



PayCash™ Payment Gateway Setup Guide

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1 Introduction

Welcome to the PayCash™ Payment Gateway (PPG). This document is designed to help you setup the PPG on your website so you can accept PayCash payments. Setting the PPG up requires only a basic understanding of the HTML scripting language.

During setup, you'll need the account information you received when you signed up to become a PayCash Merchant.

2 Payment Forms

Adding the PPG to your website is accomplished by creating payment forms, which are simply HTML scripts that display a payment button or link for your customers to click on. When your customer chooses an item for purchase, the PPG communicates directly with the customer's PayCash Wallet to complete the transaction.

2.1 Payment Form Wizard

For ease of use, we have created a Payment Form Wizard system that allows you to create a Summary Item Form or a Donation Payment Form for your website within seconds.



Figure 1 diagram showing merchant shopping cart

2.1.1 Using the Wizard

Using the wizard is a very simple process. First, you will need to log in to your PayCash Merchant account.

From the Main Menu choose ‘Accounts’ and then ‘Wizard’. You will see two links. The first is for generating a Summary Payment Form; the second is for generating a Donation Payment Form. There is a Demo version and a Production version. Choose the Demo version to help you set up and test the buttons and links on your website.

You will have two options when creating either type of form. The first is “Generate as Image Button”. This will create a clickable graphic button that will allow any PayCash user to purchase a product from your website. The second is “Generate as HTML Link” which will create a simple HTML link instead of the graphic button.

Creating an Image Button

When creating an Image Button you will be asked for an item description, an item cost and a button image. After selecting the button image, you have the option of collecting customer information or not. If you choose to collect your customer’s information, you can tell the wizard which fields (i.e. name, address, phone) to generate. After you have completed the wizard form click on “Make Form” and the HTML code for your Payment Form will be written into a text field so that you can copy and paste it into your website.

Creating a HTML Link

When creating a HTML Link you use the same process as the Image Button except the option for you to select a button graphic will be removed.

2.2 Required Payment Form Fields

All payment forms must include the following fields. The field names shown below are written exactly how they need to appear in your Payment Form. When using the Wizard for Summary and Donation Forms, these fields are created for you.

Field Name	Description
wbp_ShopKeyID	This is the ID for the PPG and it is always 4057160727
wbp_ShopEncryptionKey	The PPG’s encryption key. Always hAAAEicBADM604IsJrCWC0TA5gH4hSMhjGAblsM+H/hr2S0eK jjaPxuOOd2zUQ1xdJiPtvh/MeFWmL2mU7Nkb9knd/boPs4SItETn 2Z4rYLSSINPAaX6YKSE0e8R626pnAZkbKM80CkIH533DVrLuR I4QaGwoBBBJ4kt8JO+7HSQqVE/UOk
wbp_CorrespondentID	Checksum value used by the PayCash system to validate the ShopEncryptionKey. Always 60AE7A1FA45B884F64A6436E727895DA637652D5
wbp_ShopAddress	The address for the PPG’s server. Always consumers.paycash.us
wbp_Version	Current version of the PPG protocol being used. Currently we are using

	version 2.
wbp_MessageType	Action type. This is always MoneyInvitationRequest
MerchantEmail	This is the email address you used when you signed up to become a merchant. This is how the PPG looks up your account information when starting a secure transaction.
Context	Type of payment transaction. Currently there are three types: CartSummary , CartDetails , and Donation . This value will change based on what type of Payment Form you are creating.
Environment	This is used to tell the PPG and PayCash Wallet if you are testing or if it is a live transaction. Can either be PRODUCTION or DEMO . If no value is specified then PRODUCTION is assumed.

2.3 The ACTION value

Each payment form must send data directly to the PayCash Wallet, which is a Windows application that resides on the consumers PC or thumb drive. Each payment form is an actual HTML <FORM> element that points to <https://consumers.paycash.us/PCS/TransactionConfirmation.aspx>.

This is accomplished via the following tag:

```
<form  
action="https://consumers.paycash.us/PCS/TransactionConfirmation.aspx"  
method="post">
```

2.4 Payment Form types

To accommodate a variety of different types of transactions, the Payment Gateway supports four types of Payments. They are Summary, Details, and Donation.

2.4.1 The Summary Payment Form

The Summary payment form is designed for single item purchases or for paying for an entire cart by a simple total instead of an itemized product list. To use the Summary payment form, set the Context field value to CartSummary. Additionally, you must send either the Total or SubTotal fields. Note: these fields are not created when using the Wizard. You will need to modify your HTML file.

Field Name	Description
OrderNumber	This is a field for you to pass your own order number through the system. This order number will be sent to both you and your customer when the transaction completes.
ShortDescription	This field is shown to a user in the Wallet when they look up their order in their order history. Maximum of 40 characters can be entered here.
ContractTerms	You can provide your terms and conditions of the sale here. This will be displayed to your customer as a part of the sale.
ShippingMethodName	You can specify how you will be shipping the item the user purchased here. This is totally cosmetic and does not affect the transaction total.
ShippingRate	This is how much the shipping of the item will cost in a dollar format.
ShippingAmount	This is how much the shipping of the item will cost in a rate format (i.e. .05 = 5%)
Total	The total of the transaction. If this value is filled in then no calculations are performed.
SubTotal	The SubTotal for the transaction. Send this value if you want the PPG to calculate the Total for you. This is

	very useful if you are providing shipping / handling costs or discounts to the customer.
TaxRate	This is how much tax will be applied to the transaction in a rate format (i.e. 5% = .05)
TaxAmount	This is how much tax will be applied to the transaction in dollar format.
HandlingAmount	If you are charging a handling fee that fee would go here as a dollar amount.
DiscountAmount	If you are providing a discount that amount would go here in a dollar format.

2.4.2 The Details Payment Form

The Details payment form lets you show the customer an itemized payment form as well as an itemized receipt in their PayCash Wallet. To use a Details payment form, set the Context field to CartDetails. If you send a Total value, the items that are specified in the form are displayed but are ignored when calculating the purchase amount.

The Details payment form uses the same fields as the Summary payment form but allows you to add the following fields to display items separately in the customer's PayCash Wallet. Each item should be listed in numeric order and no numbers should be skipped (i.e., 1, 2, 3, 4). If items are out of order or item numbers are missing, only those items that are in the correct sequence are processed (i.e., if 1, 2, 4 are sent, only items 1 and 2 are processed).

To create a Details payment form, use the following fields in your payment form. Be sure to replace the "x" in each field name with that item's number.

Field Name	Description
ItemDescription_x	Required. The item name or description.
ItemUnitPrice_x	Required. The unit price of the item.
ItemQuantity_x	The quantity of the item. If none is provided 1 is assumed.
ItemShipping_x	Special shipping value applied to this item.
ItemAdditionalShipping_x	Special shipping value applied to each additional copy of this item. I.e. if ItemQuantity is 3 then ItemShipping would be applied once and ItemAdditionalShipping would be applied twice.
ItemHandling_x	Special handling value applied to this item once.
ItemTaxable_x	A flag to indicate that this item is taxable. Either YES or NO. if nothing is sent YES is assumed.
ItemSKU_x	The Stock Keeping Unit for the item.
ItemUnitOfMeasurement_x	Used for display in the contract and confirmation. Common values could be pound, liter, etc. The default is each.
ItemMerchantEmail_x ¹	This field can only be used with the DetailContext field set to Split. This optional field informs Cyphermint's PayCash Payment Gateway to extract the value of the ItemUnitPrice_x field and DEPOSIT this value into the existing Merchant Account specified by the value of this field. (See the field DetailContext below and the chapter on micro payments)

¹ These merchant accounts must be specially setup by Cyphermint when DetailContext is used.

2.4.3 The Donations Payment Form

The PPG supports the acceptance of donations from a PayCash Wallet. This is the simplest form to implement in that only four fields are used. To use a Donations payment form, set the Context field to Donation. When using the Wizard, the Context and Total fields will be set for you. In order to add the other fields, you will need to modify your HTML file.

Field Name	Description
OrderNumber	This is a field for you to pass your own order number through the system. This order number will be sent to both you and your customer when the transaction completes.
ShortDescription	This field is shown to a user in the Wallet when they look up their order in their order history. Maximum of 40 characters can be entered here.
ContractTerms	You can provide your terms and conditions of the sale here. This will be displayed to your customer as a part of the sale.
Total	The total of the transaction. If this value is filled in then no calculations are performed.

3 Collecting Customer Information

One of the features that make the PayCash Payment System unique is that it is not necessary to collect consumer information during a transaction. For all purchase types, PayCash offers the ultimate in anonymity and security.

If your business requires that you collect consumer information as part of the purchase, add the below fields to the payment form. If you are using the Wizard to set up your payment page, you will have the option to collect, or not, your customer's information. If you choose to collect this data, simply check off which fields you want and the wizard will create them for you. For the Details payment page, you will have to modify your HTML file.

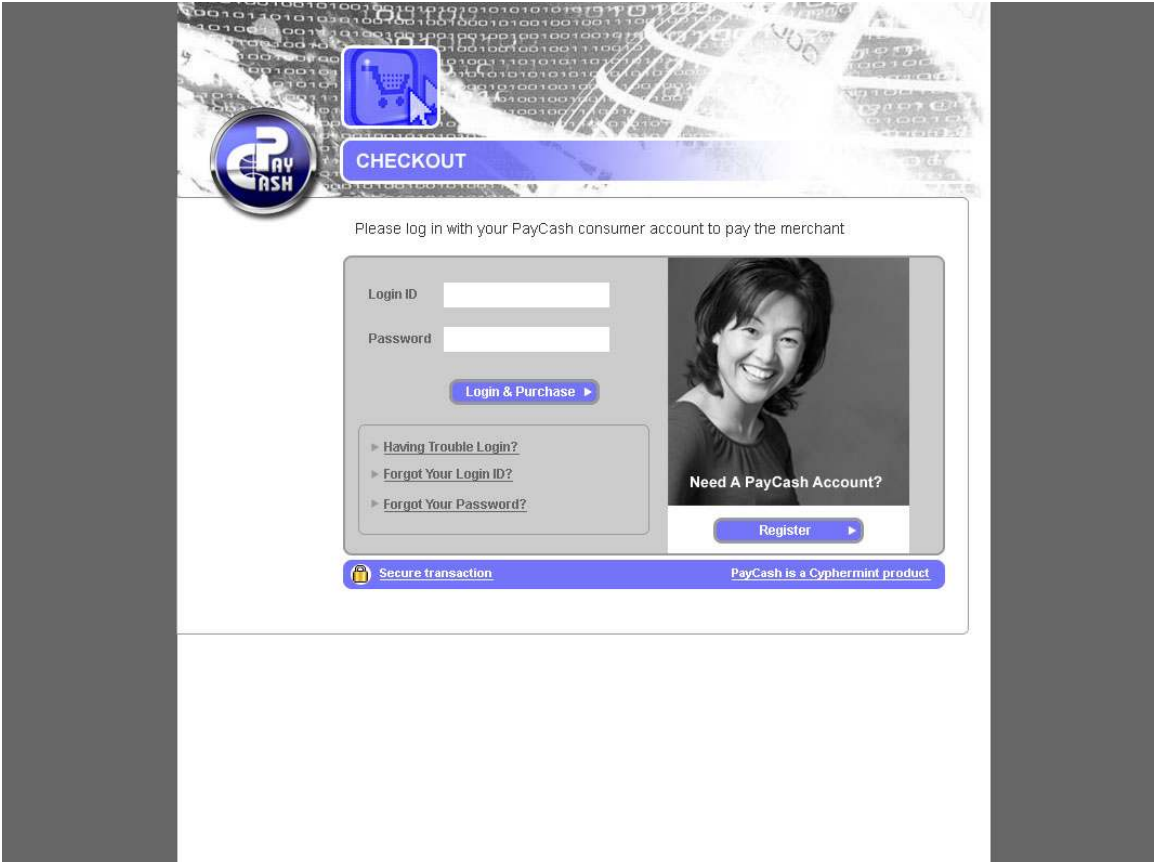
Field Name	Description
Email	The customer's email address. If entered they will receive an email as well when the transaction completes.
FirstName	The customer's first name
LastName	The customer's last name
Address	The customer's street address
Address_2	The customer's street address, continued
City	The customer's city
State	The customer's state / province
Zip	The customer's zip / postal code
Country	The customer's country

Phone	The customer's phone number
-------	-----------------------------

4 Testing the PayCash Payment System

Before going live with your new payment system, you should test the system by setting the Environment field to DEMO and simulating a purchase through your shopping page.

When you click on a PayCash purchase button the landing page will look like the image below.



To log in and simulate the purchase use the demo account:

Login ID: demo@cyphermint.com
Password: demodemo

The account has no balance but it will show you exactly what the consumers' experience is.

5 Customizing your Payment System

You can specify how the PPG responds to consumer interaction, based on a successful purchase or an incomplete operation. This is accomplished by adding the following fields to your Payment Form.

Field Name	Description
ResponseType	This controls how the PPG should act at the end of the transaction. The available values are Display or Redirect . Display tells the PPG to generate the confirmation or error page itself, where Redirect tells the PPG to send the user to either the SuccessURL or ErrorURL as appropriate.
SuccessURL	This field should contain a URL (ie http://www.myshoppingsite.com) to the page you would like users to see when an order is completed successfully.
ErrorURL	This field should contain a URL (ie http://www.myshoppingsite.com) to the page you would like users to see when an error is encountered.
MerchantLogoURL	This should be a URL to the logo of your shop. This logo will be displayed on any pages generated by the PPG. This will not be seen if ResponseType is set to Redirect.
DetailContext	This optional field when set to Split informs Cyphermint PayCash Payment Gateway to extract the value of the ItemUnitPrice_x field and DEPOSIT this value into the existing Merchant Account specified by field ItemMerchantEmail_x. Can only be used when Context is set to CartDetails .

6 Micro payments

You can set up your payment form to trigger micro payments during the purchase of products.

A merchant in the PayCash Payment Gateway (PPG) is based on a unique email address. This email address **MUST** be specified in the MerchantEmail field.

When a **non-micro payment** occurs, the amount tendered for the transaction is deposited into the Cyphermint account pointed to by MerchantEmail.

When setting your Context to **CartDetails** and **DetailContext** to Split, the PPG will extract each micro merchant email address, gather the value specified and deposit this value in that micro merchants account. The total is deposited into the MERCHANTS account and **the total micro payments** are deducted from the account.

Example (in pseudo code...created by Merchant and used on web page):

```
MerchantEmail = merchant@cyphermint.com // this is the merchant account  
selling products
```

```
Context = CartDetails // Merchant is using a detail form  
DetailContext = Split // Inform PPG that micro payments is enforced
```

```
Total = 0.70 // the merchant is charging 70 cents total
```

```
ItemDescription_1 = "The Beatles - Help"  
ItemUnitPrice_1 = 0.30  
ItemMerchantEmail_1 = merchant\_beatles@test.com
```

```
ItemDescription_2 = "Pink Floyd – The Turning Away"  
ItemUnitPrice_2 = 0.30  
ItemMerchantEmail_2 = merchant\_pink@test.com
```

When the Cyphermint PPG system receives this data it will do this:

```
Take the .30 specified by ItemUnitPrice_1  
And deposit it to account merchant@beatles@test.com
```

```
Take the .30 specified by ItemUnitPrice_2  
And deposit it to account merchant@pink@test.com
```

Take the total .70 and deposit it to account merchant@cyphermint.com

Add each ItemUnitPrice_x field. (This example is .60)

Take this total and debit the merchant@cyphermint.com

Thus the merchant@cyphermint.com now has received .10 cents.