

# PayFlow Link™ Secure for Miva Merchant™

*Security Enhanced PayFlow Link™  
Integrated With VeriSign's Fraud  
Protection Services*

Product Manual



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## Table of Contents

|  |    |
|--|----|
| Module Description .....                   | 3  |
| Key Benefits.....                          | 3  |
| Theory of Operation.....                   | 5  |
| General Theory .....                       | 5  |
| Module Theory.....                         | 9  |
| Module Installation and Upgrading .....    | 13 |
| Domain Installation of Module.....         | 13 |
| Silent Post Return Handler.....            | 14 |
| Store Installation of Module .....         | 15 |
| Module Upgrading.....                      | 17 |
| Module Usage.....                          | 19 |
| Module Configuration.....                  | 19 |
| Payment Module Configuration.....          | 20 |
| VeriSign Manager Configuration .....       | 22 |
| Legal Information .....                    | 23 |
| Copyright Information .....                | 23 |
| Corporate End User License Agreement ..... | 24 |



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## Module Description

The PayFlow Link™ Secure Payment module for Miva Merchant provides the most secure and reliable payment processing available using the VeriSign™ PayFlow Link gateway. By utilizing behind-the-scenes communications with VeriSign servers, the module provides enhanced protection to the vendor against fraudulent transactions and also allows the vendor to *reliably* utilize the Accepted URL security features of the VeriSign Manager™. With integration support for VeriSign's Fraud Protection Services™, this payment module provides security and peace of mind to the Internet Vendor.

### Key Benefits

- Standard VeriSign PayFlow Link Features:
  - Choose either Immediate Sale or Delayed Capture transactions
  - Accept Visa, MasterCard, American Express, Diners' Club, Discover, JCB and Echeck transactions
- Advanced Card Validation and Processing Features:
  - Enhanced pre-processing validation – pre-validates card numbers using known card prefix codes and mod10 calculations to ensure card numbers meet validation rules before being transmitted to VeriSign.
  - Sites look more professional – *customers do not leave the Miva Merchant store to perform payment processing!*
- Advanced Security Features:
  - Works with *VeriSign's Fraud Protection Services* for the highest level of fraud protection. Fraud filters can be configured in your VeriSign Manager; works with both Automatic Decline and “Under Review” fraud protection configurations.  
*Note: Storeowner must enroll in VeriSign's Fraud Protection Services separately.*
  - Provides *secure HTTPS* silent post **TO** and **FROM** VeriSign servers
  - Provides for *secure and reliable* use of the VeriSign Manager Accepted URL feature
  - *Hides* the VeriSign Manager Vendor Login and Partner from customers – prevents carding attacks
  - Utilize *Card Security Codes (CSC)* for fraud protection
  - Utilize *Address Verification Service* for fraud protection and lower IMA discount rates
- Advanced Error Reporting Features:
  - Customers receive clear and understandable error messages when payments are declined for any reason including AVS or CSC failures
  - Configurable error messages for AVS and CSC failures
  - Utilizes Silent Post Back feature of VeriSign Manager to report true error codes



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- Enhanced Display and VeriSign Manager Reporting Features:
    - Customizable data entry help messages
    - Customizable special instructions that appear on payment pages
    - Customizable PayFlow Link COMMENT1 Field, defaults to order number – the COMMENT1 field displays in many standard reports providing simple and immediate visual indication of what order number a transaction corresponds to.
    - Customizable PayFlow Link COMMENT2 Field, defaults to customer login and IP address – the COMMENT2 field displays in many standard reports providing simple and immediate visual indication of what customer a transaction corresponds to. The IP address of the customer is provided for further fraud identification.
    - Customizable PayFlow Link Order Invoice Description field (DESCRIPTION).
    - Sends Shipping & Tax amounts to PayFlow Link for improved VeriSign Manager reports



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## Theory of Operation

### General Theory

Secure online and real-time payment processing is the single most important aspect of E-commerce. The security aspects of Internet commerce are not only designed to protect the shopper, but also the storeowner. Not all payment modules behave the same, and not all payment modules and gateways provide the optimum level of security for both the shopper **and** the storeowner.

Security measures taken for the benefit of the shopper generally include the use of encryption technology to secure communication between the client (web browser), the host server (E-Commerce site) and the payment gateway, and ensuring credit card numbers are not stored unencrypted on the host server. These security measures generally ensure that the customer's credit card information cannot be stolen and used for fraudulent purposes. Under proper conditions, shopping from an E-Commerce site can be more secure than shopping at a normal brick-and-mortar store, as an employee of the store can become another source of credit card fraud. When encryption technology and real-time payment processing are employed correctly through an online gateway, the E-Commerce store and employees of the business never have the opportunity to view the credit card number being processed.

Security measures taken for the benefit of the storeowner generally include the use of customer validation algorithms such as the use of an Address Verification Service (AVS) and Card Security Codes (CSC) to prevent a fraudulent credit card transaction. Encryption technology and special algorithms are utilized to ensure that an unscrupulous customer does not alter order information and payment gateway processing results during transaction processing. Further, many gateways can provide special fraud screening algorithms during card processing to protect the storeowner from fraudsters.

### **Types of Payment Modules for Miva Merchant**

Payment modules for Miva Merchant (and for E-Commerce in general) can be divided into two primary classifications of modules as determined by the method of communications used between the online store and the payment gateway. These two different classifications provide the storeowner with differing levels of security and ease of use; the developer with differing levels of integration complexity; and the shopper with different levels of security and usability.

### **Gateway Link (HTML Forwarding) Payment System**

A gateway link module is generally used to provide a simple card-processing interface to the customer and is typically easier to integrate into a shopping cart as a software developer. The primary characteristic of a Gateway Link module is that the customer is forwarded to a different web site to perform payment processing. *The standard PayFlow Link module for Miva Merchant used with the PayFlow Link payment gateway is an example of a Gateway Link Payment System.*



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Payment processing is generally accomplished by the store by providing a special order form that sends the submission data directly to the gateway web server; the customer payment information is not sent to the originating store. Following completion of the payment processing, the customer is then directed back to the originating store to view their invoice via another form or HTML link from the payment-processing site.

When used with the SSL encryption technology built into all standard web browsers and servers, Gateway Link modules can provide **maximum security to the shopper** by ensuring the credit card data is never sent directly to the merchant, and that the credit card information is never transmitted over the Internet in an insecure fashion. However, Gateway Link modules **provide less than optimal security to the merchant**. Since the customer is provided an HTML page that posts the transaction information to the external payment gateway site, the customer can view and potentially alter the payment information sent to the gateway. Further, the traditional method of transmitting the success codes from the payment gateway back to the originating store is again via HTML Link (or HTML POST) from the customer's web browser. Since this operation is in the hands of the shopper, **opportunities exist for alteration of the return codes** or forging them altogether, and for return codes to be lost in the event the shopper does not click on the return link following payment processing.

Further, since the information required for processing a payment is provided in an HTML web form for the customer to submit, **all** information necessary to run transactions through the gateway is presented to the shopper; this puts the merchant at risk of a **carding attack** where a fraudster utilizes the merchant's payment gateway information for testing stolen credit card numbers for validity. Often, when a fraudster performs a carding attack, the **merchant is held responsible for all transaction fees associated with the carding attack**.

*Note: Some gateways, including the VeriSign PayFlow Link Gateway provide methods for silent-post back of order confirmation data. While this does provide an additional level of security, it does not protect the storeowner from carding attacks. Further, if the implementation details are known, it is still possible to forge a silent-post back and create a fraudulent order in the shopping cart.*

### **Direct Communication Payment System**

The primary characteristic of a direct communication module is that all payment processing communication occurs behind the scenes using direct encrypted communication with the payment gateway. Since the host server handles all communications with the gateway, there is very little opportunity for a hacker to manipulate or forge any communications data. To do so would require compromising the communications layer between the host server and the gateway system, a more sophisticated attack that is beyond the scope of security within the payment module or payment gateway. *The PayFlow Pro module for Miva Merchant used with the PayFlow Pro payment gateway is an example of a Direct Communication Payment System.*



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Payment processing is handled entirely with the store by the shopping cart software, and the customer never leaves the primary store website.

When used with the SSL encryption technology to secure communications between the host and gateway servers, Direct Communication modules can provide **maximum security to the shopper** by ensuring that credit card information is never transmitted over the Internet in an insecure fashion. However, since the credit card information **is** provided directly to the merchant, the storeowner **must** take measures to ensure that this information is never stored on the host server in a manner in which it could be easily compromised. Generally this is accomplished by using encryption to store credit card numbers when it is necessary to do so, though a more effective manner is to never store the card following receipt of a transaction references number from the gateway system.

Direct Communication modules also **provide optimal security to the merchant**, since the host server manages all payment processing communication.

### **Fraud Opportunities With Automated Payment Systems – Carding Attacks**

Any time an automated payment gateway is utilized for payment processing, opportunities exist for abuse of the automated system. A common abuse of the system is to use an online store or even the payment gateway itself as a source for validating stolen credit card numbers. In this type of attack, commonly known as a “carding attack”, the fraudster will attempt to process a large number of small purchases or transactions over a short period of time using different cards in order to find a card number that is valid and has not yet been cancelled.

Generally, a Gateway Link Payment System that uses an HTML form to permit the shopper to POST the payment data to an external payment gateway exposes the merchant to carding attacks. Since all of the information required to utilize the external gateway **must** be embedded in the form, the customer can view this information and use it at a later date to simulate transactions from the merchant’s website. Often, as is the case with PayFlow Link, the attacker must only know the VeriSign Partner and Login names in order to issue a carding attack. Both of these items are exposed in all traditional module implementations for PayFlow Link. ***The standard PayFlow Link module for Miva Merchant exposes the merchant to a carding attack.*** It is important to note that once a fraudster has determined your VeriSign Partner and Login, they do **not** need to utilize your website or online store in order to proceed with a carding attack. Thus, they can perform this attack without your prior knowledge and you cannot prevent them from continuing to do so in the future.

This module protects the vendor from a direct carding attack since the vendor’s VeriSign Partner and Login are no longer exposed to the customer. Further, a special *secure* referring URL feature of the module (described in the next section) prevents the fraudster from using your VeriSign Partner and Login even if they have been exposed in the past.



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### **A False Sense of Security – The Myth of the “Referring URL”**

The VeriSign Manager offers a feature known as the “Accepted URL security feature”. The payment gateway will refuse to process any payment request that did not originate at one of the listed URLs. The following excerpts from the *PayFlow Link User’s Guide* describes the feature in this way:

***What security features does PayFlow Link offer?***

*The Accepted URL security feature stops unwelcome parties from changing the dollar value of amounts being passed through PayFlow Link. If you are concerned about this issue, be sure to check the dollar amount of all transactions in VeriSign Manager, even when using this feature. Accepted URL is described in “Accepted URL Security Feature” on page 30.*

On page 30 of the *PayFlow Link User’s Guide*, the following caution is provided:

*CAUTION: The Accepted URL feature is designed to assist you, but is not a strong anti-fraud tool. If you are concerned about this issue, be sure to use VeriSign Manager to verify the dollar amount of all transactions.*

While this feature **may** prevent an unsophisticated shopper from manipulating the dollar amount of a transaction, **it does not provide any security to the merchant** from the knowledgeable hacker or fraudster. The Referring URL security feature checks the list of accepted URLs against the referring URL value *provided by the web browser*. In other words, the customer (or fraudster) provides this information to VeriSign, not your web server- thus ***the Referring URL can be easily forged and should never be used as a security measure when the information is sent from an unknown location.*** As a corollary, the Referring URL should only be used as a trusted value when the data is sent from a known server or client machine\*.

\*Note: This corollary will be used in the security mechanisms of this module as described in the module theory below.



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## Module Theory

This PayFlow Link payment module uses advanced communications and security features to provide the level of security common with Direct Communications Payment Modules, while still utilizing the PayFlow Link payment gateway. It provides security and peace of mind to the merchant that:

1. Their PayFlow Link Partner and Login codes will not be exposed (by the module) to the general public, thus eliminating the possibility of direct gateway carding attacks using their Login.
2. Merchants can *safely and effectively* utilize the Referring URL security feature of the VeriSign PayFlow Manager to further ensure that POST data sent to the VeriSign Gateway originates from their own server. A special security code can be utilized in the Referring URL to provide unparalleled security when posting data.
3. Merchants are protected against fraudulent orders that can be created by customers bypassing the payment gateway and forging a valid return POST. Since the customer never has the opportunity to see the variables sent to VeriSign, they cannot forge proper return values.
4. Customers will be presented with simple and meaningful error messages when a card validation fails for any reason, including CSC and AVS failures.
5. The Merchant can take advantage of the new VeriSign Fraud Protection Services to deploy advanced fraud protection filters for their merchant account. The merchant can choose to automatically decline any transaction flagged by the filters as potentially fraudulent, or the merchant can choose to permit the order to be created and review the payment details prior to shipping the products to the customer.

### Securing the Vendor Partner and Login

This module utilizes silent-post communications both to **and** from the VeriSign payment gateway via an encrypted communications channel. Therefore the customer is never shown the necessary variables used to perform a PayFlow Link authorization transaction. The Partner and Login information is thus secured, protecting the vendor from direct gateway carding attacks.

### Securing the Referring URL

Since the communication to the VeriSign gateway is performed behind the scenes by the payment module, one can safely assume that a trusted host server has sent the transaction if certain criteria are met. These criteria are:

1. The host server performs the call using a secret Referring URL.
2. All gateway calls are encrypted, thus preventing eavesdroppers from determining the secret Referring URL.
3. The gateway server is deemed to be secure, including physical access to the server Log Files. If you trust VeriSign to process your credit card data securely, it may be reasonable to assume that their servers are reasonably secure as well, and that their staff is reasonably trustworthy with their logging data.



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This module allows you to provide a secret Referring URL that will be used to initiate all gateway communications; using the pre-configured “VeriSign Manager Accepted URL” setting from the module as your Accepted URL setting in the VeriSign Manager provides optimal Referring URL security that you can rely on to ensure that all transactions originate from your online store.

### **Securing the Silent Post Return**

This module utilizes a secure handshake mechanism with the VeriSign gateway that includes a transaction specific security token that must be returned from the VeriSign gateway in the Silent Post return. Since the shopper cannot view the security token, the module can validate that the silent post return data is authentic and discard any forged silent post returns. Therefore, it is impossible for a customer to bypass the payment gateway and create falsified orders in your Miva Merchant store. Further, the silent post return data is utilized for error-code processing in order to display concise processing errors to your customers.

### **Configurable AVS and CSC Failure Messages, Improved Error Reporting**

One common difficulty experienced among users of the standard Miva Merchant PayFlow Link integration is when using AVS and/or CSC, customers easily become confused with the results of a transaction that is voided due to AVS or CSC settings. Some of the confusion often occurs as a result of the following configuration guidelines specified in the Miva Merchant guide *HOW TO Set Up Payment Configuration* and how this interacts with the VeriSign PayFlow Link product. The following excerpt appears in the *HOW TO* guide Revision 1.8, page 19 item 8:

<http://www.miva.com/docs/merchant/howto41/MM1023.pdf>

*8. Next to Force Silent Post Confirmation, check the box to enable it.*

The following excerpt appears on page 92 of the *PayFlow Link User’s Guide*. Pay close attention to the very last sentence, bolded for convenience:

*The Force Silent Post Confirmation option ensures that no transactions proceed unless your Web site receives the Silent Post data. If you enable this feature, PayFlow Link sends the Silent Post data and waits for a 200 Success from your server (indicating the server’s receipt of the data). If PayFlow Link does not receive the success response, then the transaction is voided and the customer sees a communication error message. **In this case, VeriSign Manager displays both a transaction that succeeded and a transaction that was voided.***

While the Force Silent Post Confirmation is desirable when using the standard Miva Merchant PayFlow Link integration, this combination of events that are not unlikely when using Full AVS and CSC settings poses an immediate source of confusion for the customer:

1. The customer sees a successful transaction message, and a hold is placed on the customer’s credit card for the full amount of the transaction.



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2. Underneath the success message, a secondary error message is provided indicating that a transaction was voided (sometimes accompanied by a communications failure message). **It is often easy for the customer to misread (or not read) the void message, and believe the vendor has actually charged the card.**
  3. No order is created in Miva Merchant. Returning to the Miva Merchant site causes the customer to find that they must still pay for their order- usually resulting in a lost sale. Typically this not only results in a lost sale, but also an angry phone call from the customer who believes the card has been charged and that he will not receive the product.

*This module prevents the confusing scenario above by providing a single, accurate and configurable error message to the customer. When configured for extended error reporting, either the standard or a pre-configured CSC or AVS failure message is presented to the customer. When configured for normal error reporting, the customer will simply see an indication that the card was unable to be processed.\**

*When configured for extended error reporting, all of the error messages according to Table A-1 on page 75 of the VeriSign PayFlow Link User's Guide will be presented to the customer when appropriate.*

\*Note: A hold is generally still placed on the card for the full amount of the transaction for approximately 24 hours (until the automatic void is also batched and processed).

\*\*Note 2: The configurable error messages are **not** used if you are using the VeriSign FPS filters for AVS or CSC. Instead, FPS error messages are shown.



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### **About VeriSign's Fraud Protection Services**

The following excerpt is provided from VeriSign, and is used with permission. (Copernicus is a VeriSign Integration Partner.) The full web based help for VeriSign's FPS system can be found at: [http://www.verisign.com/support/payflow/manager/WebHelp/fps\\_help.htm](http://www.verisign.com/support/payflow/manager/WebHelp/fps_help.htm)

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Online fraud is a serious and growing problem, one that cost merchants an estimated \$1 billion in 2002.

While liability for fraudulent card-present or in-store transactions lies with the credit card issuer, liability for card-not-present transactions, including transactions conducted online, falls to the merchant. As you probably know, this means that a merchant that accepts a fraudulent online transaction does not receive repayment for the transaction and additionally must often pay penalty fees and higher transaction rates. One notable exception, buyer authentication, is discussed in the Buyer Authentication section of the User's Guide.

VeriSign's Fraud Protection Services, in conjunction with your Payflow service's standard security tools, can help you to significantly reduce these costs and the resulting damage to your business.

Important Note: In order to enroll with and use the Fraud Protection Services products, merchants must meet the following eligibility requirements: 1) Merchant must have a current, paid-up VeriSign Payflow ProSM or VeriSign Payflow LinkSM gateway service account, 2) Merchant must be in Live mode (activated) with the gateway service, 3) Merchant must have its business operations physically based in the United States, 4) Merchant must use a terminal-based processor supported by the VeriSign PayflowSM gateway.

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This module is designed to work with VeriSign's FPS for PayFlow Link. However, Copernicus cannot offer advice or assistance in configuration of your VeriSign Manager and Fraud Protection Services account. Please contact VeriSign or your VeriSign partner for assistance in purchasing and configuring FPS in your VeriSign Manager.



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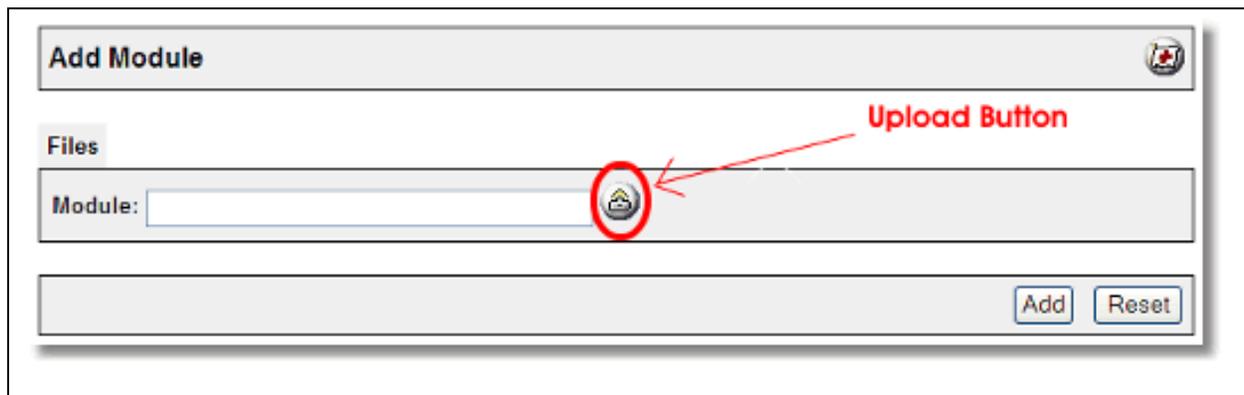
## Module Installation and Upgrading

### Domain Installation of Module

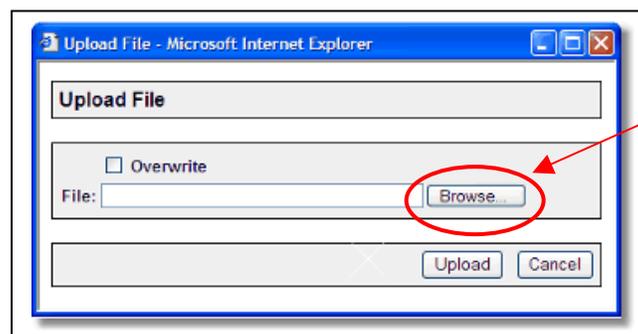
You must first install the module in your Miva Merchant domain. After that you will need to follow the steps for installing the module in the store for which you have purchased the license.

#### Module Domain Installation

1. Go into the Miva admin (*admin.mv*)
2. Open the **Modules** branch
3. Click on the **Add Module** link and the screen pictured below will appear
4. Click the **Upload** button



5. A Pop-Up window, like the one pictured below, appears and allows you to either **Browse** to find the module on your local drive or enter the filename of the module.  
(*super\_paylink.mv/c*)



6. Press the **Upload** button



7. Once you press the Upload button, the Upload File PopUp box disappears and the Add Module box is again visible. Press the **Add** button

7. Now the module has been installed in the domain. Next you need to install the module in the store

**6. This is the Upload button**

**7. This is the Add button**

## Silent Post Return Handler

The Silent Post feature of the VeriSign PayFlow Link gateway is utilized for extended error reporting and is required when using VeriSign's Fraud Protection Services. If you would like to utilize the extended error reporting features of this module or if you use FPS, you will need to install the supplied return-handler script on your server with FTP. You should FTP the file to your Merchant2 source directory. FTP the following script depending on what version of Miva Merchant you are using. This file should be FTP'd in Binary Mode in order to ensure it is not corrupted during transfer:

- Uncompiled Miva Merchant 4.00-4.13: super\_paylinkp.mv
- Compiled Miva Merchant 4.14+: super\_paylinkp.mvc



## Store Installation of Module

1. Go to the Miva admin (*admin.mv*)
  2. Open the **Stores** branch
  3. Click on the arrow next to the store name
  4. Click on **Payment Configuration**
  5. Check the checkbox next to the module name. (For this module it is *CBS – PayFlow Link Secure*)
  6. Press the **Update** button at the bottom of the screen.
- 5. Click the checkbox next to the module name**

| Assigned Module                     |   |
|-------------------------------------|---|
| <input checked="" type="checkbox"/> | CBS - PayFlow Link™ Secure with Fraud Protection Services |
| <input type="checkbox"/>            | Miva Payment  |
| <input type="checkbox"/>            | PayQuake  |
| <input type="checkbox"/>            | U.S. Merchant Systems                                     |
| <input type="checkbox"/>            | R-P-G (Rodopi Payment Gateway)                            |
| <input type="checkbox"/>            | E-Commerce Exchange/QuickCommerce 3.0 Payment Gateway     |
| <input type="checkbox"/>            | PayPal Instant Payment Notification                       |
| <input type="checkbox"/>            | Verisign Payflow Pro (PaymentNet)                         |
| <input type="checkbox"/>            | Verisign Payflow Link                                     |

7. A license screen appears that looks like the picture below. Enter the *PayFlow Link Secure* license key you got when you purchased the module license.
8. Read the *License Agreement*
9. Check the box next to **I ACCEPT THE TERMS AND CONDITIONS OF THE LICENSE AGREEMENT**
10. Press the **Update** button. Now you have successfully installed the module in the storefront and you are ready to use it!



7. Enter the license key here

9. Accept the license agreement here

10. Press the Update button to save



## Module Upgrading

Copernicus publishes updates to its modules when there are significant feature enhancements. Copernicus also publishes upgrades to its modules for clients who are moving from uncompiled Miva Merchant to compiled Miva Merchant. Both updates and upgrades are added to the storefront in the same way. Once you have saved the update or upgrade to your local hard drive, please follow these instructions to add them to your storefront.

### Domain Module Upgrading

1. Go to the Miva admin. (*admin.mv*)
2. Open the **Modules** branch
3. Click on **CBS – PayFlow Link™ Secure** module
4. Click on the **Files** link in the content area of the screen

**4. Click on the Files link**

**Edit Module: CBS - PayFlow Link™ Secure with Fraud Protection Services**

Information **Files**

|  |   |
|--|---|
| <b>Type of Module:</b>                 | Payment Processing  |
| <b>Code:</b>                           | CBS-PFLINK  |
| <b>Name:</b>                           | CBS - PayFlow Link™ Secure with Fraud Protection Services   |
| <b>Provider:</b>                       | Copernicus Business Systems, LLC -- <a href="http://www.cbstech.com/">http://www.cbstech.com/</a> |
| <b>Version:</b>                        | 4.5   |
| <b>Usage Count (Number of Stores):</b> | 1   |

Active

Update Delete Reset



5. Click the **Upload** graphic button

**Edit Module: CBS - PayFlow Link™ Secure with Fraud Protection Services**

[Information](#) [Files](#)

Module:  

5. Click on the **Upload** button

6. The Upload file PopUp box will appear. Check the **Overwrite** box so that the updated module will overwrite the old version.

6. Check the **Overwrite** checkbox

Upload File - Microsoft Internet Explorer

Upload File

Overwrite

File:

7. Click the **Browse** button to find the file.

8. Press the **Upload** button

7. Enter the filename of the module on your local drive or use **Browse** to find the file.
8. Press the **Upload** button this will take you back to the “Files” screen.
9. Press the **Update** button and you are finished!

9. Press the **Update** button

**Edit Module: CBS - PayFlow Link™ Secure with Fraud Protection Services**

[Information](#) [Files](#)

Module:  



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## Module Usage

### Module Configuration

Once you have installed the PayFlow Link Secure payment module, you'll want to configure it. The administrative interface for this module is located in the Payment Configuration section of the Miva admin. To get there follow these steps:

1. Go to the Miva admin (admin.mv)
2. Click the arrow next to **Stores**. This will open up all of the stores you have in this domain.
3. Click on the arrow next to the name of the store in which you have installed this module.
4. Click on the link "Payment Configuration" and in the content area of the Miva Admin you will see all of the tabs specific to the modules installed in this section.
5. Click on the CBS-PayFlow Link Secure tab to configure the module.

**Payment Configuration**

**Modules** [CBS - PayFlow Link™ Secure with Fraud Protection Services](#)

| Assigned Module                     |   |
|-------------------------------------|---|
| <input checked="" type="checkbox"/> | CBS - PayFlow Link™ Secure with Fraud Protection Services |
| <input type="checkbox"/>            | Miva Payment  |
| <input type="checkbox"/>            | PayQuake  |
| <input type="checkbox"/>            | U.S. Merchant Systems                                     |
| <input type="checkbox"/>            | R-P-G (Rodopi Payment Gateway)                            |
| <input type="checkbox"/>            | E-Commerce Exchange/QuickCommerce 3.0 Payment Gateway     |
| <input type="checkbox"/>            | PayPal Instant Payment Notification                       |
| <input type="checkbox"/>            | Verisign Payflow Pro (PaymentNet)                         |
| <input type="checkbox"/>            | Verisign Payflow Link                                     |



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## Payment Module Configuration

The payment module is configured much like any other payment processing module. There are two primary configuration sections of this module; the first area at the top of the screen manipulates how the module will behave and what messages the customers will see during checkout. The second section of the module (towards the bottom) is used to configure what types of payments your store will accept (ex: Visa, MC, Echeck, etc.) Each of the settings that manipulate the behavior of the module is described below.

1. **Gateway URL:** <https://payflowlink.verisign.com/payflowlink.cfm>
2. **VeriSign Manager Accepted URL\*\*:**  
<http://www.domain.com/securitycode/xxxxxxxxxx>  
*Note: this will be pre-populated with a random security code. You can use the random code or change the URL to any value desired, though the actual URL should not represent a "real" file. Calls to VeriSign will be originated from this URL allowing you to take advantage of the Accepted URL feature of the VeriSign Manager.*
3. **User ID:** Insert your VeriSign User ID (Login)
4. **Partner:** Insert your VeriSign Partner ID (Partner)
5. **Transaction Type:** Choose Authorize Only (Capture Later) or Sale (Immediate Capture)
6. **Require CSC for Credit Cards:** Set to YES to collect the Card Security Code
7. **Use Silent Post for Extended Error Reporting:** If set to YES, make sure to install the silent-post handler as described in the Installation section of this product manual.  
*Note: This is required when using VeriSign's Fraud Protection Services in your PayFlow Link Manager.*
8. **VeriSign FPS - Allow "Under Review" Orders:** When using VeriSign's Fraud Protection Services, you can choose to allow payments that trigger a FPS filter to still generate a Miva Merchant Order. The order will be processed in Miva Merchant normally like all other orders, so vendors of soft goods that immediately become available generally should not choose this option unless the specific filter triggered is deemed to be an acceptably low risk filter. To use this option, enable it and specify in your VeriSign Manager any filters that should cause the order to be taken under review.  
*Note: If you utilize this option, be certain that you manually accept the payment in your VeriSign Manager prior to fulfilling the order, and make sure you reject (and do not ship) any other payments that you deem to be fraudulent.*
9. **AVS Failure Message:** Provide a custom error message that your customers will see if their card is valid but the Address Verification fails.  
*Note: Requires the use of Silent Post for Extended Error Reporting*
10. **CSC Failure Message:** Provide a custom error message that your customers will see if their card is valid but the CSC provided is incorrect.  
*Note: Requires the use of Silent Post for Extended Error Reporting*
11. **Credit Card Number Help Message:** Appears on the order payment information screen next to the credit card box. Generally used to provide instructions to the customer on what formats are acceptable.



12. **Expiration Date Help Message:** Appears on the order payment information screen next to the expiration date box. Generally used to provide instructions to the customer on what formats are acceptable.
13. **CSC/CVV2 Help Message:** Appears on the order payment information screen next to the CSC box. Generally used to describe where to find the CSC/CVV2 number on the credit card.
14. **Order Invoice Description:** Used to provide a custom description when sending the order to the PayFlow Link Gateway. This description appears on the customer invoice sent from VeriSign (if you use this feature of the VeriSign Manager).
15. **PFLink Comment 1:** When left empty, the COMMENT1 field for reports in the VeriSign Manager will display the Order Number. Putting any other text in this field overrides the use of the COMMENT1 field.
16. **PFLink Comment 2:** When left empty, the COMMENT2 field for reports in the VeriSign Manager will display the user login name and customer IP address from where the order was originated. Putting any other text in this field overrides the use of the COMMENT2 field.
17. **Check Payment Instructions:** Provides a description field that appears above the order payment fields when the customer selects an ECHECK transaction.
18. **Credit Card Payment Instructions:** Provides a description field that appears above the order payment fields when the customer selects a credit card transaction.

The picture below shows the initial configuration of the payment methods that your store can accept using PayFlow Link. You should remove any forms of payment that you do not accept by selecting the “Remove” checkbox next to the payment method, and clicking Update. The order of the methods displayed in your store can be modified by clicking the Up/Down arrows.

| <b><u>Accepted Methods of Payment:</u></b> |            |            |                  |        |        |       |  |
|--|------------|------------|------------------|--------|--------|-------|--|
| Remove<br>✓+ ✓-                            | Order Code | Name       | Payment Type     | Prefix | Length |       |  |
| <input type="checkbox"/>                   | ↓          | VISA       | Visa             | CC     | 4      | 13,16 |  |
| <input type="checkbox"/>                   | ↑↓         | MASTERCARD | MasterCard       | CC     | 5      | 16    |  |
| <input type="checkbox"/>                   | ↑↓         | AMEX       | American Express | CC     |        |       |  |
| <input type="checkbox"/>                   | ↑↓         | DINER      | Diner's Club     | CC     |        |       |  |
| <input type="checkbox"/>                   | ↑↓         | DISCOVER   | Discover         | CC     | 6011   | 16    |  |
| <input type="checkbox"/>                   | ↑↓         | JCB        | JCB              | CC     |        |       |  |
| <input type="checkbox"/>                   | ↑↓         | ECHECK     | TeleCheck        | ECHECK |        |       |  |



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## VeriSign Manager Configuration

In order for the special security features of this module to work properly, you should specify the following configuration in your VeriSign Manager after you have configured the module as described above.

1. **Return URL Method:** Set to Link
2. **Return URL:** Set to the secure URL to the store. (This return link is not used.)  
ex: `https://www.domain.com/Merchant2/merchant.mvc`
3. **Silent POST URL:** If using extended error reporting, check the box next to this setting and provide a full URL to the return post processing script:  
ex: `http://www.domain.com/Merchant2/super_paylinkp.mvc`
4. **Force Silent Post Confirmation:** **UNCHECK** this box and ensure the Failed Silent Post Return URL is **NOT** specified.
5. **Billing Information Required Fields:** Select the desired “required fields” as specified in your Miva Merchant configuration. If you have selected “Require CSC” (item number 6 in the module configuration), ensure you have checked the CSC box in the required fields. Generally speaking, all of the boxes in the Required Fields should be selected.
6. **Billing Information Editable Fields:** **UNSELECT** all checkboxes in this section. You will not be using the PayFlow Link order confirmation page where these editable billing fields appear.
7. **Shipping Information Required Fields:** Select the desired fields. Generally all fields should be required.
8. **Shipping Information Editable Fields:** **UNSELECT** all checkboxes in this section. You will not be using the PayFlow Link order confirmation page where the editable billing fields appear.
9. **Email Receipt to Customer:** Generally speaking, this should be set to NO, since Miva Merchant will send an invoice to the customer upon order completion.
10. **Security Options (AVS):** Optionally configure this (recommended FULL)
11. **Security Options (CSC):** Optionally configure this (recommended FULL)
12. **Security Options Accepted URL 1\*\*:** Set to the full URL specified in your Payment Module Configuration setting #2 above (VeriSign Manager Accepted URL).

\*\*Note: The accepted URL should NOT be a “real” URL to a page or script on your server. Instead, this module utilizes a secret “pseudo-URL” as the referring page when sending payment information to the VeriSign PayFlow Link gateway. This pseudo-URL contains a random security code that is secret and only known to this module and your VeriSign Manager. When your module and the VeriSign Manager are configured with identical values (**and this value is kept secret**), it is impossible for fraudsters to launch a carding attack using your VeriSign Login (even if this Login has been exposed in the past due to using a different PayFlow Link module).



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