

SecurePayTech.com Integration Requirements

securepaytech.com

■ SECURE PAYMENT TECHNOLOGIES

Version 1.3

1.0 Introduction

In order for us to enable your merchant account as “live”, the payment processing component of your website must meet certain standard requirements, as dictated by Paymark/ETSL. When you feel that you are ready to make your SecurePayTech.com account “live” and start processing real transactions, please contact support@securepaytech.com to arrange a certification test, where we will check for compliance with these requirements.

2.0 General Requirements

- All transmission of transactional data must use an SSL encrypted connection. This usually means that the payment form and receipt pages should be displayed using HTTPS. SecurePayTech.com's transaction processing features are only available via HTTPS/SSL.
- Your website / system must display the “Paymark Certified” logo. This should preferably appear on the same page as the payment form itself.
 - You will be provided with a set of logos, by SecurePayTech.com, once we are satisfied that the integration requirements have been fulfilled.

3.0 Receipt Page Requirements

3.1 All receipt pages

All receipt pages (i.e. the page that is displayed after the “Pay” button is clicked and the transaction has been processed) must display the following basic information:

- Merchant Name (i.e. name of business)
- Merchant Address
- VPS Merchant ID
- Transaction Date / Time
- Purchase Amount

3.2 “Payment Accepted” Receipt pages

If the transaction completes successfully, then the following extra information needs to be shown:

- MerchTxnRef
- Order Reference (if applicable)
- *Other, optional fields from the receipt data:*
 - Receipt Number, Transaction Number, AuthorizationID, Batch Number
- The text: “**ACCEPTED**” clearly visible at the bottom of the receipt

3.2.1 Example:

Receipt:
MyBusiness.co.nz P.O. Box 55-555 CHRISTCHURCH, NEW ZEALAND Merchant ID: 845532
Date/Time: 31-Mar-2005 15:44:33
Order Reference: AcmeWidget44 MerchTxnRef: 16-ACMEWIDGET44-11122399613410 ReceiptNo: 000000000510
Purchase Amount: \$300.00
Result: ACCEPTED

3.3 “Payment Declined” Receipt pages

If the transaction completes, and is returned with any of the “declined” conditions (e.g. insufficient funds, bank declined, communications error) then the following extra information must be shown:

- MerchTxnRef
- Order Reference (if applicable)
- *Other, optional fields from the receipt data:*
 - Receipt Number, Transaction Number, AuthorizationID, Batch Number
- The text: “**DECLINED**” clearly visible near the bottom of the receipt
- The failure reason below the “DECLINED” line, e.g. “Reason: **Insufficient Funds**”
- A button or link to allow the customer to go back to the payment form to re-attempt the transaction

3.3.1 Example:

Receipt:
MyBusiness.co.nz P.O. Box 55-555 CHRISTCHURCH, NEW ZEALAND Merchant ID: 845532
Date/Time: 31-Mar-2005 15:44:33
Order Reference: AcmeWidget-444 MerchTxnRef: 44-ACMEWIDGET-444-11122399613410 ReceiptNo: 000000000511
Purchase Amount: \$35.10
Result: DECLINED Reason: Insufficient Funds
Click here to try again

4.0 (Web) User Interface Requirements

4.1 Double-click prevention

Users should not be able to double-click on the form payment button. In some browsers (most notably Internet Explorer) this can cause two transactions to be enacted, even though only the receipt from the second request will be displayed. One method of achieving this we have found, is to disable or hide the submit button once it has been clicked.

4.1.1 Normal submit buttons

These can be disabled in Javascript by using the 'disabled' property of the button itself:

```
<form action="pay.cgi" method="post" name="payform">
<input id="sub" type="submit" value="PAY" onClick="javascript:sub.disabled=true;
    payform.submit();"/>
</form>
```

This will cause the button to appear 'greyed-out' and not be click-able.

4.1.2 Image-based submit buttons

The disabled property does not work for submit buttons which replace the browser-rendered button with an image. In this case, you can hide the button entirely:

```
<script type="text/javascript">
function hideSubmit() {
  if (document.getElementById) {
    this.document.getElementById('submitbutton').style.visibility = "hidden";
  } else {
    document.all[submitbutton].visibility="hidden";
  }
};
</script>

...

<form action="pay.cgi" method="post" name="payform">
<input id="submitbutton" style="border: 0px;" type="image" name="submit"
  src="/images/form-submit.gif" onClick="javascript:hideSubmit(); payform.submit();" />
</form>
```

4.2 Transaction Re-submission via back button prevention

Users should not be able to, once their payment has been processed, click the back button on their browser, and re-execute the same transaction again.

There are two things that can be done to help prevent this: clear the payment form on loading that page, and/or use a small piece of javascript to force the history forward:

```
On the payment form page:
<body onLoad="payform.reset(); window.history.forward(1);">
```

5.0 “Paymark Certified” Logo

Once your site has been fully certified, you will be provided with a set of “Paymark Certified” logos. You are required to display this logo (at least) on the page which contains the form where the user enters their credit card details.

There is a facility where a link can be provided which will verify the merchant with ETSL when the logo is clicked by the user (similar in purpose to Thawte™’s SSL verification system), a window will pop-up showing the merchant’s site details.

The code to make this work is as follows:

```
<script type="text/javascript">
function paymark_verify(merchant) {
    window.open('http://www.paymark.co.nz/dart/darhttp.dll?etsl&tn=verify&merchantid='
        +merchant,'verify', 'scrollbars=yes, width=400, height=400');
}
</script>
...
<a href="javascript:paymark_verify("YOUR_VPS_ID_HERE")"><img src= "/images/paymark.gif" border="0"></a>
```

A temporary logo can be downloaded from:

<http://www.securepaytech.com/developers/documentation/not-certified.png>

or

<http://www.securepaytech.com/developers/documentation/not-certified.gif>