



Windcave

X-Cart Shopping Cart Plugin

Version 1.0

Copyright

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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	2021/01/14	All	Initial Draft	KH
1.0	2021/07/06	All	Release version	KH

Related Documents

Document title	Link/Location

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1 Overview

1.1 Introduction

The Windcave X-Cart Plugin supports X-Cart version 5. The plugin is built to allow merchants to get their X-Cart store setup accepting online payments securely via the Windcave payment gateway.

1.2 Features

The Windcave plugin utilizes a secure Gateway Hosted Payment Page integration method (redirection) 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 X-Cart plugin, to setup a new account visit <https://sec.windcave.com/pxmi3/signup>.

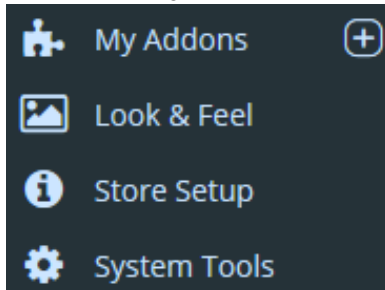
For existing merchants please visit <https://sec.windcave.com/pxmi3/logon> and sign in using your Windcave Payline® credentials. Once signed in select the **User Accounts -> My User** screen, your username and Restful API Key will be displayed on screen.

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

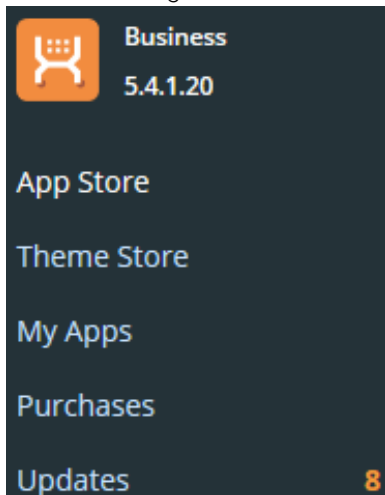
2 Installation & Configuration

2.1 Installation

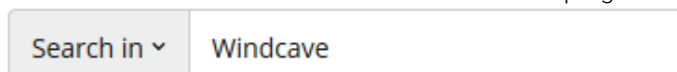
1. Log in to your X-Cart admin portal using your admin credentials.
2. From the navigation menu on the left select the **My Addons** option.



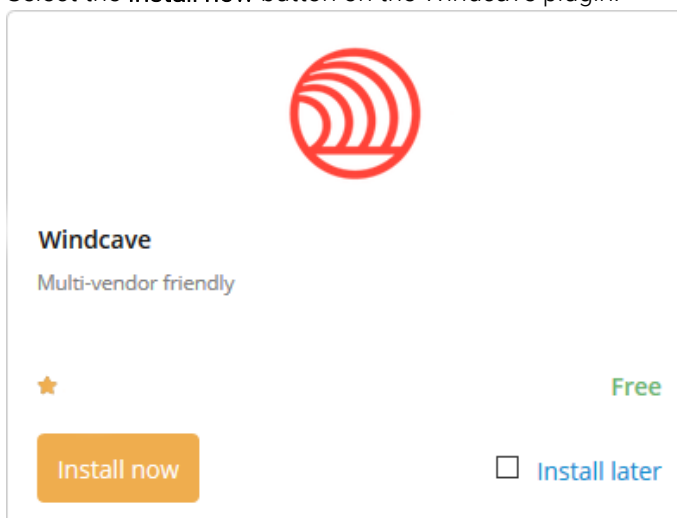
3. From the navigation menu on the left select the **App Store** option.



4. Search for "Windcave" in the search bar in the top right corner of the App Store.

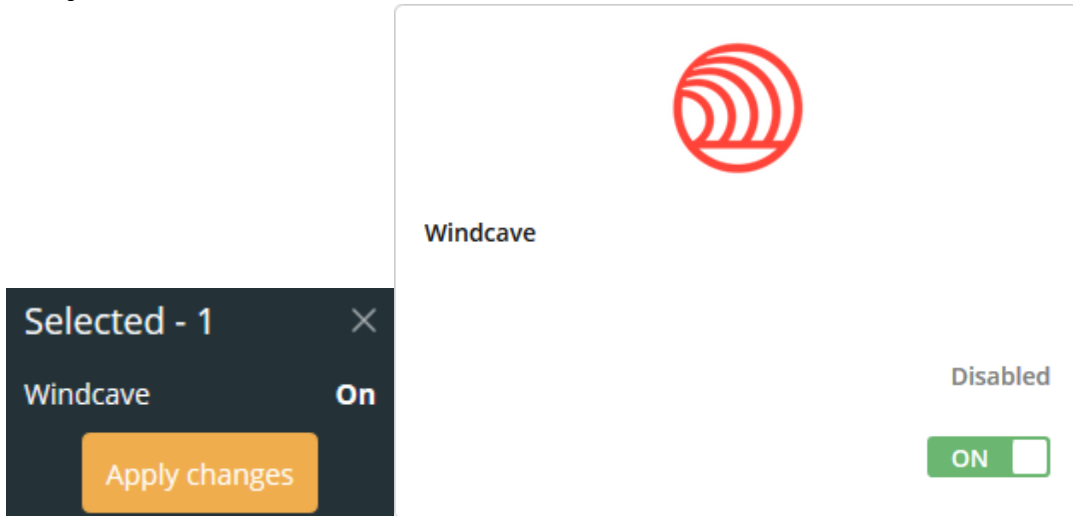


5. Select the **Install now** button on the Windcave plugin.



6. Follow the on-screen prompts to complete the plugin installation.

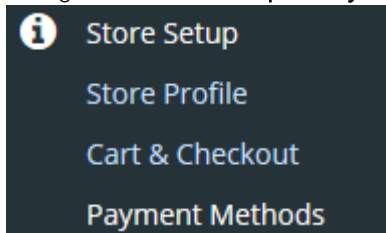
- Once installed enable the plugin by sliding the slide bar from **OFF** to **ON** and clicking the **Apply changes** button.



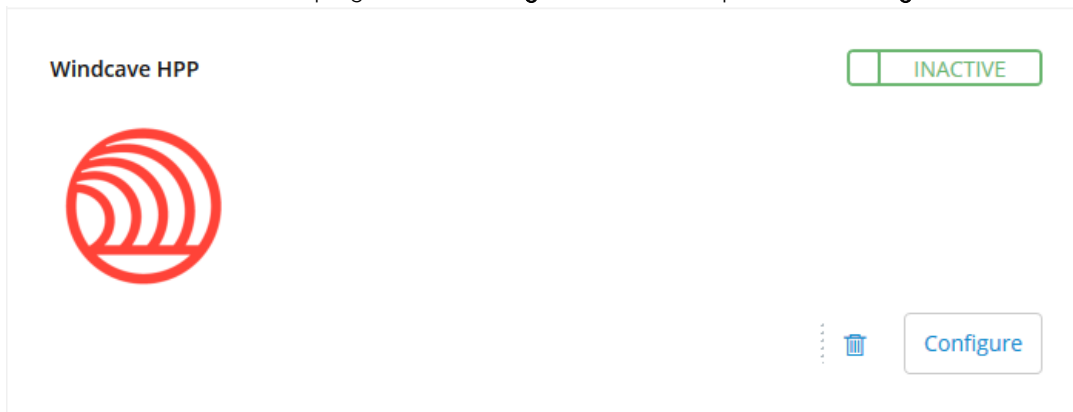
- Proceed to Configuration.

2.2 Configuration

- Log in to your X-Cart admin portal using your admin credentials.
- Navigate to **Store Setup** -> **Payment Methods** using the navigation menu on the left of the page.

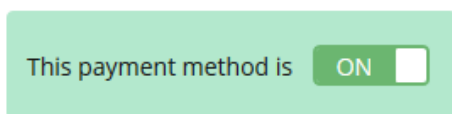


- Locate the Windcave HPP plugin in the **Configuration** tab and press the **Configure** button.



- Configure your Windcave account settings and preferences:

Windcave HPP Settings



Enables or disables the Windcave Payment Module.

Payment name

Name to be displayed to cardholder when selecting payment method.

API url

The root URL of the Windcave Restful API, this should be set to <https://sec.windcave.com/api>.

API username

Windcave Restful API username.

API key

Windcave Restful API key.

Payment type

Configures Transaction Type to be used (Purchase or Auth).

Save cards

If enabled the card holder will be able to save cards and pay using a saved card.

Payment options

11 selected

- Card
- Account 2 Account
- Alipay
- Apple Pay
- Google Pay

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

5. Once configuration is complete press the **Save changes** button.

Save changes

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.

Secure Checkout

Billing address

The same as shipping

John Smith
123 Test Street
Auckland,
New Zealand,
1010

[Choose another address](#)

Payment method

Windcave Payments

Payment options

Use one of the following saved cards:

Proceed without using any saved cards.

Save card for future purchases.

During checkout if **Save 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.

Secure Checkout

Billing address

The same as shipping

John Smith
123 Test Street
Auckland,
New Zealand,
1010

[Choose another address](#)

Payment method

Windcave Payments

Payment options

Use one of the following saved cards:

411111.....11 Expiry Date: 08/27

Proceed without using any saved cards.

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

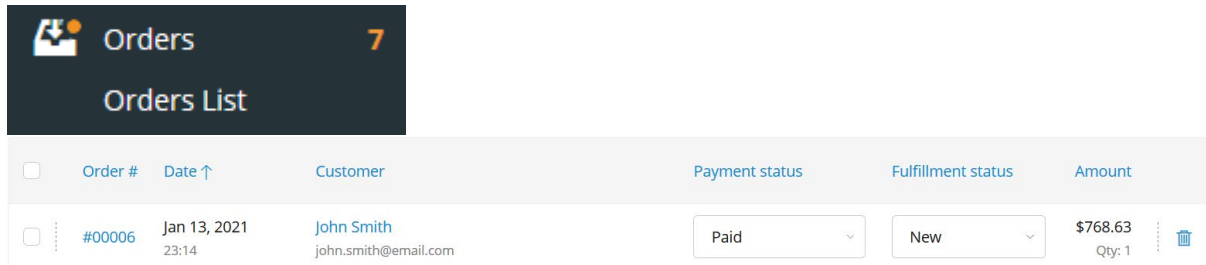
[Orders](#) [Pending payments](#) [Address book](#) [Windcave saved cards](#) [Profile details](#) [Messages](#)

Date	Card number	Expiration	Delete
Jan 13, 2021, 23:14	411111.....11	08/27	<input type="button" value="Delete"/>

3.2 Merchants

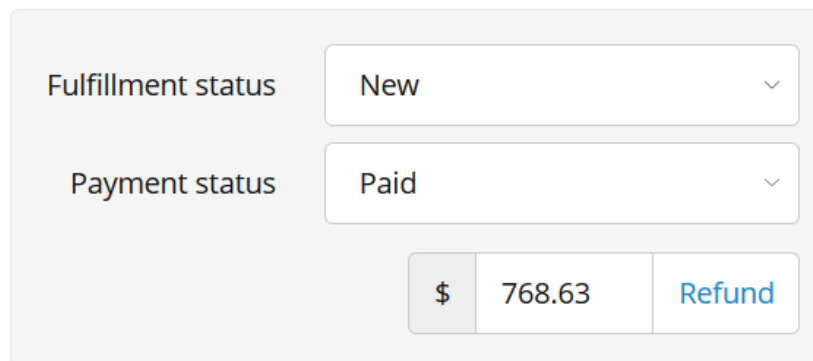
3.2.1 Processing a Refund

From the X-Cart admin user merchants can process refunds for orders processed through the Windcave plugin, to do so merchants simply navigate to the **Orders -> Orders List** page and select the order they wish to refund.



Order #	Date ↑	Customer	Payment status	Fulfillment status	Amount
#00006	Jan 13, 2021 23:14	John Smith john.smith@email.com	Paid	New	\$768.63 Qty: 1

On the **General Info** tab of the order merchants enter the amount to refund (merchants can refund multiple times up to the total transaction amount) and press the **Refund** button to initiate the refund.

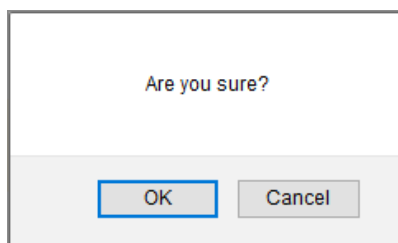


Fulfillment status: New

Payment status: Paid

\$ 768.63 Refund

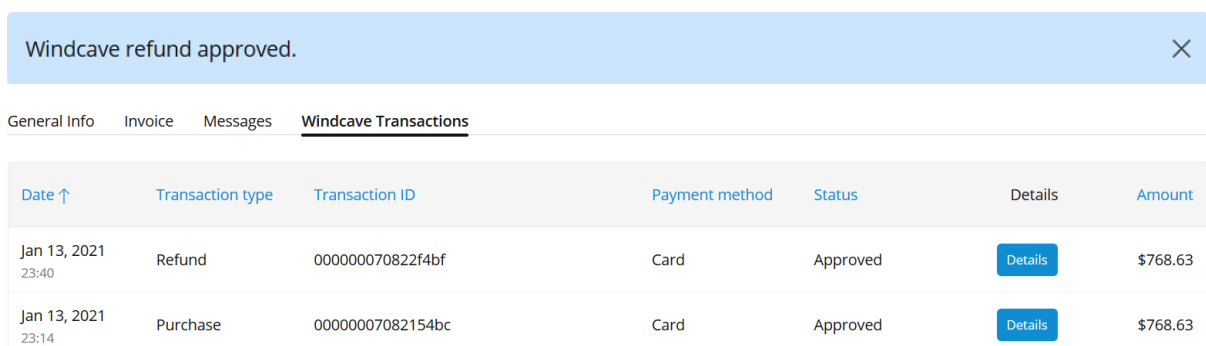
After initiating the refund, a pop-up will appear prompting the merchant to confirm if they would like to process the refund.



Are you sure?

OK Cancel

The result of the refund transaction will appear under the **Windcave Transactions** tab of the order as well as in status pop-up at the top of the page.



Windcave refund approved. X

General Info Invoice Messages **Windcave Transactions**

Date ↑	Transaction type	Transaction ID	Payment method	Status	Details	Amount
Jan 13, 2021 23:40	Refund	00000070822f4bf	Card	Approved	Details	\$768.63
Jan 13, 2021 23:14	Purchase	0000007082154bc	Card	Approved	Details	\$768.63

3.2.2 Completing an Order

From the X-Cart admin user merchants can complete orders for Auth type transactions processed through the Windcave plugin, to do so merchants simply navigate to the **Orders -> Orders List** page and select the order they would like to complete.

On the **General Info** tab of the order merchants can initiate a complete by pressing the **Capture** button.

The result of the complete transaction will appear under the **Windcave Transactions** tab of the order as well as in status pop-up at the top of the page.

Date ↑	Transaction type	Transaction ID	Payment method	Status	Details	Amount
Jan 13, 2021 23:41	Complete	00000007082309c5	Card	Approved	Details	\$361.60
Jan 13, 2021 23:17	Auth	0000000708218494	Card	Approved	Details	\$361.60

3.2.3 Processing Voids

From the X-Cart admin user merchants can process a void for orders where an Auth type transaction was processed through the Windcave plugin, to do so merchants simply navigate to the **Orders -> Orders List** page and select the order to be voided.

Orders 7

Orders List

	Order #	Date ↑	Customer	Payment status	Fulfillment status	Amount
<input type="checkbox"/>	#00009	Jan 13, 2021 23:18	John Smith john.smith@email.com	Authorized	New	\$74.67 Qty: 2

On the **General Info** tab of the order merchants can initiate a void by pressing the **Void** button.

Fulfillment status

Payment status

New

Authorized

Authorized amount:

\$74.67

Capture

Void

The result of the void transaction will appear under the **Windcave Transactions** tab of the order as well as in status pop-up at the top of the page.

Windcave void approved. ×

General Info

Invoice

Messages

Windcave Transactions

Date ↑	Transaction type	Transaction ID	Payment method	Status	Details	Amount
Jan 13, 2021 23:42	Void	00000007082319ca	Card	Approved	Details	\$74.67
Jan 13, 2021 23:18	Auth	0000000708218bbd	Card	Approved	Details	\$74.67

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 **Orders -> Orders List** page in the **Windcave Transactions** tab of each order.

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.