Hosted Payment Page Guide

ACI Commerce Gateway™

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Jan-2008, Release 3.2 Publication Number: EC-AB100-05

Contents

Preface . . . . . **v**

1: Solution Overview **1-1**
Architecture 1-2
Hosted Payment Page 1-3

2: Processing Flows **2-1**
The Consumer Point of View 2-1
The Merchant Point of View 2-1
The ACI Commerce Gateway Point of View 2-2
Detailed Message Flow 2-3

3: ACI Commerce Gateway Configuration **3-1**
Deploying the Hosted Payment Page 3-1
Creating the Branding Virtual Directories 3-1
Creating Institution Brand Files 3-2
Implementing Institution Brand Files 3-2
Creating Merchant Brand Files 3-2
Implementing Merchant Brand Files 3-4
Configuring the Terminal Payment Schemes 3-4

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Preface

The ***ACI Commerce Gateway Hosted Payment Page Guide*** contains information about installing, configuring, testing, and using the ACI Commerce Gateway hosted payment page. It is intended to provide an understanding of the hosted payment page and the implementation provided by ACI.

Audience

The ***ACI Commerce Gateway Hosted Payment Page Guide*** begins with a high-level description for systems architects. The focus then narrows to step-by-step directions for system administrators installing the ACI Commerce Gateway application and configuring the servers.

Prerequisites

Refer to the ***ACI Commerce Gateway Master Installation Guide*** for hardware and software requirements.

Additional Documentation

The ACI Commerce Gateway documentation set is arranged so that each ACI Commerce Gateway manual presents a topic or group of related topics in detail. When one ACI Commerce Gateway manual presents a topic that has already been covered in detail in another ACI Commerce Gateway manual, the topic is summarized and the reader is directed to the other manual for additional information. Information has been arranged in this manner to be more efficient for readers who do not need the additional detail and at the same time provide the source for readers who require the additional information. This manual contains references to the following ACI Commerce Gateway publications:

- The ***ACI Commerce Gateway Master Installation Guide*** provides information about operating systems, database servers, Web application servers, and application servers.

- The ***ACI Commerce Gateway Merchant Integration Guide*** provides merchant plug-in details.

Software

This manual documents standard processing as of its publication date. Software that is not current and custom software modifications (CSMs) may result in processing that differs from the material presented in this manual. The customer is responsible for identifying and noting these changes.

Manual Summary

The following is a summary of the contents of this manual.

Section 1: "Solution Overview" provides background information about the hosted payment page.

Section 2: "Processing Flows" describes the consumer, merchant, and ACI Commerce Gateway viewpoints, and provides a detailed transaction message flow.

Section 3: "ACI Commerce Gateway Configuration" describes configuration requirements and branding options for the hosted payment page.

Publication Identification

Three entries appearing at the bottom of each page uniquely identify this ACI Commerce Gateway publication. The publication number (for example, EC-AB100-05 for the ***ACI Commerce Gateway Hosted Payment Page Guide***) appears on every page to assist readers in identifying the manual from which a page of information was printed. The publication date (for example, Jan-2008 for January 2008) indicates the issue of the manual. The software release information (for example, R3.2 for release 3.2) specifies the software that the manual describes. This information matches the document information on the copyright page of the manual.

1: Solution Overview

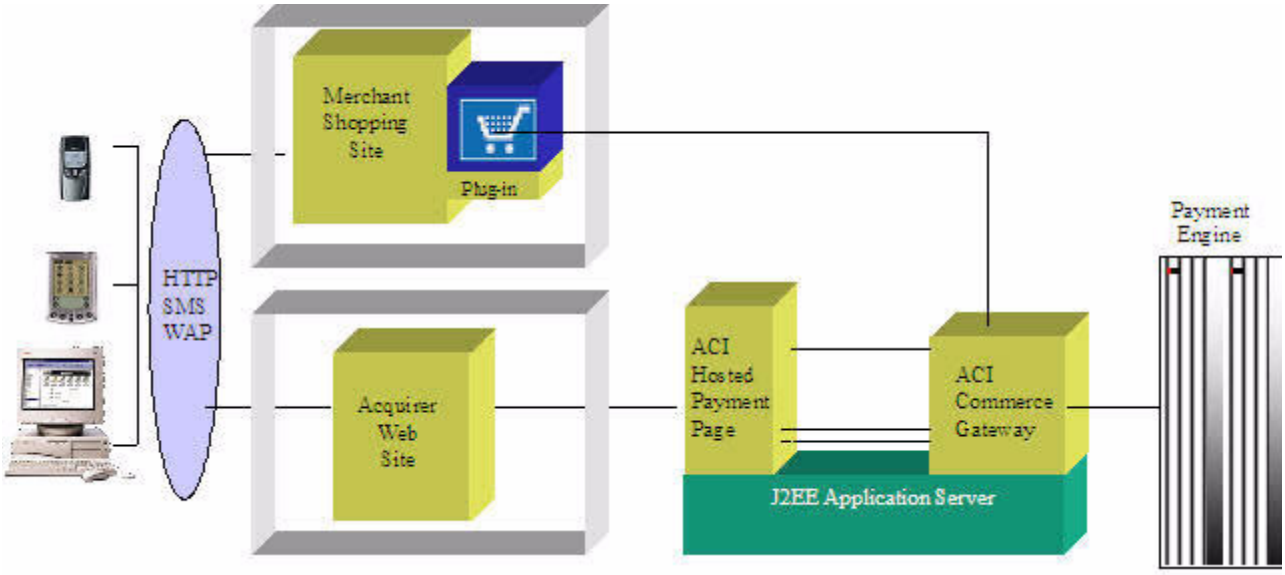
The hosted payment page is the most visible piece of the ACI Secure Commerce Suite, providing the critical interface between merchants, consumers, and the payments processing channels of the ACI Commerce Gateway. This page is a dynamically-generated payments entry interface that replaces dated card data entry screens found on merchant websites. The hosted payment page provides efficient, consistent shopping for consumers who shop at merchant websites using the ACI Secure Commerce Suite.

Note: Refer to the ***ACI Commerce Gateway Merchant Integration Guide*** for information about using the Universal Plug-in for hosted payment pages.

Information about using the Universal XML Test Website is also distributed with your software implementation.

Architecture

The ACI Secure Commerce products support a common Java 2 Enterprise Edition (J2EE) application framework ensuring portability and scalability across multiple platforms and operating systems. This helps the acquirer to gain benefits from a rapid deployment of new business functionality on a common technology platform. The hosted payment page also provides a platform which supports multiple co-existing application packages, thereby reducing the cost of providing new applications within the ACI Secure Commerce Suite.

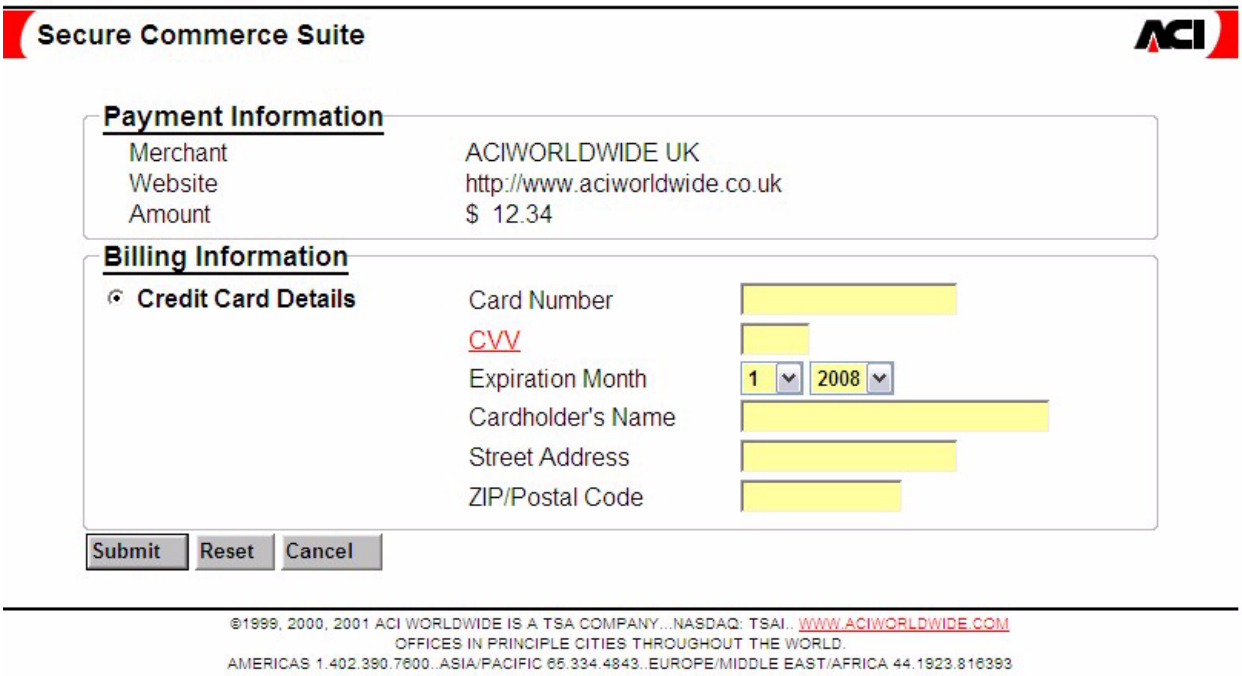


Hosted Payment Page

The hosted payment page (example shown below) is a dynamic payments entry interface that integrates with existing merchant shopping sites to expand their current payments processing options. It is configurable; the merchant requires no changes to support new payment methods (i.e. Verified by Visa, UCAF). Also, branding of the payments page is configurable at the institution or merchant level.

When a consumer selects "Buy" on a merchant's shopping interface, processing is turned over to the hosted payment page where supported payment processing features are offered to the consumer through a seamless URL redirection. This process is secure because the consumer connects directly to the acquirer over Secure Sockets Layer (SSL). Also, only the consumer and ACI Commerce Gateway share payment details; the merchant will not see the card information.

After the payments portion of the shopping experience is completed, the consumer is returned to the merchants shopping site for receipt presentation. The hosted payment page provides a consistent interface supporting the acquirer's current requirements for payments processing while offering the ability to implement future payment schemes without costly merchant interface changes.



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2: Processing Flows

This section describes the payment processing involving the hosted payment page.

The Consumer Point of View

The consumer makes a purchase at a merchant website:

- Selects merchandise
- Enters shipping details and clicks Buy
- Redirected to the hosted payment page
- Enters payment details and clicks Pay
- Redirected to merchant-specified URL

The Merchant Point of View

The merchant receives a purchase order from a consumer:

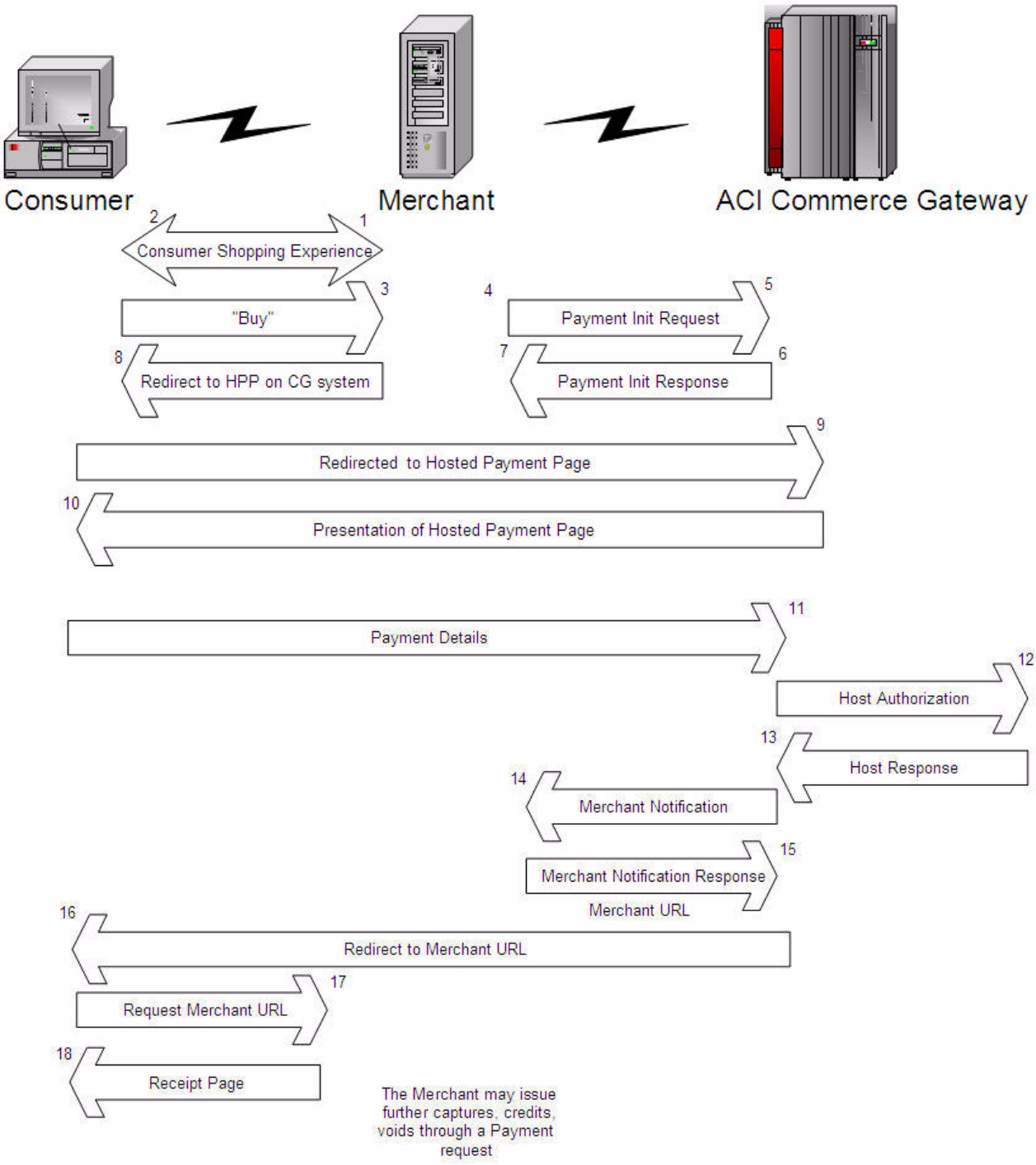
- Sends a payment initialization message to the ACI Commerce Gateway
- Receives a payment ID and payment URL
- Redirects the consumer to the hosted payment page URL
- Receives notification of the transaction results
- Responds with a URL of the receipt page
- Presents the receipt page to the consumer

The ACI Commerce Gateway Point of View

The application receives a payment initialization message from a merchant.

- Responds with a payment ID and hosted payment page URL
- Presents a branded hosted payment page to the consumer
- Receives billing details from the consumer
- Processes the transaction
- Notifies the merchant of the transaction results
- Receives a redirect URL from the merchant
- Redirects the consumer to the redirect URL

Detailed Message Flow



The consumer browser is launched and has a session established (#1 and #2) with the merchant's Web server. The merchant Web application ("the shopping experience") can be written in ColdFusion, Java Server Pages (JSPs), or even Microsoft's Active Server Pages (ASPs). At some point, the consumer clicks on a "Buy" button (#3). This causes the merchant Web application to invoke the Universal Plug-in.

The Universal Plug-in takes information from the Merchant Web application and format and sends an HTTP/HTTPS request to the ACI Commerce Gateway (#4 and #5). The ACI Commerce Gateway performs the transaction initialization processing and generates a Payment ID (#6). This Payment ID is used as a key to insert payment initialization data into the PaymentLog table and is also sent back on the response (#7) to the Universal Plug-in. The Universal Plug-in parses off the returned data (Payment ID and payment page URL) and gives it to the merchant Web application. At this point, the merchant Web application should store the Payment ID that belongs to this particular session with the consumer. The merchant Web application then issues a META statement on the response to the Consumer Browser (#8). This META statement contains the Payment ID and the payment page URL and causes the browser to send a request for the payment page to the specified URL (#9). The consumer does not see this happening and is not prompted for any action. They know only that they have just clicked the "Buy" button. The ACI Commerce Gateway hosting the payment page URL returns the payment page information (#10).

The consumer then enters payment information into the payment page form presented and clicks on the "Pay" button (#11). In addition to the consumer's payment information, the Payment ID is also sent on this request to the ACI Commerce Gateway. The ACI Commerce Gateway uses the Payment ID to read up the Payment Log and starts to process the transaction, which now includes merchant transaction information, as well as consumer payment information. ACI Commerce Gateway sends the transaction to a host-processing environment for authorization, and a response is returned (#12 and #13).

At this point, the consumer browser has a session established with ACI Commerce Gateway. The consumer browser must be redirected to the merchant's receipt page. First, the ACI Commerce Gateway acts as a client and sends a HTTP/HTTPS request to the merchant Web application (#14). This is a separate session than the one with the consumer browser. The request message contains the Payment ID and all of the transaction response data that ACI Commerce Gateway received from the host-processing environment. At this point, the merchant Web application stores the transaction response information and sends back a reply that contains the URL to the merchant's receipt page (#15). Second, the ACI Commerce Gateway issues a META statement on the response to the consumer

browser. This META statement contains the Payment ID and the receipt page URL and causes the browser to send a request for the merchant's receipt page to the specified URL (#16 and #17).

At this point, the merchant Web application uses the Payment ID to generate the transaction response information and then display that back to the consumer browser (#18).

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3: ACI Commerce Gateway Configuration

The ACI Commerce Gateway needs to be configured to support the hosted payment page. Specifically, the following items need to be addressed:

- Deploying the Hosted Payment Page
- Creating the Branding Virtual Directories
- Creating Institution Brand Files
- Implementing Institution Brand Files
- Creating Merchant Brand Files

Deploying the Hosted Payment Page

The hosted payment page servlet and payment pages (Payment.jsp and PostPayment.jsp) are deployed as pieces of the ACI Commerce Gateway application.

Refer to the ***ACI Commerce Gateway Master Installation Guide*** for more information about installation procedures.

Creating the Branding Virtual Directories

The hosted payment page builds the payment pages from a collection of format and image files that are configured using the Payment Page Branding page under the Orders menu on the ACI Commerce Gateway Main Website. The following configuration provides a sample structure of how the directories under a "branding" virtual directory might be configured.

- website\branding\institution1\
- website\branding\institution1\images
- website\branding\institution1\merchant1\
- website\branding\institution1\merchant1\images

- website\branding\institution1\merchant2\
- website\branding\institution1\merchant2\images
- website\branding\institution2\
- website\branding\institution2\images
- website\branding\institution2\merchant1\
- website\branding\institution2\merchant1\images
- website\branding\institution2\merchant2\
- website\branding\institution2\merchant2\images

The branding directories do not need “execute” permission; the most secure being read-only access.

Creating Institution Brand Files

Sample brand files are distributed with your software implementation.

The header, footer, and style sheet for a hosted payment page can be altered as required to match the formats, color schemes, and styles desired. Store the altered pages in the institution virtual directory under the hosted payment page Web server.

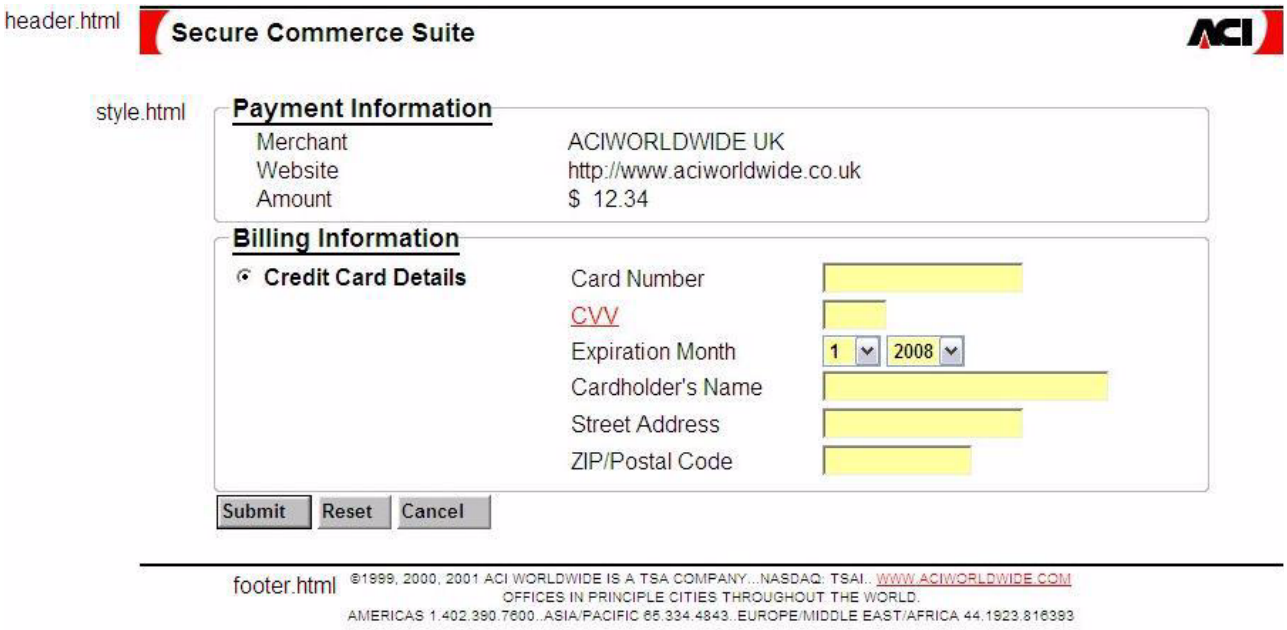
Implementing Institution Brand Files

On the ACI Commerce Gateway Main Website, under the Orders menu, the Edit by Institution option opens the Institution Branding Update page and allows configuration of the style sheet, header, and footer for an institution’s merchants that do not have any overriding configuration values.

Creating Merchant Brand Files

Sample brand files are distributed with your software implementation.

The header, footer, and style sheet for a hosted payment page can be altered as required to match the formats, color schemes, and styles desired. Store the altered pages in a virtual directory under the hosted payment page Web server.



ACI suggests creating a brand structure that looks like the following:

website\branding\institution1\

- inststyle.css
- instheader.html
- instfooter.html

website\branding\institution1\merchant1\

- merchstyle.css
- merchheader.html
- merchfooter.html

website\branding\institution1\merchant2\

- merchstyle.css
- merchheader.html
- merchfooter.html

Implementing Merchant Brand Files

On the ACI Commerce Gateway Main Website, under the Orders menu, the Edit by Merchant option opens the Merchant Branding Update page and allows configuration of the header, footer, and style sheet for a specific merchant. Values entered on this screen override the values entered for the merchant's institution.

Configuring the Terminal Payment Schemes

The payment options presented on the hosted payment page are controlled by the Payment Instruments selection on the terminal configuration screens. For example, removing the Visa 3-D Secure option will prevent the terminal from processing using Verified by Visa logic.