



Cybersource Official Payment Extension for OpenCart

May 2024

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Release: May 2024

Version: 24.1.0

Table of Contents

1. Solution Plugin Overview.....	1
2. Release Notes	1
3. Product Life Cycle	1
4. Functional Overview.....	1
5. Installation	2
6. Configuration Details	4
6.1. Module Configuration	4
6.2. Payment Method Configuration	8
7. Product Usage.....	11
7.1. Tokenization	11
7.2. Set as Default Card, Deleting a Card, and Updating a Card	14
7.3. OpenCart Order Management Services	16
7.4. Advanced Fraud Screening with Decision Manager.....	19
7.5. Cancel Order.....	21
7.6. Reports	23
7.7. Translation in OpenCart	24
7.8. Email Configuration in OpenCart	26
7.9. Strong Customer Authentication	27
8. Test you Implementation	28
9. Contact Information	31
10. Upgrade Notes.....	31
11. Definitions.....	32
12. References	32

1. Solution Plugin Overview

This document contains the details of configuring the Cybersource Official Payment Extension in OpenCart. The configuration steps are related to Payment Acceptance, Payment Security, Fraud Management, Commerce Services and Order Management Services for Unified Checkout Card Payment, Click to Pay, Google Pay, eCheck and Apple Pay payment methods.

2. Release Notes

Release version 24.1.0 of the Cybersource Official Payment Extension has the following updates:

- Replaces Microform with Unified Checkout for Card Payments, Google Pay and Click to Pay.
- Adds Apple Pay support.
- Adds support for Network Tokens.

This version is compatible with OpenCart versions v3.0.3.7 - v3.0.3.9

3. Product Life Cycle

Our extensions are tested against the versions of OpenCart available at the time of development. Our modules may support multiple versions of OpenCart. When OpenCart withdraw support for a particular version of their platform, we will no longer support any installation of our module on the version OpenCart have withdrawn support on.

4. Functional Overview

This section provides information on the services covered in the Cybersource Official Payment Extension.

- For Unified Checkout (Card Payment, Click to Pay and Google Pay) and Apple Pay, payment acceptance services (Authorization and Sale) and order management services (Capture, Partial Capture, Refund, Partial Refund, Full Authorization Reversal, Void, and Partial Void) handled by the merchant are supported.
- For eCheck, payment acceptance services (eCheck Debits) and order management services (Refund, Partial Refund, Void, and Partial Void) handled by the Merchant are supported.
- The following services for Unified Checkout (Card Payment, Click to Pay and Google Pay), eCheck and Apple Pay are provided by the plugin:
 - Authorization Only (Applicable only for Unified Checkout and Apple Pay)
 - Sale (Authorization and Capture)
 - Order Management:
 - Capture an Authorization (Multiple Partial Captures also supported)
 - Refund (Partial Refund also supported)
 - Void a Capture (Partial Void Capture also supported)
 - Void a Refund (Partial Void Refund also supported)
 - Full Authorization Reversal
 - Token Management Services (TMS): Applicable only for Unified Checkout Card Payment

- Create Payment Token from My Account Section
- Update an Existing Token from My Account Section
- Delete an Existing Token from My Account Section
- Create Payment Token for New Payment methods during Checkout
- Make a Payment with Stored Token during Checkout
- Network Tokens
- Commerce Services:
 - Transaction Request Report
 - Payment Batch Detail Report
 - Conversion Detail Report
- Fraud Management Services:
 - Decision Manager with Device Fingerprint.
 - Basic Fraud Screening with AVS and CVN.
 - Payer Authentication
 - Advanced Fraud Screening with Decision Manager.
 - Fraud Management Essentials with Decision Manager.
 - Tax Calculation.
 - Delivery Address Verification.

5. Installation

This section explains the steps involved in installing the Cybersource Official Payment Extension in OpenCart Back Office.

Step 1: In OpenCart Back Office navigate to “Extensions” tab and under Extensions click on “Installer”.

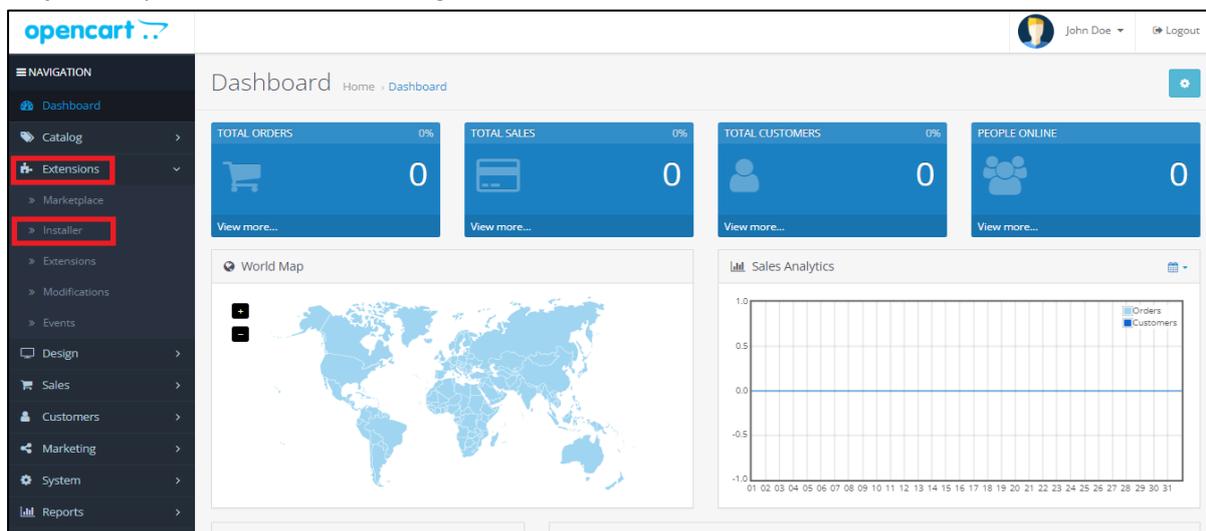


Fig 1: OpenCart Back Office Dashboard

Step 2: In Installer, click on “Upload” button to upload the Cybersource module.

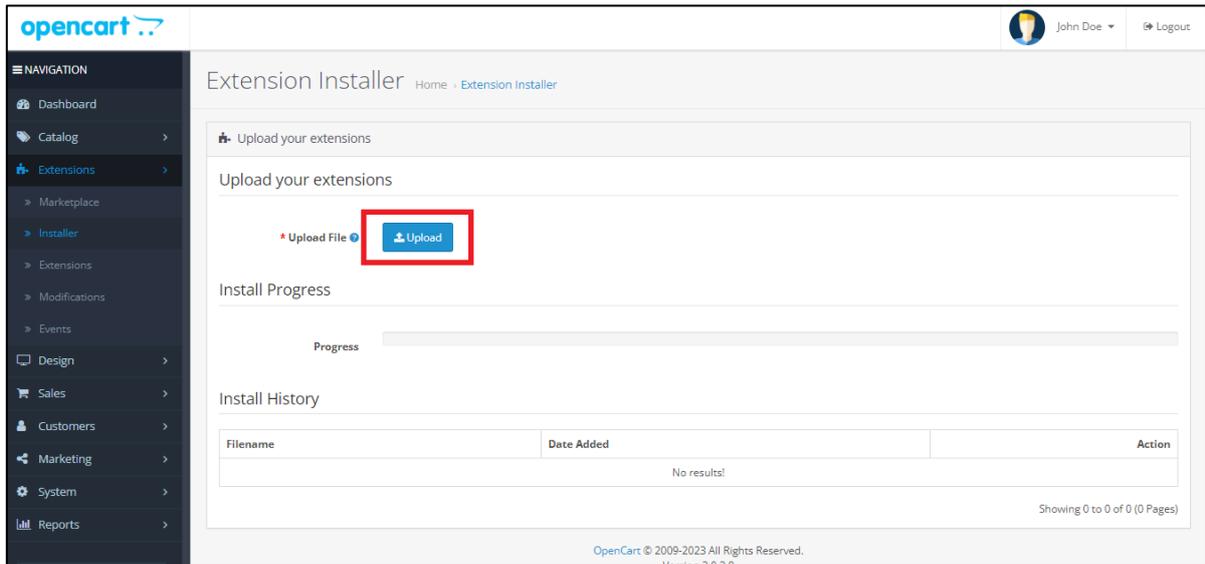


Fig 2: Uploading Module

Step 3: In your system browse for the downloaded Cybersource extension zip file whose name ends with “ocmod.zip”.

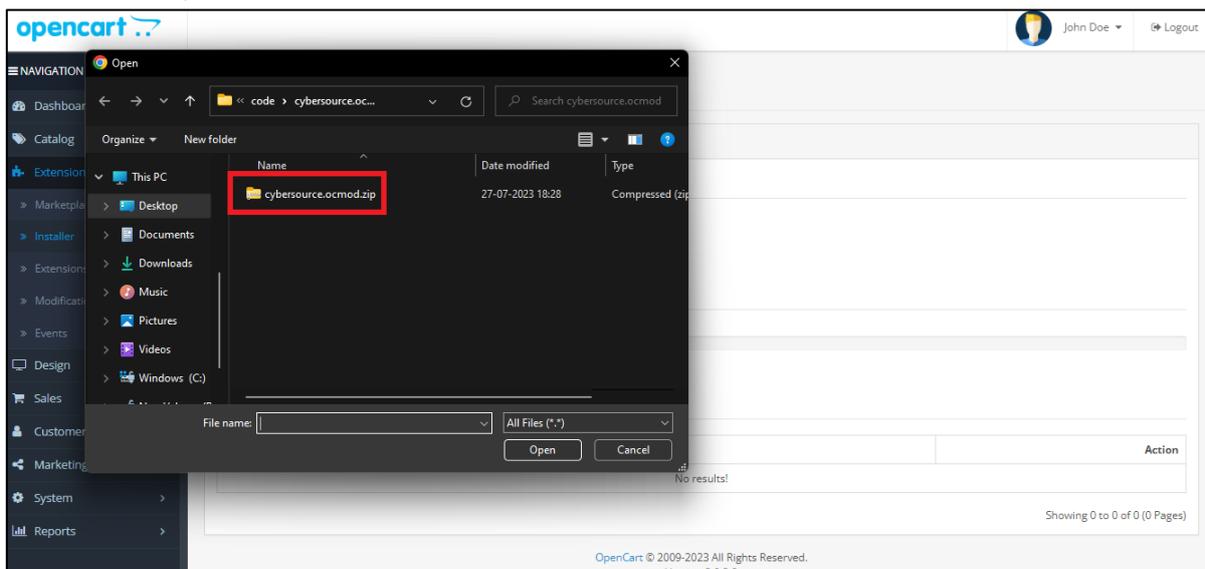


Fig 3: Uploading cybersource.ocmod.zip

Step 4: Once the module is uploaded the following message will be displayed.

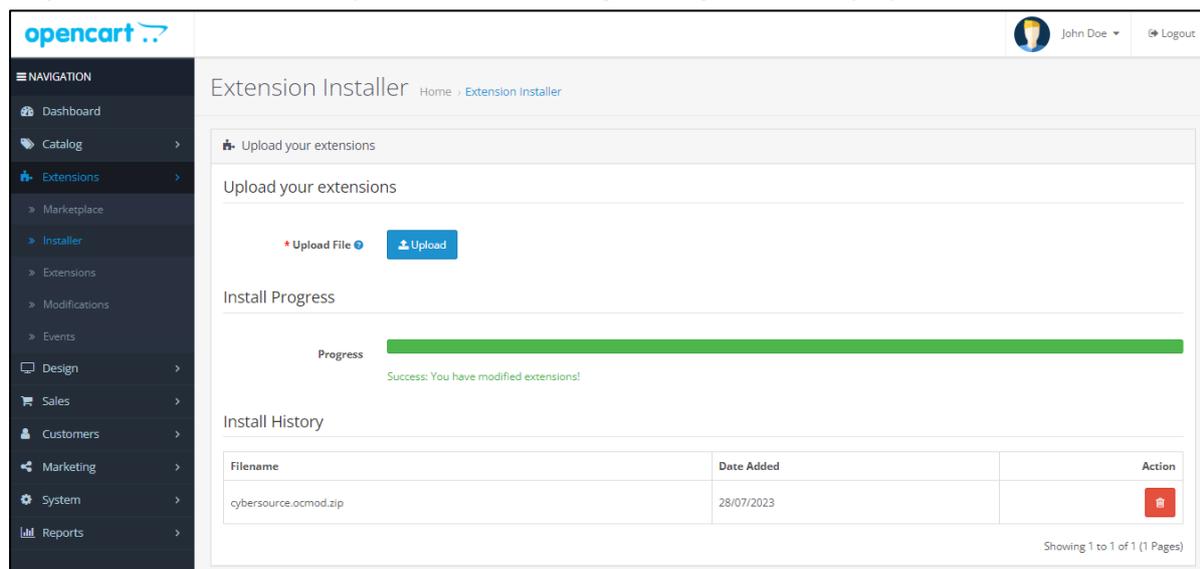


Fig 4: Module Upload Successful

Note 1: Cybersource bundle supports single (default) currency for a single shop.

Note 2: Cybersource bundle supports up to two decimal places in the currency.

6. Configuration Details

This section provides details on different types of settings supported in the Cybersource Official Payment Extension.

6.1. Module Configuration

This section provides details on how to configure Cybersource Official Payment Extension with OpenCart.

To install the Cybersource Official Payment Extension, the merchant needs to navigate to OpenCart Back Office, under “Extensions” tab go to “Extensions” then under the drop down select “Modules” and then search for “Cybersource Configuration” and click on install.

6.1.1. General Configuration

This section provides configuration details of Cybersource Official Payment Extension.

Sl. No.	Settings	Description
1	Sandbox Mode	When Sandbox mode is enabled, the OpenCart is available for testing new changes and experiments. On the other hand, disabling Sandbox mode will make the OpenCart go live.

2	Merchant ID	It is a Shop / Store ID which is a unique identifier helping merchants.
3	Merchant Key ID	It refers to a specific key or token provided by a payment gateway to authenticate and authorize the merchant's integration with the gateway.
4	Merchant Secret Key	It refers to a confidential or private key used for secure communication between the merchant's online store and a payment gateway.
5	Fraud Management	With this setting enabled merchants can identify and prevent fraudulent activities in their shop.
6	Delivery Address Verification	With this setting enabled, it will help merchants to uniquely identify and track devices (such as computers, smartphones, or tablets) accessing an online store.
7	Device Fingerprint	With this setting enabled, it will help merchants to uniquely identify and track devices (such as computers, smartphones, or tablets) accessing an online store
8	Developer ID	Identifier for the developer that helped integrate a partner solution to Cybersource
9	Status	With this setting enabled, the Cybersource Official Payment Extension will be active.
10	Payment Action	With this configuration, merchants can decide whether they want to have Authorize only or Authorize + Capture (Sale) whenever a customer places an order.
11	Google reCAPTCHA	Google reCAPTCHA uses an advanced risk analysis engine and adaptive challenges to keep malicious software from engaging in abusive activities on the website. It has two sections, reCAPTCHA Site Key and reCAPTCHA Secret key which can be configured in Google reCAPTCHA website.
12	Enhanced Logs	By enabling this button, logs will be generated which can be accessed by navigating to OpenCart Root directory/ system/storage/logs/cybersource.log

The screenshot displays the 'Edit Cybersource Configuration Module' interface. It features three tabs: 'General Configuration', 'Report Configuration', and 'Order Status Configuration'. The 'General Configuration' tab is active, showing various settings:

- Sandbox:** Set to 'Enable'.
- Merchant ID:** A text input field containing 'Merchant ID'.
- Merchant Key ID:** A text input field containing 'Merchant Key ID' with a copy icon.
- Merchant Secret Key:** A text input field containing 'Merchant Secret Key' with a copy icon.
- Fraud Management:** Set to 'Disable'.
- Delivery Address Verification:** Set to 'Disable'.
- Device Fingerprint:** Set to 'Disable'.
- Developer ID:** A text input field containing 'Developer ID'.
- Status:** Set to 'Enable'.
- Payment Action:** Set to 'Authorize'.
- Google reCAPTCHA:** Set to 'Disable'.
- Enhanced Logs:** Set to 'Disable'.

Fig 6: General Configuration

6.1.2. Report Configuration

This section provides the configurations to be made in OpenCart Back Office for Reporting.

Sl. No.	Settings	Description
1	Transaction Request Report and Payment Batch Detailed Report	By enabling Transaction Request Report and Payment Batch Detailed Report, the merchant has an option to create a custom folder for downloading the reports
2	Conversion Detailed Report	The Conversion Detail Report will pull Case Management changes from Cybersource at regular intervals to ensure orders are kept updated within OpenCart.



Fig 7: Report Configuration

6.1.3. Order Status Configuration

The Order Status Configuration tab is a section that allows you to manage and customize various order statuses that are associated with different stages of an order.

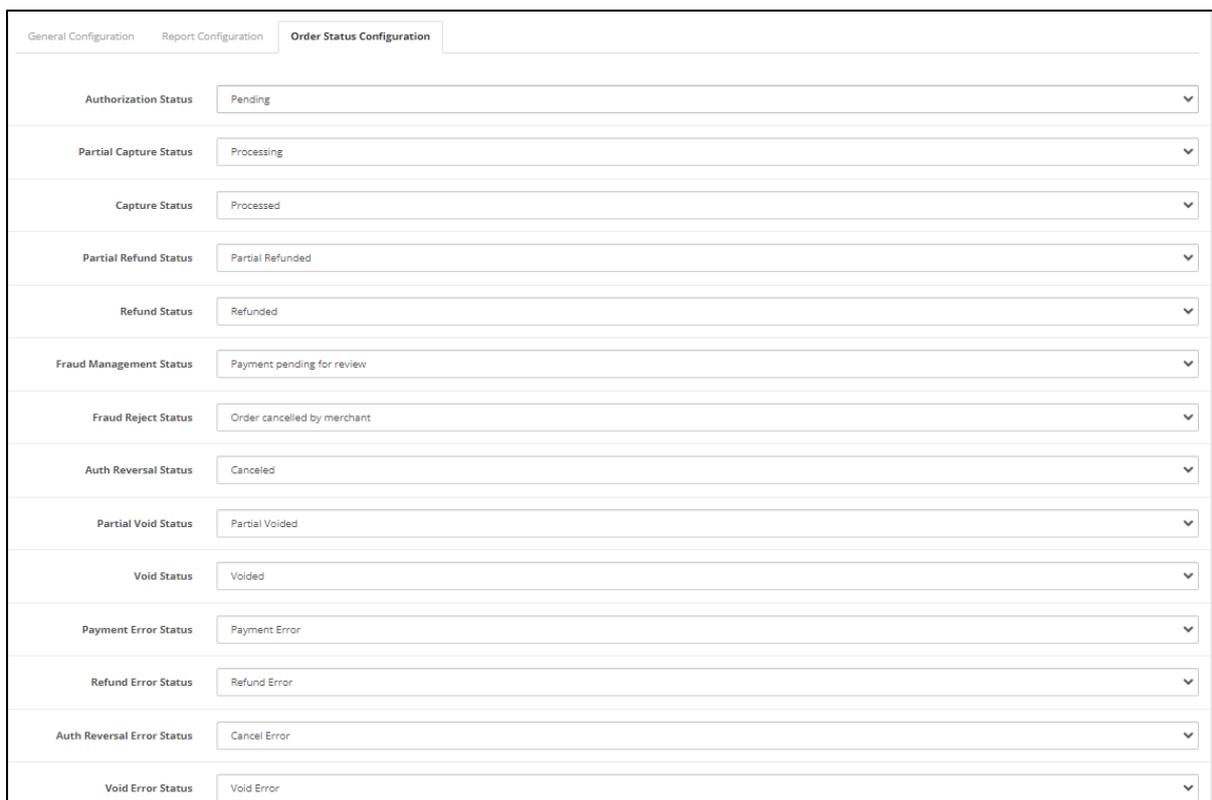


Fig 8: Order Status Configuration

6.2. Payment Method Configuration

This section provides details on how to enable payment methods of Cybersource Official Payment Extension for OpenCart.

To install the payment methods, the merchant needs to navigate to OpenCart Back Office, under “Extensions” tab go to “Extensions” then under the drop down select “Payments” and then search for the desired payment method and click on install.

Cybersource Unified Checkout	 A Visa Solution	Disabled	 
Cybersource Apple Pay	 A Visa Solution	Disabled	 
Cybersource eCheck	 A Visa Solution	Disabled	 

Fig 9: Enabling Cybersource Official Payment Methods

6.2.1. Cybersource Unified Checkout

This section provides details on configurations of Unified Checkout (Card Payment, Google Pay and Click to Pay).

Sl. No.	Settings	Description
1	Payment Option Label	This is a customizable field assigned to the payment method label for Unified Checkout.
2	Status	With this setting enabled, Unified Checkout payment method will be active.
3	Allowed Card Types	It refers to the configuration that allows merchant to specify accepted card types for payment during checkout process.
4	Payer Authentication	By enabling this option, an extra layer of security will be added during the checkout process.
5	Sort Order	Order in which a payment method will be displayed in checkout.
6	Tokenization	With this setting enabled, customers will have an option to save the cards for future use while making a card payment.
7	Network Token Updates	Feature that updates card details with a network-issued token.
8	Limit Saved Card Rate	With this setting enabled it will set a limit to save only specific number of cards in My Account Section in the front office. It has two sections: 1) Saved Card Limit Count: It means the Customer can add only the specified number of cards in My Cards Section in front office.

		2) Saved Card Limit Time Frame: It means the Customer can only add the specified number of cards within the given time (1hr to 24hr) in My Account Section in front office.
9	Enforce Strong Customer Authentication	If enabled card holders will be 3DS challenged when saving a card.

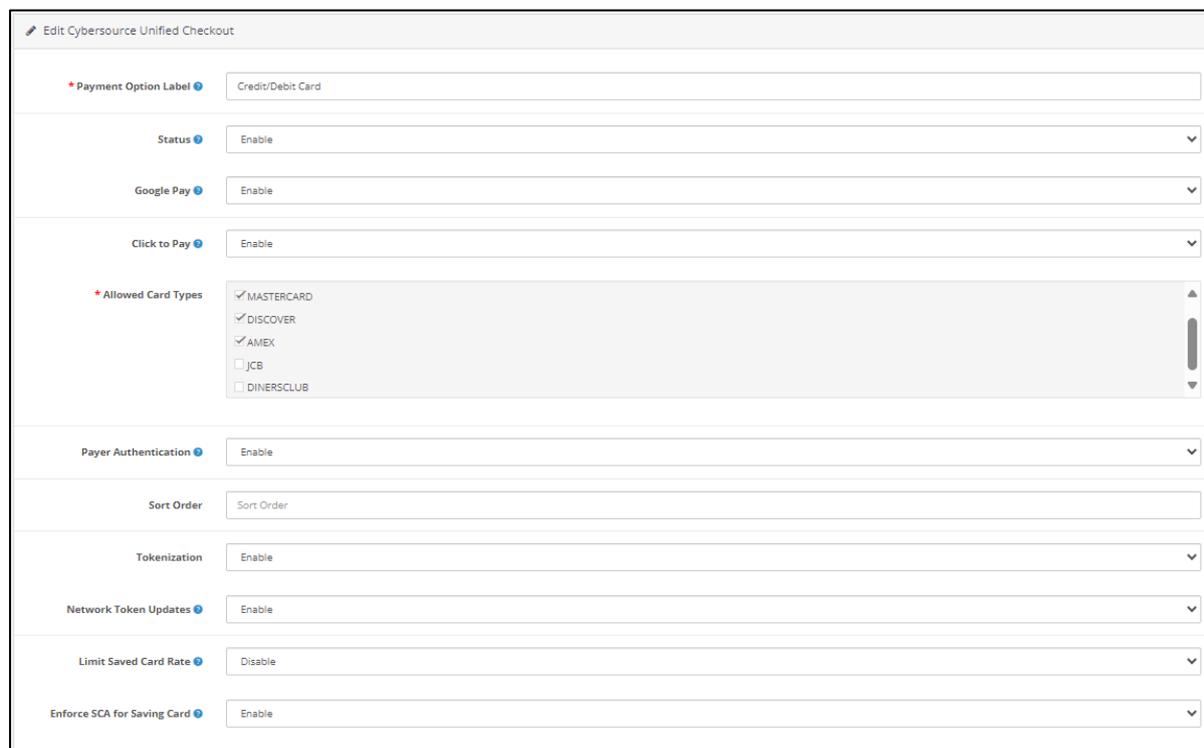


Fig 10: Cybersource Unified Checkout Configurations

Note: The Merchant needs to enable and configure Unified Checkout in the Business Centre before configuring Unified Checkout in OpenCart

6.2.2. Cybersource Apple Pay

This section provides details on configurations of Apple Pay.

To generate Apple Pay certificate please visit [Apple Pay Developer Account](#).

Sl. No.	Settings	Description
1	Status	With this setting enabled, Apple Pay payment method will be active.
2	Apple Pay Store Name	This is a customizable field assigned to the payment method label for Apple Pay.
3	Apple Pay Merchant ID (Test)	Apple Pay Merchant ID.
4	Path to Certificate (Test)	Path of identity certificate
5	Path to Key(Test)	Path of private key file.

6	Sort Order	Order in which a payment method will be displayed in checkout.
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Fig 11: Cybersource Apple Pay Configurations

6.2.3. Cybersource eCheck

This section provides details on configurations of eCheck.

Sl. No.	Settings	Description
1	Status	With this setting enabled, eCheck payment method will be active.
2	Sort Order	Order in which a payment method will be displayed in checkout.

Fig 12: Cybersource eCheck Configuration

7. Product Usage

This section provides details on the usage of services provided by Cybersource Official Payment Extension.

7.1. Tokenization

This section covers the details of how the registered Customer can save cards securely to the account. The saved card can be further used to make a transaction.

The user can add a card in two ways:

1. Add card in Checkout Flow.
2. Add card in Cybersource My Cards Section.

7.1.1. From Checkout Flow

This section shows how to save a new card during the checkout flow.

In checkout flow, after selecting payment method as Card Payment, under confirm order step, there is an option “Save my card for future payment” to save the card.

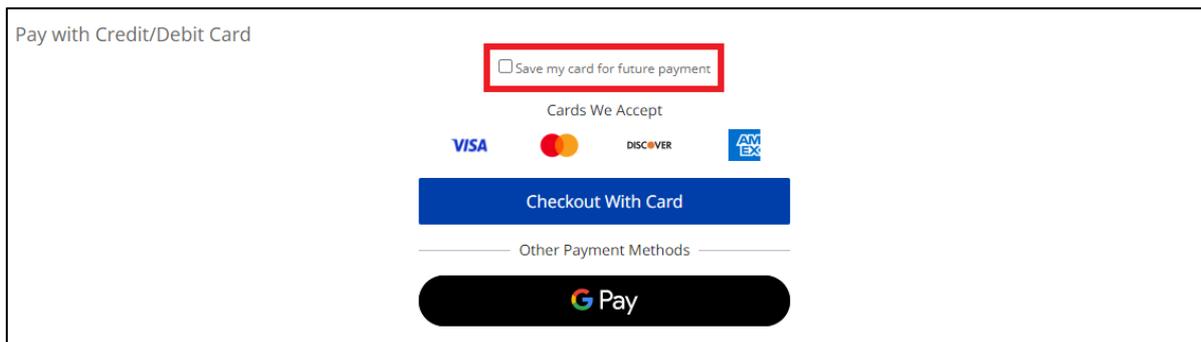


Fig 13: From Checkout Flow

7.1.2. From Cybersource My Cards Section

This section shows how to save a new card from Cybersource My Cards section.

Step 1: Navigate to “My Account” section in OpenCart Front Office.

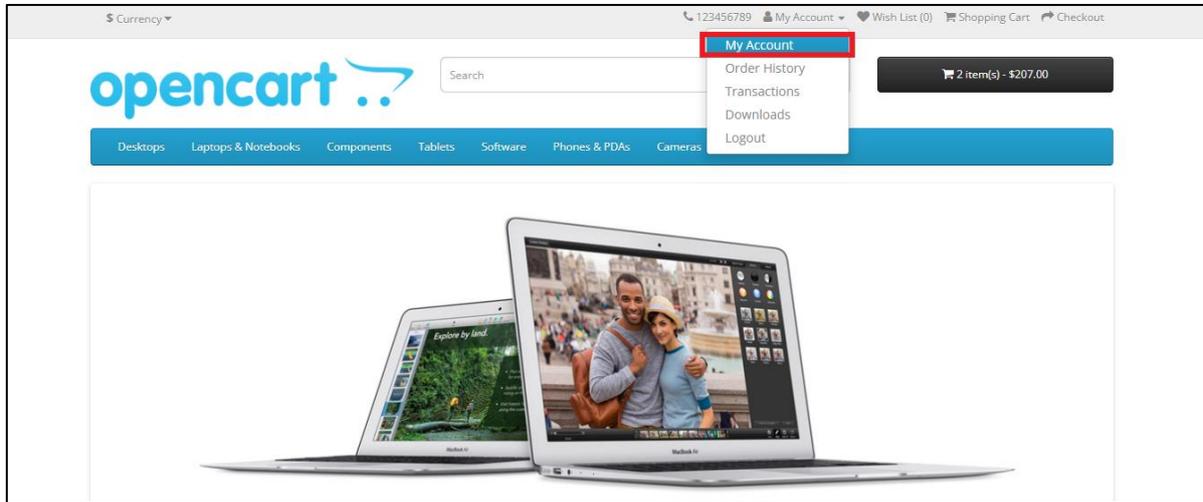


Fig 14: OpenCart Front Office -> My Account

Step 2: Click on “Cybersource My Card” in the My Account section.

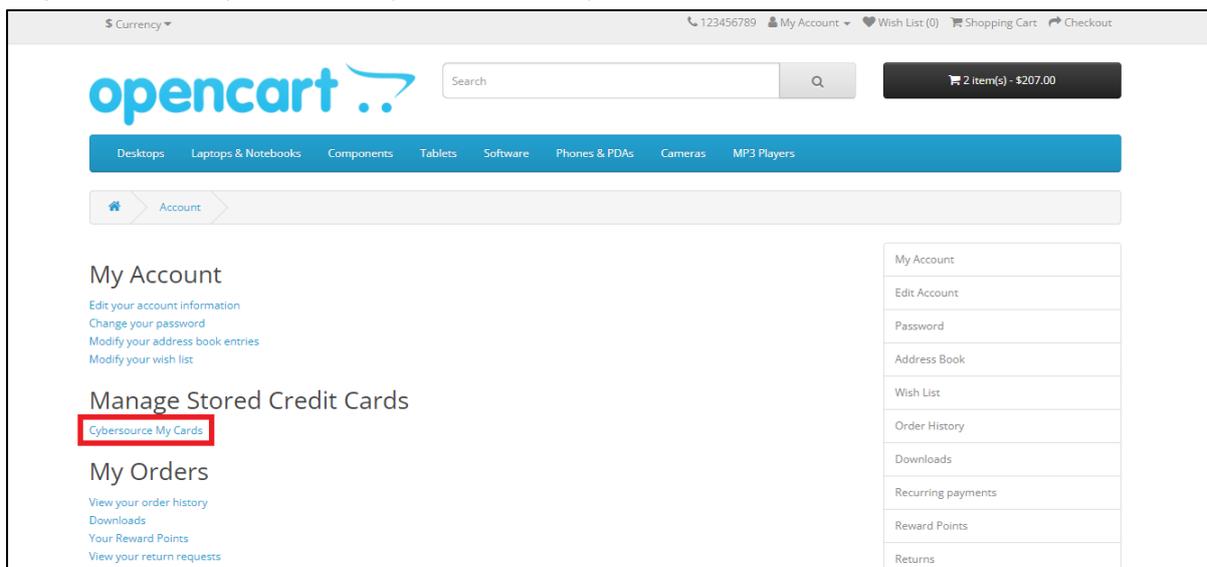


Fig 15: My Accounts -> Cybersource My Cards

Step 3: Select an address by either using existing address or add a new address and click on continue.

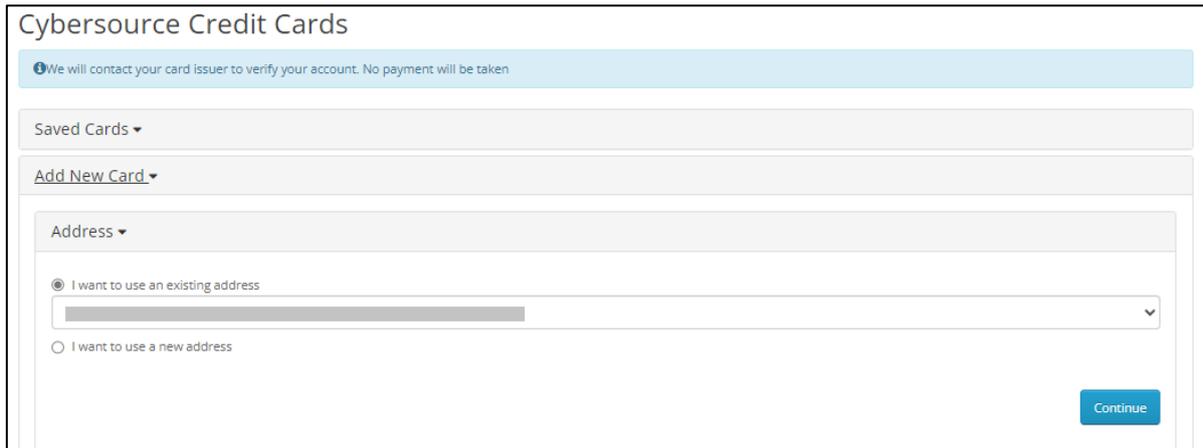


Fig 16: Saving an Address

Step 4: Click on “Checkout with Card” to enter the details of new card.

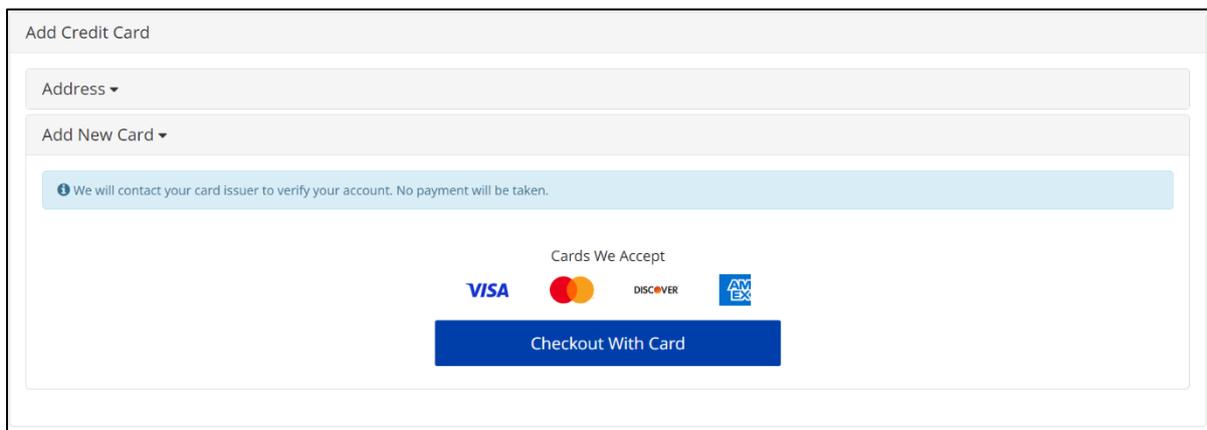


Fig 17: Clicking on Checkout with Card

Step 5: Enter the card details and click on continue.

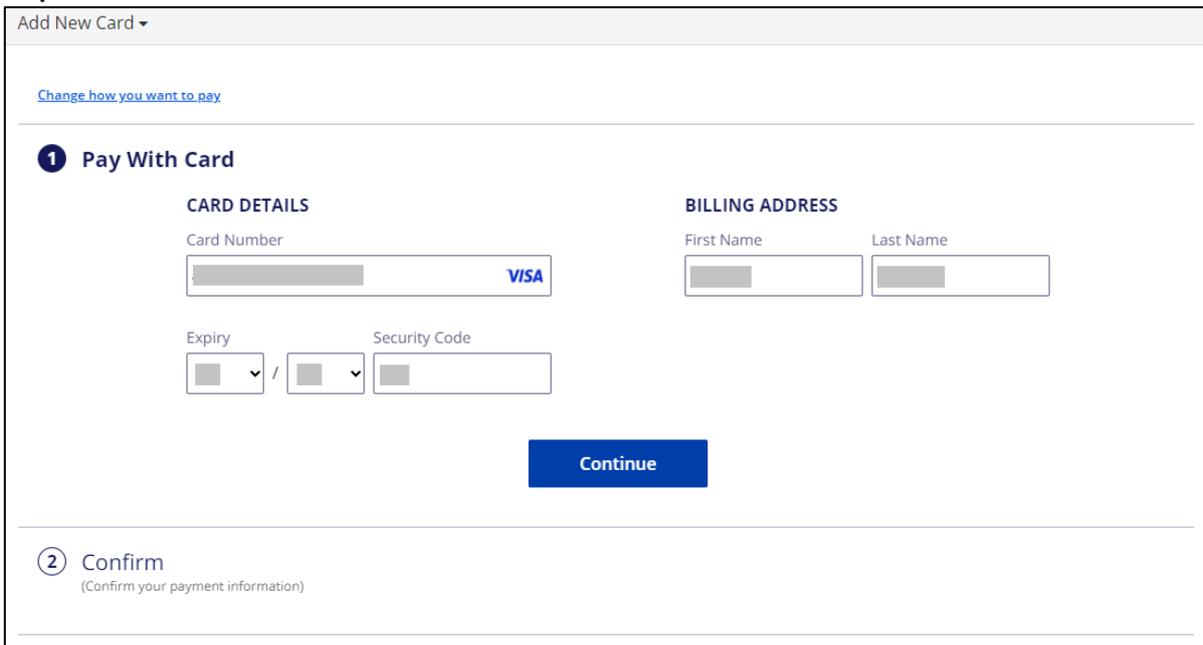


Fig 18: Entering new Card Details

Step 6: Click on “Confirm and Continue” to save the card details and the card will be saved successfully.

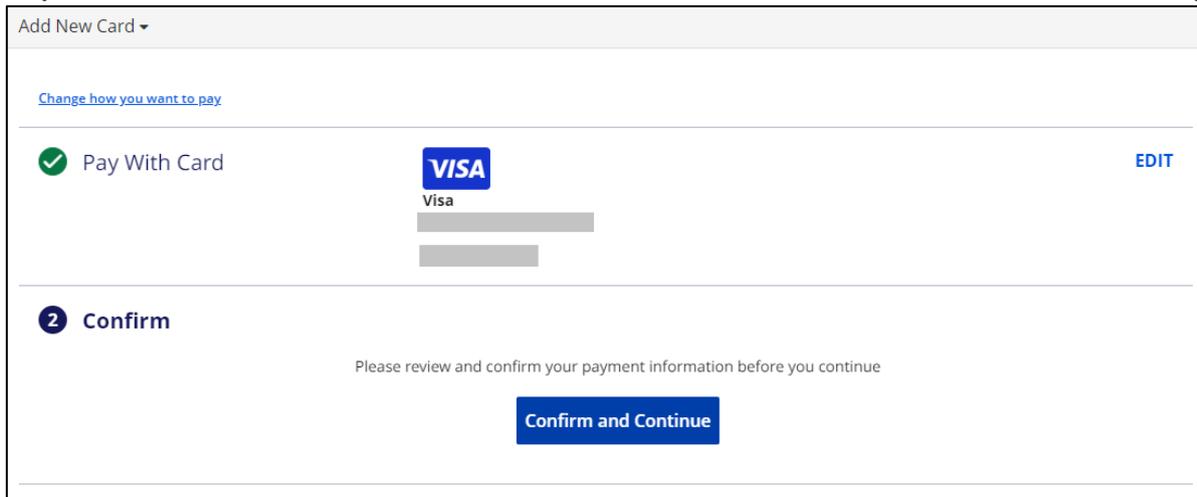
The screenshot shows a web interface for adding a new card. At the top, there is a header "Add New Card" with a dropdown arrow. Below it is a link "Change how you want to pay". The main content area is divided into two sections. The first section, "Pay With Card", features a green checkmark icon, the text "Pay With Card", a blue "VISA" logo, and a greyed-out card number field. An "EDIT" link is visible on the right. The second section, "2 Confirm", contains the instruction "Please review and confirm your payment information before you continue" and a prominent blue "Confirm and Continue" button.

Fig 19: Confirming the Saved Card

7.1.3. Network Tokens

This section covers details on network tokens service.

A Network Token is a card scheme generated token, that represents customer card information for secure transactions that references a customer’s actual PAN.

Before a MID can be enabled for Network Tokens, it must be provisioned with a Token Requestor ID (TRID) for each card scheme. Please contact your Cybersource representative or reseller to arrange for Network Tokens to be enabled on your Cybersource account.

Webhook subscription to the network token life cycle updates is created when network token updates is enabled in the back office.

The following token updates are processed:

- Expiry month
- Expiry year
- Card suffix

7.2. Set as Default Card, Deleting a Card, and Updating a Card

This section covers details on how to set a card as default card for card payments, how to delete a card and how to update a card in the Cybersource My Cards section.

7.2.1. Setting a default Card

This section covers how to set a default card in the Cybersource My Cards section.

If the Customer has multiple cards added in Cybersource My Cards section, then the Customer can set any one of the cards as the default card.

Note: A default card can be spotted with an Asterix symbol.

Step 1: Click on the drop down of the saved card and then click on “Set as default”. The new card will be now saved as the default card.

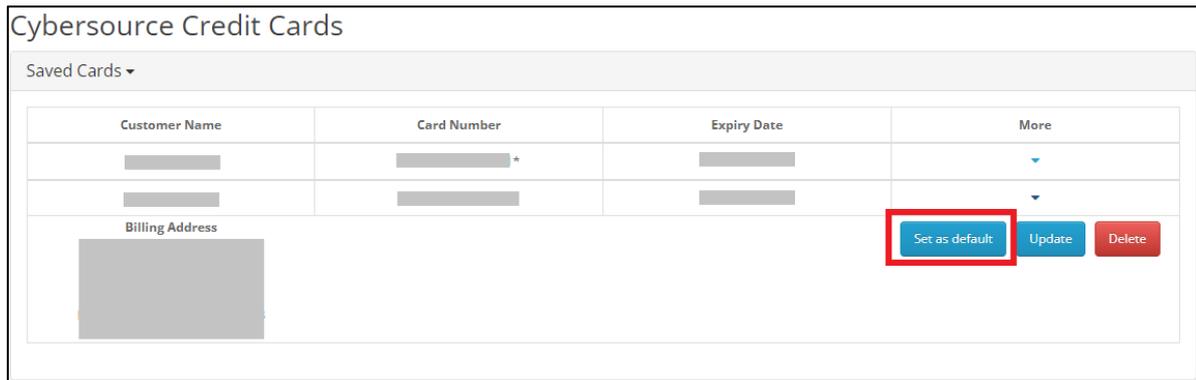


Fig 20: Setting a New Card as Default Card

7.2.2. Updating a Saved Card

This section covers how to update address, expiry month and expiry year for a saved card.

Step 1: Click on the drop down of the card you want to update and click on “Update” button.

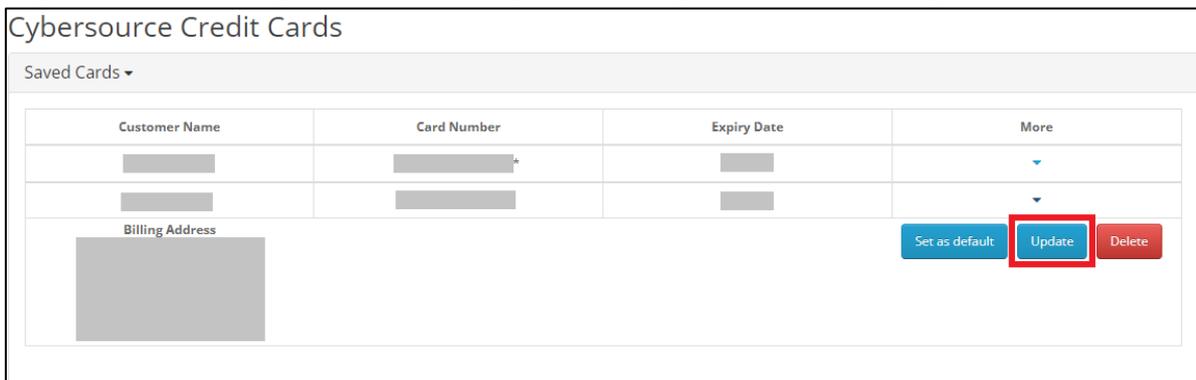


Fig 21: Updating a Saved Card

Step 2: After clicking on “update” button you can update address, expiry month, expiry year. Once the changes are done, click on the “Update” button to save the new changes.

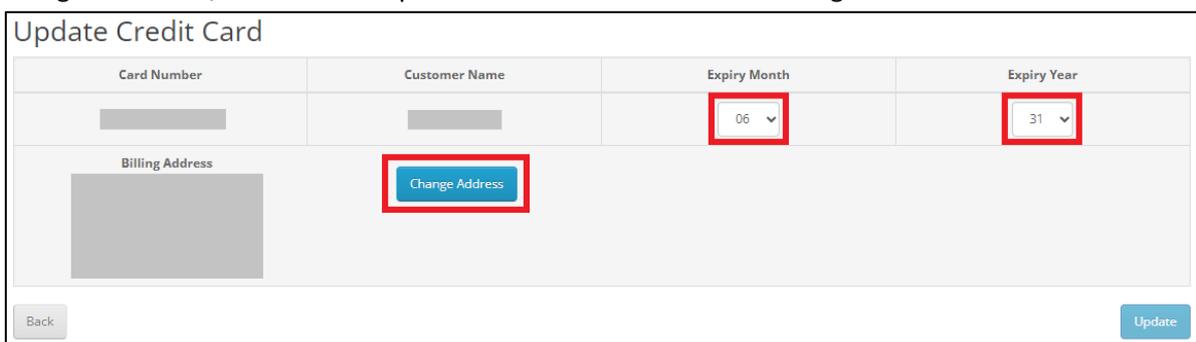


Fig 22: Updating a Card

7.2.3. Deleting a saved card

This section covers how to delete a saved card.

Step 1: Click on the drop down of the card you want to update and click on “Delete” button.

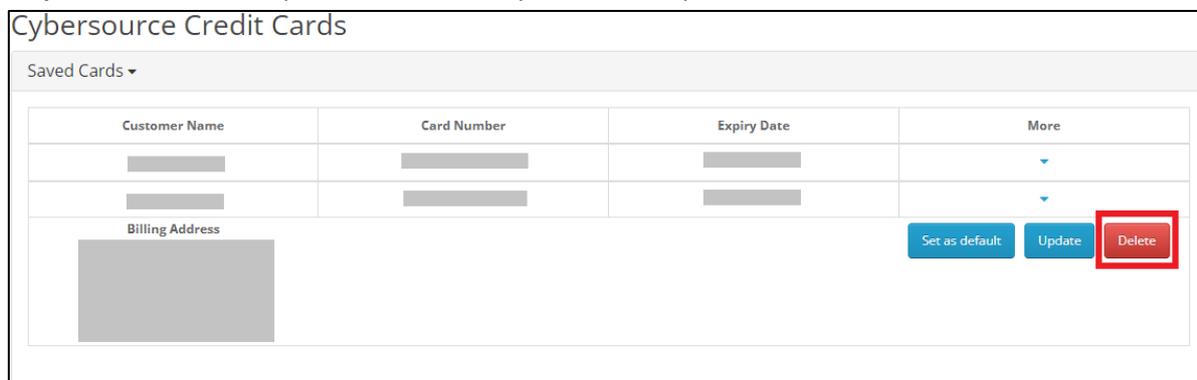


Fig 23: Deleting a Saved Card

Note: You cannot delete a default card.

7.3. OpenCart Order Management Services

This section covers details on the Back Office Order Management Services offered by the Cybersource extension.

Once the order is placed in OpenCart Front Office, the Merchant has option to do follow on Order management services from OpenCart Back Office.

The Services which are available from Merchant side at OpenCart Back Office are:

1. Capture the Authorization (Multiple Partial Captures also supported).
2. Void a Capture (Partial Void also supported).
3. Refund (Partial Refund also supported).
4. Void a Refund (Partial Void also supported).
5. Full Authorization Reversal.

7.3.1. After Authorization (Capture or Full Authorization Reversal)

Once the order is successfully placed from OpenCart Front Office (i.e. Authorization), Merchant has an option to perform either Capture/Multiple Partial Captures using “Capture” button and “Partial Capture” button respectively or Full Authorization Reversal using “Cancel” button. Once Capture or Cancel service is triggered, associated order status will be updated for the respective service.



Fig 24: Order Page After Authorization

To Capture complete order amount, click on “Capture” button.

To perform Multiple Partial Captures, click on “Partial Capture” button and enter the number of quantities to be captured. Merchant has an option to capture “Shipping Cost” while performing Partial Captures.

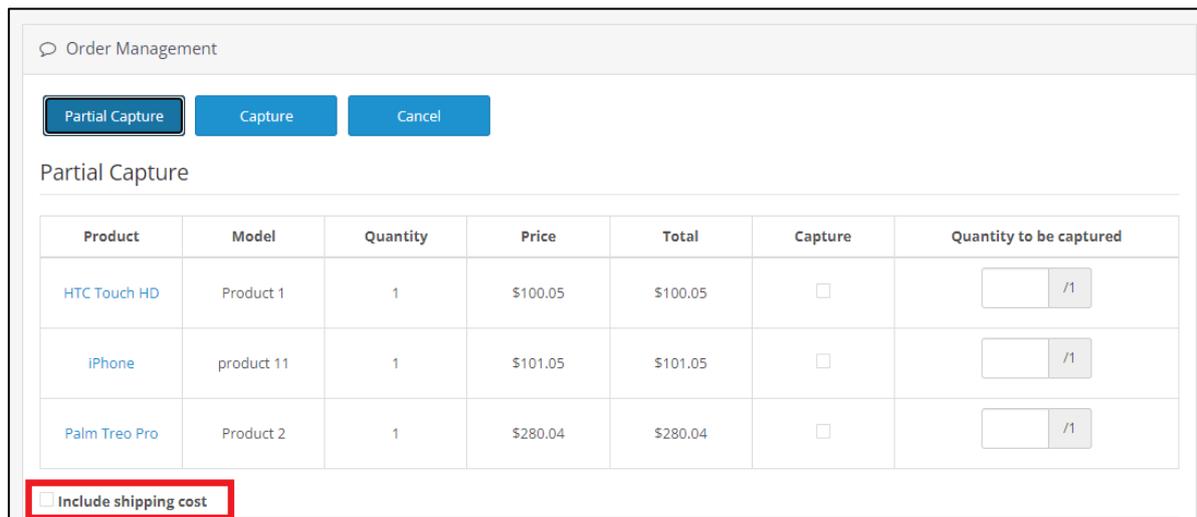


Fig 25: Multiple Partial Capture

To perform complete order cancellation, click on Cancel button which requests for Full Authorization Reversal.



Fig 26: Cancelling Products (Full Authorization Reversal)

7.3.2. After Capture (Refund or Void a Capture)

After Capturing an Authorization, Merchant has an option to perform Refund (Complete Refund or Partial Refund) or Void a Capture.



Fig 27: After Capturing an Authorization

To void a previously Captured transaction, click on “Void Capture” button and on service trigger associated order status will be updated.

Note: If some of the ordered quantities are captured, only the captured quantities will be voided and on complete capture, entire order will be voided.

To perform Multiple Partial refund, click on “Partial Refund” button and enter the number of quantities to be refunded. Merchant has an option to refund the Shipping cost. On service trigger associated order status will be updated.

Order Management

Void Capture Partial Refund Refund

Refund

Product	Model	Quantity	Price	Total	Refund	Quantity to be refunded
iMac	Product 14	4	\$109.12	\$436.48	<input type="checkbox"/>	<input type="text"/> /4

Include shipping cost

Proceed with Refund!

No Yes

Fig 28: Partial Refund

To perform Complete Refund, click on Refund button and on service trigger associated order status will be updated. In Refund service refunding Shipping cost is optional.

Order Management

Void Capture Refund

Refund

Include shipping cost

Do you really want to refund the entire order?

No Yes

Fig 29: Refund

7.3.3. After a Refund (Void a Refund)

To void a previously refunded transaction, click on “Void Refund” button and on service trigger associated order status will be updated.

If some of the captured quantities are refunded, only the refunded quantities will be voided and on complete refund, entire order will be voided.

Order Management

Void Refund

Void Refund

Do you really want to void the entire order?

No Yes

Fig 30: Voiding a Refund

Note: For orders associated with “Gift Certificates” the below mentioned services are not available as OpenCart does not provide an option to return “Gift Certificates”

- Front Office and Back Office Cancel
- Void a Capture

7.4. Advanced Fraud Screening with Decision Manager

This section covers details on the Fraud Management services offered by the Cybersource Official Payment Extension along with Business Centre.

If the Merchant has enabled the Fraud Management in OpenCart Back Office configuration and has a Fraud Management profile set in Business Centre, then the rules will be triggered.

Fraud Management Essentials:

Fraud Management Essentials is used to enforce the rules created by Cybersource Machine Learning System. "Fraud Management" is used to define Merchant’s Rules.

Fraud Management Rules:

- If the decision status from the Cybersource is either “AUTHORIZED_PENDING_REVIEW” or “PENDING_REVIEW”, then the order will be pending for review and the Order Status in OpenCart Back Office will be set to “Payment pending for review”.
- If the decision status from the Cybersource is “AUTHORIZED_RISK_DECLINED” then the order is rejected, and the Order Status in OpenCart Back Office will be set to “Order cancelled by merchant”.

The possible decisions in Decision Manager and the corresponding outcome on the order if the decision is triggered is mentioned in the below table.

Decision	Execution Timing	Outcome for the decision
Monitor	Before Auth	Authorization will be successful and No action from the decision manager. Use this decision to understand the outcome of a rule.
Accept	Before Auth	Order is processed normally, and authorization will be successful.
Review	Before Auth	The authorization will be successful, and the further services will be put on hold until you either accept or reject it. In Back Office the status will be, “Payment pending for review”.
Reject	Before Auth	Order will get rejected and authorization will be unsuccessful. The order will not be reflected in the Back Office.
Monitor	After Auth	Authorization will be successful and no action from the decision manager. Use this decision to understand the outcome of a rule.
Accept	After Auth	Order is processed normally, and authorization will be successful.

Review	After Auth	The authorization will be successful, and further services will be put on hold until it is either accepted or rejected. In the Back office, the status will be "Payment pending for review".
Reject	After Auth	Authorization will be successful initially and then it will be reversed automatically and the status in the Back office will be "Order cancelled by merchant".

Table 5: Order Status for possible Decision Manager decisions and execution Timings

Note 1: For Authorization transactions which are under Decision Manager "Review", while accepting the transaction it is not recommended to settle from Business Centre. If the transaction is settled from Business Centre, follow on services triggered from the OpenCart Back Office will be impacted.

Note 2: For Sale transactions which are under Decision Manager "Review", settlement of the entire authorized amount should be performed from Business Centre while accepting the transaction. If the settlement is not performed from Business Centre, follow on services triggered from the OpenCart Back Office will fail.

- **Scenario 1:** For this case if merchants did not select settle option in Business Centre the follow-on services will not work from OpenCart.
- **Scenario 2:** For this case if merchants select settle option in Business Centre. Here void capture service will not trigger, apart from void capture other services will work. (Refund, Void Refund).

Note 3: For Sale Transaction which are under Decision Manager "Review", follow on Void Capture services will not trigger from OpenCart Back Office. While accepting review transactions merchants are requested not to select settle option.

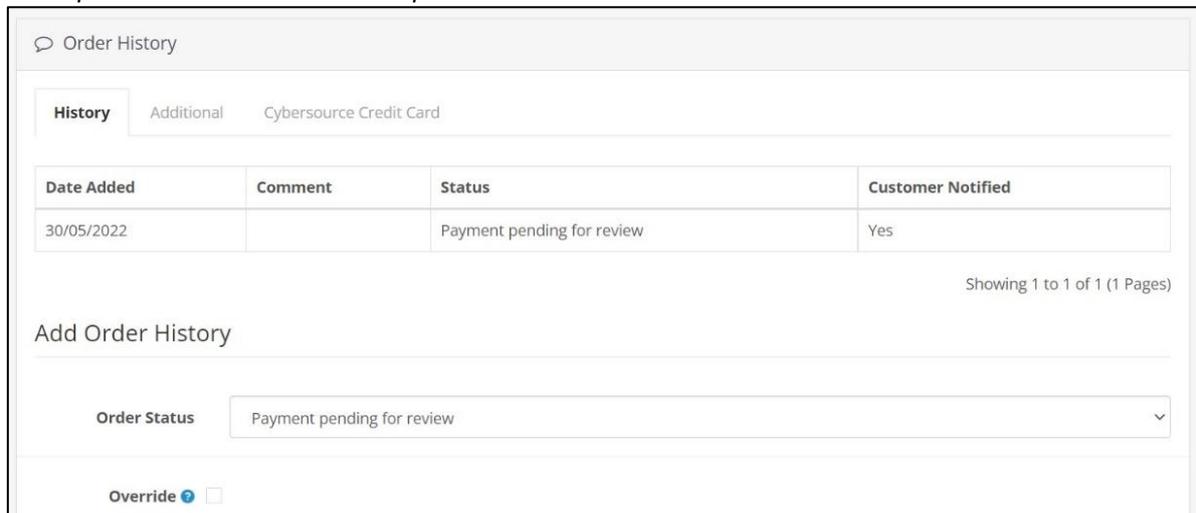


Fig 31: Order History -> Payment pending for review

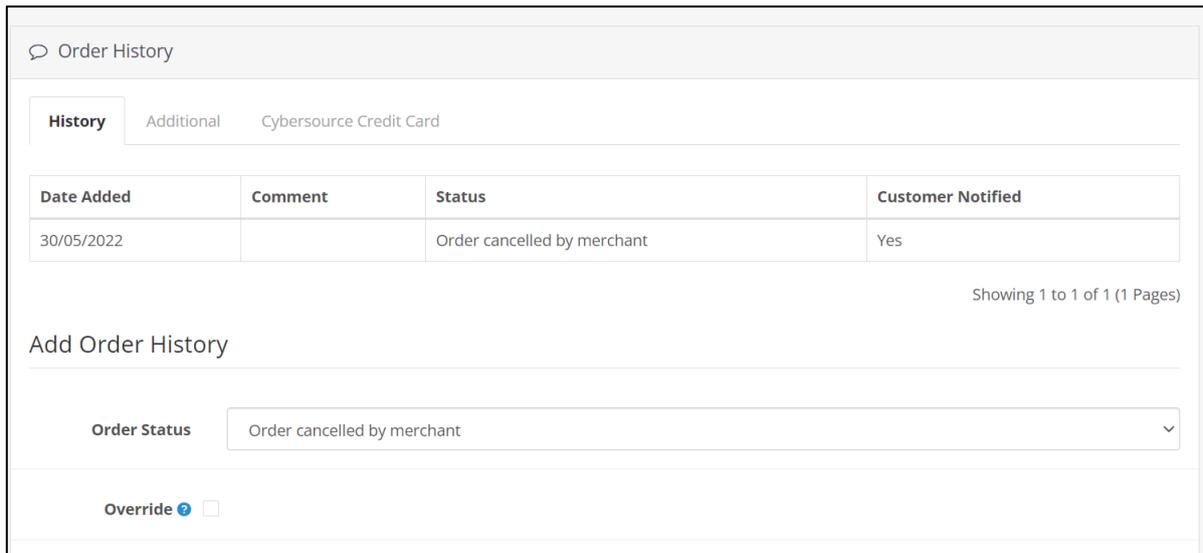


Fig 32: Order History -> Order cancelled by merchant

7.5. Cancel Order

This section covers details on how a customer can cancel an order from OpenCart webstore.

Step 1: The Customer can cancel the order by going to My Account → Order History.

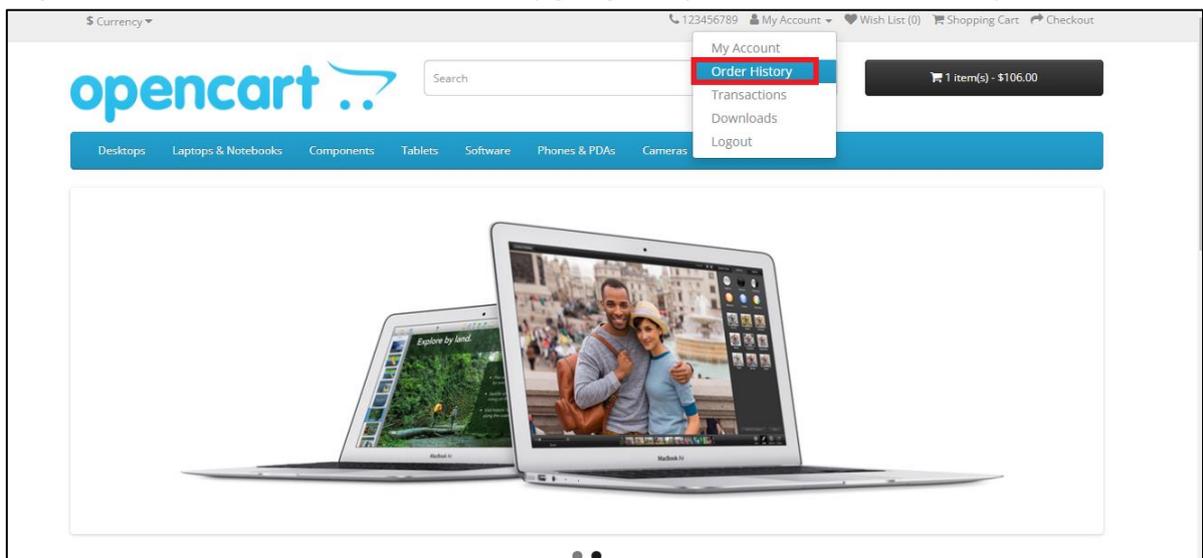


Fig 33: Order History

Step 2: Click on the View button against the order that needs to be cancelled.

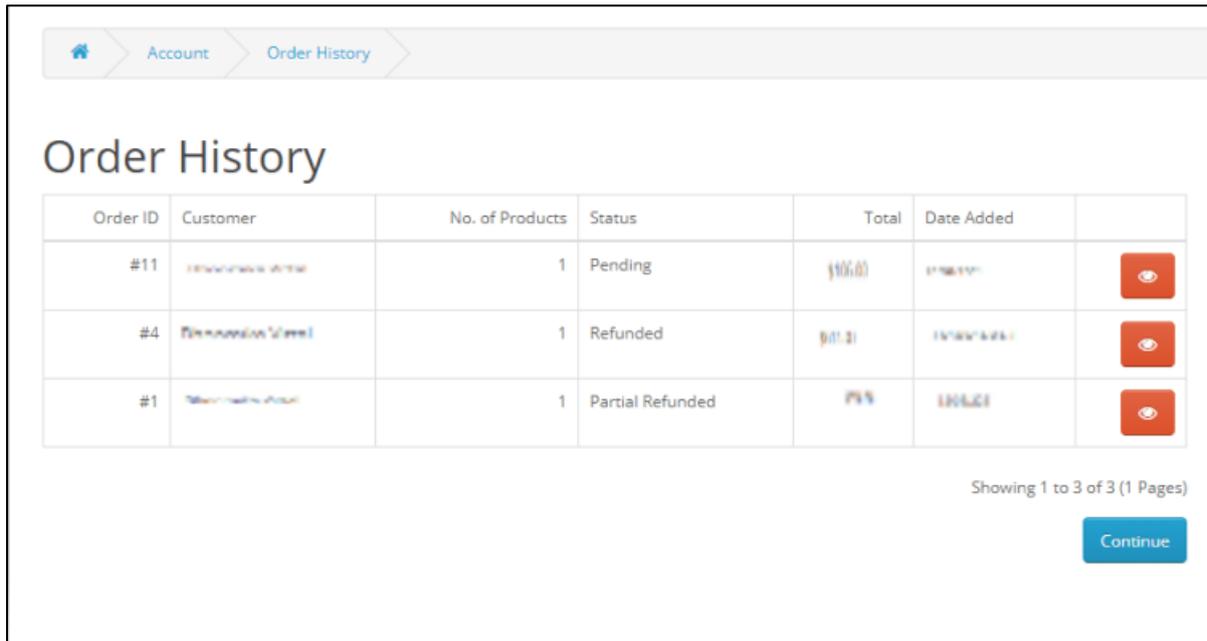


Fig 34: My Account -> Order History

Step 3: Click on the Cancel Order button to cancel the order.

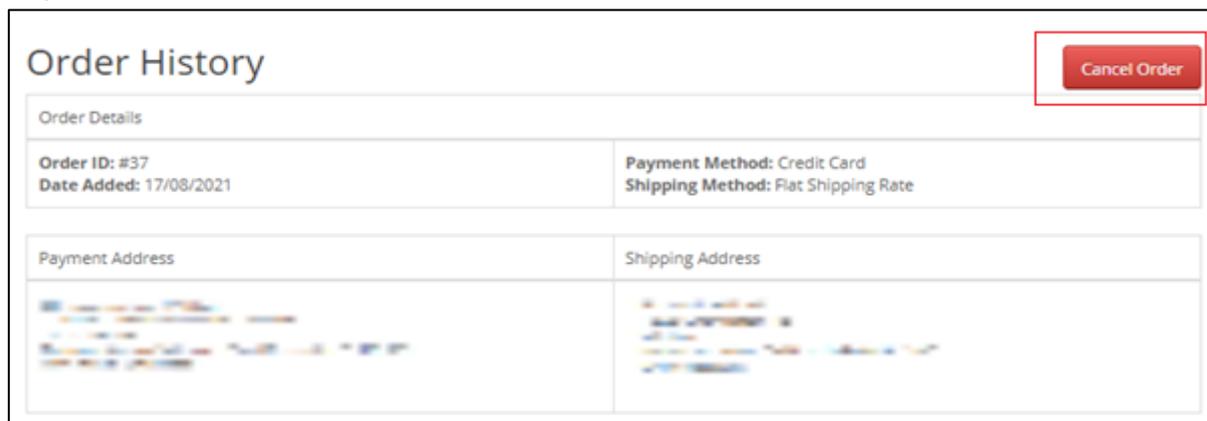


Fig 35: Cancel Order

Step 4: On click of Cancel button Order cancellation confirmation alert pops up, select “Yes” to cancel the order. The order will be canceled, and the order status associated with this service will be updated.

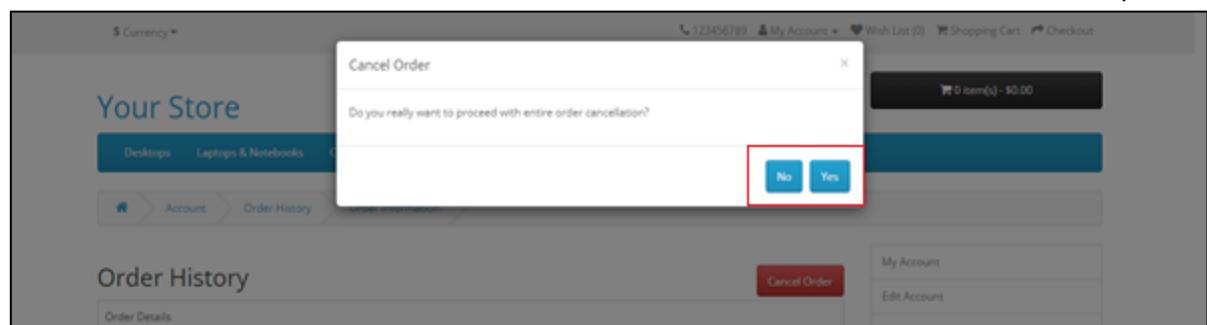


Fig 36: Order Cancellation Confirmation

Note 1: For direct Settlement, Captured and eCheck orders, Cancel option is not available in both Front and Back Office.

Note 2: Cancel option is not available for the orders under review in Business Centre.

7.6. Reports

This section covers the details of the Reports imported from Cybersource to OpenCart. Following Reports are generated in Cybersource and are imported in OpenCart:

1. Transaction Request Report
2. Payment Batch Detail Report
3. Conversion Detail Report

7.6.1. Report Scheduling

The OpenCart-Cybersource module Report functionality is designed to work with scheduler. There are some Cron job Module available for OpenCart such as Cron Tab. Using Cron Tab reporting functionality in the OpenCart has been validated. Merchant can use any OpenCart supported Cron job module or any other online Cron service provider to meet the scheduler functionality that is required for existing reporting features of the OpenCart.

Reporting URL:

Card Payment: extension/payment/cybersource/cron

eCheck: extension/payment/cybersource_echeck/cron

Apple Pay: extension/payment/cybersource_apay/cron

7.6.2. Report Logic

This section explains in detail about the conversion detail report.

Step 1: If decision manager profile is active in Business Centre and fraud management is enabled in OpenCart Back Office configuration, then orders undergo fraud check based on the Fraud Management rules set in Business Centre. Associated order statuses will be updated for orders.

id	order_id	transaction_id	cybersource_order_status	oc_order_status	payment_action	currency	order_quantity	amount	refunded amount	refund
6	16	\$261838130555418503005	AUTHORIZED_PENDING_REVIEW	26	authorize	USD	8	805.00	0.00	

Fig 37: Database -> oc_cybersource_order table

Step 2: The Merchant heads to Business Center to either accept or reject the order which is under review.

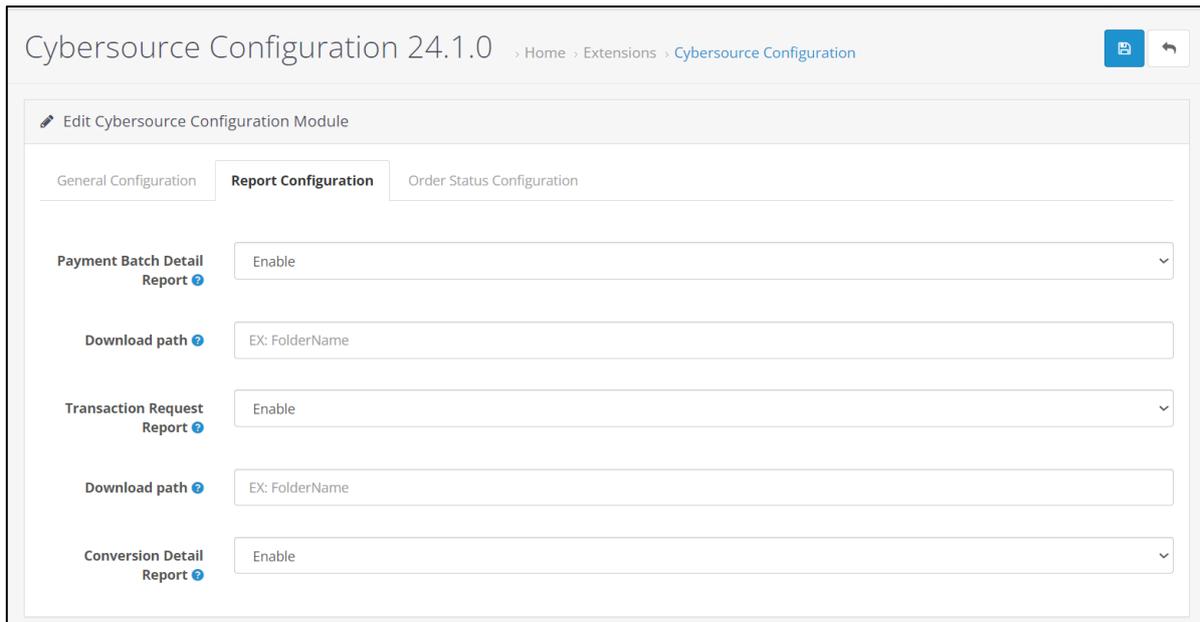


Fig 38: Configure (Report Settings Enabled)

Step 3: The reporting Scheduler runs at regular interval as configured. Based on Accept or Reject of orders by the Merchant in Business Centre, the order details get updated in the respective order tables.



Fig 39: Database -> ocCybersourceConversionDetailReport table

Step 4: If orders are accepted for Authorized and Settlement transaction associated order status will be updated, and follow-on services will be available.

7.7. Translation in OpenCart

This section covers the details about translation in OpenCart Back Office so that the translation reflects for the whole module in any of the languages supported by OpenCart.

Steps included in language translations are:

Step 1: Download the required extension file from the marketplace.

Step 2: Install the file same as module installation.

Step 3: Go to Extension -> Installer.

Step 4: Click on Upload button. Select the zip file having extension “ocmod” or “vqmod” and upload it.

Step 5: Once module installation is done, then go to the System -> Localization -> Languages.

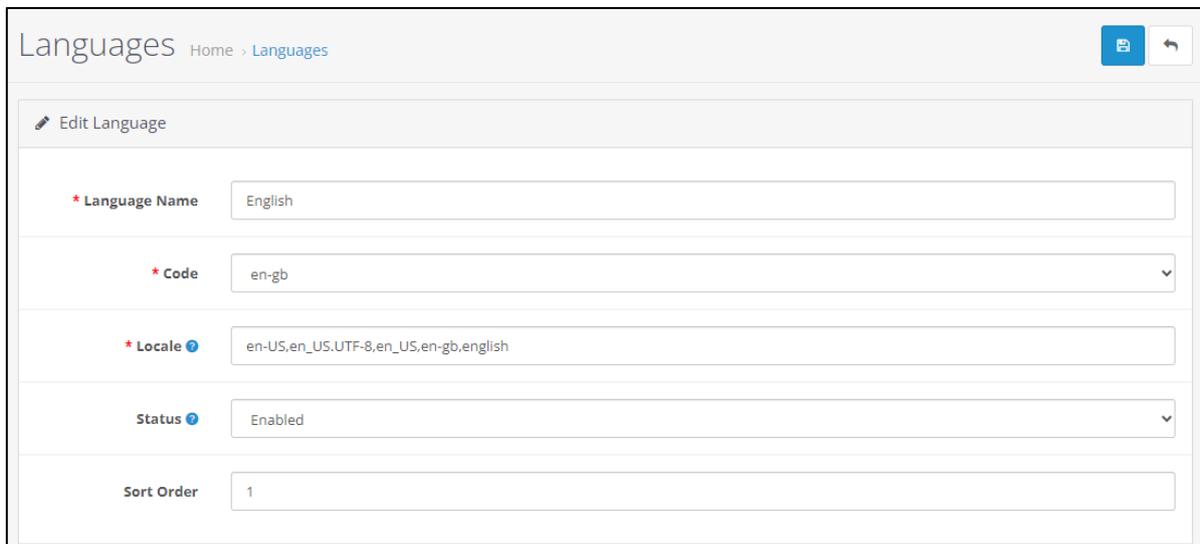


Fig 40: System -> Localization -> Languages

Step 6: Add a new language that is installed.

Step 7: After adding the language in localization, go to the “Settings” and then click on “Edit” button.

Step 8: Navigate “local” and select the respective language in “Administrative Language” drop down and save the changes. Later go to the modification and refresh it.

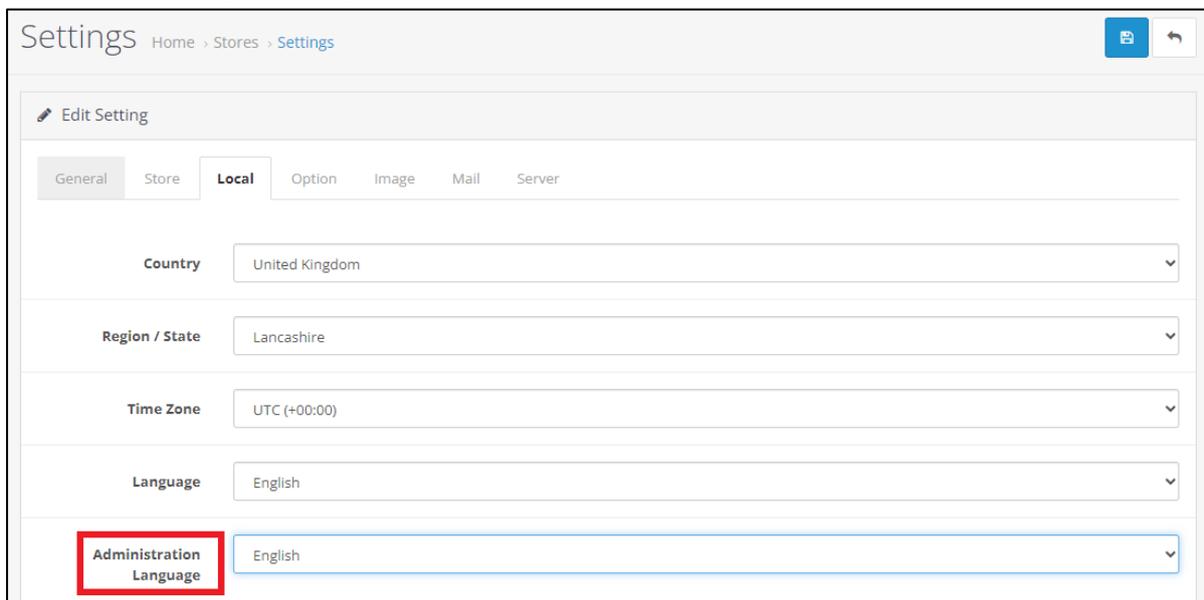


Fig 41: Language Translation (Setting -> Local)

Note: All the language files should be in the respective installed language package, if that is not present in the required language folder then, those files need to be converted using any language editor. After converting, add those files in the respective language folder.

7.8. Email Configuration in OpenCart

This section covers the details of email configuration in OpenCart to send email to the Customers.

Step 1: Under Navigation Panel click on “System -> Settings”.

Step 2: Click on “Edit” button.

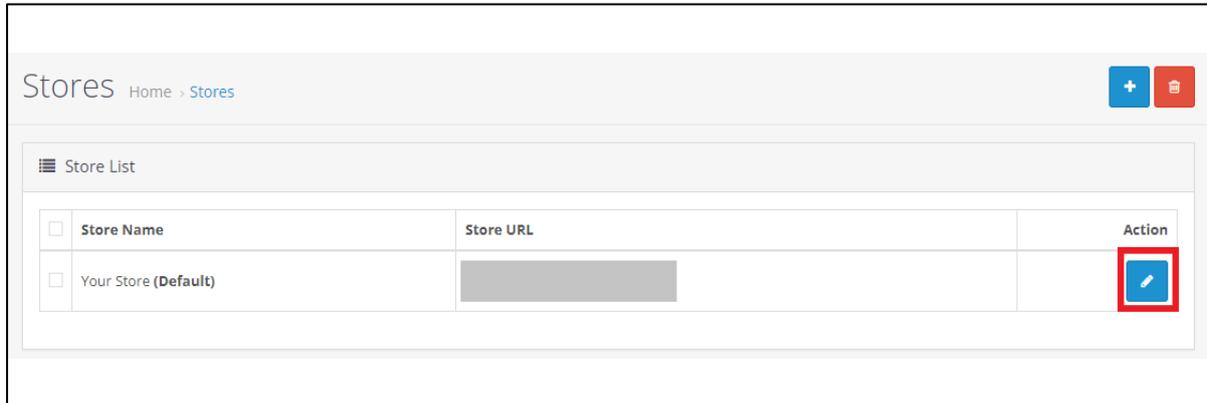


Fig 42: Setting -> Edit

Step 3: Provide the Email configuration details and save it.

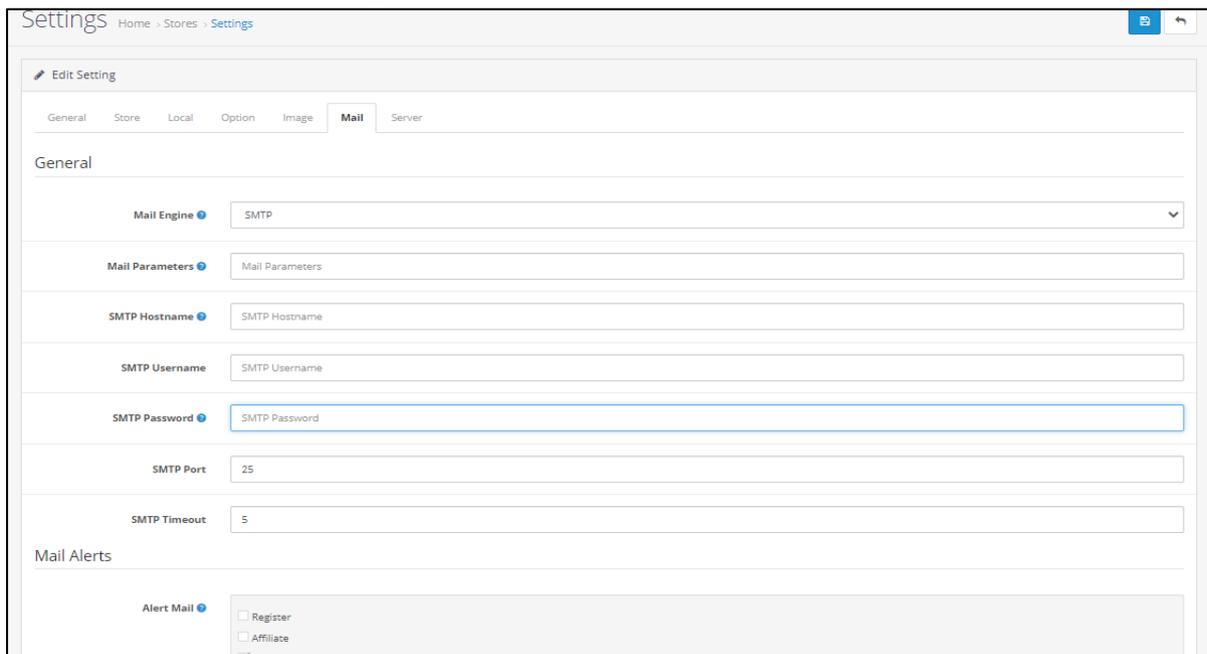


Fig 43: Mail (Provide Email Configurations Details)

Note: Incorrect configuration of email can lead to failure of payments.

7.9. Strong Customer Authentication

This section covers details on the Strong Customer Authentication.

The setting will be available only if “Payer Authentication” and “Tokenization” is enabled in “Cybersource Unified Checkout” setting in the Back Office. If enabled, the customer will be challenged whenever he/she chooses to store a card in the checkout flow.

7.9.1. Reason Code 478

When Payer Authentication is enabled, if a transaction gets declined with reason code 478 (Strong Customer Authentication required), then another request will be sent from the OpenCart Cybersource module for the same order and the customer will be 3DS challenged.

7.9.2. Enforce Strong Customer Authentication for Storing a Card

“Enforce Strong Customer Authentication” setting is available in Cybersource module configuration under Unified Checkout settings. If “Enforce Strong Customer Authentication” is enabled, the card holder will be 3DS challenged while saving a card.

The image shows a screenshot of the 'Edit Cybersource Unified Checkout' configuration page. The page contains several settings, each with a dropdown menu. The 'Enforce SCA for Saving Card' setting at the bottom is highlighted with a red rectangular box. The other settings are: Payment Option Label (Credito/Debit Card), Status (Enable), Google Pay (Enable), Click to Pay (Enable), Allowed Card Types (checkboxes for MASTERCARD, DISCOVER, AMEX, JCB, DINERSCLUB), Payer Authentication (Enable), Sort Order (Sort Order), Tokenization (Enable), Network Token Updates (Enable), and Limit Saved Card Rate (Disable).

Fig 44: Enforce SCA for Saving Card

8. Test you Implementation

Step 1: After installing Cybersource Official Payment Extension in OpenCart, navigate to OpenCart Back Office -> Extensions -> Modules and click on “Configure”.

Step 2: Configure Merchant ID, Merchant Key ID, and Merchant Secret Key.

Fig 44: Configuration for Cybersource Module

Step 3: Navigate to “Extensions” -> “Extensions” -> “Payments” and enable the Payment methods you want (eg: Cybersource Unified Checkout, Cybersource Apple Pay, Cybersource eCheck).

Step 4: In the front office of OpenCart, place an order using any of the desired payment methods, i.e., Unified checkout (Credit Card, Google Pay or Click to Pay), Apple Pay or eCheck.

Fig 45: Selecting a Payment Method

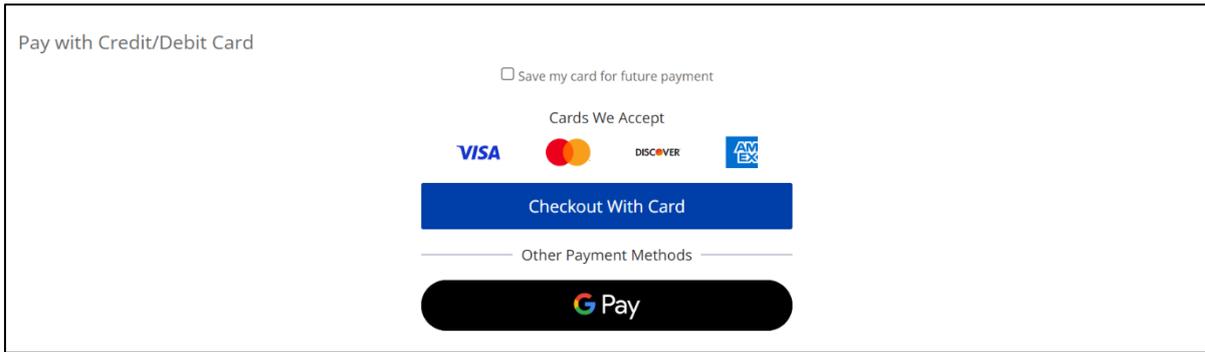


Fig 46: Checkout with Card or Google Pay

Step 4.1: If you want to pay using Click to Pay, click on Checkout with Card, and then click on Click to Pay.

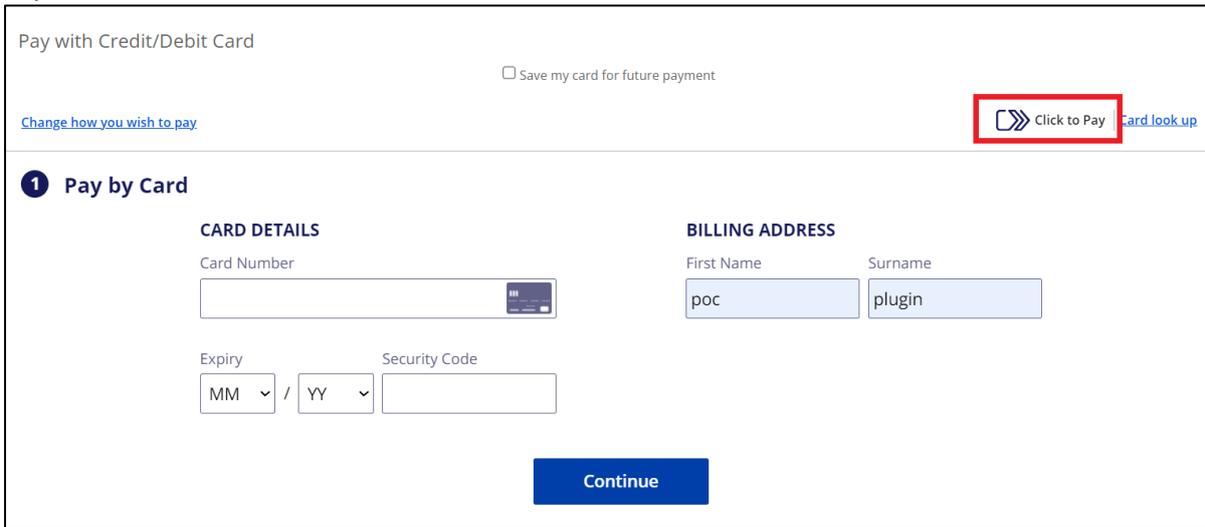


Fig 47: Paying with Click to Pay

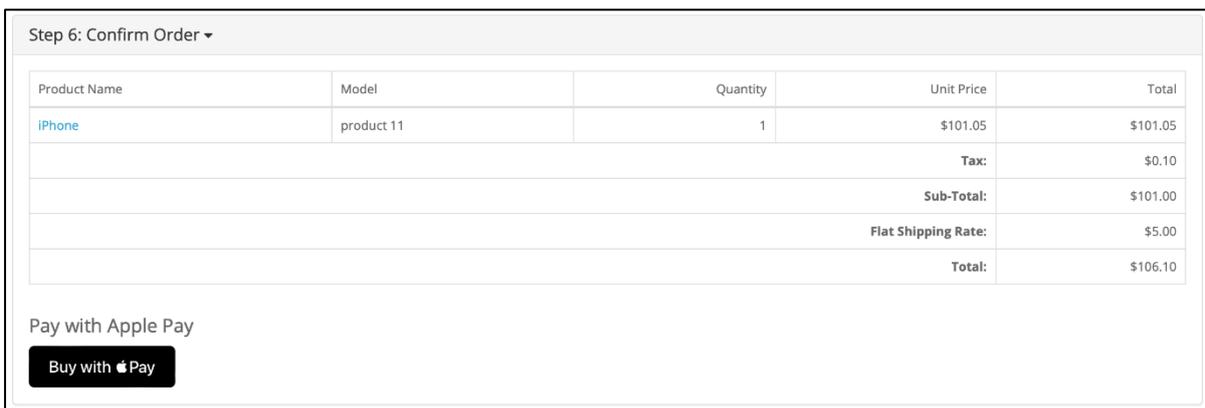


Fig 48: Pay with Apple Pay



Fig 49: Pay with eCheck

Step 6: Once the order is placed successfully, navigate to Back Office “Orders” page to perform order management.

Step 7: Under “Order Management” tab click on “Capture” button to fully capture the authorized amount.

Order (#8)

Payment Address

Shipping Address

Product	Model	Quantity	Price	Total
iPhone	product 11	3	\$101.00	\$303.00
			Sub-Total	\$303.00
			Flat Shipping Rate	\$5.00
			Total	\$308.00

Order Management

Partial Capture Capture Cancel

Fig 46: Fully Capturing the Authorized Amount

Step 8: Once the order is captured, click on the “Refund” button to refund the entire captured amount.

Order (#8)

Payment Address

Shipping Address

Product	Model	Quantity	Price	Total
iPhone	product 11	3	\$101.00	\$303.00
			Sub-Total	\$303.00
			Flat Shipping Rate	\$5.00
			Total	\$308.00

Order Management

Void Capture Partial Refund Refund

Fig 47: Refunding the Captured Amount

Step 9: Once the order is refunded, click on “Void Refund” button to void to void the entire refunded amount.

The screenshot displays the 'Order Management' page for Order #8. At the top, there are sections for 'Payment Address' and 'Shipping Address', both containing greyed-out placeholder boxes. Below these is a table listing the order items:

Product	Model	Quantity	Price	Total
iPhone	product 11	3	\$101.00	\$303.00
			Sub-Total	\$303.00
			Flat Shipping Rate	\$5.00
			Total	\$308.00

At the bottom of the interface, there is an 'Order Management' section with a search icon and a prominent blue 'Void Refund' button.

Fig 48: Voiding the Refunded Amount

9. Contact Information

Sl. No.	Support Contact
1	OpenCart Support Line 1
2	Cybersource Support

10. Upgrade Notes

This section provides details on how to upgrade to new Cybersource Official Payment Extension.

Steps followed to uninstall the Cybersource Official Payment Extension:

Step 1: To uninstall Cybersource Official Payment navigate to “Extension” under it click on “Extensions”, and in the dropdown select “Payments” and then uninstall all the Cybersource Official Payment modules.

Step 2: To uninstall Cybersource Tax, under the same “Extension” drop down, select “Order Totals”, and then click on uninstall Cybersource Tax.

Step 3: To uninstall Cybersource Official Payment Extension, under the “Extension” drop down, select “Modules”, and then click on uninstall the Cybersource Official Payment Extension.

Step 4: Now navigate to “Extensions” tab and click on “Installer”, then click on Delete button to remove the Cybersource extension.

Step 5: Under navigations panel again select “Extensions” tab and click on “Modification”, then click on “Refresh” button.

Step 6: To install new Cybersource Official Payment Extension kindly follow the steps mentioned in [Section 5](#).

11. Definitions

This section covers the full form of all the abbreviations used in the document.

Abbreviation	Full Form
MID	Merchant ID
API	Application Programming Interface
PAN	Permanent Account Number

12. References

This section has details of references that can be used while setting up OpenCart.

Sl. No.	Topic
1	OpenCart Official Documentation
2	OpenCart Installation Guide
3	Apple Pay Developer Account
4	Google reCAPTCHA