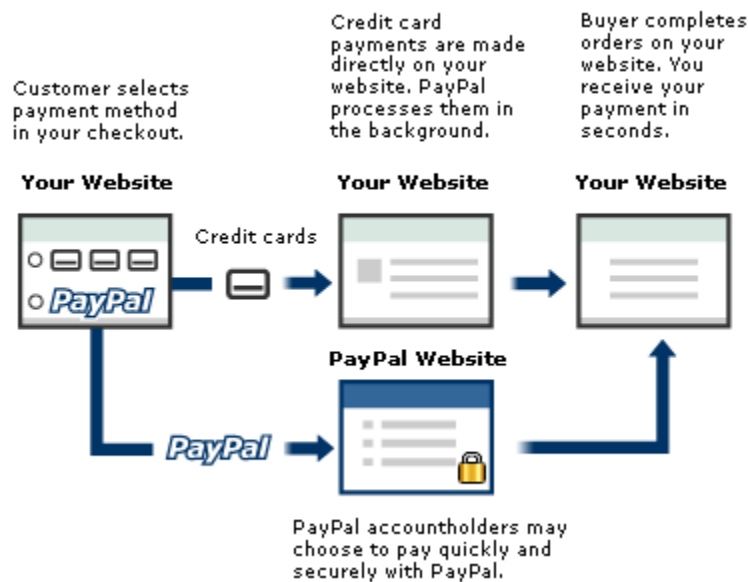# Using PayPal Website Payments Pro with ProductCart

Overview

With the acquisition of PayFlow Pro and PayFlow Link from VeriSign, PayPal currently offers several different payment systems under the same "umbrella". For a comparison among the payment systems offered by PayPal, please visit: https://www.paypal.com/cgi-bin/webscr?cmd=_profile-comparison

This User Guide focuses on **PayPal Website Payments Pro**. This payment system allows you to…

- Accept credit card payments on your Web site, via PayPal.
  The customer does not leave your store, as they do with PayPal Standard.

- Offer an alternative checkout process called **PayPal Express Checkout**.

The two services are described in the following chart. The bottom part of the chart refers to PayPal *Express Checkout*. The top (credit cards), refers to *Direct Payments* as defined below.

This User Guide is intended to help users of ProductCart v3.1 and above enable and configure PayPal Website Payments Pro on their store. For all information related to PayPal Website Payments Standard, PayPal Pay Flow Pro, PayPal Pay Flow Link, or previous versions of ProductCart, please to consult the ProductCart User Guide.

This User Guide refers to features that were not available in ProductCart before version 3.1.

The integration of PayPal Website Payments Pro and PayPal Express Checkout complies with all of the latest standards and requirements set by PayPal and was certified in March of 2007.

For more information on WPP and/or to sign up, click on the following link:

http://altfarm.mediaplex.com/ad/ck/3484-23890-3840-69

About PayPal Website Payments Pro & Express Checkout

What is Website Payments Pro?

Website Payments Pro (WPP) is an all-in-one payment solution that is comprised of two components:

- **Express Checkout (Pay by PayPal)** – Express Checkout is similar to PayPal standard, in that the customer leaves your site to pay with PayPal and does not have to pay using a credit card (e.g. customers may pay using the funds that already exist in their PayPal accounts).

  The difference between Express Checkout and PayPal Payments Standard is that with Express Checkout the customer by-passes the login/registration process that is part of ProductCart. With PayPal Standard, the customer leaves your Web store at the payment step, after registering or logging in, and after selecting shipping and other checkout options.

  With Express Checkout, the customer leaves your store at the time of checking out. This means that customers can use their PayPal account to checkout on different stores, without having to register with each store.

  Express Checkout is available in conjunction with Direct Payment, but can be used as a stand alone solution. This means that you can activate Express Checkout even if you are not using the *Direct Payments* portion of Website Payments Pro. This scenario occurs when you are already using another payment system for taking credit card payments on your Web site (i.e. another payment gateway).

  Express Checkout buttons appear on your checkout page and your small shopping cart (if you use one in your store's graphical interface). See [this section](#) for a graphical example.

- **Direct Payment (Pay with credit card)** – Direct Payment is a "Non-PayPal Branded" payment option and will appear to your customers as a standard credit card payment page, within your store. That is: customer will not leave your store to pay. In ProductCart, you can simply name this payment option "Credit Cards" (or alike). There is no reference to PayPal on the payment page, and customers never leave your store to be taken to the PayPal Web site. They remain on your store for the entire checkout process.

Please note that if you enable Direct Payment, PayPal Express Checkout will be enabled as well. The two payment options are part of the same payment system. The combination of these two payment options makes up PayPal Website Payments Pro.

For more information on WPP and/or to sign up, click on the following link:

http://altfarm.mediaplex.com/ad/ck/3484-23890-3840-69

Website Payments Pro and Website Payments Standard

PayPal Website Payments Standard lets customers shop on your website and checkout on PayPal. Website Payments Standard is the "original" PayPal. Website Payments Pro lets customers shop and pay directly on your website with credit cards.

	Payments Pro	Payments Standard
Credit Card form within the store	YES	NO
Pay by PayPal on the PayPal Web site	YES via **Express Checkout**	YES standard PayPal payment

You cannot have PayPal Website Payments Pro and Standard active on the same store. This means that if you want a credit card payment page on your Web site powered by PayPal (i.e. you will use Website Payments Pro), you cannot also activate PayPal Payments Standard.

Can I use Website Payments Pro with PayPal Standard?

No, the two payment systems cannot coexist. Express Checkout (part of the WPP solution) was designed to replace PayPal Standard within the WPP system.

Note that this is completely outside of Early Impact's control. This is how PayPal designed Website Payments Pro.

Where can I find help for PayPal Standard?

You can find detailed information on PayPal Website Payments Standard inside the ProductCart User Guide and on PayPal's website. This document focuses on activating and using Website Payments Pro.

For more information on WPP and/or to sign up, click on the following link:

http://altfarm.mediaplex.com/ad/ck/3484-23890-3840-69

Using Website Payments Pro with ProductCart v3.1

IMPORTANT: Updating to ProductCart v3.1

If you are a new ProductCart user, you can skip this section and go to the next one.

If you are updating to ProductCart v3.1 from ProductCart v3.051, carefully note the following:

1. You MUST update your payment settings after updating your store. The integration of PayPal in ProductCart has been updated and no longer uses Personal Certificates. It also no longer requires the presence of the PayPal SDK on the Web server[1]. You will be asked to switch to using an API Signature if you are currently using a Personal Certificate.

2. You will be prompted to update your payment settings during the v3.1 Update Wizard.

3. Instructions for obtaining your API Credentials can be found later in this User Guide. Please obtain these credentials in advance of completing the Update Wizard to minimize the time your store will be down for maintenance.

Recommended ProductCart v3.1 update steps for PayPal users:

a) Review this User Guide in its entirety so that you know what to expect

b) Obtain your API Credentials from the PayPal Web site (see below for details)

c) Perform the version 3.1 Update.

Recently added features

Here is a summary of PayPal features that are new in v3.1 of ProductCart. The integration of PayPal Website Payments Pro was substantially updated in v3.1. The system was also officially re-certified by PayPal. Among the new features:

- Order Management
  - o Batch processing. This feature is now available for PayPal WPP and Express Checkout orders with an *Authorized* payment status (i.e. payments are only authorized at the time of purchased, and captured at a later time). Orders can still be *captured* (i.e.

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[1] This change is the system architecture is outside of Early Impact's control. Please contact PayPal for more details. Given the fact that installing Website Payments Pro proved to be difficult for many ProductCart users when Personal Certificates were used, Early Impact welcomes the switch to a more user-friendly architecture. The fact that this new implementation of PayPal within ProductCart no longer requires the PayPal SDK to be installed on the Web server makes things even easier.

processed) individually. For more information on batch processing please consult the ProductCart User Guide.

- o Order Itemization. New in v3.1, all the items in the order are itemized on the order details section at PayPal. This feature is not available, however, when there are discounts involved. The PayPal system does not allow us to record negative line items.

- o Capture, Refund, Void, and Reauthorize
  These actions were previously only available via the PayPal Merchant Center. For your convenience you can now Capture, Refund, Void, and Reauthorize Transactions from within your ProductCart Control Panel.

- **International Support with Multiple Currencies**
  - o Both Express Checkout and Direct Payment can set their default currency to any of the six regions listed below to settle in the currency of origin.
    - Canadian Dollar
    - Euro
    - Pound Sterling
    - US Dollar
    - Yen
    - Australian Dollar

  - o Non-US merchants selling inside one of the countries listed above can activate PayPal Express Checkout, but cannot enable Direct Payment. In other words, the Direct Payment portion of Website Payments Pro is only available to merchants located in the United States at this time.
  - o Merchants can additionally deposit and withdraw funds from their PayPal account in over 55 countries.

- **Use your own Logo on PayPal Screens**
  ProductCart will send the logo used on your invoices to PayPal to be displayed in place of the standard PayPal logo. This applies to Express Checkout.

Activating Website Payments Pro

To activate Website Payments Pro in ProductCart follow these steps:

1) **Create** and **Verify** a PayPal Business account. If you already have a PayPal Business account, you can skip this section and move to (2).

   a) **Customers who don't have an existing PayPal account:**

      - Go to http://altfarm.mediaplex.com/ad/ck/3484-23890-3840-69 to sign up.
      - Make sure you sign up for a Business account, not a personal one.
      - Follow the instructions on the PayPal site.

   b) **Customers who already have a Personal or Premier account:**

      - Go to http://altfarm.mediaplex.com/ad/ck/3484-23890-3840-69
      - Click the **Upgrade your Account** link.
      - Click the **Upgrade Now** button.
      - Choose to upgrade to a Business account and follow instructions to complete the upgrade.

- If you haven't already done so, add a bank account to become a Verified member. Follow the instructions on the PayPal site. This process may take 2-3 business days.

2) **Apply** for Website Payments Pro

   a) Log in to your PayPal account and click the **Overview** sub tab.

   b) On the "Set up your payment solution" heading.

   c) Click "Go" next to Website Payments Pro.

   d) Fill in your information, and submit your application. Approval takes between 24 and 48 hours.

   e) Once approved, accept the Pro billing agreement. Check the "Getting Started" section on the upper left of your account overview page.

3) **Configure** your account to allow ProductCart to communicate with PayPal:

   a) Obtain your **API Credentials**[2]. You will use this information when activating Website Payments Pro in your ProductCart Control Panel. This information will authenticate your store when it communicates payment information with PayPal.

   Follow these steps to acquire your API Credentials using API Signature as your authentication mechanism.

   - Log in to your PayPal Business account.

   - Click the **My Account** tab.

   - Click the Profile tab. If you haven't already done so, you need to verify your account before requesting API credentials.

   - Click **Request API credentials** under Account information.

   - Click **Set up PayPal API credentials and permissions** under Option 1.

   - Click **Request API Credentials**.

   - Click **Request API signature**.

   - Click Agree and Submit.

   - Copy and paste the API username, password, and signature into ProductCart's PayPal setup screen.

   b) You will probably want to test PayPal Website Payments Pro's *Direct Payments* (credit card payments) on your store. You can do so by creating a test account (called a "Sandbox" account). To create a test account you will have to repeat the steps outlined above. The only difference is that you will use a different signup page: https://developer.paypal.com/

   We recommend signing up for a test account after you have completed the Live account sign up. Don't perform both at the same time.

4) **Activate** PayPal Website Payments Pro in the ProductCart Control Panel. Ensure that your store is using the latest version of ProductCart.

   a) You must be running **ProductCart v3.1** or above

   i) If you are running an earlier version, use the *Check for Updates* feature in the ProductCart Control Panel's start page to download the next available update.

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[2] API stands for Application Programming Interface. It's a technical term to define the set of tools that allow an application to communicate with the outside world. In this case, the PayPal API is a set of tools that allow third-party applications such as ProductCart to submit payment information to PayPal.

ii) Carefully review the ReadMe file that is included with the update for detailed installation instructions.

iii) Repeat this step until you are no longer prompted to download an update.

b) Once you are running ProductCart v3.1 (or above), log into your Control Panel. From the main menu select "Payments > Add New Payment Option".

c) Under "PayPal Payment Options" select "Website Payments Pro". The following sections describes all the options that are shown to you when you activate PayPal Website Payments Pro in the ProductCart Control Panel.

ProductCart Control Panel Settings for WPP

Select Website Payments Pro from the PayPal payment options presented to you.

The following settings apply to both Express Checkout and Website Payments Pro. The information that you will be entering is your *API Credentials*, which you obtained from the PayPal Web site as described in the previous section.

- **API Account Name**: This is the Username portion of your API Credentials, mentioned above.

- **Password**: This is the Password portion of your API Credentials.

- **API Signature**: This is the third portion of your API Credentials.

- **Currency**: This is the 3 digit currency code that corresponds to your local currency (e.g. USD for the United States). Select your currency from dropdown menu.

- **Transaction Type**: Tells PayPal how you want to obtain payment.

  o Authorization (Recommended) indicates that the transaction is only authorized, but not settled. The payment will be captured at a later time.

  o Sale indicates that authorization and capture occur at the same time. The sale is final.

- **Enable Test Mode**: You can enable or disable test mode. Note that if the Website Payments Pro is in test mode, the storefront will automatically fill in a random credit card number according to the card type selected. See below for more information about using PayPal WPP in Test Mode.

- **Processing Fee**: You can choose whether to charge an additional transaction fee using the Processing Fee field. The fee can be either a flat charge or a percentage of the total order amount.

- **Payment Name**: You can change the description that is shown to your customers during checkout. For example, you could change "Credit Card" to "Visa/MasterCard".

- **Process Order when they are placed**: We recommend that you set your Transaction Type to "Authorization" and that you DO NOT process orders when they are placed. This gives you time to review each order to ensure that it is accurate and legitimate, and then "capture" the funds when the shipment is ready.

- **Enable Credit Card Security Code:** Every Credit Card has a 3 or 4 digit CVV Code (also known as CVV2), which is a security code designed for your safety and security. Check the box above and customers are required to enter their Credit Card's CVV Code. Note: You must also enable CVV in your PayPal Account.

- **When orders are placed, set the payment status to**: For PayPal Website Payments Pro this option should always be "Default".

Testing Website Payments Pro: using the Sandbox

To test your PayPal WPP settings you will need a test account, which is referred to as a "sandbox" account. In a nutshell, PayPal has created a parallel, testing environment where you can sign up for a Business account and process transactions as if you were operating in the real world. However, all transactions are fictitious.

Since this is a parallel testing environment, you need to repeat the steps that you performed with your real PayPal Business account.

1. Sign up for a test account in the same way as you did for your real one. The only difference is that you will use this signup page: https://developer.paypal.com/

2. You will need one sandbox business account for your test store and one for your test user. This is because you can not buy from yourself.

3. Obtain API Credentials for your sandbox business account. For security reasons, make sure that they are different from your real API Credentials.

4. Enter these credentials in your ProductCart Control Panel when using "Test Mode", as explained below.

Switching between Test and Live Mode

Log into the ProductCart Control Panel and select "Payments > View/Modify Payment Options". Under "PayPal Payment Options" select modify "Website Payments Pro", or "Express Checkout". There is a checkbox called "Test Mode" that allows you to easily switch between live and test (sandbox) mode.

o   Make sure that you use your Sandbox API Credentials

o   Make sure that these are different from your Live account credentials

o   To obtain your Sandbox API Credentials, log into the test account that you have created at https://developer.paypal.com/, and follow the same instructions that you followed to obtain API Credentials for your real account.

PayPal Website Payments Pro in your Storefront

Two alternative payment options

As mentioned earlier in this chapter, PayPal WPP includes two separate payment system, which result into two different payment options available to your customers: Express Checkout and Direct Payment.

How are these payment options presented to your customers?

o **Express Checkout**: a new button is shown on the View Shopping Cart page (viewCart.asp), as shown in the image below. The button is dynamically retrieved from PayPal and cannot be changed.

o **Direct Payment**: a credit card form that does not carry any PayPal branding is shown to customers that wish to pay by credit card, after logging in or registering (see image on next page).
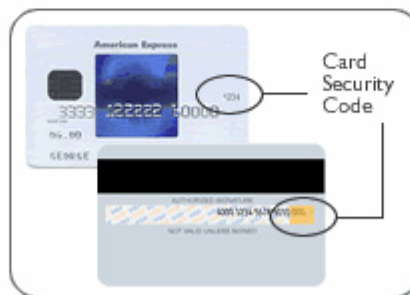
Do I have control on the Express Checkout button?

No. The Express Checkout PayPal buttons display automatically in your storefront after you have activated Website Payments Pro or Express Checkout. You cannot change it. Please note that this is completely outside of Early Impact's control. This is a PayPal policy that aims at making sure that Express Checkout is consistent, and therefore easily recognizable, on different Internet storefronts.

When your customers add items to their shopping cart, the Express Checkout button will be shown just below the standard ProductCart checkout button, as shown in the image above. If PayPal Express Checkout is the only available checkout option, the default checkout button is hidden.

Can I use other PayPal logos?

Yes, you can let customers know that you accept PayPal on your store by also displaying other logos in your store's graphical interface. For example, you could add a logo to the footer of the store. Here is a

link with information regarding <u>acceptance logos</u> and <u>solutions graphics</u>. Make sure that you adhere to the guidelines mentioned on that page to be compliant with PayPal's requirements.

Can/should I use PayPal Buy Now buttons?

No, these buttons are used when you are not using a shopping cart. If you don't have a shopping cart, you can use PayPal's basic shopping cart to allow customers to purchase products from you.

Since you are using a sophisticated shopping cart like ProductCart, PayPal's Buy Now buttons are not needed and should not be used.

Other questions about Express Checkout

The following questions apply to Express Checkout. Since Express Checkout is an alternative checkout process that bypasses the default checkout steps that are part of a ProductCart-powered store, there are some features that work differently compared to a standard checkout.

When customers checkout using PayPal Express Checkout…

1. …**will my store's <u>shipping options</u> be visible to them?**
    Yes. All shipping options available in ProductCart will work with PayPal Express Checkout.

2. …**will my <u>Gift Certificates and coupons</u> work?**
    Yes. All your coupons and Gift Certificates will function normally. Currently, the only limitation is that ProductCart cannot send your discount <u>details</u> to PayPal when discounts are involved. The PayPal system does not accept discounted (negative value) line items. So there will be no line item explaining what kind of discount/coupon was applied.

3. …**will <u>quantity discounts</u> work?**
    Yes, PayPal allows ProductCart to calculate the price. Currently, the only limitation is that ProductCart can not send your item details to PayPal when "Category Quantity Discounts" are involved. The PayPal system does not accept discounted (negative value) line items. Product Quantity Discounts are applied to the unit price and therefore can be itemized in the PayPal system.

4. …**how can I <u>contact the customer</u> that placed the order?**
    When a customer registers with Express Checkout, PayPal sends limited information to your store for order processing[3]. Using the information provided, ProductCart will create a customer account so it can record the order in your store database. A random password will be generated if the customer "opts-out" of creating their own password. With Express Checkout password selection cannot be mandatory.

    Customers that ordered using Express Checkout will be able to log into their account at your ProductCart-powered store with the password they chose at checkout, or by requesting the random password via the Password Reminder tool (e.g. they need to log into their account to download an electronic product purchased on your store).

5. **Will customers <u>return to my store</u> after completing the checkout process?**
    Yes. When they use Express Checkout, they end up back on your store at the end of the checkout process. So all customers will view your store's Order Complete page. When customers pay by credit card (Direct Payment), they never leave your store.

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[3] When customers checkout using Express Checkout, they select the payment method that they wish to use after logging into their Express Checkout account on the PayPal Web site. This means that the billing information is not available to your store. When a customer record is created by ProductCart as the order is placed, the shipping address is used to fill in the customer's billing information. Also note that PayPal does not require the customer to enter a phone number when checking out. This is an option in your PayPal Settings. Thus, if you have not configured this option a phone number may not be available to you. Note, you can also enforce the phone number within ProductCart. See this FAQ: http://www.earlyimpact.com/faqs/afmviewfaq.asp?faqid=437

6. ...will a <u>small product image</u> appear inside the PayPal shopping cart?
   No, PayPal does not support product images at this time.

7. ...will <u>my logo</u> appear on the PayPal Screen?
   Yes. PayPal will display the logo used on your invoices. <u>NOTE: This feature is only available if your store uses SSL.</u>

8. ...can I use Express Checkout if I'm using another payment gateway?
   Yes. You can use Express Checkout as an alternative checkout option, even if you are not using the *Direct Payments* portion of Website Payments Pro because you are already using another payment option for taking credit card payments on your Web site (i.e. another payment gateway).

Processing PayPal orders in ProductCart

Synchronization between ProductCart and PayPal

The steps involved in the order fulfillment process are nearly identical when orders are placed using PayPal as they are when orders are placed using another payment option available in your ProductCart-powered store.

Assuming that you setup PayPal to authorize orders, but not to charge them automatically (recommended[4]), when an order is placed using PayPal:

- The order status is **pending**

- The payment status is **authorized**. PayPal orders have not been *captured*. They have been authorized, and they will be charged by you after you review them. This is true unless you setup your PayPal account to "Authorize & Capture", which it is not recommended.

- Orders placed with PayPal appear in ProductCart just like other orders.

- After reviewing the order, you will need to **capture** it. When you do, you are processing the order as far as ProductCart is concerned, so the order status is changed to **processed**. The payment is also captured by PayPal at this time and will be settled at the end of the day.

- You can ship the order just like you do with any other order.

- You can also **Void** an order and/or **Refund** the customer. When you do, PayPal is notified and the customer's account is credited accordingly.

Most actions taken in your PayPal administration area and/or in your ProductCart Control Panel are sent to the other system so that they remain always up-to-date. For example, you can *capture* an order on either side, which means that the order is *processed* by ProductCart and funds are captured by PayPal.

The only exception to this is the "Reset Order Status" feature in the ProductCart Control Panel. This section of the Order Details page allows the store administration to reset the order status. The page contains a reminder that actions taken there do not trigger any action on the PayPal side.

How long does it take to receive the funds?

Depending on how you set up your PayPal preferences, orders will be either Authorized (recommended) or Authorized & Captured when they are placed. If orders are authorized, you will need to capture them, which is done at the time an order is processed.

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[4] It is always recommended that you do not charge & process orders in real time. You can authorize them in real time, but you should charge them at a later time, after you hare reviewed the orders for accuracy and legitimacy. In addition, it often happens that a customer contacts you to have you edit the order after it has been placed (e.g. a different shipping option is needed).

When orders are **captured** the corresponding funds should immediately become visible within your PayPal business account. This sometimes takes longer if the payment method chosen by the customer was *e-check*. If you have any questions about funds that are not appearing in your PayPal account, please contact PayPal.