OpenCart Shopping Cart Plugin

Version 1.0

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Document Revision Information and Amendments

All amendments are to be identified and the manual updated, noting the amendment on this amendment page.

Version	Date	Section	Revision Information	Amended by
0.1	2020/12/1	All	Initial Draft	KH
0.2	2020/12/15	2.3	Updated payment options description	KH
0.3	2021/07/05	2 3	Updated configuration and usage instructions	KH
1.0	2021/07/07	All	Release version	KH

Related Documents

Document title	Link/Location

Contents

1 Overview

1.1 Introduction

The Windcave OpenCart Plugin supports OpenCart version 3.0.3.2 and greater. The plugin is built to allow merchants to get their OpenCart store setup accepting online payments securely via the Windcave payment gateway.

1.2 Features

The Windcave plugin utilizes a secure Gateway Hosted Payment Page (redirection & iframe) or Merchant Hosted Payment Page integration method and supports the below transaction types:

- Purchase
- Authorization
- Refund (partial or full refund)
- Complete (full complete)
- Void

Multiple supported Payment Methods:

- Account2Account
- Alipay
- Apple Pay
- Card
- Google Pay
- Interac
- Humm
- PayPal
- Visa Checkout
- Union Pay
- WeChat Pay

Additional features supported by the Windcave plugin:

- 3D Secure v1 & 2 (where supported by acquirer)
- Token creation, storage and re-billing
- Fail Proof Result Notification
- Risk Management
- Address Verification System (AVS)

The below transaction result fields are saved in the merchant's web site for reference:

- Auth Code
- Cvc2 result
- ReCo (response code) and Response text
- AVS Result and Action
- Risk Management Summary and Action

1.3 Requirements

A live or test Windcave account is required to utilize the Windcave OpenCart plugin, to setup a new account visit https://sec.windcave.com/pxmi3/signup.

For existing merchants please visit https://sec.windcave.com/pxmi3/logon and sign in using your Windcave Payline® credentials. Once signed in select the **User Accounts -> My User** screen, your username and Restful API Key will be displayed on screen.

If you have any questions about supported features please contact the Windcave Sales team at sales@windcave.com.

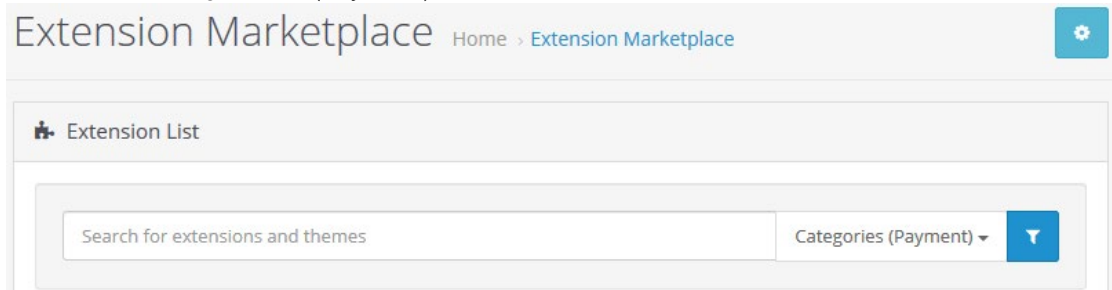**Windcave**

2 Installation & Configuration

The Windcave plugin can be installed using the OpenCart Marketplace or by manually uploading the plugin archive files, instructions for both installation methods are located below:

2.1 Marketplace Installation

1. Log in to your OpenCart admin portal using your admin credentials.
2. From the navigation menu on the left, navigate to **Extensions -> Marketplace**.
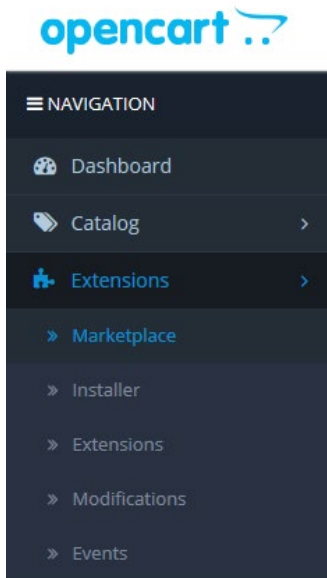
3. Set the filter categories to (Payment).

4. Locate and select the Windcave Plugin in the list of available plugins.
5. On the plugin page select the **Download** tab.

6. Click the **Install** button next to the version of the Windcave plugin you would like to install.

7. The progress will be shown above the **Available Installs**.

8. Once progress has completed the plugin should be visible in the **Extensions -> Extensions** list under Payments.
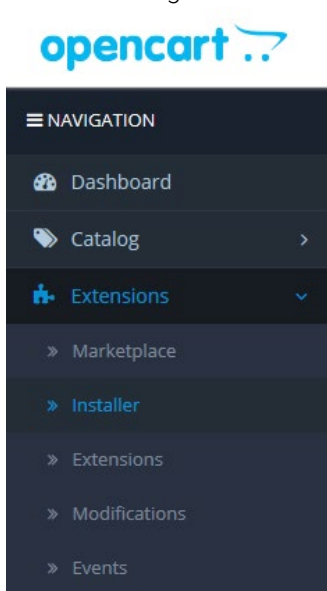

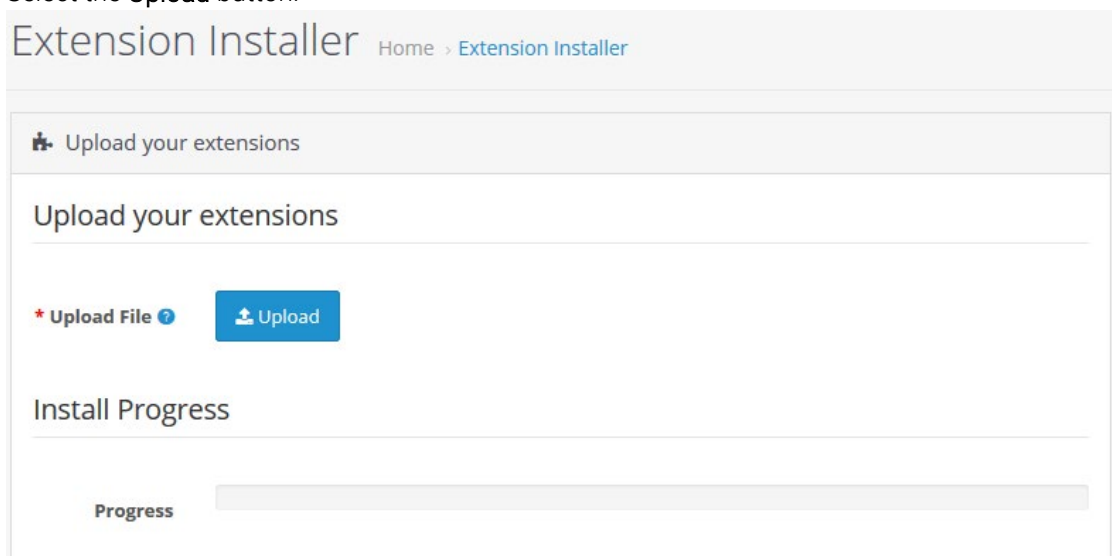9. Click the green button to install the extension.

10. Proceed to configuration.

2.2 Manual Installation

1. Download the Windcave Plugin archive file.
2. Log in to your OpenCart admin portal using your admin credentials.
3. From the navigation menu on the left, navigate to **Extensions -> Installer**.

4. Select the **Upload** button.

5. From the file selection pop up select the Windcave.ocmod.zip file downloaded in step 1).

6. The upload progress will be shown below the upload button.

Install Progress

Progress

Success: You have modified extensions!

7. Once uploaded the plugin should be visible in the **Extensions -> Extensions** list under Payments.

8. Click the green button to install the extension.

9. Proceed to configuration.

2.3 Configuration

Once you have installed the Windcave plugin follow the below instructions to configure your OpenCart store for use with the Windcave plugin:

1. Log in to your OpenCart admin portal using your admin credentials.
2. From the navigation menu on the left, navigate to **Extensions -> Extensions** and select Payments from the filter menu**.**
3. Locate the Windcave plugin in the list of plugins and select the blue edit button to begin editing the plugin configuration.
4. The configuration page is broken down into four tabs (General, Order Status, HPP and MHPP), configure your Windcave account settings and preferences:

API username: Windcave Restful API username.
API key: Windcave Restful API key.
API url: Root URL of the Windcave Restful API, should be set to https://sec.windcave.com/api/.
Session timeout (hours): Length of time before session is automatically closed.
Enable saving cards: If enabled the card holder will be able to save and pay using a saved card.
Confirm button text: Sets the confirm button text to be displayed to the cardholder.
Sort order: Sets the position of payment method in list of available payment methods.
Flow: Sets the integration flow (Hosted Payment Page or Merchant Hosted Payment Page), before choosing your desired integration flow it is recommended that you speak with your primary merchant acquirer to confirm they allow the use of said integration flow.
Status: Enables/Disables the plugin.

The appropriate settings for these are dependent on the OpenCart Processing and Complete order status configured in **System -> Settings -> Option** (the settings displayed above are compliant with OpenCart's default settings).

Name to be displayed at checkout: Name to be displayed to cardholder when selecting payment method.

Payment options: Allows the merchant to filter enabled payment options on the Hosted Payment Page.

Transaction type: Configures the transaction type to be used (Purchase or Auth).

Display payment window as iFrame: Sets if payment window should be displayed as iFrame (Enabled) or redirection (Disabled).

iFrame height: Sets height of the popup iFrame payment window

iFrame width: Sets width of the popup iFrame payment window

Name to be displayed at checkout: Name to be displayed to cardholder when selecting payment method.

Transaction type: Configures the transaction type to be used (Purchase or Auth).

5. Once all account settings and preferences have been updated click the blue **Save** icon at the top right of the configuration screen.

3   Using the Plugin

3.1   Card Holders

Customers can choose to pay using the Windcave plugin once they are at the checkout, depending on the merchant's plugin configuration a "Purchase" or "Authorisation" can be initiated.

During checkout if **enable saving cards is enabled** customers may opt to save the payment card for future payments by checking the "Save card for future purchases" check box, alternatively if the customer already has a saved card these may be selected to process the payment.

3.1.1   HPP Flow

Windcave

3.1.2 MHPP Flow

3.1.3 Saved Cards

Customers can view or delete saved cards by navigating to **Account -> Windcave Saved Cards** once signed into the merchant website.

3.2 Merchants

3.2.1 Processing Refunds

From the OpenCart admin user merchants can process refunds for orders processed through the Windcave plugin, to do so merchants simply navigate to the **Orders** page and select the order they wish to refund. Selecting the **Windcave** tab in the **Order History** panel will reveal the payment details processed through the Windcave plugin, merchants can either enter the amount to refund and press the **Partial Refund** button or press the **Full Refund** button to refund the total transaction amount.

Purchase Transaction (ID: 0000000124835fc6)

Windcave Transaction Status	Approved
Transaction Type	Purchase
Total	106.00
Refund Status	Not Refunded
Card Number (masked)	411111........11
Card Holder Name	JOHN SMITH
Expiry Date	4/24
Card Type	Visa
Response Code	00
Response Text	APPROVED
Payment Method	card
Payment Authentication	None
Auth Code	110333XXX
AVS Action	DontCheck
Risk Action	noaction
Risk Summary	[IP Country Blocking Pass (0/10

[amount to refund] **Partial Refund**

Full Refund

3.2.2 Completing an Order

From the OpenCart admin user merchants can complete orders for Auth type transactions processed through the Windcave plugin, to do this merchants simply navigate to the **Sales -> Orders** page and select the order they would like to complete; then select the **Complete** button under the Windcave tab.

Windcave

Order History

History   Additional   **Windcave**

Auth Transaction (ID: 00000001247f0b83)

Windcave Transaction Status	Approved
Transaction Type	Auth
Total	106.00
Auth Transaction Status	Not Completed [Complete] [Void]
Card Number (masked)	411111........11
Card Holder Name	JOHN SMITH
Expiry Date	4/24
Card Type	Visa
Response Code	00
Response Text	APPROVED
Payment Method	card
Payment Authentication	None
Auth Code	093103
AVS Action	DontCheck
Risk Action	noaction
Risk Summary	[IP Country Blocking Pass (0/10

3.2.3 Processing Voids

From the OpenCart admin user merchants can process a void for orders where an Auth type transaction was processed through the Windcave plugin.

To process a void merchants simply navigate to the **Sales -> Orders** page and select the order to be voided, the void can be initiated by either setting the **Order Status** to **Cancelled** or by navigating to the **Windcave** tab in the Order history panel and pressing the **Void** button.

Please note setting an **Order Status** to **Cancelled** for purchase type transactions will trigger a refund to be sent instead of a void.

Windcave

Order History

History   Additional   **Windcave**

Auth Transaction (ID: 00000001247f0b83)

Windcave Transaction Status	Approved
Transaction Type	Auth
Total	106.00
Auth Transaction Status	Not Completed [Complete] [Void]
Card Number (masked)	411111........11
Card Holder Name	JOHN SMITH
Expiry Date	4/24
Card Type	Visa
Response Code	00
Response Text	APPROVED
Payment Method	card
Payment Authentication	None
Auth Code	093103
AVS Action	DontCheck
Risk Action	noaction
Risk Summary	[IP Country Blocking Pass (0/10

3.2.4 Viewing Transaction Details

Additional transaction response details like CVC Result, Response Code, Response Text, Risk details and Auth code are saved in the merchants' website under the **Windcave** tab in the **Order History** panel of each order.

Windcave

4 FAQ

4.1 Pricing and Fees

Question: What fees are associated with the gateway?

Answer: Please see [Windcave pricing](#) for further details.

4.2 Account Eligibility

Question: What currencies and countries does the payment gateway support?

Answer: The Windcave integration supports the below countries and currencies:

Countries: Australia, New Zealand, United Kingdom, United States, Canada, Singapore and Hong Kong

Currencies: AED, AUD, CAD, CHF, CNY, EUR, FJD, GBP, HKD, HRK, IDR, ISK, JPY, KRW, MYR, NOK, NZD, PGK, PHP, PLN, RUB, SEK, SGD, THB, TWD, USD, VUV, WST, XPF, ZAR

Please note available currencies may vary depending acquirer.

Question: What items are restricted for merchants to sell?

Answer: Restricted or Prohibited goods are determined by the merchant's acquirer. Please get in contact with the Windcave sales team if you are not sure if you are eligible for a merchant account.

4.3 Transactions

Question: After I create an account, what is the waiting period before I can process transactions?

Answer: On boarding times vary depending on the merchant's acquirer settling your transactions however generally this process can take between 3-5 business days.

Question: How long until the funds are transferred to my bank?

Answer: Settlement is typically T+1 but this may vary depending on merchant's acquirer and their configuration.

Question: Will I or my customers receive an additional email or invoice from the payment gateway?

Answer: By default, no additional email is sent to customers from the Payment Gateway. However, this is a feature that can be enabled.

4.4 Refunds

Question: How soon after a transaction can I perform a refund?

Answer: Merchants can process a refund immediately after the customer has successfully processed their payment.

Question: Is there an amount of time after which I cannot perform a refund?

Answer: Merchants can perform refunds at any time pending the card used by the customer remains valid.

Question: Are there any fees for chargebacks/refunds?

Answer: Fees may vary depending on the merchant's acquirer, to discuss further please contact the Windcave sales team.

4.5   Additional Features

Question: Are there any fraud filtering options available?

Answer: Yes, merchants have access to Windcave's Risk Management engine and CVC result checking.

For further information and available configurations please contact the Windcave Sales team.

4.6   Troubleshooting and Payment Disputes

Question: Why did my shopper receive an error when trying to pay?

Answer: If the error response received is not clear merchants should contact the Windcave support team to request further information.

Question: How are payment disputes handled?

Answer: Merchants encountering disputes with their payments should contact their merchant acquirer for further assistance.

Question: How do I contact Windcave Support?

Answer: Below are the Windcave support team contacts:

Email: support@windcave.com

Phone: Please see our Contact page for a phone number in/near your region.