



Realex Payments Redirect/Remote PrestaShop Module for **v 1.5+**

Integration Guide

Version: v 1.0



Document Information

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Pay and Shop Limited, trading as Realex Payments has its registered office at The Observatory, 7-11 Sir John Rogerson's Quay, Dublin 2, Ireland and is registered in Ireland, company number 324929.

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1 Compatibility & Support

Both the Redirect and Remote modules have been tested and proven to work with the following versions of PrestaShop:

PrestaShop v1.5+

This module is tested and proven **not to work** with the following versions of PrestaShop.

PrestaShop editions earlier than 1.5

Links

<http://addons.prestashop.com/en/modules-prestashop/8943-realexredirect.html> - **Redirect Module on the PrestaShop Marketplace**

<https://resourcecentre.realexpayments.com/downloads.html?id=164> – **Realex Resource centre**

Dedicated Integration Team

Our integration team will work with you to implement and optimise the extensive functionality provided by the module; we helped design and build it so we know it inside out. We have solid foundations in PHP & SQL and an in-depth knowledge of the biggest open source carts out there. You will benefit from professional phone and email support services, along with full access to our sandbox environment. Need help fast? Pick up the phone and speak directly to us, no IVRs, no hassle.

Contact: channelsupport@realexpayments.com

Dublin: +353(0)1 702 2000

London: +44(0)20 3178 5370

Paris: +33(0)1 53 24 53 28

2

Your clients can accept payments directly on their own site or through our responsive Hosted Payment Page. Either way they can take advantage of our complete functionality suite.

2.1 Hosted Payment Page ‘Redirect’ Integration

Realex Payments host a secure and fully customisable payment page on our server. We collect the card details and process the payment before returning the customer to your client’s site. All card details are captured by Realex Payments and encrypted at the point of authorisation. The payment page is hosted on a Level 1 PCI Compliant Realex Payments server.



2.2 XML Requests - ‘Remote’ Integration

With the ‘Remote’ integration option your client has full control of the transaction flow, providing a completely seamless experience for the customer. The card details are collected on your client’s website and passed to Realex Payments as secure XML messages with the results returned in real time.

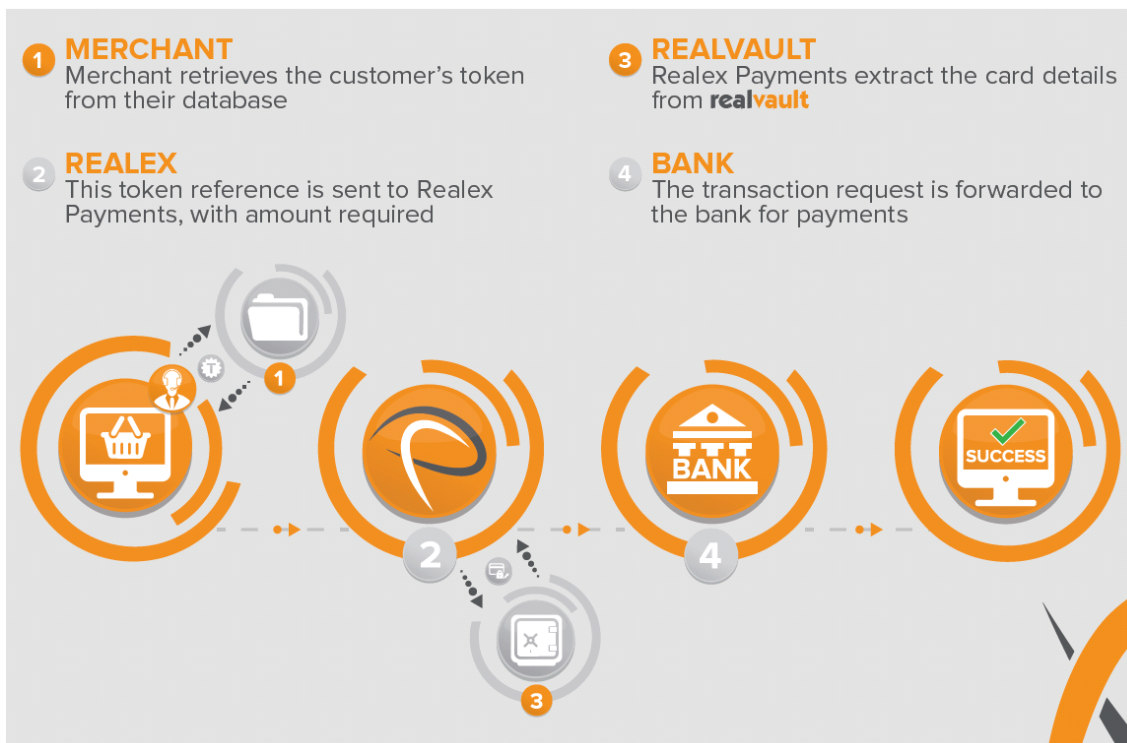


2.3 RealVault - Card Storage and Recurring Payments

RealVault is Realex Payments' card storage solution designed to enhance your clients' customer experience and to alleviate any PCI compliance needs. By using the supported RealVault functionality your clients can avail of tokenised payments and simplified one-click checkout.

Each customer is assigned a token reference called a payer reference (or just payerref). Their associated payment method, i.e. the card to be stored in RealVault, is given a payment reference (or card reference).

RealVault - How It Works



Once the payment reference has been saved to RealVault, customers can easily re-use their saved cards at the checkout stage. Merchants can also manually raise payments against saved card details through our transaction processing and reporting tool – RealControl.

2.4 Dynamic Currency Conversion

Dynamic Currency Conversion (DCC) is available to all Realex Payments clients as standard. It allows your clients to price their products and services in their own currency while giving customers the choice to pay in the currency of their card, in full compliance with Visa and MasterCard regulations.



What are the benefits of Dynamic Currency Conversion?

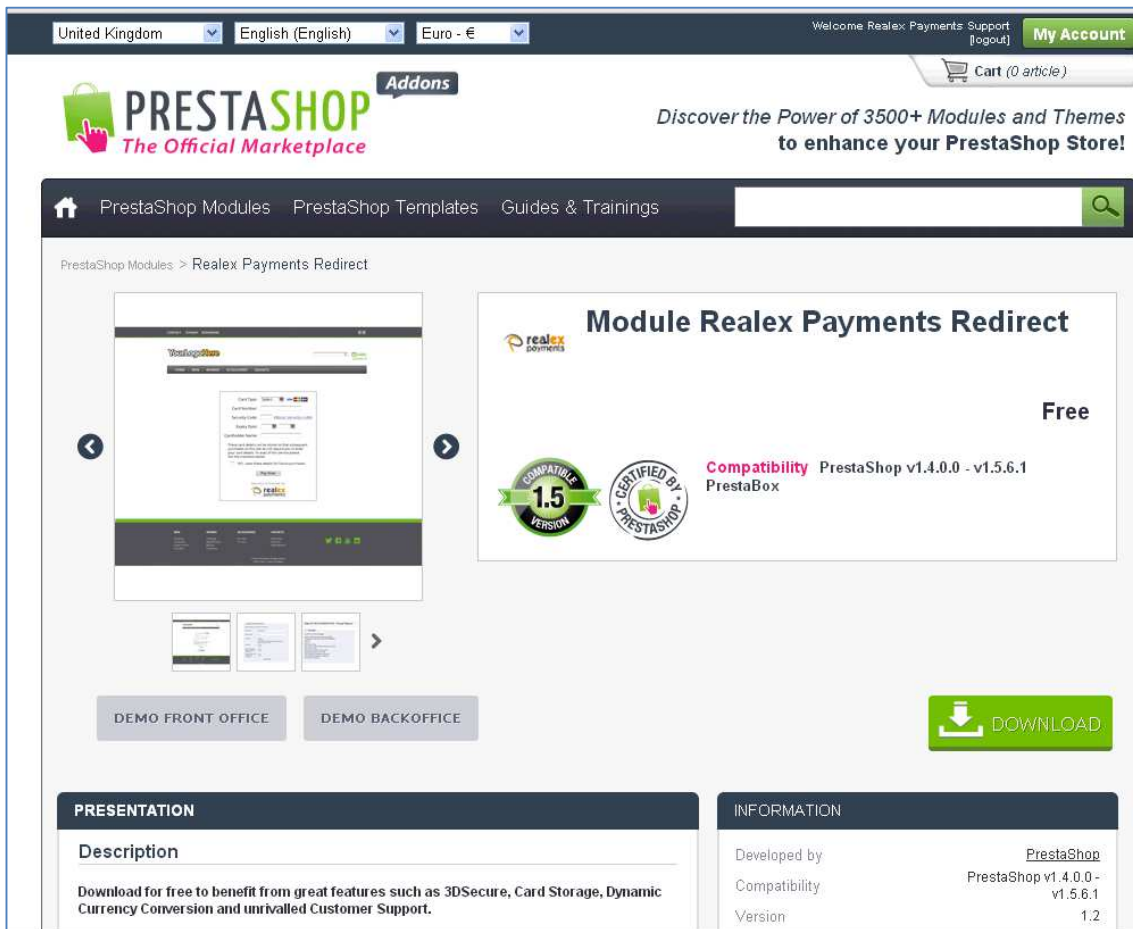
- **Simplicity:** Your clients require just one base currency account. There's no need for multiple accounts in different currencies, thus greatly reducing the amount of administration and fees
- **Ease of integration:** You don't need to change how the prices are displayed on your client's website. The automated currency conversion occurs at the point of sale
- **Transparency:** The customer knows in advance the exact amount that will be charged to their card
- **A revenue opportunity:** As part of the currency conversion process your clients will be in a position to receive commission from their DCC provider
- **Choice:** Your client's customers can either pay in the currency of their card or in your client's base currency
- **Versatility:** The Dynamic Currency Conversion service is available in a call centre or website environment

3 Installation

Below are instructions on how to install the Redirect and Remote extensions.

3.1 Installing the Realex Payments modules from the Addons marketplace

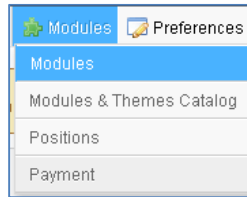
- Login to your PrestaShop Addons account [here](#) and search for “Realex”, in the search bar on the right and select the extension for the integration type you wish to use from the result or navigate directly using one of the direct links below:
 - <http://addons.prestashop.com/en/modules-prestashop/8943-realexredirect.html> - Redirect



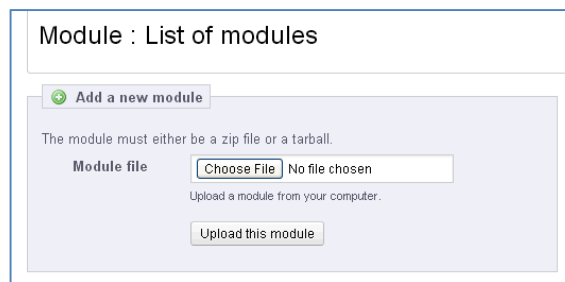
The screenshot shows the PrestaShop Addons marketplace interface. At the top, there are navigation elements for location (United Kingdom), language (English), and currency (Euro). The main header features the PrestaShop logo and the text "Discover the Power of 3500+ Modules and Themes to enhance your PrestaShop Store!". Below the header, there is a search bar and navigation tabs for "PrestaShop Modules", "PrestaShop Templates", and "Guides & Trainings". The main content area displays the "Module Realex Payments Redirect" with a "Free" price tag. It includes a "COMPATIBLE 1.5 VERSION" badge and a "CERTIFIED BY PRESTASHOP" badge. The compatibility information states "Compatibility PrestaShop v1.4.0.0 - v1.5.6.1 PrestaBox". There are buttons for "DEMO FRONT OFFICE" and "DEMO BACKOFFICE", and a prominent green "DOWNLOAD" button. At the bottom, there are two sections: "PRESENTATION" with a description and "INFORMATION" with a table of details.

PRESENTATION		INFORMATION	
Description		Developed by	PrestaShop
Download for free to benefit from great features such as 3DSecure, Card Storage, Dynamic Currency Conversion and unrivalled Customer Support.		Compatibility	PrestaShop v1.4.0.0 - v1.5.6.1
		Version	1.2

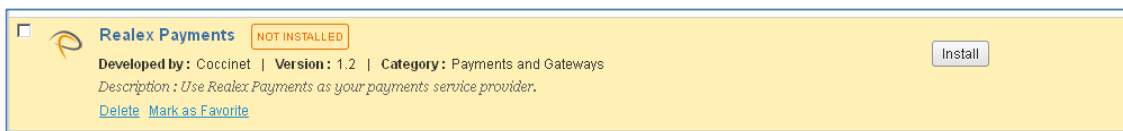
- Click the “Download”, button from the bottom right to download the Extension.



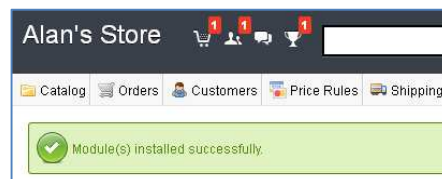
- Login to the PrestaShop administration area and click on the “*Modules*”, tab from the top bar and then again click “*Modules*”, from the dropdown menu
- Click the “*Add a new module*”, button on the right of the “*List of modules*”, section



- You will then be prompted to select a file that you wish to upload and install. Click the “*Choose File*”, button and select the Realex Payments Extension zipped file you have just downloaded from the PrestaShop Addons marketplace
- Finally click “*Upload this module*”
- The module will now appear in the list under the **Modules** tab.



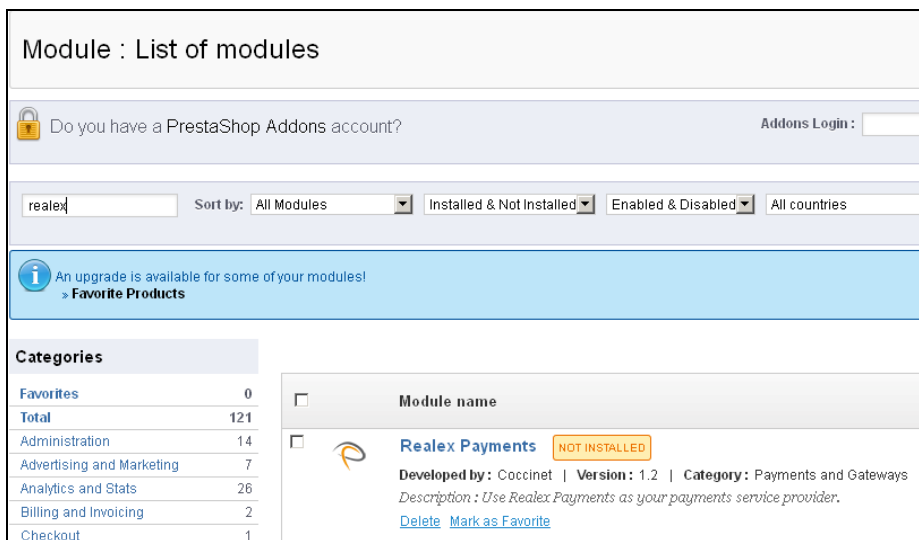
- Click the “*Install*”, button to the right of the module description
- If the installation is successful, the following message should at the top the screen “*Module installed successfully*”



3.2 Installing the Realex Payments modules from the core

In versions of PrestaShop 1.5 and greater the module comes pre-installed in the core

- Login to the PrestaShop store administration area and click on the “Modules”, tab from the top menu bar and then again click “Modules”, from the dropdown menu
- Enter ‘Realex’ in the search box



The screenshot shows the PrestaShop Modules administration interface. At the top, it says "Module : List of modules". Below that, there's a search bar with "realex" entered. There are also filters for "Sort by: All Modules", "Installed & Not Installed", "Enabled & Disabled", and "All countries". A blue notification banner says "An upgrade is available for some of your modules! > Favorite Products". On the left, there's a "Categories" table:

Categories	
Favorites	0
Total	121
Administration	14
Advertising and Marketing	7
Analytics and Stats	26
Billing and Invoicing	2
Checkout	1

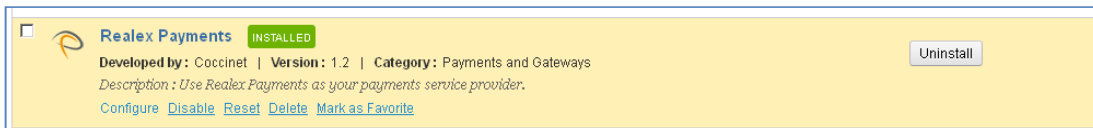
On the right, the "Realex Payments" module is listed with a "NOT INSTALLED" status. The description says: "Developed by: Coccinet | Version: 1.2 | Category: Payments and Gateways. Description: Use Realex Payments as your payments service provider." There are links for "Delete" and "Mark as Favorite".

- Click the “Install”, button to the right of the module description

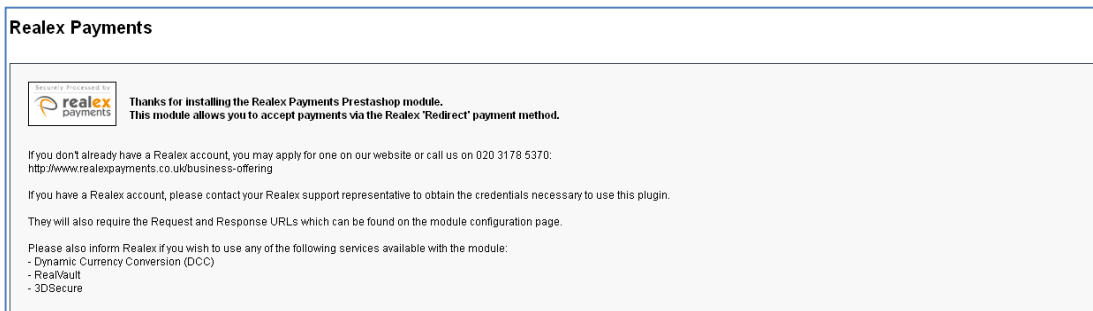
4 Configuration

4.1 How to configure the Redirect and Remote extension in PrestaShop

- In your PrestaShop administration area click on the “*Modules*”, tab from the top bar and then again click “*Modules*”, from the dropdown menu.
- Scroll down through the modules until you see the “*Realex Payments*”, or “*Realex Payments Remote*”, extension.
- Once you’ve located the module from the list click on the “*Configure*”, button.

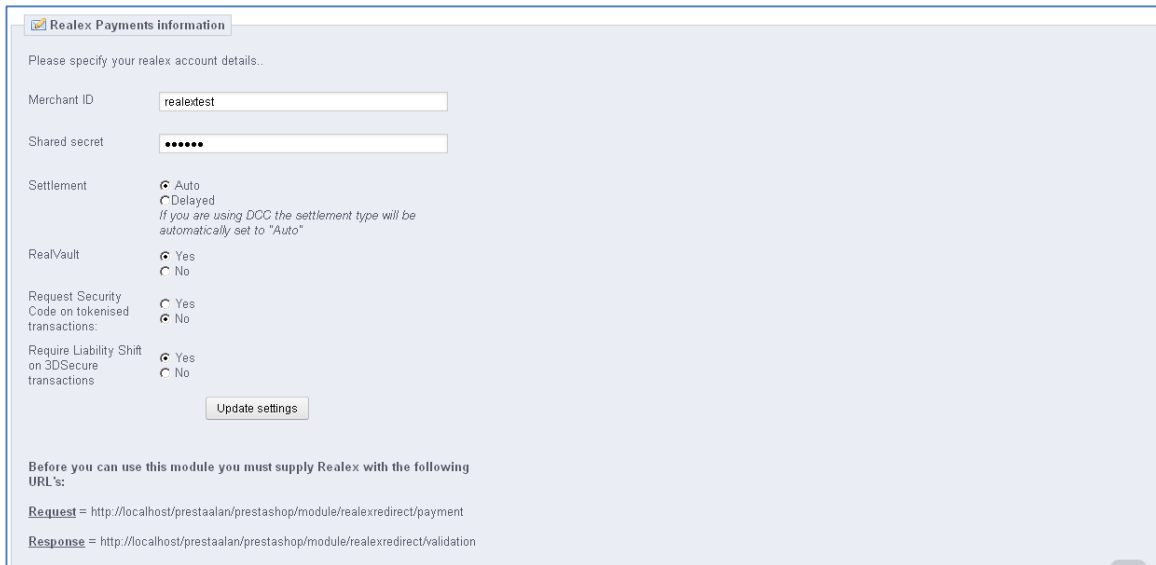


- The module is split into three sections; the first explains the integration type the module supports and how to go about setting up an account with Realex. There is also a brief explanation on the extra services provided.



- The second section “*Realex Payments information*”, allows you to configure the overall Realex account. The third, “*Realex Payments subaccounts*”, allows you to set up and configure individual subaccounts under your Realex Payments account.

4.1.1 Realex Payments Information Configuration fields



Realex Payments information

Please specify your reallex account details.

Merchant ID:

Shared secret:

Settlement: Auto
 Delayed
If you are using DCC the settlement type will be automatically set to "Auto"

ReaVault: Yes
 No

Request Security Code on tokenised transactions: Yes
 No

Require Liability Shift on 3DSecure transactions: Yes
 No

Before you can use this module you must supply Realex with the following URL's:

Request = <http://localhost/prestaalan/prestashop/module/realexredirect/payment>

Response = <http://localhost/prestaalan/prestashop/module/realexredirect/validation>

Merchant ID: Your client's Merchant ID supplied by Realex.

Shared Secret: Your client's Shared Secret supplied by Realex.

Settlement: This determines the settlement type of the transaction, there are two options: "Auto", which will result in automatic settlement and "Delayed", which will require manual settlement. There is also a note to highlight that if your client wishes to use Dynamic Currency Conversion they will have to use the "Auto" Settlement option.

ReaVault: Determines if your client wishes to offer the option of tokenised payments to their customers upon checking out. This means returning customers can avail of one click checkout. Dynamic Currency Conversion and 3DSecure are funny integrated into ReaVault.

Request Security Code on tokenised transactions: Determines whether your client's customer, upon checkout, is prompted for their security code when charging the transaction to a card they have saved in our vault. This is dependent on the Merchant Services Agreement your client has in place with their Acquiring Bank and whether they allow transactions to be processed without the submission of the security code.

Require Liability Shift on 3Dsecure transactions: If your client wishes to reject transactions that do not fall under the liability-shifting scenarios facilitated by 3DSecure.

Request & Response Urls: This applies to users of the Redirect extension only. These must be sent to your Realex support account manager to be set up on your clients Realex payments account.

Clients using the Remote plugin must supply Realex Payments with the IP(s) of their server to allow transactions to be processed.

4.1.2 Realex Payments subaccount Configuration fields



Subaccount: The name of the subaccount being set up. This will be provided by Realex Payments.

Cards: The credit cards types to be channelled through the particular subaccount. The cards types you are able to accept will be determined by your Merchant Services Agreement.

3D Secure: Determines whether transactions being channelled through this subaccount are to be authenticated via 3D Secure. This applies to both standard authorisations and tokenised payments. Your client's Merchant ID will need to be registered for Verified by Visa / MasterCard SecureCode or American Express SafeKey, please contact Realex Payments support for assistance with this.

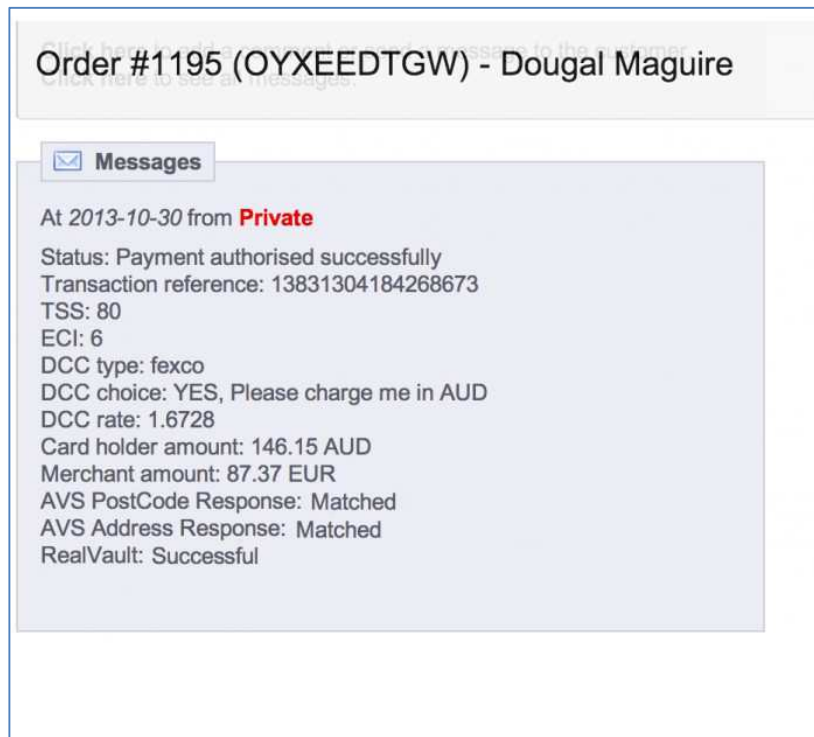
Dynamic Currency Conversion (DCC): This determines whether the transactions being channelled through this subaccount should offer the customer the option of Dynamic Currency Conversion. Your client's Merchant ID will need to be registered for Dynamic Currency Conversion, please contact Realex Payments support for assistance with this.

Fexco or Euroconex: This depends on the Currency Conversion Processor your client's Acquiring Bank works with.

5 Reviewing Transactions

A great deal of information relating to the transaction outcome is available in the Order Management section of Prestashop.

5.1.1 Transaction Result Fields



The screenshot shows a message box for Order #1195 (OYXEEDTGW) - Dougal Maguire. The message is dated 2013-10-30 and is from 'Private'. The message content is as follows:

At 2013-10-30 from **Private**
Status: Payment authorised successfully
Transaction reference: 13831304184268673
TSS: 80
ECI: 6
DCC type: fexco
DCC choice: YES, Please charge me in AUD
DCC rate: 1.6728
Card holder amount: 146.15 AUD
Merchant amount: 87.37 EUR
AVS PostCode Response: Matched
AVS Address Response: Matched
RealVault: Successful

Status: The order status for the transaction you are reviewing.

Transaction reference: The Realex Payments specific reference for the transaction.

TSS: The Transaction Suitability Score for this transaction. This is based on a number of checks performed by Realex Payments' own fraud tool RealScore. These fraud checks can be modified and weighted using our transaction processing and reporting tool – RealControl; please contact us for more information.

ECI: The result of the 3DSecure authentication process.

DCC type: The Currency Conversion Processer that was used for the transaction.

DCC choice: Indicates whether the customer chose to use DCC on the transaction and if so, what that choice was.

Card holder amount: The amount and currency that was charged to the customer's card.

Merchant amount: The amount and currency that the merchant will receive.

AVS PostCode Response: Tells us whether the digits from the PostCode match what the bank has on file for that customer. This is only applicable for UK customers.

AVS Address Response: Tells us whether the digits from the 1st line of the address match with those the bank has on file for that customer. This is only applicable for UK customers.

RealVault: Indicates whether the customer's card was saved to RealVault for subsequent transactions.

6 Partner Referral Process

6.1 Qualifying a referral lead

To qualify for a referral fee, you just need to inform Realex Payments that you are passing a lead on. This can take the following forms

- Email/call with clients company name and expected start date for set up (if the client wants to contact us directly)
- Email/call with clients contact details and expected start date for testing (if you would like Realex to contact the client)

6.2 Merchant set-up

If the client requires a call-back, Realex Payments will contact them within 24hours. Realex Payments will explain their service, the relationship with merchant services and the set up process.

If the merchant has yet to set up a merchant services agreement, Realex Payments will offer to refer their contact details on to a merchant service provider for a call back

A merchant account will typically take up to 10 working days for the bank to process upon receiving a completed application form. We advise all clients to be prepared to provide the following when applying for a merchant services agreement

- Valid identification
- Business plan (if new business)
- Proof of address
- Audited accounts (if existing business)

While the merchant is in the process of setting up their merchant agreement, Realex Payments will contact them on a regular basis to ensure there are no questions and all is proceeding smoothly with the bank. During this time, Realex will issue a service agreement to the merchant which will need to be signed in order to begin testing.

As Realex Payments don't charge any set up fee, the monthly fee (€29/£19) is charged from day 1 of testing. For this reason, we advise merchants to apply for the merchant account and to ensure their developer is ready to begin testing before they set up their Realex account.

Upon receipt of the signed set up forms, Realex Payments will set the merchant's Realex account up in test mode within 24hours.