://secure.authorize.net/> and enter his **Login ID** and **Password**.

Here the merchant will obtain his **Transaction Key** and **MD5 Hash** from **Settings -> Security -> Obtain Transaction Key/MD5 Hash**.

Security

Configure security settings designed to protect sensitive account information. Obtain the transaction key or change your password and secret question and answer. Also, configure Card Code, FraudScreen.Net, and AVS security features.

[Card Code Verification](#)
[Address Verification System \(AVS\)](#)
[Obtain Transaction Key](#)
[Change Secret Question/Answer](#)
[Change Password](#)
[MD5 Hash](#)
[FraudScreen.Net](#)

Figure 23 Obtaining the Transaction Key and the MD5 Hash

The merchant **Seller ID**, **Transaction Key** and **MD5 Hash** data will be passed to the developer who will use them when configuring the Payment Gateway in the e-commerce application.

Dreamweaver MX Developer – Configuring the Authorize.net Payment Gateway

Selecting the Authorize.net Payment Gateway

To configure the merchant's website connection to a Payment Gateway the **web developer** must first select the Payment Gateway and then configure its properties.

The **Kart Properties** command (accessible from the **Insert Panel->MX Kart->Kart Properties**) allows the configuration of the payment gateway from the **Payment** entry in the command user interface left side menu.

First you will select the payment gateway that you want to use in order to accept instant online credit card payments. Double click on **Payment Gateway Type** from the **Payment** component to access the following user interface:

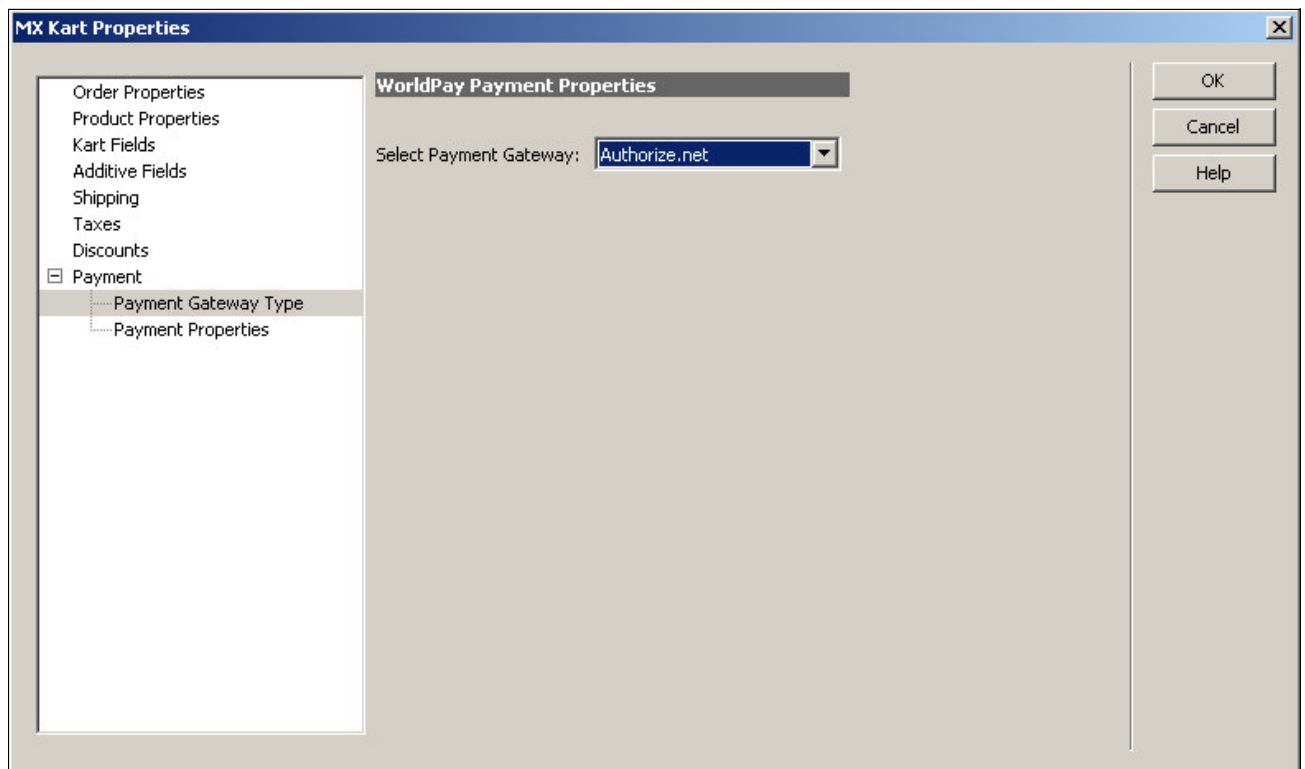


Figure 24 Selecting the Authorize.net Payment Gateway

- ◆ **Select Payment Gateway** – this drop-down menu allows the selection of one of the payment gateways supported by **MX Kart**. Select **Authorize.net**.

Configuring the Payment Gateway Properties

After selecting the Authorize.net payment gateway, click on **Payment Properties** from the **Payment** component to display the following user interface:

Figure 25 Configuring the Authorize.net Properties

- ◆ **Seller ID** – in this textfield enter the merchant's (site owner's) ID for the payment gateway
- ◆ **Return URL** – in this textfield you will enter the path to the page that processes the information received from the payment gateway – in this case this field is automatically filled in with the `return.php` page that is included in the **MX Kart** folder provided. We recommend you not to change this selection
 - The **MX Shop** return page is `/index.php?mod=return`
- ◆ **Transaction Key** – in this textfield enter the merchant's (site owner's) transaction key for the payment gateway
- ◆ **MD5 Hash** – in this textfield enter the merchant's (site owner's) MD5 Hash key created when he configured his payment gateway account.



Note

You must work on a server with **HTTPS** support because the form submission is made with <https://yourserver/shop/MXKart/authnet.php>. The method is called from the `MXKart/checkOut.php` page, the last in the checkout process.

If you want to test **MXKart** with the custom payment gateway without HTTPS support, you will have to change in the `\includes\MXKart\checkout_authnet.inc.php` file the following line `echo '<FORM METHOD="POST" ACTION="https://" . $HTTP_SERVER_VARS["HTTP_HOST"]';` changing “https” to “http”. **DO NOT** use these procedure after you perform the **TEST**. Also the merchant server should have installed CURL (a library for connecting through HTTPS).

Configuring Your e-commerce site for Verisign

Merchant – Creating and Configuring a Verisign Account

In order to be able to accept instant online credit card payments, the **merchant** (the e-commerce website owner) must create an account with a Payment Gateway.

In order to register with Verisign, the merchant should access the page: <http://www.verisign.com/products/payflow/link/index.html>

The account should have the **Payflow Link** type. By clicking on the **Buy now** button, the merchant will be allowed to select some additional services. To complete the registration process the merchant must enter the required information and click **Continue**.

For example in the following image there are some of the fields the merchant will need to fill in:

Create An Account

Please complete all of the information on this page. After all of the information on this page is collected, you can save your information and exit the system. You can return and log in at any time to continue registering.

* Required Field

Payflow Token

Pay by Payflow Token:

Account Information

Merchant Login: *
6 to 64 numbers & letters only, no spaces or special characters. Field is case-sensitive.

Password: *

Re-Enter Password: *

Passwords must be 6-32 characters long and contain mix of letters, numbers, and/or special characters. Passwords containing only letters and only numbers will not be accepted. Single quotes, double quotes, spaces, and ampersands are not allowed. Passwords are case-sensitive.

Security Verification Questions

Please remember the answer to all your Security Verification Questions. This information will be used as identity authentication in the event that you forget your password.

What is Your Mother's Maiden Name? *

What is Your Date of Birth? *
(Month DD YYYY)

Enter an Important Date: *
This may be someone's birthday, an anniversary, or a graduation date.

Company Information

Figure 26 Creating a Verisign Merchant Account

The merchant should follow all the registration steps and after agreeing to pay a certain amount he will have a Verisign Payflow Link Account enabling him to accept online credit card payments.

Next the merchant should configure his Verisign account to be compatible with **MX Kart**.

The merchant should log in to the VeriSign Manager: <https://manager.verisign.com> and enter his **Merchant Login**

and **Password**. The merchant **Partner** name was provided by his VeriSign Reseller. If he registered directly with VeriSign, he should enter “VeriSign”.

Then, he should go to **Account Info -> Payflow Link** Info and configure his VeriSign account as follows:

Edit Configuration

Use this page to configure Payflow Link. You can change any setting at any time.

Form Configuration

Return URL Method: LINK

Return URL: <http://www.yourhostname.com/MXKart/return.php>

Silent POST URL: ☒ <http://www.yourhostname.com/MXKart/return.php>

Force Silent Post Confirmation: ☒ **Failed Silent Post Return URL:** <http://www.yourhostname.com/MXKart/return.php>

Figure 27 Configuring the VeriSign Account

- ◆ **Return URL method** - Link
- ◆ **Return URL** – the return URL page where the customer will be redirected after completing the checkout process :<http://www.yourhostname.com/MXKart/return.php>
- ◆ **Silent POST URL** – checked and <http://www.yourhostname.com/MXKart/return.php>
- ◆ **Force Silent Post Confirmation** – checked
- ◆ **Failed Silent Post Return URL** – <http://www.yourhostname.com/MXKart/return.php>

Please note that <http://www.yoursitehostname.com/index.php?mod=return> should be used as the **MX Shop** return page.

The other fields will be filled in according to the VeriSign documentation.

Dreamweaver MX Developer – Configuring the Verisign Payment Gateway

Selecting the Verisign Payment Gateway

In order to configure the merchant website to connect to a Payment Gateway the web developer should first select the Payment Gateway and then configure its properties.

The **Kart Properties** command (accessible from the **Insert Panel->MX Kart->Kart Properties**) allows the configuration of the payment gateway from the **Payment** entry from the command user interface left side menu.

First select the payment gateway you want to use in order to accept instant online credit card payments. Double click on **Payment Gateway Type** from the **Payment** component to access the following user interface:

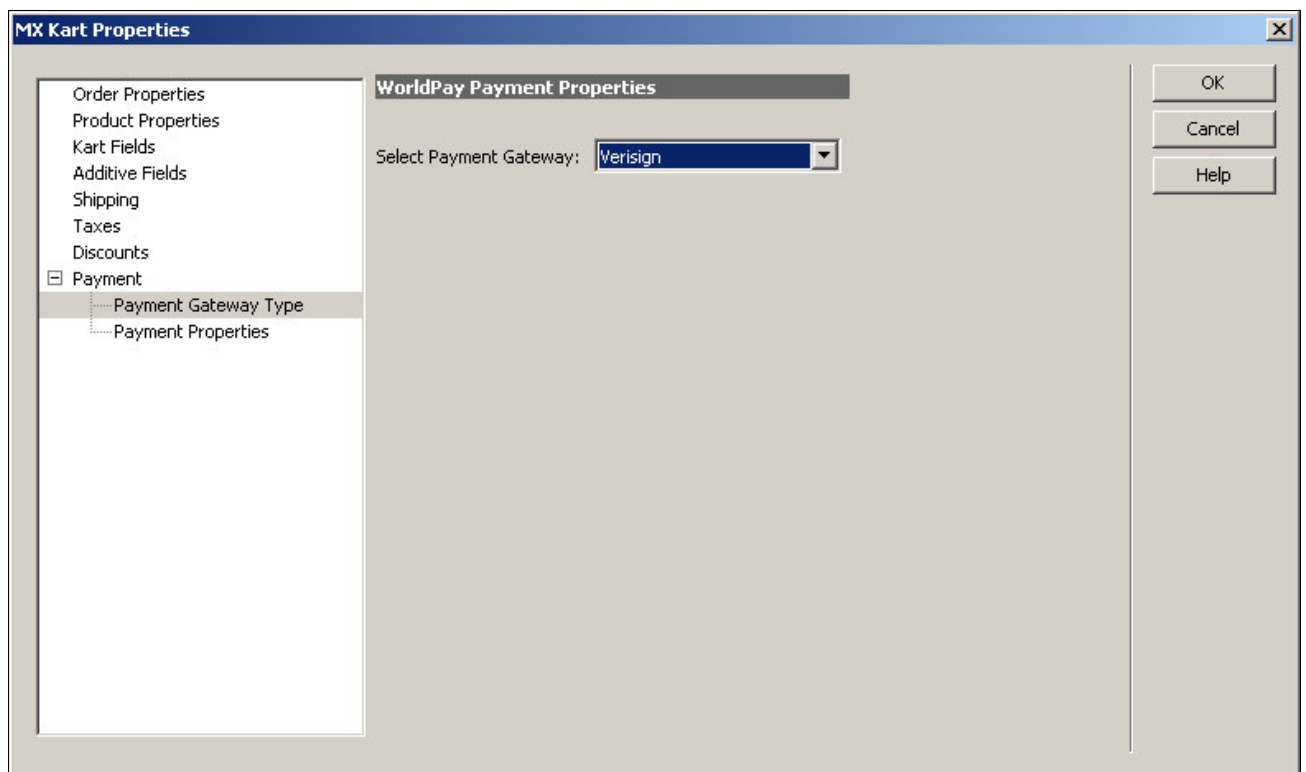


Figure 28 Selecting the Verisign Payment Gateway

- ◆ **Select Payment Gateway** – this drop-down menu allows the selection of one of the payment gateways supported by MX Kart. Select **Verisign**.

Configuring the Payment Gateway Properties

After selecting the Verisign payment gateway by clicking on *Payment Properties* from the **Payment** component the following user interface will be displayed:

Figure 29 Configuring the Verisign Properties

- ◆ **Login** – in this textfield enter the merchant's (site owner's) login for the payment gateway account.
- ◆ **Partner** – the “partner” information received when he created his account at the payment gateway.

In addition to setting these options from the user interface, Verisign also requires the cart to pass a **REMOTE_ADDR** parameter. When you select the Verisign gateway in Dreamweaver, the `MXKart\kartprops.inc.php` file will contain an array of the payment gateway properties (near the bottom of the file). Open the file in Dreamweaver or with another text editor.

This array contains several properties:

- **LOGIN** -filled in from the Dreamweaver user interface
- **PARTNER** -filled in from the Dreamweaver user interface
- **REMOTE_ADDR** – by default empty. You have to fill in this field the IP address of the **Verisign** server, the first time you select **Verisign** as payment gateway. Subsequent changes in the kart configuration – except gateway changes – will not affect the value of this parameter.

```

111     'payment'=>array(
112         'type'=>'verisign',
113         'properties'=>array(
114             'LOGIN'=>'test',
115             'PARTNER'=>'test',
116             'REMOTE_ADDR'=>'',
117         ),

```

Configuring Your e-commerce site for WorldPay

Merchant – Creating a WorldPay Account

In order to be able to accept instant online credit card payments the **merchant** (the e-commerce website owner) must create an account with a Payment Gateway.

In order to register to WorldPay the merchant should access the page: <http://www.worldpay.com>. After selecting the flag (when we performed the test we selected the American flag) he should click on the **Apply** link and he will be redirected to the first page of the registration wizard. By clicking on the **proceed** button he will be allowed to enter his personal information:

about you.

Answering the following questions will help us process your application. We'll also know how to contact you should you need any help.

Title Mr

Your First Name

Your Family Name

What is your job title or position?

Yes, I will also be your technical contact ☐

Contact email address:
We'll use this email address to send you your password and other important information.

Please confirm email address:

Telephone number:

Where is your company based? United States

Where did you hear about WorldPay? -- Choose one --

Please give details:

? ✉ **proceed**

Figure 30 Creating a WorldPay Merchant Account

The account type should be **WorldDirect Merchant**.

The merchant should follow all the registration steps and after agreeing to pay a certain amount he will have a WorldPay Account enabling him to accept online credit card payments.

Next, the merchant should configure his WorldPay account to be compatible with **MX Kart**.

The merchant should log in to <http://support.worldpay.com/admin/index.html> and set the **Configuration Options** from the **Installations** section as follows:


Callback URL	<input type="text" value="http://www.yourhostname.com/MXKart"/>	Use default: <input type="checkbox"/>
Callback enabled?	<input checked="" type="checkbox"/>	Use default: <input type="checkbox"/>
FuturePay callback Enabled? (Requires standard Callback enabled)	<input type="checkbox"/>	Use default: <input type="checkbox"/>
Use callback response?	<input type="checkbox"/>	Use default: <input type="checkbox"/>
Callback suspended?	<input type="checkbox"/>	Use default: <input type="checkbox"/>
Callback failure count	<input type="text" value="0"/>	
Callback Failure Alert email address	<input type="text"/>	Use default: <input type="checkbox"/>
FuturePay daily reports?	<input type="checkbox"/>	Use default: <input type="checkbox"/>
Info servlet password	<input type="password"/> Confirm: <input type="password"/>	Use default: <input type="checkbox"/>
Callback password	<input type="password"/> Confirm: <input type="password"/>	Use default: <input type="checkbox"/>
MD5 secret for transactions	<input type="password"/> Confirm: <input type="password"/>	Use default: <input type="checkbox"/>
SAVE CHANGES 		

Figure 31 Configuring the WorldPay Account

- ◆ **Callback URL** – the return URL page where the customer will be redirected after completing the checkout process :<http://www.yourhostname.com/MXKart/return.php>
 - Please note that <http://www.yoursitehostname.com/index.php?mod=return> should be used as the **MX Shop** return page.
- ◆ **Callback enabled?** – checked
- ◆ **Callback password** - it is mandatory that the merchant define a callback password
- ◆ **MD5 secret for transactions** - it is mandatory that the merchant fill in this field

The other fields will not influence the compatibility with **MX Kart**.

The developer will need to get the **MD5 secret** information from the merchant in order to configure the Payment Gateway for the e-commerce application.

Dreamweaver MX Developer – Configuring the WorldPay Payment Gateway

Selecting the WorldPay Payment Gateway

To configure the merchant website to connect to a Payment Gateway the web developer must first select the Payment Gateway and then configure its properties.

The **Kart Properties** command (accessible from the **Insert Panel->MX Kart->Kart Properties**) allows the configuration of the payment gateway from the **Payment** entry in the command user interface left side menu.

First you must select the payment gateway that you want to use in order to accept instant online credit card payments. Double click on **Payment Gateway Type** from the **Payment** component to access the following user interface:

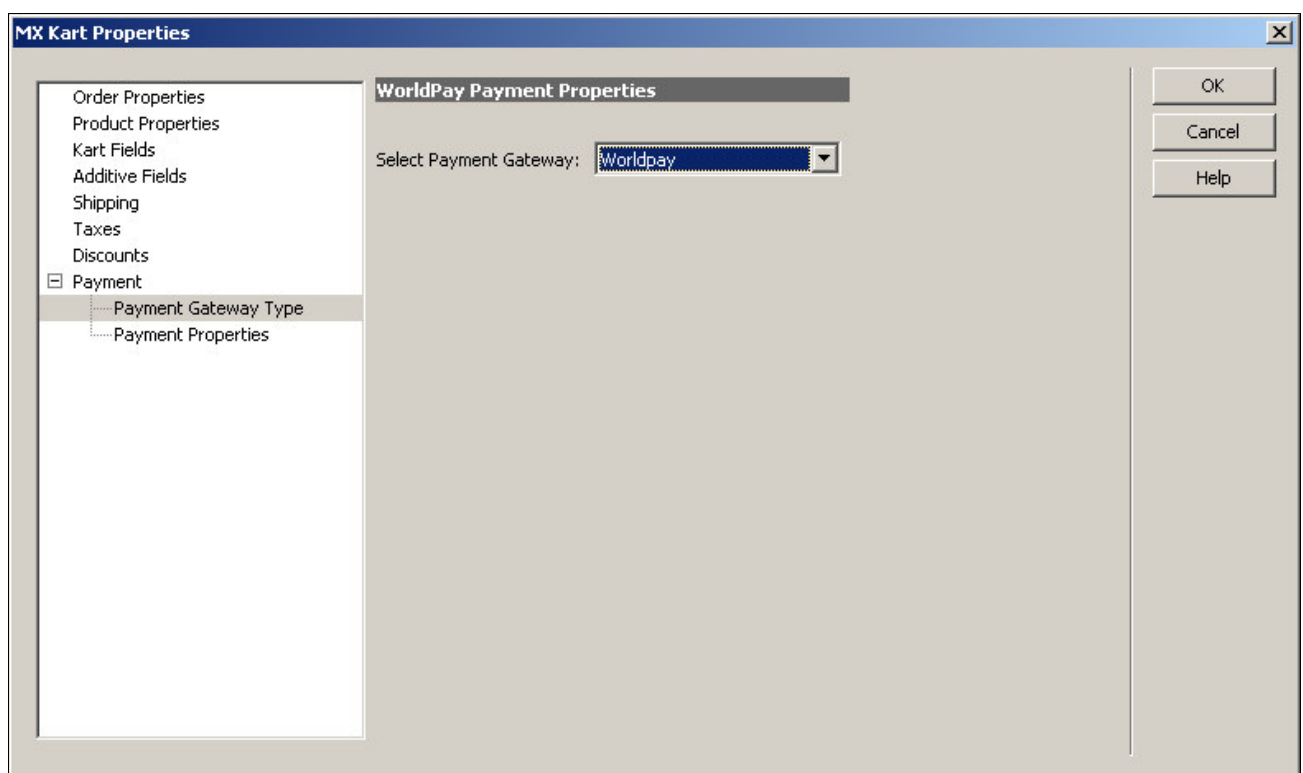


Figure 32 Selecting the Worldpay Payment Gateway

- ◆ **Select Payment Gateway** – this drop-down menu allows the selection of one of the payment gateways supported by MX Kart. Select **Worldpay**.

Configuring the Payment Gateway Properties

After selecting the WorldPay payment gateway by clicking on *Payment Properties* from the **Payment** component, the following user interface will be displayed:

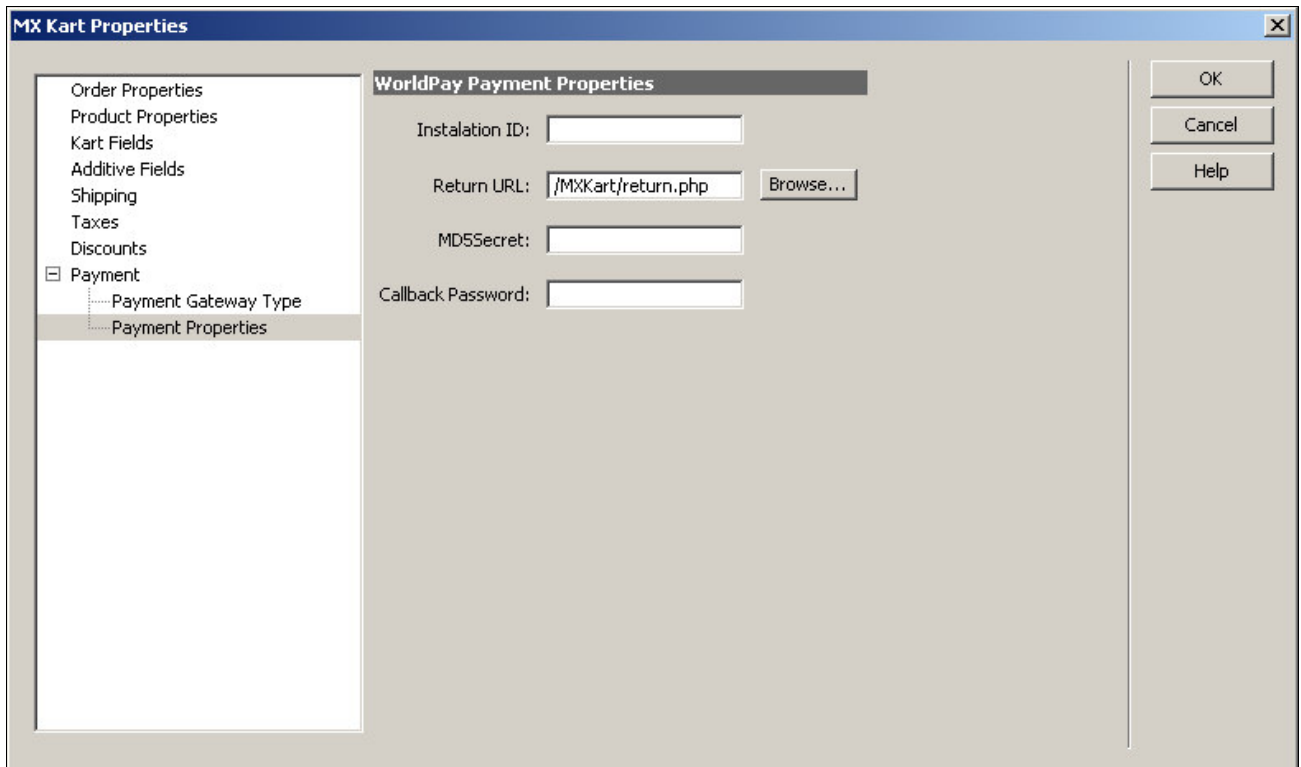


Figure 33 Configuring the WorldPay Properties

- ◆ **Installation ID** – in this textfield you will enter the Installation ID provided by WorldPay
- ◆ **Return URL** – in this textfield you will enter the path to the page that processes the information received from the payment gateway – in this case this field is automatically filled in with the *return.php* page that is included in the **MX Kart** folder provided. We recommend you not to change this selection
 - Please note that *index.php?mod=return* should be used as the **MX Shop** return page.
- ◆ **MD5Secret** – in this textfield you should enter the merchant's (site owner's) “MD5 secret for transactions” created when he configured his WorldPay account.
- ◆ **Callback Password** – in this textfield you should enter the merchant's (site owner's) “Callback Password” created when he configured his payment gateway account.

Configuring PGP Email

The merchant can decide not to accept online credit card payments and therefore not need a Payment Gateway.

Another payment method would be receiving the customer order information (including credit card data) by an encrypted email.



Note

Expected Behavior: If the PGP Email payment method is selected, when clicking on the [Checkout](#) link within the e-commerce application, the customer will be securely redirected to the `pgpemail.php` page that is supplied with the **MX Kart** folder. Here he may enter his credit card information that will be sent to the merchant as a PGP encrypted email.

MX Kart supports PGP (Pretty Good Privacy) which is a public-key encryption application for exchanging files or messages with confidentiality and authentication.

How Does PGP Work

PGP combines some of the best features of both conventional and public key cryptography. When a user encrypts plaintext with PGP, PGP first compresses the plaintext. PGP then creates a session key, which is a one-time-only secret key. This session key works with a very secure, fast conventional encryption algorithm to encrypt the plaintext; the result is ciphertext. Once the data is encrypted, the session key is then encrypted to the recipient's public key. This public key-encrypted session key is transmitted along with the ciphertext to the recipient.

Decryption works in the reverse. The recipient's copy of PGP uses his private key to recover the temporary session key, which PGP then uses to decrypt the conventionally-encrypted ciphertext.

Configure PGP on the Merchant Server

The merchant should be able to read the emails received on the server that concern him. For this he should allow the developer to configure PGP on the server. The developer should follow these steps:

- 1 If you have an administration console like cPanel, webmin or other tool:
 - 1.1 Log-into the administration tool, search the “PGP Email Configurator” and generate a pair of public and private keys using the merchant's email address and name.
If you already have a public/private key generated, then just import them.
 - 1.2 If the merchant email address and the “from” email address are different, you will have to generate/import the “from” email address as you have done for the merchant (re-do the Step 1.1).
- 2 No administration console, but a shell account on the server
 - 2.1 Log-into the server
 - 2.2 If you have a private/public key already generated, then:
 - 2.2.1 Execute the following command:
`gpg --import merchant-key.asc`
Where **merchant-key.asc** is the merchant asc file (exported from your email client)
 - 2.3 If you do not have a private/public key already generated, then:
 - 2.3.1 Execute the following command:
`gpg -gen-key`
Follow the instruction you will get to generate the public and the private keys for your email address.
 - 2.4 To see that the keys are generated, run the following command:
`gpg --list-sigs`
 - 2.5 If the merchant email address and the “from” email address are different, you will have to generate/import the “from” email address as you have done for the merchant (re-do steps from 2.2 to 2.4).

2.6 You should then want to export the merchant key (if you have not imported it) so you can import it in the merchant's email client. To do this, execute the following command:

```
gpg --export "merchant email address here" > merchantKey.asc
```

2.7 If the “from email address” is different that the “merchant email address”, then also export the from key like you have done for the merchant key at step 2.6

3 Finally, you will have to log-into the server (SHELL or FTP access) and execute some commands:

```
cd .gnupg
```

```
chmod 777 .
```

```
ls
```

for each file, execute:

```
chmod 777 FILE_NAME
```

Configure the PGP Email in Dreamweaver MX

The **Kart Properties** command (accessible from the **Insert Panel->MX Kart->Kart Properties**) allows the configuration of the payment gateway from the **Payment** entry in the command user interface left side menu.

In this command user interface double click **Payment Properties**. Select the **PGP Email** option from **Payment Gateway Type**:

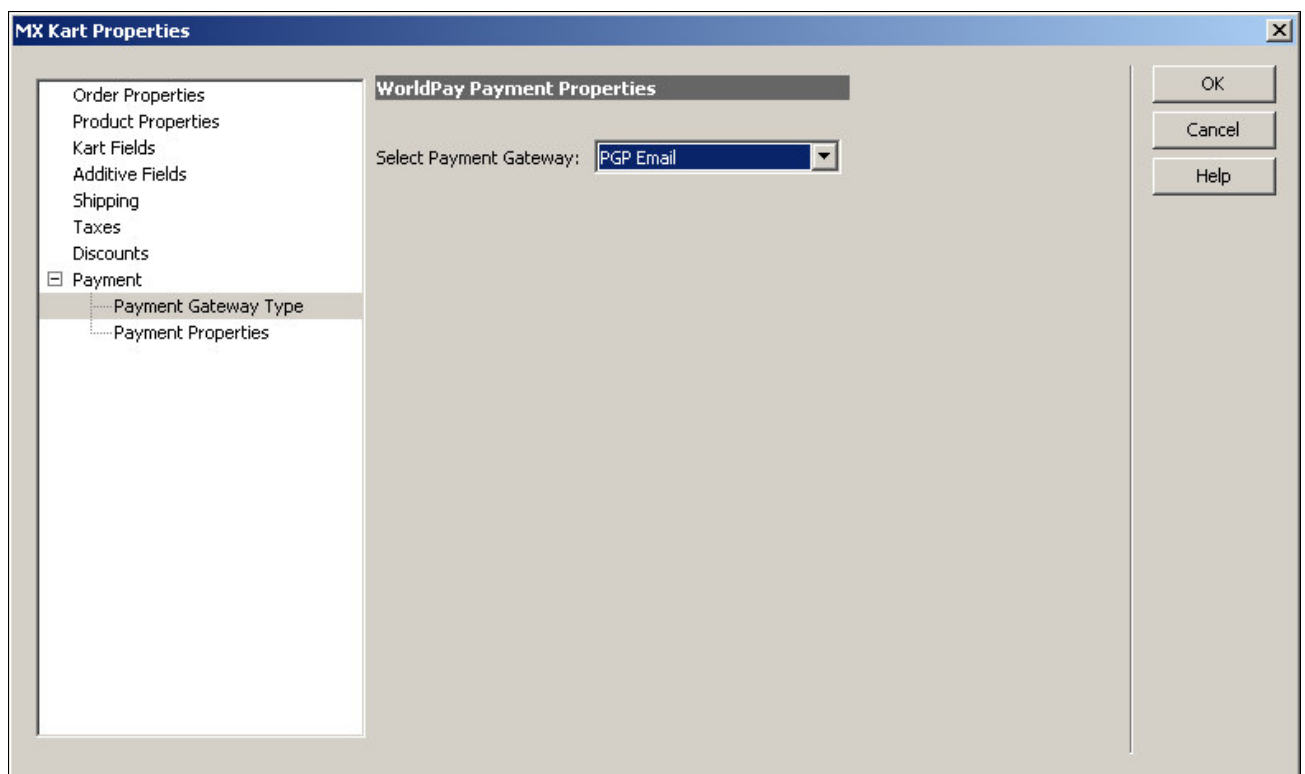


Figure 34 Selecting the PGP Email

After selecting the PGP Email by clicking on **Payment Properties** from the **Payment** component, the following user interface will be displayed:

Figure 35 Configuring the PGP Email Properties

- ◆ **Merchant's email address** – in this textfield enter the merchant's email address
- ◆ **Merchant's PGP key name** – in this textfield enter the merchant's PGP key name (usually, use the same as the merchant email address. If you have more keys on the server with the same email address, then use the full key name)
- ◆ **Email subject** – in this textfield enter the subject of the email to be sent
- ◆ **Email's From-Address** – in this textfield enter the sender email address (a corresponding key should exist on the server)
- ◆ **Path to the gpg (gnu pgp) executable** – the path to the GPG executable (usually, /usr/bin/gpg)
- ◆ **Path to the .gnupg file, generated by gpg (GNUPGHOME)** - the path to the GPG home (usually, this should be: /home/USERNAME/.gnupg)
- ◆ **Return URL** – in this textfield you will enter the path to the page that processes the information received from the payment gateway – in this case this field is automatically filled in with the *return.php* page that is included in the **MX Kart** folder provided. We recommend you not to change this selection
- ◆ **Home dir** – enter the site's owner home folder on the server. Ask your provider about it or look for it manually by logging-into the server. A sample could be: /home/USERNAME/
- ◆ **User name** – in this textfield enter the site username. Normally this should be the log-in that you use for logging-into the server administration interface or for shell and FTP access.

**Note**

You must work on a server with **HTTPS** support because the form submission is made with <https://yourserver/shop/MXKart/pgemail.php>. The method is called from the *MXKart/checkOut.php* page, the last in the checkout process.

To test **MXKart** with the custom payment gateway without HTTPS support, you will have to change in the `\includes\MXKart\checkout_pgemail.inc.php` file the following line `echo '<FORM METHOD="POST" ACTION="https://" . $HTTP_SERVER_VARS["HTTP_HOST"]';` changing “https” to “http”. **DO NOT** use these procedure unless you are performing a **TEST**.

Configuring Simple Email

The merchant can decide not to accept online credit card payments and therefore not need a Payment Gateway.

Another payment method would be receiving the customer order information (including credit card data) by an un-encrypted email.

Configure the Simple Email in Dreamweaver MX

The **Kart Properties** command (accessible from the **Insert Panel->MX Kart->Kart Properties**) allows the configuration of the payment gateway from the **Payment** entry in the command user interface left side menu.

In this command user interface double click **Payment Properties**. Select the **Simple Mail** option from **Payment Gateway Type**:

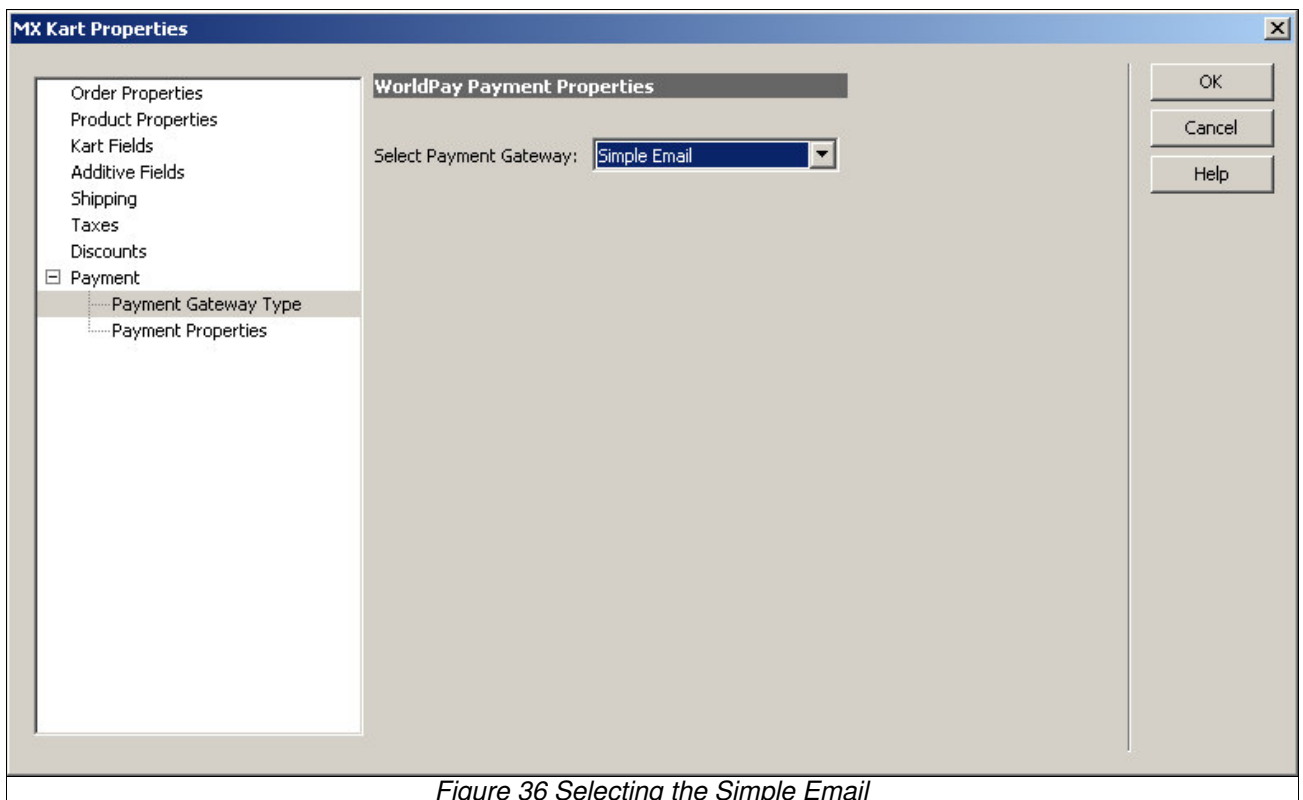
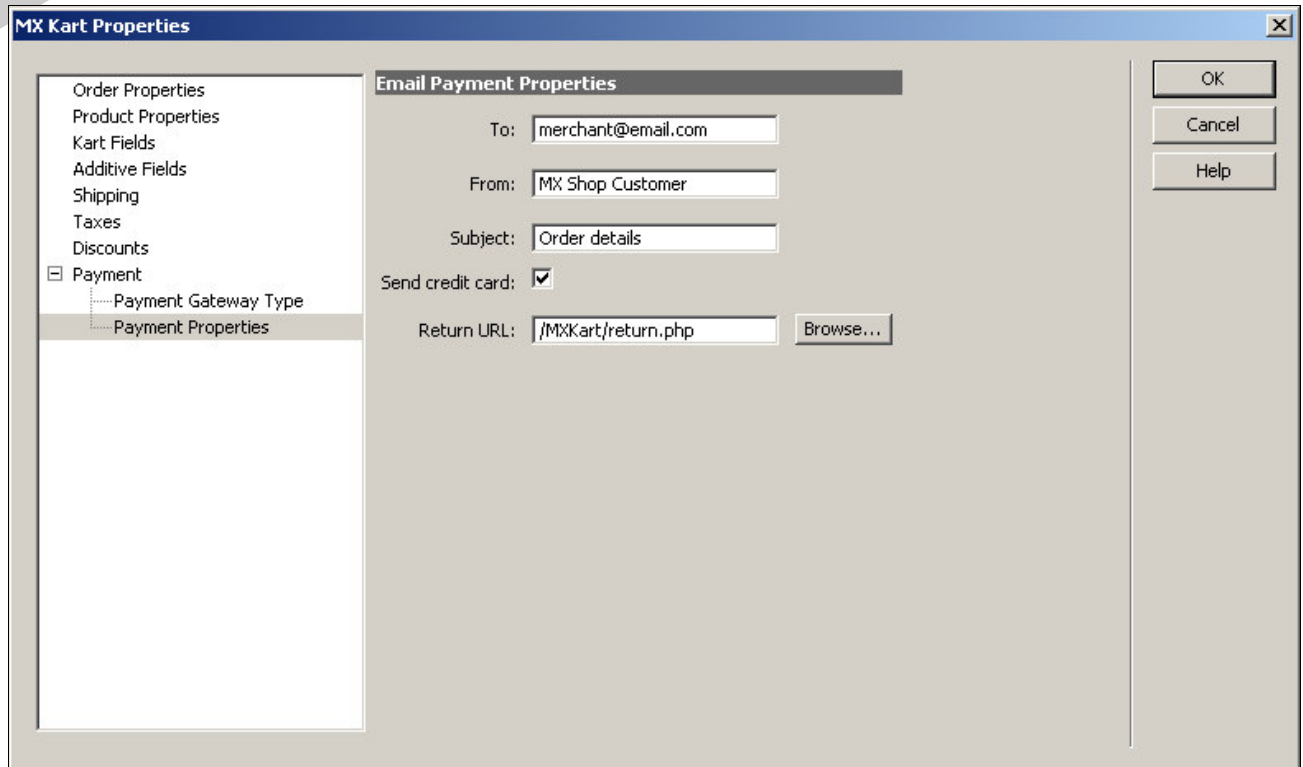


Figure 36 Selecting the Simple Email

After selecting the **Simple Email** by clicking on **Payment Properties** from the **Payment** component, the following user interface will be displayed:



The screenshot shows a window titled "MX Kart Properties" with a sidebar on the left containing a tree view of configuration categories: Order Properties, Product Properties, Kart Fields, Additive Fields, Shipping, Taxes, Discounts, Payment (expanded), Payment Gateway Type, and Payment Properties. The main area is titled "Email Payment Properties" and contains the following fields and controls:

- To:** merchant@email.com
- From:** MX Shop Customer
- Subject:** Order details
- Send credit card:** ☒
- Return URL:** /MXKart/return.php, with a "Browse..." button next to it.

On the right side of the dialog are three buttons: OK, Cancel, and Help.

Figure 37 Configuring the Simple Email Properties

- ◆ **To** – in this text-field you should enter the merchant email address
- ◆ **From** – in this text-field you can write for example: "My Shop Customer"
- ◆ **Subject** – in this text-field you should enter the email subject
- ◆ **Send credit card** – when checking this box, in the final checkout form, a field will be inserted where the customer will be able to enter their credit card information
- ◆ **Return URL** – in this text-field you should enter the path to the page that processes the information received from the payment gateway
 - The Return URL is `/MXKart/return.php` only for **MX Kart** sites.

Creating a Custom Payment Gateway

If you want to connect to other payment gateways than the ones supported by default, we provide a sample implementation for you to modify according to your needs. What you will have to do is change the Payment gateway to Custom then to change the `MXKart/checkout_custom.inc.php` file.

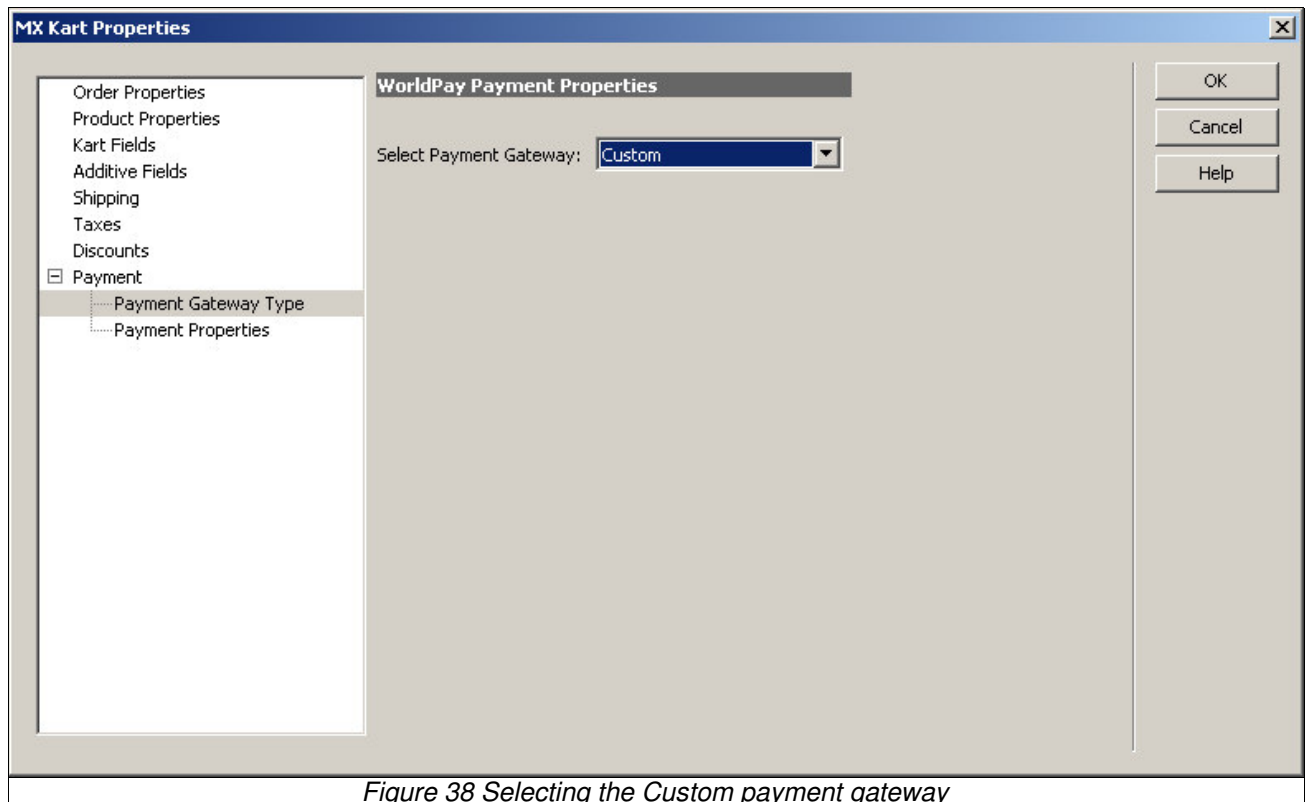


Figure 38 Selecting the Custom payment gateway

The default custom implementation will redirect the user using a form submission to the `/MXKart/pgSample.php` file where you will be able to enter a bogus credit card number and check the return codes.

Figure 39 Configuring the Custom Payment Gateway

In this interface enter some information you might need for your custom payment gateway.

By default, we have provided three pieces of information that you will need during your custom implementation

- ◆ **Secret Word** – enter the secret word to validate your payment
- ◆ **Merchant's ID** – enter the ID of the current merchant
- ◆ **Return URL** – the return URL for the current site
 - The Return URL is `/MXKart/return.php` for **MX Kart** sites only. It should be set to `index.php?mod=return` for the **MX Shop** site or for other sites built with the **MX Includes** extension

When using your custom payment gateway the following methods will be called during the checkout process

redirectToPaymentGateway

This method will generate a FORM that will include as hidden fields all the information gathered during the checkout process. This form will be automatically submitted so that the redirect to the payment gateway happens transparently for the customer.

In our default implementation, this method will write a form that will submit to `/MXKart/pgsample.php`

Note: You must work on a server with **HTTPS** support because the form submission is made with <https://yourserver/shop/MXKart/pgsample.php>

The method is called from the `MXKart/checkOut.php` page, the last in the checkout process.

If you want to test MXKart with the custom payment gateway without HTTPS support, you will have to change in the `\includes\MXKart\checkout_custom.inc.php` file the following line `echo '<FORM METHOD="POST" ACTION="https://" . $HTTP_SERVER_VARS["HTTP_HOST"]';` changing “https” to “http”.

WARNING: Never leave your custom payment gateway unsecured if you are reading the clients credit card information on your own.



verifyPayment

This method checks if the payment was successful or not at the payment gateway it also checks the validity of the response to avoid URL attacks.

It will use your secret word and match it to the secret word encrypted data.

processPayment

This method will prepare a list of fields for the order update transaction.

Please contact us at support@interaktonline.com if you want to receive help while implementing a custom payment gateway.

Explaining the checkOut.php and return.php Pages

Next we offer some details about the *checkOut.php* and *return.php* pages that are included in the *MXKart/* folder.

The checkOut.php Page

When loaded, the *checkOut.php* file will execute the “checkout” transaction. This Transaction is executed once the user clicks the checkout link or button.

The trigger registered to this transaction is the following:

- ◆ **Save Kart To Database** - This trigger will save the cart content to the database. The order status is set to *Initialized*.

The server behavior that configures this transaction is:

- ◆ **Redirect To Payment Gateway** - This server behavior will output the form and automatically submit it to the payment gateway using JavaScript. The user cannot be redirected using a standard redirect method because payment gateways require POST variables.

The return.php Page

When loaded, the *return.php* file will execute the “payment processing” transaction. This transaction is executed once the user returns from the payment gateway. It will check the request validity and update the order in the database.

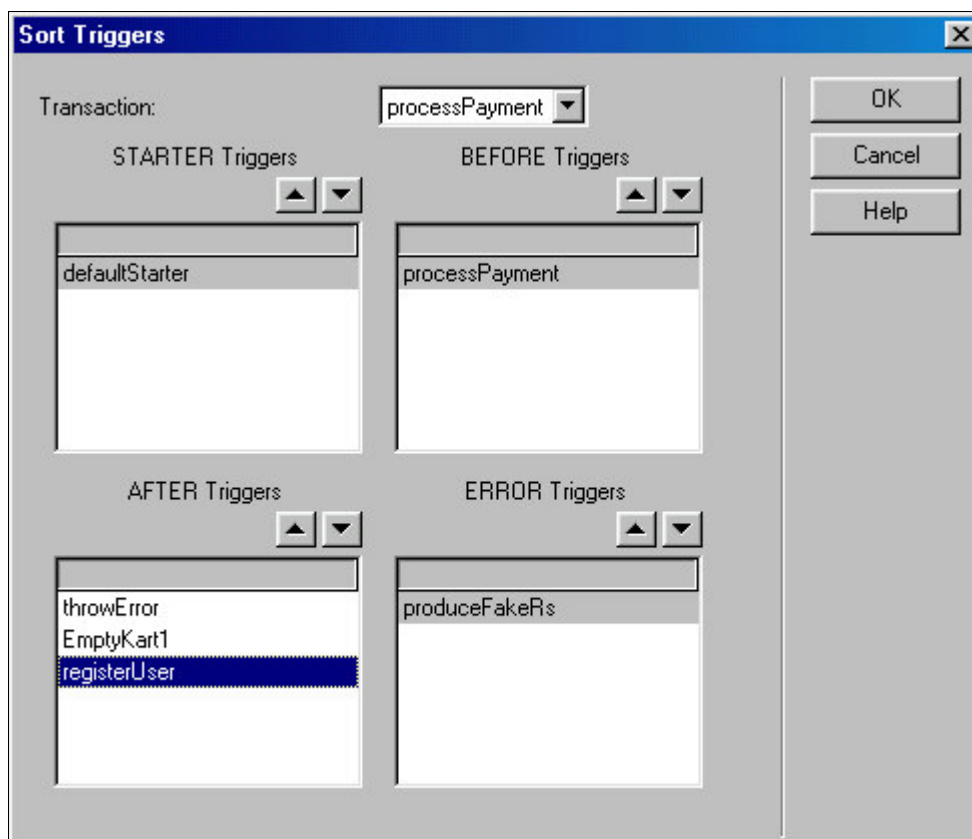


Figure 40 Triggers on the return.php page

The triggers registered to this transaction are the following:

- ◆ **Process Payment Gateway Response** - this trigger will prepare the data received from the payment gateway in order to fill in the UPDATE transaction fields to store the supplemental order fields in the database (client name, address and other information entered in the payment gateway forms). It also verifies the request validity. The idea is to make sure that this is not a URL Attack trying to confirm the order. If it is a URL attack, the order status will be set to “URL attack” and the details will be written in the “details” field of the *orders_ord* table. The transaction will not stop since the orders table will be updated with the new values.
- ◆ **Throw Error** - after the transaction is executed, the order status is checked. If it is not “Confirmed” an error thrown: order could not be completed.
- ◆ **Register User** - if the “Throw Error” trigger did not stop the transaction this means that the transaction has been successful. This is a custom trigger that can be modified to enable sending e-mails, etc. The developer will be able to add new custom triggers after the Throw Error trigger is executed ONLY if the payment was successful.
- ◆ **Empty Kart** – this trigger will delete all the rows from the Kart recordset in the PHP session if the payment was successful.



Conclusions

As you can see configuring the **MX Kart** payment gateway is a very simple procedure for any Dreamweaver MX developer. It could be set with the values for two or three parameters representing the payment gateway properties in the central **MX Kart** configuration window.

Further Readings

This tutorial can serve as a starting point for future developments.

To find out more about **MX Kart** and its features we recommend reading the following tutorials:

- ◆ **MX Kart User Manual**
- ◆ **MX Kart Tutorial**

To find out more about **ImpAKT2** and its features we recommend reading these tutorials:

- ◆ **ImpAKT2 User Manual**
- ◆ **ImpAKT2 Basics – Creating Transactions**
- ◆ **ImpAKT2 File Manipulation**
- ◆ **Creating Many To Many Forms with ImpAKT2**
- ◆ **ImpAKT2 – User Authentication**

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Appendix I - versions

To create this tutorial we used the following software versions:

Code Generator: Macromedia Dreamweaver MX 6.1 or MX 2004

Extensions: **MX Kart** 0.9.15

Database server: MySQL 3.23 or MySQL 4.0.18

PHP: PHP 4.3.2

Web server: Apache Web Server 1.3.27

Operating systems:

Workstation: Microsoft Windows 98 or XP

Web server: Redhat Linux 7.2 or 8.0

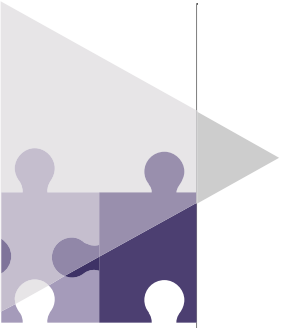


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