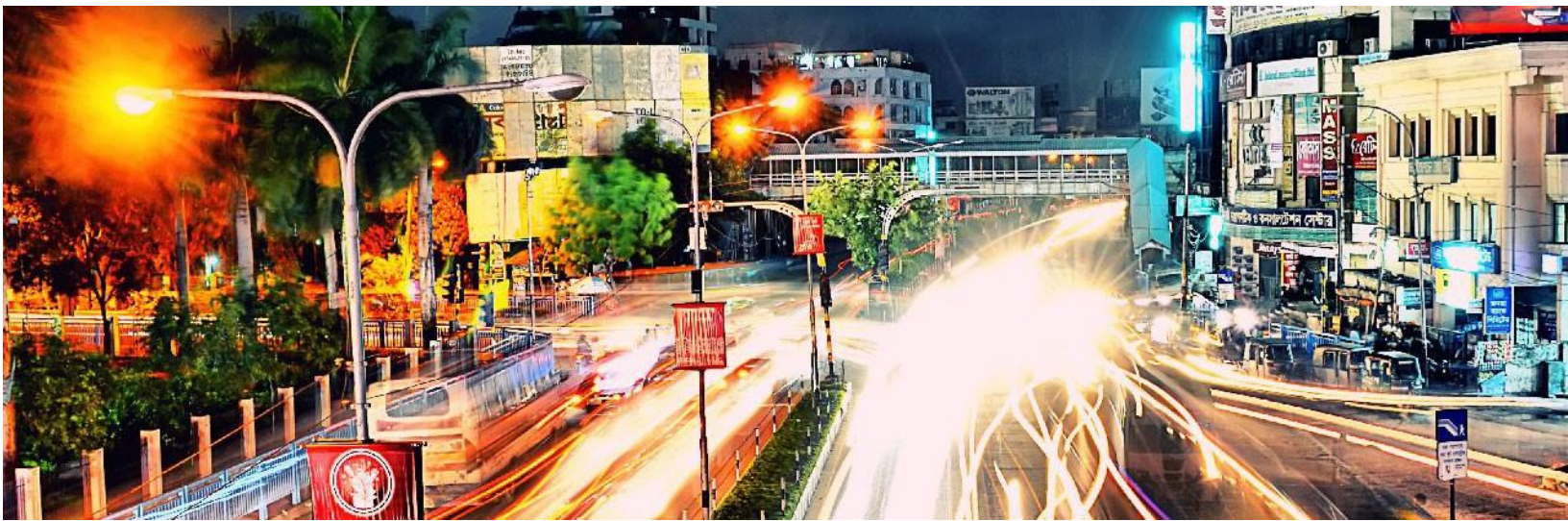


Cybersource®



Global Payment Management for Adobe Commerce

User Guide

October 2023



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Network Capability

By accepting this document, you acknowledge and accept that you are responsible for and assume liability for the functionality, maintenance and availability of your software and network. At all times, it is your responsibility to ensure the accuracy, technical sufficiency and functionality of your software, network, plug-ins, configurations, applications, code, application program interfaces (APIs), software development kits and all other technology (“Your Network”). You are responsible for Your Network’s ability to use and/or access the Cybersource network, any Cybersource API and receive the benefit of Cybersource’s services. You are responsible for all costs, fees, expenses and liabilities associated with Your Network’s ability to access and interface with the Cybersource network and receive the benefit of Cybersource’s services. Cybersource will not be responsible or liable for loss or costs associated with or that results from Your Network’s inability to connect to or process transactions on the Cybersource network

1 Version History

1. Magento Cybersource 3.5.6

Compatible with Magento: 2.4.6p2, 2.4.6p1, 2.4.6, 2.4.5 p4, 2.4.4p5

Php Compatibility – 8.2, 8.1

- Implemented Cardinal Cruise Direct Connection API Payer Authentication.
- Removed dependency on sales_order_grid table for Google Pay and Secure Acceptance.
- Apple pay order cancel fixes.
- PayPal billing address line 2 issue fixes.
- Renamed Visa Checkout to Click to Pay in UI.
- Removed parenthesis for http signature request-target in core and eCheck module.
- Upgraded version for the Icobucci/jwt from 3.4.2 to 3.4.6

2. Magento Cybersource 3.5.5

Compatible with Magento: 2.4.6, 2.4.5 p2, 2.4.5p1, 2.4.4

Php Compatibility – 8.2, 8.1

- Php support added for v 8.2.
- Compatibility with Magento v2.4.6 – Changed few components of zend framework to laminas as per the latest Magento changes.
- Fixed bugs related to supported card types and sandbox/production issue in Apple Pay
- Fixed jQuery deprecated functions

3. Magento Cybersource 3.5.4

Compatible with Magento: 2.4.5p2, 2.4.5p1, 2.4.x, 2.3.x

- New implementation for Echeck cron – EventStatus
- Fixed bug related to Strong Customer Authentication
- Removed required validation from Recaptcha fields
- Updated Klarna Library from Credit to Payments
- Added PaymentFlowMode as inline and PaymentMethodName as pay_now in Klarna app session request
- Updated WSDL version to latest "v1.206"
- Add new payment reject status as "AUTHORIZED_RISK_DECLINED" for Decision manager Reject

4. Magento Cybersource 3.5.3

Compatible with Magento: 2.4.5, 2.4.x and older, 2.3.x

- Added Magento Version 2.4.5 compatibility along with Backward Compatibility with v2.4.4 and v2.3.x.
- Removed JWK factory from the plugin
- Following Bugs has been fixed in this release:
 1. Added shipping details to the sale service in PayPal module

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2. Code changes for making fields visible and invisible based on enable dropdown in back-store configuration of Click to Pay, eCheck and Apple Pay Module
3. Added validation for Card number and CVN
4. Added shipping and billing details in the capture, void, refund request of Klarna module
5. Added the shipping info in the capture and refund request of Soap toolkit-checkout API
6. Fixed specific country issue in PayPal credit method
7. Fixed DM CRON to update the status in Magento back-store in E-check module
8. Fixed Decision manager status update for Click to Pay module
9. Code changes for updating the Device fingerprint ID in the request for Klarna module, WeChat Pay and Click to Pay Module
10. Added validation for Back Office Configuration.
11. Fixed Flex microform credit card template binding error in console

5. Magento Cybersource 3.5.2

Compatible with Magento: 2.4.4 and older, 2.3.x

- Added Magento Version 2.4.4 Compatibility and backward compatibility with 2.3.x and 2.4.4
- Added SCA ChallengeCode = 04 support
- Added the missing PSID fields for all sub-services of Klarna and PayPal and Auth Reversal sub-service of Click to Pay and Apple Pay
- Improved the Error messages in Flex Microform for invalid card type and invalid card number validations.
- Fixed PayPal and Klarna issues related to Tax and Cart price rules.
- Added PHP 8.x support
- Removed module specific Test Modes for all Payment Methods. Implemented all payments to only have a general test mode.
- Changed old DB schema to new Declarative DB schema and Patch Data approach
- Enhanced reCAPTCHA module

2 Introduction

The purpose of this manual is to guide a user to configure and to use the Cybersource Global Payment Management Extension for the Adobe Commerce ecommerce platform. Wherever appropriate, this manual will reference documentation produced by Cybersource. The Cybersource Global Payment Management Extension for Adobe Commerce includes the following Cybersource payment management capabilities.

2.1 Payment Tokenization with Secure Acceptance

The Cybersource extension for Adobe Commerce uses Secure Acceptance to securely collect sensitive card data from the consumer's browser. Secure Acceptance prevents sensitive payment data from ever touching your systems to reduce your overall PCI scope, potentially allowing merchants to qualify for the SAQ A or SAQ A-EP. The extension also incorporates Cybersource Tokenization, which replaces sensitive payment transaction data with a unique identifier that cannot be reverse engineered. The unique identifier is called a payment token (also known as a Profile ID or Subscription ID), which is stored in Adobe

Commerce and takes the place of sensitive cardholder information, allowing your operations to run without sensitive card data in your environment.

2.2 Credit Card Services

The Cybersource Adobe Commerce extension includes the following credit card services:

- Authorization
- Sale (Authorization + Capture)
- Authorization Reversal
- Capture
- Refund

2.3 Fraud Management

Fraud Management platform prevents fraud losses and gives you the flexibility to control business practices and policies in real time. Fraud Management can accurately identify and review potentially risky transactions while minimizing the rejection of valid orders.

The Cybersource Adobe Commerce extension includes:

- Real-time fraud screening performed only during Authorization
- Device Fingerprinting
- On-Demand Conversion Detail Report for changes in order status

2.4 Account Takeover Protection

Cybersource Account Takeover Protection defends consumers and merchants from fraudulent uses of online accounts. It monitors suspicious account changes and helps to identify high risk users at account creation and login.

The Cybersource Adobe Commerce extension includes:

- Real-time event screening account creation, login, and account changes
- Device Fingerprinting

2.5 Payer Authentication (3D Secure)

Cybersource Payer Authentication services enable you to add support to your web store for card authentication services offered by Visa, MasterCard, and other card brands. These programs verify the cardholder's identity directly with the card issuing bank in real-time to increase payment security and reduce the risk of fraud; however, Payer Authentication is not a fraud management service, and Cybersource recommends that you configure a comprehensive fraud management program such as Decision Manager in addition to Payer Authentication services.

The Cybersource Adobe Commerce extension includes the following Payer Authentication programs:

- Verified by Visa

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- MasterCard Secure Code
- American Express SafeKey
- Discover ProtectBuy
- JCB
- Diners
- Maestro International

To comply with the recent mandates for French local processors that support Payer Authentication (3-D Secure), CMCIC, Atos and BNP processors no longer supports the following combinations.

⊖ Credit Card

Enabled <small>[store view]</small>	Yes
Title <small>[store view]</small>	Cybersource Credit Card
Payment API <small>[store view]</small>	Secure Acceptance API
<small>NOTE: SOAP Toolkit API requires Token Management Service to be enabled for your Merchant Account in EBC.</small>	
Checkout Flow Type <small>[store view]</small>	Flex Microform
<small>NOTE: Flex Microform will use SOAP Toolkit API by default.</small>	
CSRF Token Expiration Time (Seconds) <small>[global]</small>	600
<small>For Checkout API Only! Minimum Recommendation: 300 seconds = 5 Minutes</small>	

⊖ Strong Customer Authentication

⊖ Credit Card Settings

⊖ Save Card for Later Service

⊖ reCaptcha

Figure 1: Credit Card: Payment API options- Secure Acceptance API

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☰ Credit Card

Enabled <small>[store view]</small>	Yes
Title <small>[store view]</small>	Cybersource Credit Card
Payment API <small>[store view]</small>	SOAP Toolkit API
NOTE: SOAP Toolkit API requires Token Management Service to be enabled for your Merchant Account in EBC.	
Checkout Flow Type <small>[store view]</small>	Flex Microform
NOTE: Flex Microform will use SOAP Toolkit API by default.	
CSRF Token Expiration Time (Seconds) <small>[global]</small>	600
For Checkout API Only! Minimum Recommendation: 300 seconds = 5 Minutes	

☰ Strong Customer Authentication

☰ Credit Card Settings

☰ Payer Authentication

☰ Save Card for Later Service

☰ reCaptcha

Figure 2: Credit Card: Payment API options- SOAP Toolkit API

There are two options available for Payment API i.e. SOAP Toolkit API and Secure Acceptance API. Payer Authentication is available only when we select SOAP toolkit API, so the option is not available for Secure Acceptance API (Refer Figure 2).

2.6 PayPal

The Cybersource Extension for Adobe Commerce includes the PayPal payment method. Processing your PayPal transactions through Cybersource allows you to consolidate all payment types under a single gateway account, simplify integration efforts, screen PayPal transactions for fraud with Decision Manager and streamline reporting.

The Cybersource Adobe Commerce extension supports the following PayPal services:

- Sessions
- Check Status
- Order
- Authorization
- Authorization Reversal
- Capture
- Sale
- Refund
- PayPal Credit
- Billing Agreements

2.7 PayPal Credit

PayPal Credit is a payment method allowing merchants to accept a PayPal transaction where the customer selects to finance their purchase through PayPal.

2.8 Electronic Check (e-Check)

Electronic checks, also known as e-checks, are a form of digital payment that serves the same function as a physical check. When a merchant accepts an electronic check payment, the funds are pulled directly from the customer's checking or savings account.

The Cybersource Adobe Commerce extension supports the following e-check services:

- Debit
- Credit

E-checks will process refunds when you use the credit payment service.

2.9 Online Bank Transfers

Online banking services enable customers to pay for goods by pushing money from their bank account to the merchant.

The Cybersource Adobe Commerce extension supports the following payment methods and corresponding online bank transfer services:

- Bancontact
 - Sale
 - Check Status
 - Refund
 - Country: Belgium
- Sofort
 - Sale
 - Check Status
 - Refund
 - Country: Netherlands
- iDEAL
 - Options
 - Sale
 - Check Status
 - Refund
 - Country: Netherlands

2.10 Tax Calculation

The tax calculation service provides real-time tax calculation during the order checkout flow for orders placed worldwide with your business.

The Cybersource Adobe Commerce extension supports the Tax calculation service.

2.11 Delivery Address Verification

The Delivery Address Verification service verifies the entered address and suggests with the recommended address for City/State/Zip code combinations in real-time.

If this feature is enabled in the Adobe Commerce admin, the Cybersource Adobe Commerce extension performs Delivery Address Verification service on shipping information updated by user.

2.12 Click to Pay

Click to Pay can increase sales conversion by making it easier for your customers to pay with their card online.

The Cybersource extension for Adobe Commerce supports the following services:

- Get Click to Pay Data
- Authorization
- Sale (Authorization + Capture)
- Authorization Reversal
- Capture
- Refund

2.13 Klarna

Klarna credit provides a seamless user experience for online consumer financing to merchants of all sizes, which helps in increasing consumer choice, loyalty and growth in sales.

- The goal of this is to implement Authorize, Capture, and Refund functionality for this payment method.

2.14 Google Pay

Google pay is a digital wallet that allows customers to pay with any payment method saved to their Google account.

3 Cybersource Configuration

Before configuring Adobe Commerce, the Cybersource Enterprise Business Center needs to be configured. Customer payments are managed by both Adobe Commerce and the Cybersource Enterprise Business Center (EBC). This section covers the mandatory settings that must be configured in the EBC, as well as some general use cases that will be typical in the day-to-day management of your Adobe Commerce store. Merchants will need to contact Cybersource Customer Support for product availability and enablement.

3.1. Secure Acceptance Configuration

For Profile configuration, Login to the Cybersource Business Center:

Test Environment: <https://ebctest.Cybersource.com/ebc2/>

Live Environment: <https://ebc.Cybersource.com/ebc2/>

Once successfully logged into the EBC, on the left navigation panel, *choose Payment Configuration > Secure Acceptance Settings*

Once Secure Acceptance settings is selected, click on the button labeled “NEW PROFILE” to proceed to create new secure acceptance profile.

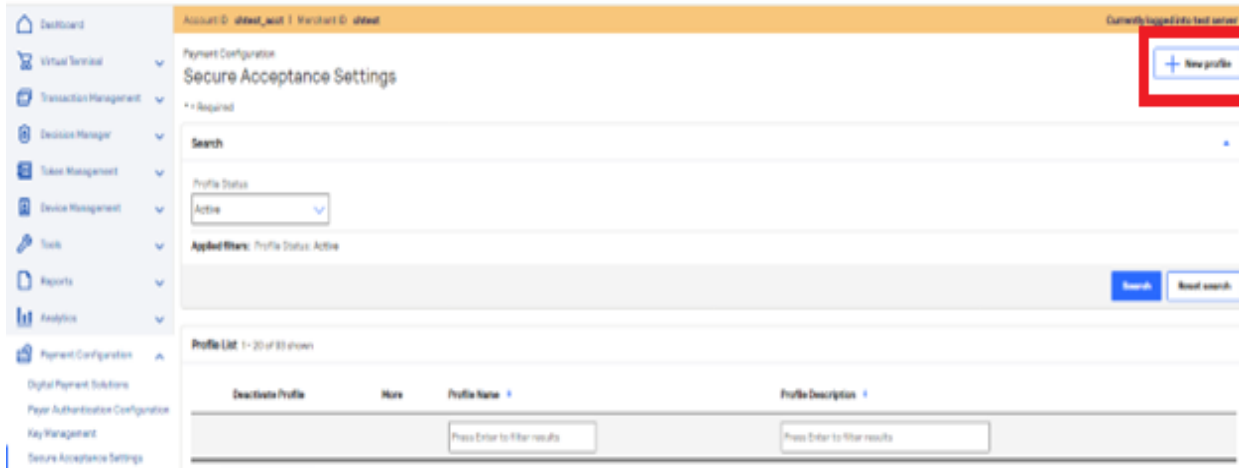


Figure 3: Cybersource Business Center Secure Acceptance Profiles Configuration – New Profile button

3.1.1 Create New Profile

An Adobe Commerce instance can have many Secure Acceptance Profiles, but at least one is required. The Profile will hold settings related to the cards you accept, the currency and other settings including the Profile ID and Security Access Keys needed by Adobe Commerce to communicate with Cybersource.

Figure 4 below shows the profile creation screen. Secure Acceptance is offered in two different modes:

- Hosted Checkout (formerly Web/Mobile) is a hosted payment page, available in iframe or redirect method.
- Checkout API (formerly Silent Order POST (SOP)) directly posts card data from your customer’s browser to Cybersource. The customer never leaves your site, and your site never receives any card data which reduces PCI DSS scope.

Ensure you select either the Hosted Checkout or Checkout API Integration Method and select all relevant checkboxes in the Added Value Services section.

Note: Payment tokenization is required for using this extension; Decision Manager is optional.

Create Profile ✕

Profile Information

Use this page to create Secure Acceptance profiles.

Profile Name *

Profile Description

Integration Methods *

Hosted Checkout

Checkout API

Company Name *

Contact Information

Name

Email Address

Phone Number

Added Value Services

Payment Tokenization

Decision Manager

BIN Lookup

Figure 4: Cybersource Business Center Secure Acceptance Profiles Configuration - Create New Profile

3.1.2 General Settings

In this section, you can specify the profile name, description, integration method (Checkout API or Hosted Checkout API) and other general user information.

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GENERAL SETTINGS PAYMENT SETTINGS SECURITY PAYMENT FORM NOTIFICATIONS CUSTOMER RESPONSE BRANDING

Profile Information

Profile Name *

Profile Description

Integration Methods

Integration Methods *
Hosted Checkout

Company Name *

Contact Information

Name

Email Address

Phone Number

Added Value Services

Payment Tokenization
 Enabled Disabled

Decision Manager
 Enabled Disabled

Note: Ensure you enable the Merchant POST Notification to receive BIN Information.
BIN Lookup
 Enabled Disabled

Figure 5: Cybersource Business Center Secure Acceptance Profiles Configuration - General Settings

After you have saved the profile, you can begin configuring it. The first step is General Settings. Profile ID should be noted, as it is required to configure Adobe Commerce.

Note: Payment tokenization is required.

- Decision manager and related settings are only required if you use Decision Manager.

3.1.3 Payment Settings

In this section, you can specify which card types are allowed for the payment method. You can also select currency, CVN Display, CVN Required and Payer Authentication options.

Note: To enable PayPal Express Checkout payments just enable and configure it in Adobe Commerce settings, not here. The extension implements PayPal payments natively. See [Section 4.9.1](#).

GENERAL SETTINGS PAYMENT SETTINGS SECURITY PAYMENT FORM NOTIFICATIONS CUSTOMER RESPONSE BRANDING

Card Type

Remove	Settings	Rank	Card Type
		1	Visa
		2	Mastercard

Add card type

Automatic Authorization Reversal

Check to perform an automatic authorization reversal on each transaction that:

Fails AVS Check

Fails CVN Check

eCheck

eCheck is a payment option allowing US and Canadian customers to pay directly from their bank accounts. Ensure you are configured to accept these payments prior to enabling eCheck below.

Enable eCheck Payments

Enabled Disabled ✓

Remove	Currency
	No items added yet

Add currency

Visa Checkout

Visa Checkout is a digital payment service designed to simplify the checkout experience using a secure, single sign-on across channels and devices using a customer's preferred payment method. You will need to ensure you set up Visa Checkout in the Digital Payment Solutions section of Account Management.

Enable Visa Checkout

Enabled Disabled ✓

PayPal Express Checkout

Figure 6: Cybersource Business Center Secure Acceptance Profiles Configuration - Payment Settings

3.1.4 Security

In the Security panel you will create an Access Key and a Secret Key needed to complete the setup of the Adobe Commerce Module. See [Section 4.2.4](#) and [Section 4.2.5](#).

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GENERAL SETTINGS PAYMENT SETTINGS **SECURITY** PAYMENT FORM NOTIFICATIONS CUSTOMER RESPONSE BRANDING

Active Keys

Deactivate Key	View Key	Key Name *	Access Key	Signature Version	Signature Method	Date Created
← [Empty Row] →						

[+ Create key](#)

Inactive Keys

Activate Key	Key Name *	Access Key	Signature Version	Signature Method	Date Created	Date Expires
← [Empty Row] →						

Figure 7: Cybersource Business Center Secure Acceptance Profiles Configuration - Security Settings

If you still do not have any keys generated, click on '+ Create Key' button and create a new key.

Key Creation [Close]

[Help]

Key Name *

Signature Version

1 [Dropdown]

Signature Method

[Blurred Selection] [Dropdown]

Create

Figure 8: Cybersource Business Center Secure Acceptance Profiles Configuration - Key Creation

3.1.5 Payment Form

The Payment Form gives the option to configure Secure Acceptance Hosted Checkout (Web/Mobile) form. While using Secure Acceptance Hosted Checkout (Web/Mobile), a customer is either redirected to the hosted payment page of Cybersource or else they can see the modal popup window during checkout. It can be configured in the Payment Form Flow settings (Refer figure 9). These settings are not applicable for the Secure Acceptance Checkout API (Silent Order POST) configuration. These settings have no effect on the integration with Adobe Commerce and can be configured to your specific needs.

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* = Required

GENERAL SETTINGS PAYMENT SETTINGS SECURITY **PAYMENT FORM** NOTIFICATIONS CUSTOMER RESPONSE BRANDING

Payment Form Flow

Select the number of steps in your customer's checkout experience.

Multi-Step Payment Form
Your customer completes the checkout process over a number of pages.

Single Page Form
Your customer completes the checkout process on a single, longer page.

Purchase Information

Display the total tax amount in each step of the checkout process.

Checkout Steps

Select the steps to include in your checkout. You need to POST fields required by your processor if you do not capture these via Secure Acceptance.

Billing Information

Shipping Information

Payment Information

Payment Information

Mask sensitive fields (such as card or bank account numbers) after they are entered.

Order Review

The Order Review page is displayed for token based checkouts and retry attempts following a declined transaction.

Type	Display	Edit
Billing Information	<input type="checkbox"/>	<input type="checkbox"/>
Shipping Information	<input type="checkbox"/>	<input type="checkbox"/>
Payment Information	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Figure 9: Cybersource Business Center Secure Acceptance Profiles Configuration - Payment Form Settings

3.1.6 Notifications

On this configuration panel, you can choose the Merchant POST URL if you wish to get POST notifications of each transaction that gets processed through SOP.

GENERAL SETTINGS PAYMENT SETTINGS SECURITY PAYMENT FORM **NOTIFICATIONS** CUSTOMER RESPONSE BRANDING

Merchant Notifications

Select and Enter POST URL and/or email address you want the transaction data sent to

Merchant POST URL

Enabled Disabled ✓

URL

Merchant POST Email

Enabled Disabled ✓

Email

Customer Notifications

Email Receipt to Customer

Enabled Disabled ✓

Figure 10: Cybersource Business Center Secure Acceptance Profiles Configuration - Notifications Settings

The Merchant POST URL is: <your base url> + <a configure endpoint in your server>

For example, if your website URL is <http://www.example.com/> then the Merchant POST URL would be <http://www.example.com/module/controller/page>

When you configure a Merchant POST URL you will also see additional settings for the card digits returned and stored in Adobe Commerce.

3.1.7 Customer Response

Response pages are URL's that customers get directed to when a transaction is completed or has been cancelled. **NOTE: Required for Secure Acceptance Successful Transactions**

Cybersource Global Management Payment for Adobe Commerce

GENERAL SETTINGS PAYMENT SETTINGS SECURITY PAYMENT FORM NOTIFICATIONS CUSTOMER RESPONSE BRANDING

Transaction Response Page

Select the method for hosting the transaction response page, which is displayed at the end of the check-out process.

Hosted By CyberSource (A response message is displayed when the transaction is declined, canceled, or if there is an error (listed below))

Hosted By You (Selecting this option enables you to manage your own response pages)

URL:

Transaction Response Message

Decline Limit:

Custom Cancel Response Page

Hosted By CyberSource: "Your order was canceled." is displayed when the transaction is canceled. A button will take the user to the Customer Redirect URL specified below.

Hosted By You: Selecting this option enables you to manage your own response page.

Select the method for hosting the transaction cancellation page, which is displayed when a user clicks the cancel button during the checkout process.

Hosted By CyberSource Hosted By You

URL:

Custom Redirect After Checkout

Enter the URL of the page to link to from the Transaction Response Page after the check-out process is complete.

Web Address* (URL)

Figure 11: Cybersource Business Center Secure Acceptance Profiles Configuration - Customer Response Configuration

Your Transaction Response page URL is your base url + /Cybersource/index/placeOrder

For example, if your website URL is <http://www.example.com/> then the Transaction Response URL would be <http://www.example.com/Cybersource/index/placeOrder>

Your Custom Cancel Response Page URL is your base url + /Cybersource/index/cancel

For example, if your website URL is <http://www.example.com/> then the Transaction Response URL would be <http://www.example.com/Cybersource/index/cancel>

3.1.8 Branding

Branding is an optional field, and it gives the option to customize font and background of the Header, Body, Buttons and Footer contents of the Hosted Checkout Payment Form. It doesn't affect Adobe Commerce integration directly. These settings are not applicable for the Secure Acceptance Checkout API (Silent Order POST).

GENERAL SETTINGS PAYMENT SETTINGS SECURITY PAYMENT FORM NOTIFICATIONS CUSTOMER RESPONSE **BRANDING**

Header Content

You can upload a .gif or .png. Maximum size 840px wide by 60px high. Image alt text will be the 'Company Name' from General Settings.

Display Header

Main Body

Customize the font, text color, and background color on the checkout pages.

Background Color (#nnnnnn) * Text Color (#nnnnnn) *

#F5F5F5 #4D5357

Type Face

Arial

Total Amount

Customize the background shading and text color for the Total Amount section on the checkout.

Background Color (#nnnnnn) * Text Color (#nnnnnn) *

#EDF9EC #4D5357

Progress Bar

Customize the background shading and text color for the Progress Bar section on the checkout.

Background Color (#nnnnnn) *

#077844

Pay / Finish Button

The default text is 'Pay' for payment transactions, or 'Finish' for standalone token creation.

Background Color (#nnnnnn) * Text Color (#nnnnnn) *

#077844 #FFFFFF

Change Button Custom Text

Footer Content

You can upload a .gif, .jpg or .png. Maximum size 840px wide by 60px high.

Display Footer

Figure 12: Cybersource Business Center Secure Acceptance Profiles Configuration - Branding

3.2 Fraud Management

For the purpose of configuring Adobe Commerce to work with Fraud Management, the following sections outline some brief topics that help describe how Adobe Commerce and Fraud Management will work together.

⊖ Fraud Management

Enable Fraud Management CRON Job [store view] ▼

Please ensure to have the Magento Cron Job Enabled in order to make use of the Fraud Management Cron Job for Fraud Management Transactions. PLEASE NOTE: The default cron job runs every 2 minutes and pulls in converted transactions from the Fraud Management API in last 23 hours.

Fraud Management fail email sender [store view] ▼ Use system value

Fraud Management fail email template [store view] ▼ Use system value

Settle Fraud Management accepted orders automatically [store view] ▼

⊖ On-Demand Job

Figure 13: Adobe Commerce Back Office Configuration for Fraud Management

3.2.1 Orders

When enabled, Decision Manager runs in real time with the Authorization. The possible decisions are ACCEPT, REJECT, REVIEW, or ERROR. Based on the EBC Decision Manager rule setting and based on the response received for Authorization / Sale service, the orders will be marked as Pending Review in Adobe Commerce.

When you change an order in Decision Manager Case Management from REVIEW to REJECT or ACCEPT, Adobe Commerce will learn those changes to payment transaction states periodically (by cron every 2 minutes) by contacting Cybersource and querying for changes. [Section 4.12](#) describes how you configure Adobe Commerce Cron settings that will trigger an Adobe Commerce task that will look for Decision Manager changes in Cybersource EBC and update Adobe Commerce Orders accordingly.

If a change in state is detected, the module will update the order status in Adobe Commerce from Pending Review to one of these states: Processing, Pending Payment, or Closed.

Please note that if an order is Pending Review in Decision Manager, you cannot prepare an invoice in Adobe Commerce until it is accepted in Decision Manager.

3.2.2 Refunds

Please note the order must be either Accepted or Rejected in Decision Manager before you are able to issue a refund. Rejecting an order in Decision Manager will automatically perform an Authorization Reversal for the order as part of the Cron process that queries Cybersource for updates in Decision Manager.

3.2.3 Custom Fields

Decision Manager supported custom fields are called Merchant Defined Data Fields. The Cybersource Module for Adobe Commerce will send ten of these fields, but they must be configured inside Decision Manager in order to make use of them.

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Name	MDD	Type	Description	Last Modified
Logged in customer	1	string	True if customer is logged in. False if guest customer.	2016-11-11 01:11:10 +00:00
Account creation date	2	string	Date account created	2016-11-11 18:24:32 +00:00
Purchase History Co...	3	string	Number of previous purchases for current customer	2016-11-11 18:24:52 +00:00
Last Order Date	4	string	Date of customer's previous order	2016-11-11 18:25:15 +00:00
Member account age	5	string	Age of current user's account in days	2016-11-11 18:25:44 +00:00
Repeat customer	6	string	Is user a repeat customer?	2016-11-11 18:25:57 +00:00
Coupon Code Used	20	string	coupon code used	2018-03-15 18:55:23 +00:00
Discount Amount	21	string		2016-12-14 18:11:47 +00:00
Gift Message	22	string		2016-12-14 18:22:02 +00:00
Order Source	23	string		2016-12-14 18:12:11 +00:00
Shipping Method Co...	31	string		2019-09-06 10:09:35 +00:00
Shipping Method D...	32	string		2019-09-06 10:10:03 +00:00

Figure 14: Cybersource Business Center Decision Manager Custom Fields Configuration

To add the additional custom fields provided by Adobe Commerce, log into the Business Center and navigate to Decision Manager > Shared Configuration > Custom Fields. Use the tables below to configure the fields.

To add a field, click the “ADD CUSTOM FIELD” button, select the Order Element, and input the name. Follow the table below to map the correct element and name

Field Name	Order element
Logged in customer	Merchant_defined_data1
Account creation date	Merchant_defined_data2
Purchase History Count	Merchant_defined_data3
Last Order Date	Merchant_defined_data4
Member account age	Merchant_defined_data5
Repeat customer	Merchant_defined_data6
Coupon Code Used	Merchant_defined_data20
Discount Amount	Merchant_defined_data21
Gift Message	Merchant_defined_data22
Order Source	Merchant_defined_data23
Shipping Method Code	Merchant_defined_data31
Shipping Method Description	Merchant_defined_data32

Table 1: Field Name to Order element Mapping Table

For complete Decision Manager configuration instructions, please refer to the Cybersource Decision Manager User Guide referenced in [Section 8](#) of this manual.

3.3 Security Credentials

In addition to the Secure Acceptance security credentials created in [Section 2.1](#), the module uses other connection methods to access Cybersource services that require their own security credentials for authentication.

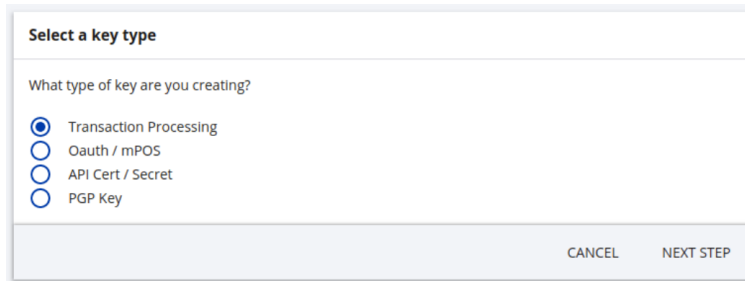
NOTE: Configuring of SOAP Toolkit Key is mandatory for this extension to function properly.

3.3.1 Create a SOAP Toolkit Key

The Cybersource Module for Adobe Commerce makes use of the SOAP Toolkit API to access several Cybersource services.

To create a SOAP Toolkit API transaction key, navigate in the Enterprise Business Center to Payment Configuration > Key Management.

1. Click the “Generate Key” button.
2. Select the “Transaction processing” key type and click “NEXT STEP”.
3. Select the “SOAP” as key subtype and click “Submit”.
4. Save the resulting key for purposes of entering in your Adobe Commerce configuration.



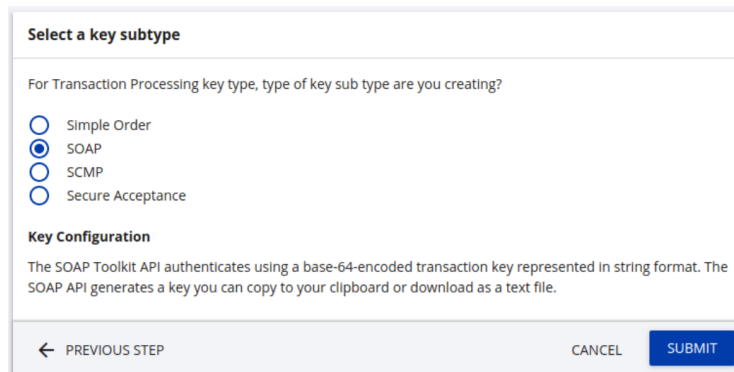
Select a key type

What type of key are you creating?

- Transaction Processing
- Oauth / mPOS
- API Cert / Secret
- PGP Key

CANCEL NEXT STEP

Figure 15: Create a Transaction Security Key - Selecting Key Type



Select a key subtype

For Transaction Processing key type, type of key sub type are you creating?

- Simple Order
- SOAP
- SCMP
- Secure Acceptance

Key Configuration

The SOAP Toolkit API authenticates using a base-64-encoded transaction key represented in string format. The SOAP API generates a key you can copy to your clipboard or download as a text file.

← PREVIOUS STEP CANCEL SUBMIT

Figure 16: Create a Transaction Security Key - Selecting Key Subtype

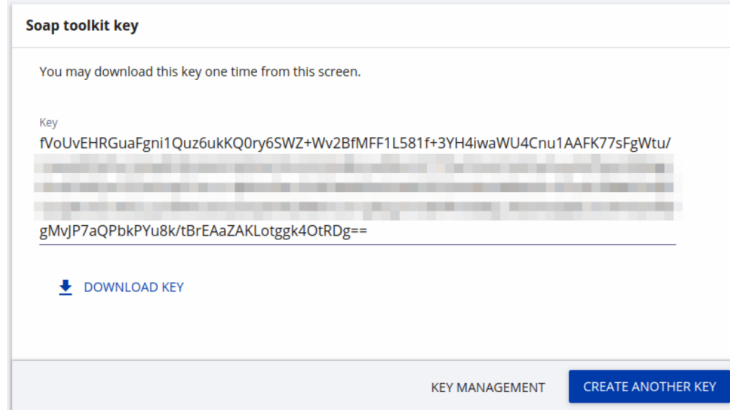


Figure 17: Create a Transaction Security Key - Generated SOAP Toolkit Key

3.3.2 Create a REST API Key

As of version 3.1.5, the Cybersource Module for Adobe Commerce requires REST API key creation to use some services, such as Flex Microform or Fraud Management report.

To create a REST API key, navigate in the Enterprise Business Center to Payment Configuration > Key Management.

1. Click the “Create Key” button.
2. Select the “REST Shared Secret” as key type and click “Generate key”.
3. Save the resulting key Shared Secret and Key for purposes of entering in your Adobe Commerce configuration.

[Dashboard](#) / Create Key

Create Key

Key Types

Select a key type from the options below.

Recommended Key Types

REST APIs

The REST API is our latest solution for developing and deploying solutions on the Cybersource platform.

[Details for REST APIs](#)

- REST - Shared Secret
- REST - Certificate

Figure 18: Create a REST API Key - Selecting Key Type

SCMP
Legacy Integration method.
[Details for SCMP](#)

SCMP

[Generate key](#) [Cancel](#)

Figure 19: Create a REST API Key – Generate Key

[Dashboard](#) / [Create Key](#) / Key Generation

Key Generation


REST API Shared Secret Key

Key Configuration

Shared API authenticates using a base-64-encoded transaction key represented in string format. The shared API generates a key you can copy to your clipboard or download as a text file.

Key

Shared Secret

[Download key](#) 

[Generate another key](#) [Cancel](#)

Figure 20: Create a REST API Key - Generated Shared Secret and Key

3.3.3 Create a Report Download User

Note: Configuring of Report Download user is not required for this extension to function properly as of version 3.1.5. The information below is only for pre-3.1.5 user’s reference.

The Cybersource Module for Adobe Commerce uses a porting API that allows Adobe Commerce to query Cybersource for information about transactions. To activate this, you must create a separate Cybersource Business Center user with the role of “Report Download”.

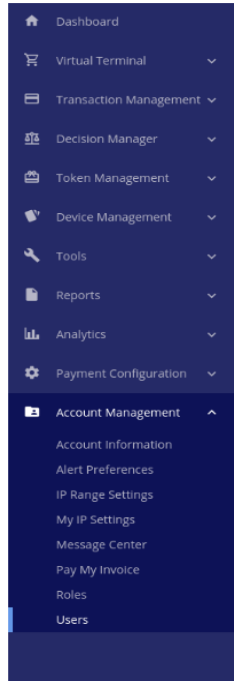


Figure 21: Cybersource Business Center Main Navigation - User Administration

Navigate to the Account Management > User Administration section of the main navigation. The screen will show a listing of active users. Click the “Add User” button. The next screen will look like this:

Add User Help

Merchant ID *

First Name *
Report

Last Name *
User

User Name (Optional)
reporting

Email *
report@example.org

Role *
reportdownload

CANCEL **SAVE**

Figure 22: Add New Cybersource Business Center User Screen

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Fill out the form and select 'Report Download' User Role. Once you complete the Add User form, an email will be sent to the address used on the form. The email will contain a link and a onetime 'token' used to validate the email account. Once the token is entered, you will be asked to reset the password.

3.4 Backend Setup

Certain Cybersource services supported by the Module require additional backend setup on your Merchant ID. Please contact your Cybersource Account Representative to enable any of the following services:

1. Payment Tokenization: Required by the Module for Credit Card processing
2. Decision Manager
3. Payer Authentication
4. PayPal Express Checkout
5. E-Check
6. Online Bank Transfers
7. Tax Calculation
8. Klarna
9. Account Updater
10. Click to Pay (enabled in the EBC)
11. Apple Pay (enabled in the EBC)

4 Adobe Commerce Backend Configuration Settings

Once logged into the administration section of your Adobe Commerce website, the configuration panel can be accessed by navigating to the following screen:

Stores > Configuration > Sales > Payment Methods

On the Payment Methods screen, you will see the settings for the Cybersource module. In the Cybersource module settings, there are additional sub panels for configuring the module and other payment methods (*Refer Figure 23*).



⊖ General

⊖ Credit Card

⊖ E-Check

⊖ Fraud Management

⊖ Apple Pay

⊖ Visa Checkout

⊖ Google Pay

⊖ Account Updater

⊖ Alt Payments

⊖ PayPal

⊖ Klarna

⊖ Bank Transfer

⊖ WeChat Pay

Figure 23: Main Cybersource configuration panel with sub panels

4.1 General Settings

The settings under “General” section are applicable to all the payment methods.

The screenshot displays the 'Configuration' page for Cybersource. The left sidebar contains navigation icons for Dashboard, Sales, Catalog, Customers, Marketing, Content, Reports, Stores, System, and Find Partners & Extensions. The main content area is titled 'Configuration' and features a 'Save Config' button in the top right. Below the title, there's a section for 'Delivery Methods' and 'Google API'. The 'Payment Methods' section is active, showing '3D Secure' and 'SERVICES' and 'ADVANCED' dropdowns. The 'General' settings section includes:

- Debug Mode** (store view): Yes (dropdown)
- Sort Order** (store view): 10 (input field)
- Show exact rejection or error message to users** (global): No (dropdown)
- Override payment error route path** (store view): [Empty text field] Use system value

 Below these are expandable sections for 'WebService Configuration', 'Device Fingerprint', and 'Delivery Address Verification Service'.

Figure 24: General Settings

Section	Description
Debug Mode	Debug mode provides an option to troubleshoot using the Cybersource logs (cybs.log). If Yes, diagnostic information is stored in log files on the Adobe Commerce web server. If No, no information is logged
Sort Order	Change the default module sort order here
Show exact rejection or error message to users	If set to No the general error message will be displayed as per Adobe Commerce in all rejection and error cases. If set to Yes, the general error message will be displayed as per the responses from Cybersource in all rejection and error cases.
Override payment error route path	Specify the error page route path or the “checkout/cart” route will be used by default.

Table 2: General Settings

4.1.1 Webservice Configuration

Webservice Configuration includes the Default Merchant ID (applicable to all the payment methods) , the REST shared key and SOAP key detail.

⊖ Webservice Configuration

Merchant ID [website]

Test Mode [website]

Developer ID [store view]

⊖ SOAP

SOAP Key Detail [website]

⊖ REST

API Key Detail [website]

API Shared Secret Key [website]

Figure 25: Webservice Configuration Settings

Section	Description
Merchant ID	Your Cybersource Merchant ID
Test Mode	Select “Yes” if Test Business Center is used, and “No” for production use.
Developer ID	This is an optional field that must be no longer than 8 characters. Developer ID’s are assigned by Cybersource by request. Please contact your Cybersource Alliance Manager to have a Developer ID assigned to you.
SOAP Key Detail	A unique key (can be generated from the Cybersource EBC portal) to trigger response from SOAP toolkit API
REST API key Detail	Refer Section 3.3.2
REST API Shared Secret Key	Refer Section 3.3.2

Table 3: Webservice Settings

NOTE: Correct configuration of SOAP Web Service is required for the proper functioning of other services like Tax Calculation, Secure Acceptance, Click to Pay, PayPal, Account Takeover Protection and Apple Pay. If you experience issues with these modules, please ensure that the SOAP Web Service options are

configured correctly. It should be ensured that , “SOAP API Key Detail” have correct value and “Test Mode” option matches your Cybersource Merchant account environment.

NOTE: REST Web Service section proper configuration is required for other services including Flex Microform, Decision Manager and Account updater. If you experience issues with these modules, please make sure the REST Web Service options are configured properly: “API Key Detail” and “API Shared Secret Key” have correct value and “Test Mode” option matches your Cybersource Merchant account environment.

4.1.2 Device Fingerprint

Device Fingerprinting is used with Fraud Management for all relevant payment methods. If you are not using Decision Manager, you should disable this module.

⊖ Device Fingerprint

Active [store view]

Org ID [store view]

Figure 26: Cybersource Device Fingerprint Settings

Section	description
Active	Select “Yes” to activate or select “No” to deactivate Device Fingerprint
Org ID	To obtain this value either for test or production, contact your Cybersource representative.

Table 4: Device Fingerprint Settings Notes

4.1.3 Delivery Address Verification Service

“Delivery Address Verification Service” acts as an additional layer of address verification and normalization on the shipping page.

⊖ Delivery Address Verification Service

Address verification [store view]

Address force normalization [store view]

Figure 27: Cybersource Shipping Address Verification Settings

Section	Description
Address Verification	Select “Yes” to enable this module or “No” to disable this module.
Address Force Normalization	Select “Yes” to require the use of suggested address alternatives or select “No” to make use of suggested address alternatives optional.

Table 5: Shipping Address Verification Settings Notes

4.2 Credit Card

This section contains options to configure Credit Card payments.

⊖ Credit Card

Enabled [store view] Yes

Title [store view] Cybersource Credit Card

Payment API [store view] SOAP Toolkit API
NOTE: SOAP Toolkit API requires Token Management Service to be enabled for your Merchant Account in EBC.

Checkout Flow Type [store view] Hosted Checkout (formerly Web/Mobile)
NOTE: Flex Microform will use SOAP Toolkit API by default.

CSRF Token Expiration Time (Seconds) [global] 600
For Checkout API Only! Minimum Recommendation: 300 seconds = 5 Minutes

⊖ Strong Customer Authentication

⊖ Credit Card Settings

⊖ Payer Authentication

⊖ Hosted Checkout Profile

⊖ Save Card for Later Service

⊖ reCaptcha

Figure 28: Cybersource Credit Card Settings

Section	Description
Enabled	Select “Yes” to activate and “No” to deactivate Secure Acceptance payment method
Title	This text is displayed to customers as the name of Secure Acceptance payment method for credit cards. This is used for Web Mobile, Flex Microform and Silent Order Post configurations.

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Section	Description
Payment API	Secure Acceptance API - an authorization is performed now of posting card data to Cybersource SOAP Toolkit API - the card information is tokenized via Cybersource, authorization is requested separately via SOAP Service.
Checkout Flow Type	<p>Hosted Checkout lets you securely accept payments made on the web or on mobile browsers, worldwide, without handling payment data (process involves a redirect to Cybersource).</p> <p>Checkout API integration method securely passes or “posts” payment data from the customer directly to the Cybersource system (the process does not involve a redirect to Cybersource)</p> <p>Flex Microform includes all benefits from the Hosted Checkout and Checkout API - potential SAQ A qualification and the customer never leaves your checkout page.</p> <p>We recommend selecting our REST-based Microform Integration (formerly called Flex Microform) to access new enhancements, easier configuration/customization, and updated technology. To learn more about Microform Integration, please visit: Seamless payments, ironclad security: Get the best of both Cybersource</p>
CSRF Token Expiration Time (Seconds)	A lifetime of SOP security token used to prevent card testing attacks. Leave blank for default of 600 seconds.

Table 6 – Secure Acceptance Configuration Settings Note

Credit Card

Enabled (store view): Yes

Title (store view): Cyberource Credit Card

Test Mode (store view): Yes

Payment API (store view): SOAP Toolkit API
NOTE: SOAP Toolkit API requires Token Management Service to be enabled for your Merchant Account in EBC.

Checkout Flow Type (store view): Flex Microform
 Hosted Checkout (formerly Web/Mobile)
 Checkout API (formerly Silent Order Post/SOP)
 Flex Microform
 000

CSRF Token Expiration Time (Seconds) (global): 000
For Checkout API Only! Minimum Recommendation: 300 seconds = 5 Minutes

Figure 29: Cybersource Credit card: checkout flow type

Payment API	Checkout Type	Authorization
Secure Acceptance	Checkout API	Browser to Server Asynchronous Integration. The Authorization and Tokenization gets handled by Cybersource and the browser gets redirected to an Authorization endpoint.
Secure Acceptance	Hosted Checkout	Browser to Server Asynchronous Integration. The Authorization and Tokenization gets handled by Cybersource and a Cybersource Hosted Iframe gets rendered at checkout to complete Authorization.
SOAP Toolkit	Checkout API	Browser/Server to Server Synchronous Integration. The Browser issues a Token Creation request and uses it to perform an Authorization through the merchant's server.
SOAP Toolkit	Hosted Checkout	Browser/Server to Server Synchronous Integration. The Hosted Iframe issues a Token Creation request and uses it to perform an Authorization through the merchant's server.
SOAP Toolkit/ Secure Acceptance	FLEX Microform	Browser/Server to Server Synchronous Integration. The FLEX Microform SDK issues a Token Creation request and uses it to perform an Authorization through the merchant's server. Flex Microform uses SOAP Toolkit API by default.

Table 7: Secure Acceptance Payment Combinations

4.2.1 Strong Customer Authentication

4.2.1.1 Reason code 478

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

Note: For Secure Acceptance, the customer will be 3DS challenged only when “Enforce Strong Customer Authentication when card is not being saved” is enabled under Strong Customer Authentication setting.

⊖ Strong Customer Authentication

Enforce Strong Customer Authentication for Secure Acceptance API

Enforce Strong Customer Authentication when saving a card <small>[store view]</small>	Yes	?
Enforce Strong Customer Authentication when card is not being saved <small>[store view]</small>	Yes	?

⊖ Credit Card Settings

⊖ Hosted Checkout Profile

⊖ Save Card for Later Service

⊖ reCaptcha

Figure 30: Strong Customer Authentication for Secure Acceptance

4.2.1.2 Enforce Strong Customer Authentication for Storing a Card

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

⊖ Strong Customer Authentication

Enforce Strong Customer Authentication for Secure Acceptance API

Enforce Strong Customer Authentication when saving a card <small>[store view]</small>	Yes	?
Enforce Strong Customer Authentication when card is not being saved <small>[store view]</small>	Yes	?

⊖ Credit Card Settings

⊖ Hosted Checkout Profile

⊖ Save Card for Later Service

⊖ reCaptcha

Figure 31: Strong Customer Authentication while saving a card

4.2.2 Credit Card Settings

Credit Card Settings

For Checkout API Only! Minimum Recommendation: 300 seconds x 1 Minutes

Payment Action (view)

Auth Indicator (view)
Flag that specifies the purpose of the authorization for Secure Acceptance API only

New Order Status (view) Use system value

Ignore AVS (view)

Ignore CVV (view)

Skip Fraud Management for tokenization (view)

Skip Pre-Authorization Check for Tokenization (view) Use system value
Yes: Skip the pre-authorization check. No: Perform the pre-authorization check. Use the RiskEngine module to protect your store from non-compliance and avoid alerts if using Checkout API

Pass expiration date for tokenized card via SCAP (view)

Credit Card Types (view) Use system value

American Express

Visa

MasterCard

Discover

JCB

Diners

Master International

Other

For Checkout API and Flex Members only

Payments from Applicable Countries (view) Use system value

Payments from Specific Countries (view)

Afghanistan

Aland Islands

Albania

Algeria

American Samoa

Andorra

Angola

Anguilla

Antarctica

Antigua & Barbuda

Override Secure Acceptance locale (view) Use system value
Leave the system default to use your store locale

Figure 32: Cybersource Secure Acceptance Settings

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Section	Description
Payment Action	Set to Authorize Only to reserve funds during checkout and capture during invoice creation. Set to Authorize and Capture to authorize and capture during customer checkout.
Auth indicator	This option specifies the purpose of the authorization.
New Order Status	Select the order status assigned to the order when successfully paid with Cybersource
Ignore AVS	If set yes, the results of AVS verification are ignored.
Ignore CVN	If set yes, the results of CVN verification are ignored. See Cybersource Secure Acceptance
Skip Fraud Management for Tokenization	If set to No, the 'Skip Decision Manager' field is set to 'false' for Secure Acceptance tokenization requests and set to 'true' otherwise.
Skip Pre Authorization check for Tokenization	If set to No, the 'skip preauthorization' field is set to 'false' for Secure Acceptance tokenization requests and set to 'true' otherwise.
Pass expiration date for tokenized card via SOAP	Card Expiration Date with SOAP Toolkit Authorization Calls for card tokenization
Credit Card Types	Select which card types you would like to accept. This only applies to Silent Order Post configuration. It is not used for Web/Mobile.
Payment from Applicable Countries	If set to 'All Allowed', Adobe Commerce global settings for allowed countries is used to determine if the customers billing Country is applicable for use of this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Payment from Specific Countries	This is a multi-select box allowing the store owner to specify countries that will be allowed to use this payment method
Override secure acceptance locale	Leave the system default to use store locale

Table 8: Secure Acceptance Settings Notes

4.2.3 Payer Authentication

The 3D Secure protocol, often known by its branded names like “Verified by Visa” aims to reduce fraud and provide added security to online payments. 3D Secure v2 adds “frictionless authentication” and improves the user experience.

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⊖ Payer Authentication

NOTE: Payer Authentication Cardinal Commerce SDK works through the SOAP Toolkit Flow Only!

Enabled [store view] Yes

Org Unit ID [store view] Contact Cybersource Customer Support to obtain this

API ID [store view] Contact Cybersource Customer Support to obtain this

API Key [store view] Contact Cybersource Customer Support to obtain this

Card Types [store view] Use system value

- American Express
- Visa
- MasterCard
- Discover
- JCB
- Diners
- Maestro International
- Other

Select cards for 3D Secure validation

Figure 33: Cybersource Payer Authentication Settings

Section	Description
Enabled	Select “Yes” to activate and “No” to deactivate Payer Authentication Module
Org Unit	Please contact Cybersource to obtain this value
API ID	Please contact Cybersource to obtain this value
API Key	Please contact Cybersource to obtain this value
Card Types	Select card types to be enabled for Payer Authentication.

Table 9 – Payer Authentication Settings Notes

4.2.4 Checkout API Profile

This section provides options to configure Checkout API profile. Checkout API profile will be used for Credit Card payments when “checkout flow” is selected as “Checkout API (formerly Silent Order Post/SOP)” under the Credit Card Settings.

Checkout API Profile

Profile Id [website]

Access Key [website]

Secret Key [website]

Payer Authentication Profile

Use another Secure Acceptance Profile for Payer Authentication payments

Enabled [website] Yes

Profile Id [website]

Access Key [website]

Secret Key [website]

Figure 34: Cybersource Checkout API Profile Settings

Section	Description
Profile ID	See Section 3.1.2
Access Key	See Section 3.1.4
Secret Key	See Section 3.1.4

Table 10: Payer Checkout API Profile Settings Notes

4.2.4.1 Payer Authentication Profile

Section	Description
Enabled	If enabled, the additional Profile may be configured for frontend checkout use and additional group of Profile options is visible. Admin orders and stored credit card payment will still go using primary profile configured above. go using primary profile configured above.
Secret Key	For additional profile
Profile ID	For additional profile

Access Key	For additional profile
------------	------------------------

Table 11: Payer Checkout API Profile Settings Notes

4.2.5 Hosted Checkout Profile

This section provides options to configure Hosted Checkout API profile. Hosted Checkout API profile will be used when “checkout flow” is selected as “Hosted Checkout (formerly Web/Mobile)” under the Credit Card Settings.

Hosted Checkout Profile

Profile Id [website]

Access Key [website]

Secret Key [website]

Use Iframe [website]

Payer Authentication Profile

Use another Secure Acceptance Profile for Payer Authentication payments

Enabled [website]

Profile Id [website]

Access Key [website]

Secret Key [website]

Figure 35: Cybersource Hosted Checkout Profile Settings

Section	Description
Secret Key	See Section 3.1.4
Profile ID	See Section 3.1.2
Access Key	See Section 3.1.4
Use Iframe	If set to “YES”, embedded option for Hosted Checkout will be shown.
Enable Iframe “sandbox” Attribute	If set to “YES”, enables “sandbox” attribute for the iframe.

Table 12: Hosted Checkout Profile Settings Notes

4.2.5.1 Payer Authentication Profile

Section	Description
Enabled	If enabled, the additional Profile may be configured for frontend checkout use and additional group of Profile options is visible. Admin orders and stored credit card payment will still go using primary profile configured above. go using primary profile configured above.
Secret Key	For additional profile
Profile ID	For additional profile
Access Key	For additional profile

Table 13: Hosted Checkout Profile Settings Notes

4.2.6 Save Card for Later Service

Save Card for Later Service

Enabled [website] Yes

Saved Card Section Title [store view] CyberSource Stored Cards

Save Card for Later for Admin orders [store view] Yes
Enables storing card details for orders placed in the admin area

Use CVV for Saved Credit Cards [store view] Yes

Use CVV for Saved Credit Cards in Admin [store view] Yes

Figure 36: Cybersource Save Card for Later Service Settings

Section	Description
Enabled	Enables the customer to save their credit card information securely for later use.
Saved Card Section Title	Specify the title of saved cards payment method.
Save Card for Later for Admin orders	Enables storing card details for orders placed in the admin area.
Use CVV for Saved Credit Cards	If set to “Yes”, the customer will be asked to enter Card Security Code when paying with stored cards.

Section	Description
Use CVV for Saved Credit Cards in Admin	If set to Yes, merchant will be asked to enter customer's Card Security Code when paying with stored cards.

Table 14: Save Card for Later Service Settings Notes

4.2.7 reCAPTCHA

SOAP Toolkit API provides an option to use reCAPTCHA, which helps to protect the merchant's store from brute force attacks. Most of the time reCAPTCHA is invisible to normal users but will provide a visible challenge.

The module providing reCAPTCHA is an optional package. In order to install it, run the following command for composer installation

```
composer require Cybersource/module-recaptcha
```

4.2.7.1 Create reCAPTCHA

This section talks about generating Google reCAPTCHA Site Key and Secret Key.

1. Go to Google reCAPTCHA website using this <https://www.google.com/recaptcha/about/>.
2. Head to **Admin Console** from the options.
3. Go to **Create** icon.
4. In Register a new site, fill in the details required.
 - a. Label can be any name to identify the site.
 - b. Select reCAPTCHA v2 for reCAPTCHA type.
 - c. Select one of types of reCAPTCHA implementation
 - i. "I'm not a robot" Checkbox
 - ii. Invisible reCAPTCHA
 - d. Add the domain on which your Adobe Commerce server is hosted.
 - e. Add the email address of the owner.
 - f. Accept the Terms of Service and click Submit.
5. After submitting the details, the reCAPTCHA site key and secret key will be generated. These keys can then be used during configuring the module in Back Store.

4.2.7.2 Configure reCAPTCHA in back-store

1. Proceed to Adobe Commerce Admin panel > System Configuration > Payment Methods
2. Navigate to Cybersource > General > reCAPTCHA area and set Enabled option to Yes
3. Enter your reCAPTCHA keys
4. Select our reCAPTCHA type
5. Save the configuration
6. Clear the Magento cache

reCaptcha

Enabled [store view] Yes

Website API key [store view]

Secret API key [store view]

reCaptcha type [store view] Invisible reCaptcha

Badge position [store view] Bottom Right

reCaptcha language [store view] Auto

Figure 37:

reCAPTCHA Settings

Section	Description
Enabled	Select “Yes” to activate and “No” to deactivate reCAPTCHA
Website API Key	Enter your site key obtained from reCAPTCHA Admin Console.
Secret API Key	Enter your secret key obtained from reCAPTCHA Admin Console.
reCAPTCHA type	Select reCAPTCHA type that you have selected for your API keys.
Badge position	Select reCAPTCHA badge position: Bottom Left/Bottom Right - reCAPTCHA badge is displayed on left/right bottom corner of the checkout page. Inline - reCAPTCHA badge is displayed below the payment information form.
reCAPTCHA language	Select a language code for reCAPTCHA or leave the ‘Auto’ option selected.

Table 15: reCAPTCHA Setting Notes

4.3 Electronic Check (e-Check)

The Cybersource E-Check module allows customers to make purchases using a Routing Number and an Account Number.

4.3.1 Payment Event Types

During checkout, an E-Check transaction request is sent to Cybersource and if successful, the transaction is sent to the Automated Clearing House (ACH). This process mirrors how physical Checks work.

Adobe Commerce will Query Cybersource periodically to check on the status of each Pending E-Check transaction. In response, Cybersource will provide updated Transaction Statuses called a ‘Payment Event Type’. As a result, there are many possible outcomes that can happen during ACH processing. For each Pending Transaction included in the Cybersource response, Adobe Commerce must decide if a transaction should remain Pending, or if it should be considered Settled, or if the transaction was Rejected.

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To manage this, the settings below allow you to configure what action Adobe Commerce will take for each Payment Event Type.

- If the Payment Event Type is mapped as a Pending Event Type, no change is made to the Transaction or Order status. The order should remain in Payment Pending state.
- If the Payment Event Type is mapped as a Reject Event Type, the order is cancelled.
- If the Payment Event Type is mapped as an Accept Event Type, an invoice is prepared for that order and the order status will change to Processing.

For a description of possible Payment Event Types see Reporting Developer Guide in [Section 3.3.2](#).

4.3.2 Testing

Testing E-Check Payment Event Types is difficult because a sandbox environment is not available to simulate each Event Type. As a result, there are two settings in Adobe Commerce that will help simulate the possible event types during processing of the requested report. Once configured, the status request is made to Cybersource for each pending E-Check transaction, but Adobe Commerce will ignore the returned Payment Event Type in the response and instead use the Test Event Type.

Note: Ensure this feature is disabled for production use.

E-Check

The screenshot displays the configuration interface for the 'E-Check' payment method. It includes the following settings:

- Enabled:** A dropdown menu set to 'Yes'.
- Title:** A text input field containing 'Cybersource ECheck'.
- Accept Event Type:** A list of event types with 'Final NSF' selected. Other options include Failed, First NSF, NSF, Second NSF, Stop Payment, Void, BATCH_ERROR, BATCH_RESET, and CANCELLED.
- Pending Event Type:** A list of event types with 'NSF' selected. Other options include Declined, Error, Failed, Final NSF, First NSF, Second NSF, Stop Payment, Void, BATCH_ERROR, and BATCH_RESET.
- Reject Event Type:** A list of event types with 'First NSF' selected. Other options include Completed, Correction, Declined, Error, Failed, Final NSF, NSF, Second NSF, and Stop Payment.

Figure 38: Cybersource E-Check Settings

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Test Event Type <small>[store view]</small>	First NSF
Service URL <small>[website]</small>	https://ebc.cybersource.com/ebc
Merchant password <small>[website]</small>	
Merchant Username <small>[website]</small>	
Payment From Applicable Countries <small>[website]</small>	All Allowed Countries
Payment From Specific Countries <small>[website]</small>	<div style="border: 1px solid #ccc; padding: 5px; min-height: 150px;"> <ul style="list-style-type: none"> Afghanistan Albania Algeria American Samoa Andorra Angola Anguilla Antarctica Antigua & Barbuda Argentina </div>
Report check period, days <small>[store view]</small>	7
Enabled Drivers License Number <small>[store view]</small>	No
Enabled Check Number <small>[store view]</small>	No
Agreement Required <small>[store view]</small>	Yes
SEC code <small>[store view]</small>	Default
Sort Order <small>[store view]</small>	40

Figure 39: Cybersource E-Check Settings (continued)

Section	Description
Enabled	This setting activates or deactivates this payment method

Cybersource Global Management Payment for Adobe Commerce

Section	Description
Title	This text is displayed to customers as the name of this payment method
Pending Event Type	Select which payment statuses that you will consider 'Pending'. This would signify transactions for which no deposit has been received yet. Contact your Cybersource representative if you have any questions about appropriate statuses.
Reject Event Type	Transactions that were initially accepted during checkout, but after processing by the Automated Clear House, the transaction was rejected. Adobe Commerce will learn of transactions that have failed
Accept Event Type	Select Event Types that signify the receipt of funds so an invoice can be prepared, and the order status moved to 'Processing'
Test Event Type	When Testing, you can use this setting to simulate a Payment Event Type for all 'Pending Payment' orders that were paid for with an E-Check transaction.
Service URL	https://ebc.Cybersource.com/ebc/Query
Merchant Username	Cybersource Business Center Username with Report Download permissions
Merchant Password	Password for Report Download user
Payment from Applicable Countries	If set to 'All Allowed', Adobe Commerce global settings for allowed countries are used to determine if the customer's billing Country is allowed for this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Payment from Specific Countries	This is a multi-select box allowing the store owner to specify countries that will be allowed to use this payment method.
Report check period, days	The report is generated daily on Monday to Friday unless Cybersource does not receive a data file from the processor, receives the data file after the cut-off time, or receives an empty data file. Because the report is not generated on weekends, the report that you download on Mondays contains all your weekend transactions. Make sure your implementation can handle reports that contain transactions spanning multiple processing days.
Enabled Driver's License Number	Contact your TeleCheck representative to find out whether this field is required or optional.
Enabled Check Number	Chase Paymentech Solutions: Optional. Cybersource ACH Service: Not used.

Section	Description
	RBS WorldPay Atlanta: Optional on debits. Required on credits. TeleCheck: Strongly recommended on debit requests. Optional on credits.
Agreement Required	Select “yes” if required agreement at checkout page.
SEC Code	Code that specifies the authorization method for the transaction. Possible values: <ol style="list-style-type: none"> 1. ARC 2. CCD 3. POP 4. PPD 5. TEL 6. WEB
Sort Order	Change the default module sort order here.

Table 16: Cybersource e-check settings

4.4 Fraud Management

This section provides configuration settings for Fraud Management.

⊖ Fraud Management

Enable Fraud Management CRON Job [store view] Yes


Please ensure to have the Magento Cron Job Enabled in order to make use of the Fraud Management Cron Job for Fraud Management Transactions. PLEASE NOTE: The default cron job runs every 2 minutes and pulls in converted transactions from the Fraud Management API in last 23 hours.

Fraud Management fail email sender [store view] General Contact Use system value

Fraud Management fail email template [store view] Cybersource DM fail email (Default) Use system value

Settle Fraud Management accepted orders automatically [store view] No

⊖ On-Demand Job

Report Date:  [store view]

Run

Change the date above to look for transactions at any date in the past, which will look for the next 23 hours from that date.

Figure 40: Cybersource Fraud Management Settings

Section	Description
Enable Fraud Management CRON Job	If Fraud Management is used by your configuration, Adobe Commerce must learn of any changes to FM status. Enable this setting to ensure Adobe Commerce will query Cybersource to check on the status of any transactions that were set to “REVIEW” to see if any have been either accepted

Section	Description
	or rejected. Disable this setting if Fraud Management is not used.
FM fail email sender	If the order is rejected by Fraud Management, the customer will be notified. Select the admin sender contact here.
FM fail email template	If the order is rejected by Fraud Management, the customer will be notified. Select the admin sender contact here.
Settle Fraud Management accepted orders automatically	If set to 'Yes', all the FM accepted orders will be settled automatically and otherwise if set to 'No'.
On-Demand Job	Allows to run download accepted or rejected transactions report for specific date. Select a date with a calendar and click "Run" button.

Table 17: Cybersource Fraud Management Settings Notes

4.5 Apple Pay

In order to use Apple Pay there are few prerequisites which one should take into consideration.

- You must have a valid Apple Developer Account.
- All pages that incorporate Apple Pay must be served over HTTPS.
- Your website must comply with the Apple Pay guidelines. For more information, see [Apple Pay on the Web Acceptable Use Guidelines](#).
- Your website must have HTTPS mode enabled and used on checkout: https://developer.apple.com/documentation/applepayjs/setting_up_server_requirements.

In order to configure Apple Pay with Cybersource Adobe Commerce module, you must perform the below mentioned actions.

1. Register an Apple Pay Merchant ID.
2. Validate your Store domain in Apple Pay.
3. Create a Payment Processing certificate.
4. Create a Merchant Identity certificate.

4.5.1 Create a Merchant ID

See [Apple's official article](#).

1. Go to [Certificates, Identifiers & Profiles page](#).
2. Select Identifiers from the sidebar. Click the "+" button.
3. Find and select the Merchant IDs from the list.

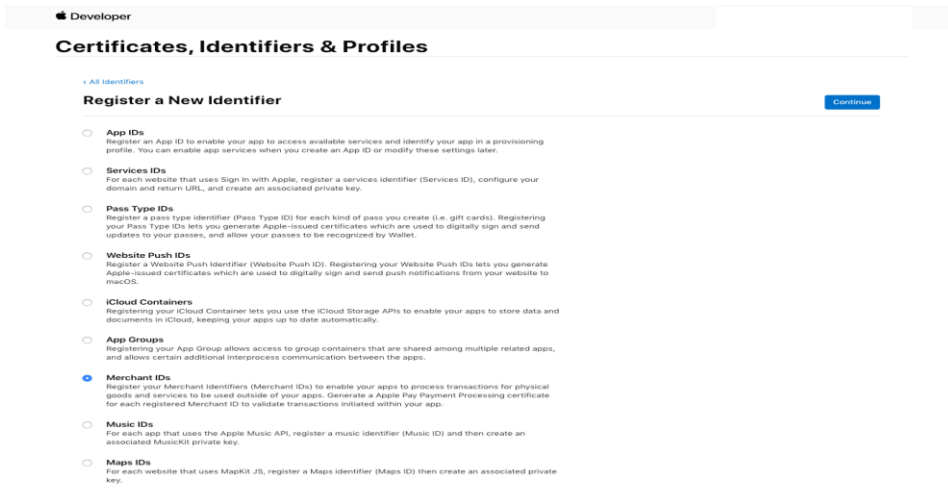


Figure 41: Register a New Identifier page

4. Fill in the Description and the Identifier field values. Record the value of the Identifier as it is required in the following configuration process. Click the Continue button.

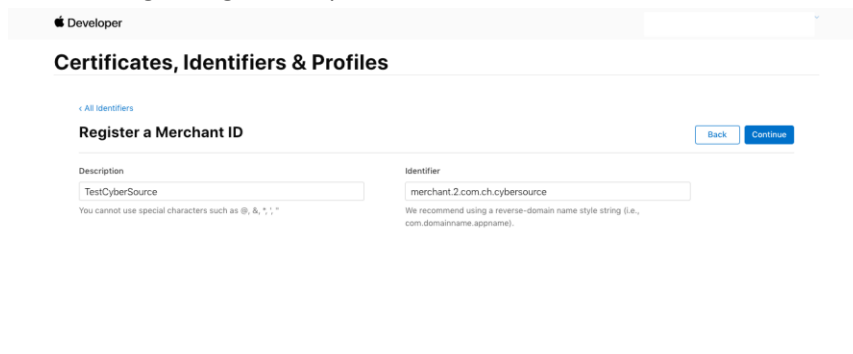


Figure 42: Register a Merchant ID page

5. Click the Register button to finish the Merchant ID creation process.



Figure 43: Finishing a new Merchant ID registration

4.5.2 Creating Payment Processing Certificate

A Payment Processing certificate is used to establish secure communication between Apple Pay and Cybersource.

1. Log in to your Cybersource Enterprise business center account.
2. On the left navigation panel go to “Payment Configuration” > “Digital Payment Solutions”.
3. Click “Configure” button near “Apple Pay” item.
4. Enter the value of your Apple Pay Merchant ID in the Apple Merchant ID field.

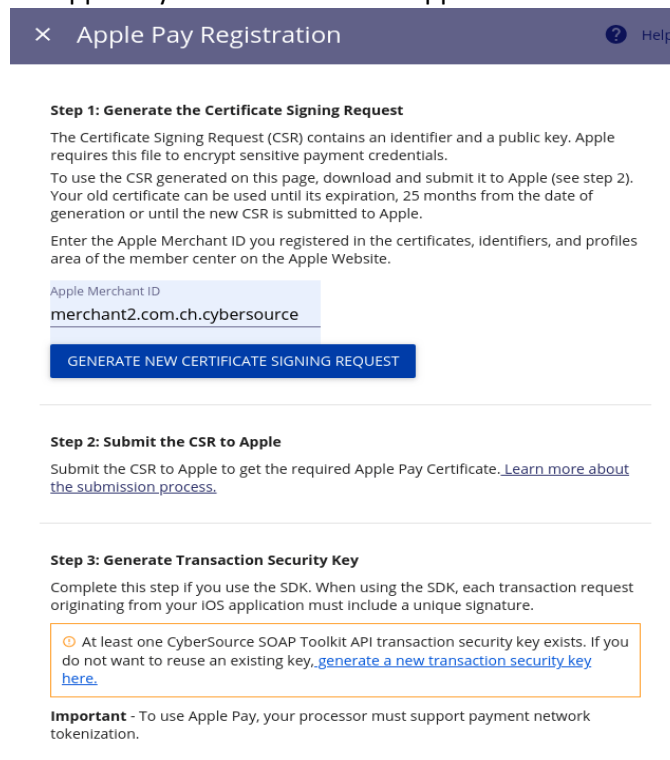


Figure 44: Cybersource EBC Apple Pay configuration page

5. Click Generate New Certificate Signing Request button. Save the generated CSR on your disk.
6. Go to [Certificates, Identifiers & Profiles](#) page on your Apple Developer portal.
7. Select Identifiers from the sidebar.
8. Select your Merchant ID from the list.
9. Under Apple Pay Payment Processing Certificate click the Create Certificate button.
10. Select the CSR file you have downloaded from Cybersource EBC previously.

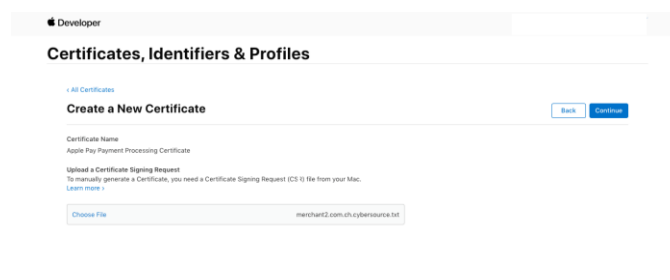


Figure 45: Uploading the Payment Processing Certificate Request

11. Click Continue button.
12. Click Download button.

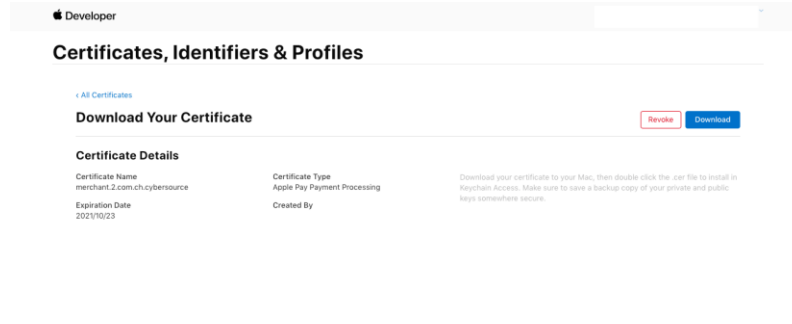


Figure 46: Downloading a Payment Processing Certificate

4.5.3 Domain Validation

1. Go to [Certificates, Identifiers & Profiles page](#) on your Apple Developer portal.
2. Select your Merchant ID from the list.
3. Click Add Domain button under Merchant Domains.
4. Enter your Store domain name into the field. Click Continue button.

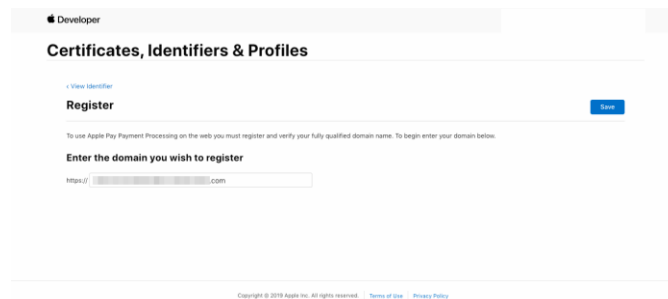


Figure 47: Entering a domain name for validation

5. Download the validation file and save on your disk.

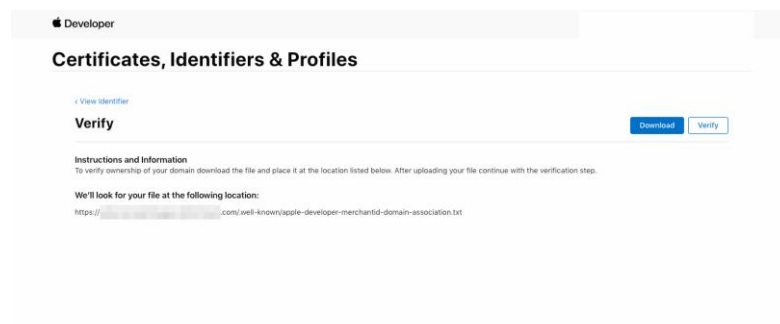


Figure 48: Verifying a domain

6. Upload the validation file into your Website root directory into the '.well-known' subdirectory.
7. Make sure the file is accessible via Web.
8. Click on the Validate button on the Verify page.
9. Click the Done button to finish the Domain Validation process.

4.5.4 Creating Merchant Identity Certificate

Merchant Identity certificate is used to authenticate your sessions on Apple Pay servers. The certificate and its private key files must be uploaded to your server and full paths to these files must be entered in Cybersource extension settings.

1. Go to [Certificates, Identifiers & Profiles page](#) on your Apple Developer portal.
2. Select your Merchant ID from the list.
3. Click the Create Certificate button under Apple Pay Merchant Identity Certificate section.
4. Generate your CSR following this [Create Certificate Signing Request](#).
5. Upload the CSR into the form and click Continue.

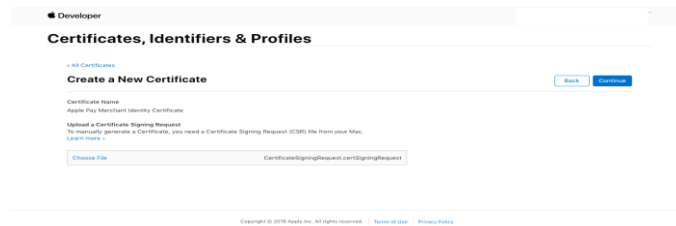


Figure 49: Uploading the Merchant ID CSR

6. Click the Download button and save the Certificate on your disk.
7. Convert the Certificate into PEM format

```
openssl x509 -inform der -in merchant_id.cer -out merchant_id.pem
```

8. Open the Keychain tool and find the Private Key for the CSR you have created on Step 4.
9. From the context menu click Export and save the private key as merchant_id.p12
NOTE: Do NOT specify any password for the exported Private Key protection.
10. Convert your Private Key into PEM format.

```
openssl pkcs12 -in merchant_id.p12 -out merchant_id.key -nodes
```

11. Upload converted Private Key merchant_id.key and Certificate merchant_id.pem files in your website var/ directory.
12. Enter full paths to the Certificate and Private key files in Adobe Commerce Admin under Stores > Configuration > Payment Methods > Cybersource > Apple Pay, "Path to certificate" and "Path to key" fields, respectively.

4.5.5 Extension Configuration

🔍 **Apple Pay**

Enabled [store view] Yes

Title [store view] ApplePay

Payment Action [website] Authorize Only

New Order Status [website] Processing Use system value

Apple Merchant ID [store view] _____

Apple Display Name [store view] Apple Pay Payment

Certified Domain [store view] _____

Path to certificate [store view] _____

Path to key [store view] _____

Credit Card Types [website] Use system value

- American Express
- Visa**
- MasterCard
- Discover
- JCB
- Diners
- Maestro International
- Other

Sort Order [store view] _____

Figure 50: Apple Pay configuration

Below are the settings which will help to configure the module.

Section	Description
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of this payment method on the Checkout page
Payment Action	Set to Authorize Only to reserve funds during checkout and capture during invoice creation. Set to Authorize and Capture to authorize and capture during customer checkout.

Section	Description
New Order Status	Select the order status assigned to the order successfully paid with Cybersource
Apple Merchant ID	Enter your Apple Pay Merchant ID created in Section 4.5.1
Apple Display Name	Defines business name the payer will see for the charge on a bank or credit card statement. For example, "COMPANY, INC."
Certified Domain	Validated Site Domain on which the service is meant to be used. Must NOT have https:// prefix. See Section 4.5.3
Path to Certificate	A full path to the Merchant ID Certificate file. See Section 4.5.4
Path to Key	A full path to the Merchant ID Certificate Private key file. See Section 4.5.4
Credit Card Types	Select which card types you would like to accept.
Sort Order	Change the default module sort order here

Table 18: Apple Pay Configuration Settings Notes

4.6 Click to Pay

This section provides options to configure Click to Pay Payment.

⊖ Click to Pay

Enabled [store view] Yes

Title [store view]

New Order Status [website] Processing Use system value

API Key [store view]

Payment Action [website] Authorize Only

Sort Order [store view]

Figure 51: Click to Pay Configuration settings

Section	Description
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of this payment method
New Order Status	Select the order status assigned to the order successfully paid with Cybersource

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Section	Description
API Key	Enter your Visa Click to Pay API Key here. Could be obtained from Cybersource EBC in the menu Account Management > Digital Payment Solutions > Visa Click to Pay > Settings tab > Visa Click to Pay API Key field
Payment Action	Set to Authorize Only to reserve funds during checkout and capture during invoice creation. Set to Authorize and Capture to authorize and capture during customer checkout
Sort Order	Change the default module sort order here

Table 19: Click to Pay Configuration Settings Notes

4.7 Google Pay

In order to use Google Pay, the following prerequisites should be taken into consideration:

1. Google Pay API requires that your site is running through HTTPS.

Google Pay

Enabled (store view) Yes

IMPORTANT: Google Pay API requires that your site is running through HTTPS!

Title (store view) Cybersource Google Pay

Payment Action (website) Authorize and Capture

Google Pay Merchant ID (store view)

Merchant Display Name (store view)

Payment From Applicable Countries (website) All Allowed Countries

Payment From Specific Countries (website)

- Afghanistan
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua & Barbuda
- Argentina

Credit Card Types (website)

- American Express
- Visa
- MasterCard
- Discover
- JCB

Use system value

Google Pay button on Product Page (store view) Yes Use system value

Google Pay button in minicart (store view) Yes Use system value

Sort Order (store view) 50

Figure 52: Google Pay Configuration

Section	Description
Enabled	This setting activates or deactivates this payment method
Title	This text is displayed to customers as the name of this payment method
Payment Action	Set to Authorize Only to reserve funds during checkout and capture during invoice creation. Set to Authorize and Capture to authorize and capture during customer checkout
Google Pay Merchant ID	Enter your Google-assigned merchant ID for production use.
Merchant Display Name	Specify Merchant name to display on Google Pay popup. Leave blank to use default store name.
Payment from Applicable Countries	If set to 'All Allowed', Adobe Commerce global settings for allowed countries is used to determine if the customer's billing Country can use this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Payment from Specific Countries	If 'Payment from Applicable Countries' options is set to 'Specific Countries' this allows to select them.
Credit Card Types	Select accepted card types
Google Pay button on Product Page	Shows or hides Google Pay button on the product page.
Google Pay button in minicart	Shows or hides Google Pay button on the minicart widget.
Sort Order	Change the default module sort order here.

Table 20: Google Pay Settings Note

4.8 Account Updater

Account Updater notifies you of changes to stored customer credit card data. Such changes could affect expiration date, credit card number, or a brand.

If you use Cybersource Recurring Billing, Payment Tokenization, or Token Management Services (TMS), Account Updater automatically updates the stored card data on your behalf.

Account Updater obtains credit card information from both the Visa Inc.'s Account Updater Service and MasterCard's Automatic Billing Updater Service.

For more details refer to the Cybersource [Account Updater Documentation](#).

- For Europe, MasterCard only will be supported

Cybersource Global Management Payment for Adobe Commerce

Account Updater

The screenshot shows the configuration interface for the Account Updater module. It includes several settings:

- Enabled**: A dropdown menu set to "Yes".
- Merchant ID**: An empty text input field.
- Update Interval**: Three dropdown menus set to "Monthly", "on the 22nd", and "at 7PM".
- Manual Update**: A calendar icon and an "Update" button.
- Test Mode**: A dropdown menu set to "Yes".
- Test Report Path**: A text input field containing "au/test.csv".

Below the "Manual Update" field, there is a note: "Choose AU report date to pull. Then click Update button to process." Below the "Test Report Path" field, there is a note: "Path is relative to magento var folder. Leave empty to pull report from Cybersource."

Figure 53: Account Updater settings

Section	Description
Enabled	This setting activates or deactivates the module
Merchant ID	Required. Your Cybersource Merchant ID
Update interval	Define Account updater cronjob run frequency. Recommended at least once per month.
Manual Update	Allows to process the report in manual mode. Select the date to start from and click the 'Update' button to start.
Test Mode	If yes, the account updater uses test endpoints for updating the stored tokens. Not for production use.
Test Report Path	Allow to specify path of test Account Updater report file. Path is relative to Adobe Commerce's var directory. Not for production use.

Table 21: Account Updater Settings Notes

4.9 ALT Payments

It has 4 types of Alternate Payments modules - PayPal Express Checkout, Klarna, Bank Transfer and WeChat Pay.

4.9.1 PayPal

This section provides options to configure PayPal Express Checkout, PayPal Credit and PayPal Billing Agreement.

Cybersource Global Management Payment for Adobe Commerce

Alt Payments

PayPal

Add PayPal as an additional payment method to your checkout page.

Enabled [website] Yes Use system value

Title [store view] Cybersource PayPal

MerchantID [store view] ██████████

New Order Status [website] Processing Use system value

PayPal Redirection Type [store view] Traditional Express Checkout

Traditional Express Checkout: Customer will be redirected to PayPal Payment Page.
In-Context Express Checkout: A PayPal popup will appear to customer complete payment.

Payment Action [website] Authorize Only

Payment from Applicable Countries [website] All Allowed Countries Use system value

Payment from Specific Countries [website]

- Afghanistan
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua & Barbuda
- Argentina

Enable PayPal Credit [website] No

PayPal Express Checkout lets you give customers access to financing through PayPal Credit® - at no additional cost to you. You get paid up front, even though customers have more time to pay. A pre-integrated payment button lets customers pay quickly with PayPal Credit®. [Learn More](#)

Paypal Credit Title [store view] CyberSource PayPal Credit

Enable PayPal Billing Agreements [website] No

Will appear as a payment option only for customers who have at least one active billing agreement.

Sort Order [store view]

Figure 54: PayPal Settings

Section	Description
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of this payment method
Merchant ID	Your Cybersource Merchant ID
New Order Status	Select the order status assigned to the order successfully paid with Cybersource

Cybersource Global Management Payment for Adobe Commerce

Section	Description
PayPal Redirection Type	Traditional Express Checkout: Customer will be redirect to PayPal Payment Page. In-Context Express Checkout: A PayPal popup will appear to customer complete payment.
Payment Action	Authorize Only will check the account for validity but not charge it until the order is approved and invoiced. Authorize and Capture will charge the PayPal account at the time of the order submission.
Payment from Applicable Countries	If set to 'All Allowed', Adobe Commerce global settings for allowed countries are used to determine if the customer's billing Country can use this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Payment from Specific Countries	This is a multi-select box allowing the store owner to specify countries that will be allowed to use this payment method.
Enable PayPal Credit	This setting activates or deactivates the module
PayPal Credit Title	This text is displayed to customers as the title of PayPal Credit payment option.
Enable PayPal Billing Agreements	Allows the registered customers to create a billing agreement for faster purchases in future.
Sort Order	A numeric value used to arrange this payment method amongst all the other Cybersource payment methods

Table 22: PayPal Express Checkout Settings Notes

4.9.2 Klarna

This section provides options to configure Klarna payments. It can be configured either using Default Merchant ID or the user can manually configure for a new Merchant ID.

⊖ Klarna

Enabled [website] Yes Use system value

Title [store view] Cybersource Klarna

Use Default Merchant ID [website] Yes Use system value

New order status [store view] Processing Use system value

Sort Order [store view] 40

Payment from Applicable Countries [website] All Allowed Countries Use system value

Payment from Specific Countries [website] Afghanistan, Albania, Algeria, American Samoa Use system value

Figure 55: Klarna configuration – Use Default Merchant ID as “Yes”

⊖ Klarna

Enabled [website] Yes Use system value

Title [store view] Cybersource Klarna

Use Default Merchant ID [website] No Use system value

Merchant ID [website] Use this Merchant ID for Klarna transactions

Transaction Key [website]

New order status [store view] Processing

Sort Order [store view] 40

Payment from Applicable Countries [website] All Allowed Countries Use system value

Payment from Specific Countries [website] Use system value

- Afghanistan
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua & Barbuda
- Argentina

Figure 56: Klarna configuration – Use Default Merchant ID as “No”

Section	Description
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of this payment method
Use Default Merchant ID (set to “Yes”)	By default, the Merchant ID given in Web Service Configuration under General Settings will be used.
Use Default Merchant ID (set to “No”)	Merchant ID and Transaction key needs to be entered
New order status	Select the order status assigned to the order successfully paid with Cybersource
Sort Order	Change the default module sort order here

Section	Description
Payment from Applicable Countries	If set to 'All Allowed', Adobe Commerce global settings for allowed countries are used to determine if the customer's billing Country is allowed for his payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Payment from Specific Countries	This is a multi-select box allowing the store owner to specify countries that will be allowed to use this payment method.

Table 23: Klarna Configuration Settings Notes

4.9.3 Bank Transfer

Online banking services enable customers to pay for goods using direct online bank transfers from their bank account to your merchant account.

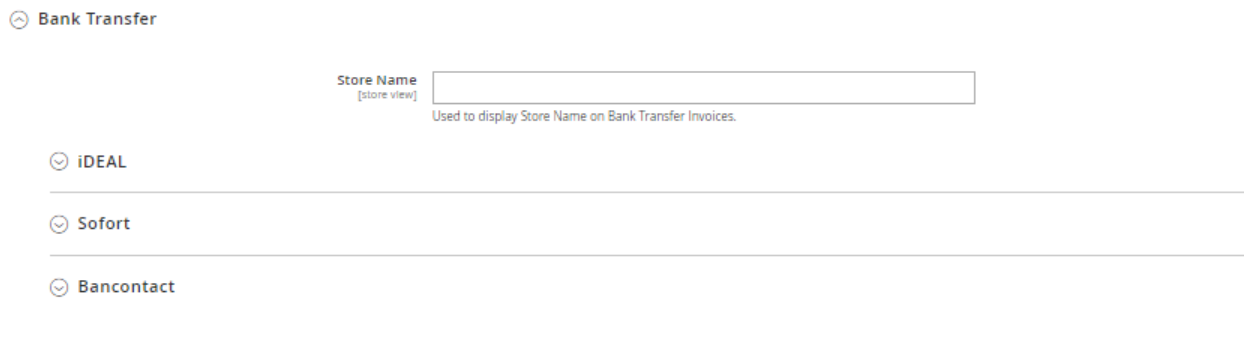


Figure 57: Cybersource Bank Transfer Settings

4.9.3.1 iDEAL

This section provides options to configure iDEAL Bank Transfer payment.

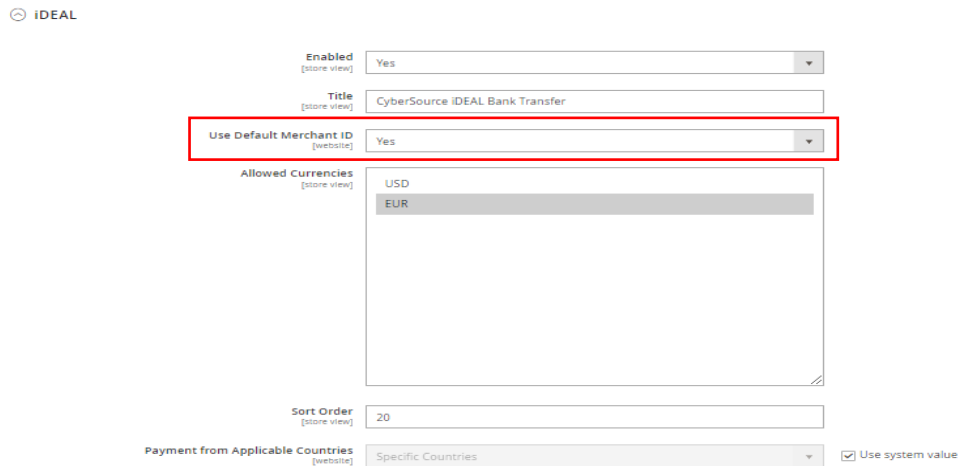


Figure 58: iDeal Configuration - Use Default Merchant ID as "Yes"

Cybersource Global Management Payment for Adobe Commerce

☰ iDEAL

Enabled [store view] Yes

Title [store view] CyberSource iDEAL Bank Transfer

Use Default Merchant ID [website] No

Merchant ID [store view]

Use this Merchant ID for iDEAL transactions

Transaction Key [store view]

Allowed Currencies [store view]

USD

EUR

Sort Order [store view] 20

Payment from Applicable Countries [website] Specific Countries Use system value

Figure 59: iDeal Configuration - Use Default Merchant ID as “No”

Payment from Applicable Countries [website] Specific Countries Use system value

Payment from Specific Countries [website]

Afghanistan

Albania

Algeria

American Samoa

Andorra

Angola

Anguilla

Antarctica

Antigua & Barbuda

Argentina

Use system value

Figure 60: iDeal Configuration - Payment from Specific Countries

Section	Description
Enabled	This setting activates or deactivates the module

Cybersource Global Management Payment for Adobe Commerce

Section	Description
Title	This text is displayed to customers as the name of this payment method
Use Default Merchant ID (set to “Yes”)	By default, the Merchant ID given in Web Service Configuration under General Settings will be used.
Use Default Merchant ID (set to “No”)	Merchant ID and Transaction key needs to be entered
Merchant ID	Your Cybersource Merchant ID
Transaction Key	See Section 3.3.1
Allowed Currencies	Select the currencies for which this method should be active
Sort Order	Change the default payment method sort order here
Payment from Applicable Countries	If set to “All Allowed”, Adobe Commerce global settings for allowed countries is used to determine if the customer’s billing Country can use this payment method. If set to ‘Specific Countries’ the “Payment from Specific Countries” setting is used to configure allowed countries for this module
Payment from Specific Countries	This is a multi-select box allowing the store owner to specify countries that will be allowed to use this payment method

Table 24: Cybersource iDeal Settings Notes

4.9.3.2 Sofort

This section provides options to configure Sofort Bank Transfer payment.

⌵ Sofort

Enabled [store view] Yes ▾

Title [store view] CyberSource Sofort Bank Transfer

Use Default Merchant ID [website] Yes ▾

Allowed Currencies [store view]

USD

EUR

Figure 61: Sofort Settings - Use Default Merchant ID as “Yes”

Cybersource Global Management Payment for Adobe Commerce

🔙 Sofort

Enabled [store view] Yes

Title [store view] CyberSource Sofort Bank Transfer

Use Default Merchant ID [website] No

Merchant ID [store view] Use this Merchant ID for Sofort transactions

Transaction Key [store view]

Allowed Currencies [store view]

- USD
- EUR

Figure 62: Sofort Settings - Use Default Merchant ID as "No"

Payment from Applicable Countries [website] Specific Countries Use system value

Payment from Specific Countries [website]

- Afghanistan
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua & Barbuda
- Argentina

Use system value

Figure 63: Sofort Settings - Payment from Specific Countries

Section	Description
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of this payment method

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Section	Description
Use Default Merchant ID (set to “Yes”)	By default, the Merchant ID given in Web Service Configuration under General Settings will be used.
Use Default Merchant ID (set to “No”)	Merchant ID and Transaction key needs to be entered
Allowed Currencies	Select the currencies for which this method is active.
Sort Order	Change the default payment method sort order here
Payment from Applicable Countries	If set to ‘All Allowed’, Adobe Commerce global settings for allowed countries is used to determine if the customer’s billing Country can use this payment method. If set to ‘Specific Countries’ the next setting is used to configure allowed countries for this module
Payment from Specific Countries	If ‘Payment from Applicable Countries’ options is set to ‘Specific Countries’ this allows to select them

Table 25: Cybersource Sofort Settings Notes

4.9.3.3 Bancontact

This section provides options to configure Bancontact Bank Transfer payment.

⊖ Bancontact

Enabled [store view]

Title [store view]

Use Default Merchant ID [website]

Allowed Currencies [store view]

USD

EUR

Sort Order [store view]

Figure 64: Bancontact Settings - Use Default Merchant ID as “Yes”

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Enabled [store view] Yes

Title [store view] CyberSource Bancontact Bank Transfer

Use Default Merchant ID [website] No

Merchant ID [store view]
Use this Merchant ID for Bancontact transactions

Transaction Key [store view]

Allowed Currencies [store view]
USD
EUR

Sort Order [store view] 22

Figure 65: Bancontact Settings - Use Default Merchant ID as “No”

Payment from Applicable Countries [website] Specific Countries Use system value

Payment from Specific Countries [website]

- Afghanistan
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua & Barbuda
- Argentina

Use system value

Figure 66: Bancontact Settings - Payment from Specific Countries

Section	Description
Enabled	This setting activates or deactivates the module
Title	This text is displayed to customers as the name of this payment method
Use Default Merchant ID (set to “Yes”)	By default, the Merchant ID given in Web Service Configuration under General Settings will be used.
Use Default Merchant ID (set to “No”)	Merchant ID and Transaction key needs to be entered
Merchant ID	Your Cybersource Merchant ID
Transaction Key	See Section 3.3.1

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Section	Description
Allowed Currencies	Select which currencies this method should be active for
Sort Order	Change the default module sort order here
Payment from Applicable Countries	If set to 'All Allowed', Adobe Commerce global settings for allowed countries is used to determine if the customer's billing Country can use this payment method. If set to 'Specific Countries' the next setting is used to configure allowed countries for this module
Payment from Specific Countries	If 'Payment from Applicable Countries' options is set to 'Specific Countries' this allows to select them

Table 26: Cybersource Bancontact Settings Notes

4.9.4 WeChat Pay

WeChat Pay is a digital wallet that allows users to make mobile payments and online transactions. Users who have provided bank account information may use the app to pay bills, order goods and services, transfer money to other users, and pay in stores if the stores have a WeChat payment option.

🔍 WeChat Pay

Enabled [store view]

Sort Order [store view]

Title [store view]

Use Default Merchant ID [website]

QR Code Expiration Time [website]

Seconds.

Check Status Frequency [website]

Seconds.

Max Status Requests [website]

Set 0 to disable the limit.

Payment From Applicable Countries [website]

Figure 67: WeChat Pay Settings - Use Default Merchant ID as "Yes"

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◀ WeChat Pay

Enabled [store view] Yes

Sort Order [store view] 70

Title [store view] Cybersource WeChat Pay

Use Default Merchant ID [website] No

Merchant ID [website]
Use this Merchant ID for WeChat Pay transactions

Transaction Key [website]

QR Code Expiration Time [website] 3000
Seconds.

Check Status Frequency [website] 5
Seconds.

Max Status Requests [website] 0
Set 0 to disable the limit.

Payment From Applicable Countries [website] All Allowed Countries

Payment From Specific Countries [website] Afghanistan, Albania, Algeria, American Samoa, Andorra, Angola, Anguilla, Antarctica, Antigua & Barbuda, Argentina

Success/Failure Message Delay [website] 3
Seconds.

Check Status query Simulated Response [store view] Settled
For test mode only.

Figure 68: WeChat Pay Settings - Use Default Merchant ID as “No”

Section	Description
Enabled	This setting activates or deactivates the module
Sort Order	Change the default payment method sort order.
Title	Required. Your Cybersource Merchant ID
Use Default Merchant ID (set to “Yes”)	By default, the Merchant ID given in Web Service Configuration under General Settings will be used.

Section	Description
Use Default Merchant ID (set to "No")	Merchant ID and Transaction key needs to be entered
QR Code Expiration Time	Set a lifetime of WeChat pay QR code.
Check Status Frequency	Set an interval between transaction status checks.
Max Status Requests	Set a limit of transaction status checks.
Payment from Applicable Countries	If 'Payment from Applicable Countries' option is set to 'Specific Countries' this allows to select them
Payment from Specific Countries	This is a multi-select box allowing the store owner to specify countries that will be allowed to use this payment method
Success/Failure Message Delay	Specify a delay between transaction check and redirection to the result page.
Check Status query Simulated Response	For testing mode only. Select a simulated Status Check response code

Table 27: WeChatPay Settings Notes

4.10 Taxes

Cybersource offers a tax calculation service that will calculate taxes to be charged on orders. To do this, there are settings that must be configured to receive accurate results from Cybersource.

Please note that this service must be enabled by your Cybersource representative before use. This includes activation for sandbox use as well as production use.

Note: Prior to Tax Calculation configuration, one must configure SOAP Web Service. See [Section 3.2](#) for detailed information on how to do so.

To use the Tax Service, your site will need to have the following features configured:

- Product Tax Class codes
- Cybersource Tax Services settings
- Adobe Commerce Tax Settings

4.10.1 . Product Tax Classes

Each product in Adobe Commerce has a setting for Tax Class. This setting helps describe what the product is and how it should be taxed. Contact your Cybersource representative for a list of available Product Tax Class ID's and contact your tax consultant for advice on which Product Tax Class IDs you should use for the products you sell. Once you have that list, you can add them to Adobe Commerce.

To Configure Tax Classes, login to the Adobe Commerce Admin section of your site, navigate to Stores > Tax Classes

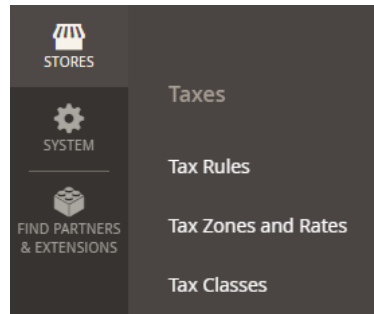


Figure 69: Tax Classes Settings

Create a new Tax Class entry for each Tax Class ID provided by your Cybersource representative. Enter the 'Tax Class Code' that was provided by Cybersource and select 'Product' for the Tax Class Type setting.

Tax Class



← Back Reset **Save**

Tax Class

Tax Class Code *

Tax Class Type * ▼

Figure 70: Creating a new Tax Class

Once you have all the Tax Classes entered that you will use for your products, you can configure your products to use them.

The Tax Class setting can be found inside each product record. Use the dropdown control to select an appropriate Tax Class and save the product record.

The screenshot shows the product configuration page in Adobe Commerce Admin. On the left is a navigation sidebar with icons for SALES, CATALOG, CUSTOMERS, MARKETING, CONTENT, REPORTS, STORES, SYSTEM, and FIND PARTNERS & EXTENSIONS. The main content area has a top bar with 'Store View: All Store Views', a help icon, and buttons for 'Back', 'Add Attribute', and 'Save'. Below this, the 'Enable Product' toggle is turned on. The 'Attribute Set' is 'Bag'. The 'Product Name' is 'Joust Duffle Bag', 'SKU' is '24-MB01', 'Price' is '\$ 34.00', and 'Tax Class' is 'Taxable Goods'. The 'Quantity' is '100'. There are links for 'Advanced Pricing' and 'Advanced Inventory'.

Figure 71: Updating Tax Class settings on a product

4.10.2 . Cybersource Tax Services Settings

This section contains options to configure Cybersource Tax Services.

To Configure Tax Services, login to the Adobe Commerce Admin section of your site, navigate to *Stores > Configuration > Sales > Tax*

Cybersource Tax Service

The screenshot shows the 'Cybersource Tax Service' configuration page. The 'Tax Calculation' dropdown is set to 'Yes'. Below it is the 'Nexus regions' section with a list of regions: Nunavut, Ontario, Prince Edward Island, Quebec, Saskatchewan, Yukon Territory, and United States (Alabama, Alaska, American Samoa). There is a 'Use system value' checkbox checked. Below that is the 'Customer countries to calculate Tax for' section with a list of countries: Australia, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belarus, Belgium, and Belize. There is also a 'Use system value' checkbox checked.

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Customer Tax classes to exclude from Tax calculation [website]

Retail Customer

Use system value

Ship From City [website] Use system value

Ship From Postcode [website] Use system value

Ship From Country [website] Use system value

Ship From Region [website] Use system value

Acceptance City [website] Use system value

Acceptance Postcode [website] Use system value

Acceptance Country [website] Use system value

Acceptance Region [website] Use system value

Origin City [website] Use system value

Origin Postcode [website] Use system value

Origin Country [website] Use system value

Origin Region [website] Use system value

Merchant VAT [website] Use system value

Figure 72: Tax Service Settings

Section	Description
Tax Calculation	This setting activates or deactivates the module Cybersource Tax Services.
Nexus Regions	U.S. and Canadian merchants have nexus in states or provinces in which they have some form of physical presence.
Customer countries to calculate Tax for	Tax Services will be run for customer Shipping Addresses that are within the countries set here.
Customer Tax classes to exclude from Tax calculation	Tax module that allows specifying customer tax classes that are excluded from tax calculation
Ship from City	The City orders are shipped from
Ship from Postcode	The Postcode where orders are shipped from
Ship from Country	The Country where orders are shipped from
Ship from Region	The Region where orders are shipped from
Acceptance City	This is the place of business where you accept/approve the customer's order, there by becoming contractually obligated to make the sale
Acceptance Postcode	This is the place of business where you accept/approve the customer's order, there by becoming contractually obligated to make the sale

Section	Description
Acceptance Country	This is the place of business where you accept/approve the customer's order, there by becoming contractually obligated to make the sale
Acceptance Region	This is the place of business where you accept/approve the customer's order, there by becoming contractually obligated to make the sale
Origin City	Point of Origin City
Origin Postcode	Point of Origin Postcode
Origin Country	Point of Origin Country
Origin Region	Point of Origin Region
Merchant VAT	Referred to as the Merchant VAT Seller Registration Number

Table 28: Tax Service Settings Notes

It is also possible to have taxes calculated for shipping rates. In many cases, if your site is offering dynamic shipping rates from a carrier, taxes may be included in the quoted shipping costs provided by the carrier and presented to the customer. However, if you offer a flat rate shipping charge, you may wish to add taxes to that flat rate.

To do so you would navigate to Stores > Configuration > Sales > Tax

Tax Classes

i You can manage customer and product tax classes at Stores->Tax Rules->Add New Tax Rule->Additional Settings

Tax Class for Shipping (website) Use system value

Tax Class for Gift Options (website)

Default Tax Class for Product (global) Use system value

Default Tax Class for Customer (global) Use system value

Calculation Settings

Tax Calculation Method Based On (website) Use system value

Tax Calculation Based On (website) Use system value

Catalog Prices (website) Use system value
This sets whether catalog prices entered from Magento Admin include tax.

Shipping Prices (website) Use system value
This sets whether shipping amounts entered from Magento Admin or obtained from gateways include tax.

Apply Customer Tax (website) Use system value

Apply Discount On Prices (website) Use system value
Warning: To apply the discount on prices including tax and apply the tax after discount, set Catalog Prices to "Including Tax".

Apply Tax On (website) Use system value

Enable Cross Border Trade (website) Use system value
When catalog price includes tax, enable this setting to fix the price no matter what the customer's tax rate.

Figure 73: Adobe Commerce settings for charging tax on shipping rates

Section	Description
Tax Class for Shipping	This is a product tax code that should reference taxes applied to shipping services.

Section	Description
Shipping Prices	<p>Excluding Tax – shipping rates offered need to have taxes added to them</p> <p>Including Tax – shipping rates offered have taxes included already so no taxes will be applied through the Cybersource tax service.</p>

Table 29: Adobe Commerce Shipping Rates Tax Settings Notes

4.11 Transactional Emails

When an order is flagged for Decision Manager Review, the customer is not informed that their transaction has not been fully accepted. If a manual review leads to a rejection of the transaction, the customer will be informed that their order is no longer active. The email sent to the customer in that case can be configured in DM Fail Transaction under the Email Templates. (Refer Figure 75).

To navigate to DM Fail Transaction, follow the below mentioned steps:

Once successfully logged into Adobe Commerce Admin, from the left panel select **MARKETING > Email Templates > DM Fail Transaction**.

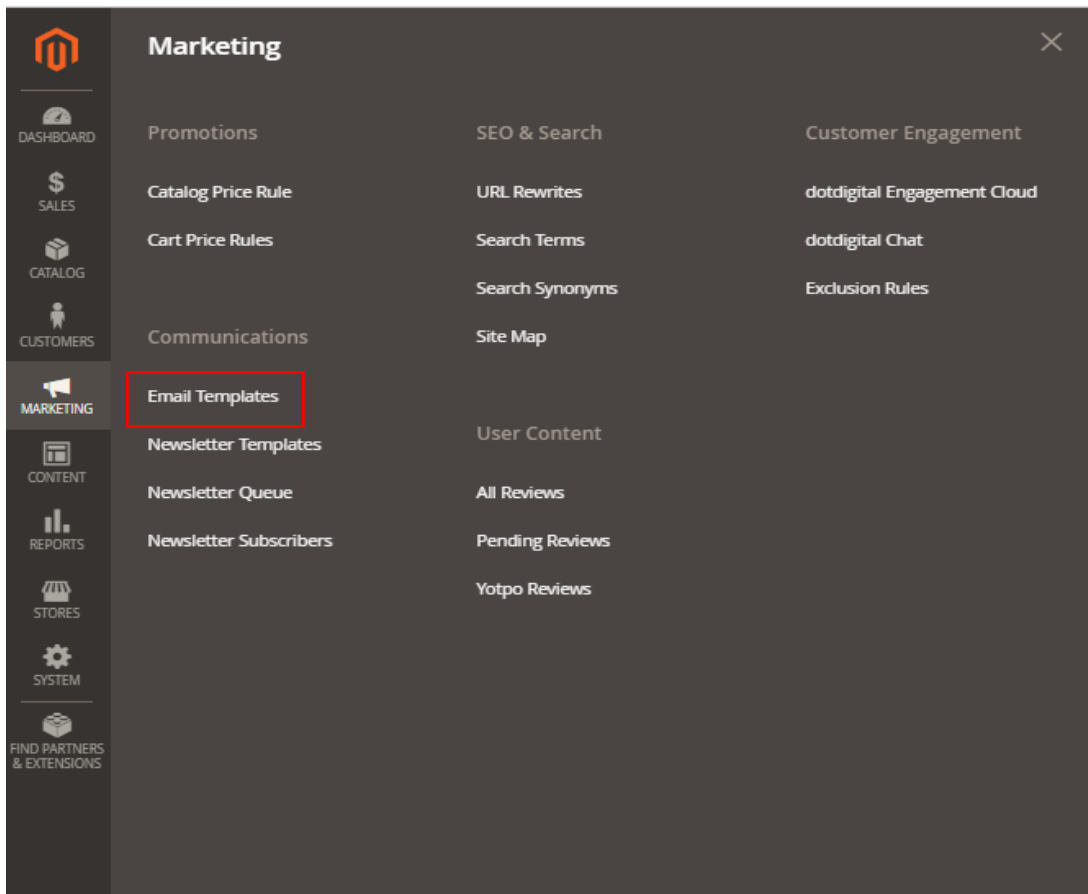


Figure 74: Adobe Commerce Admin: Email Templates

Search [Reset Filter](#) 3 records found 20 per page 1 of 1

ID	Template	Added	Updated	Subject	Template Type	Action
		From <input type="text"/> To <input type="text"/>	From <input type="text"/> To <input type="text"/>	<input type="text"/>	<input type="text"/>	
1	New Pickup Order	May 1, 2020, 2:03:06 PM	May 1, 2020, 2:03:06 PM	{{trans "Your %store_name order confirmation" store_name=\$store.getFrontendName()}}	HTML	Preview
2	New Pickup Order For Guest	May 1, 2020, 2:03:06 PM	May 1, 2020, 2:03:06 PM	{{trans "Your %store_name order confirmation" store_name=\$store.getFrontendName()}}	HTML	Preview
3	DM Fail Transaction	May 6, 2020, 3:10:30 PM	May 6, 2020, 3:10:30 PM	{{trans "your %store_name order has been cancelled" store_name=\$store.getFrontendName()}}	HTML	Preview

Figure 75: Adobe Commerce Admin: DM Fail Transaction

4.12 Cron Settings

This section provides options to configure Cron settings for group:dm.

Stores > Configuration > Advanced > System > Cron (Scheduled Tasks) > Cron configuration options for group: dm

⊖ Cron configuration options for group: dm

Generate Schedules Every <small>[global]</small>	<input type="text" value="1"/>	<input checked="" type="checkbox"/> Use system value
Schedule Ahead for <small>[global]</small>	<input type="text" value="4"/>	<input checked="" type="checkbox"/> Use system value
Missed if Not Run Within <small>[global]</small>	<input type="text" value="2"/>	<input checked="" type="checkbox"/> Use system value
History Cleanup Every <small>[global]</small>	<input type="text" value="10"/>	<input checked="" type="checkbox"/> Use system value
Success History Lifetime <small>[global]</small>	<input type="text" value="60"/>	<input checked="" type="checkbox"/> Use system value
Failure History Lifetime <small>[global]</small>	<input type="text" value="600"/>	<input checked="" type="checkbox"/> Use system value
Use Separate Process <small>[global]</small>	<input type="text" value="Yes"/>	<input checked="" type="checkbox"/> Use system value

Figure 76: Adobe Commerce Admin: Cron Panel

5 Payment UX

The Secure Acceptance Web/Mobile payment method can be configured in two ways:

- Using the Iframe mode is a way to accept payments using a hosted payment page in a way that does not require the customer to leave the checkout page.

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- Using a traditional redirect method where the customer is redirected to a hosted Cybersource webpage containing the same payment web form.

5.1 Using Iframe Mode

When the module is configured for Iframe mode, the payment screen looks like Figure 78. The advantage of using this mode is that the customer never leaves the merchant's website.

⊖ Hosted Checkout Profile

Profile Id [website]

Access Key [website]

Secret Key [website]

Use Iframe [website]

Enable Iframe "sandbox" Attribute [website]

Disable this if payer authentication is enabled for current Secure Acceptance Hosted Checkout profile

Figure 77: Secure Acceptance Web/Mobile configuration in iframe mode

Payment Details

Card selected: [Change payment method](#) * Required field

Card Type *

VISA Visa Mastercard Amex

Card Number *

Expiration Date *

CVN *
This code is a three or four digit number printed on the back or front of credit cards.

Finish

Figure 78: Secure Acceptance Payment Form in Iframe Checkout Mode

5.2 Using Redirect Mode

When the module is configured for Redirect mode, the customer is redirected to a Cybersource URL to complete the payment step.

Once the customer has completed payment, they are redirected back to the merchants' website.

The screenshot shows the 'Hosted Checkout Profile' configuration page. It contains four input fields: 'Profile Id [website]', 'Access Key [website]', 'Secret Key [website]' (masked with dots), and 'Use Iframe [website]' (set to 'No'). Below this is the 'Payer Authentication Profile' section, which is currently collapsed.

Figure 79: Secure Acceptance Web/Mobile configuration in redirect mode

The screenshot shows the checkout page with three tabs: 'Payment' (active), 'Review', and 'Receipt'. The 'Payment Details' section includes a lock icon and a '* Required field' label. It features radio buttons for card types: VISA, Amex, Diners, Mastercard, and Discover. Below are fields for 'Card Number *', 'Expiration Month *' (Month dropdown), 'Expiration Year *' (Year dropdown), and 'CVN *' (with a note: 'This code is a three or four digit number printed on the back or front of credit cards.'). A 'Next' button is at the bottom right, and a 'Cancel Order' link is at the bottom left. The 'Your Order' section shows 'Total amount' as '\$23.81'.

Figure 80: Secure Acceptance Checkout Page in redirect mode

5.3 Tokens

When a logged in customer uses the checkout on your site, their card data could be stored in a secured Cybersource datacenter. Once saved, a lookup value called a Token is provided to the merchant through this module and is stored against the Customer record. When a returning customer uses your checkout, they can opt to use a previously used card and thereby avoid having to rekey their card data.

When a token is used, the customer is still redirected either through an Iframe or through a full browser redirect action to the Cybersource Hosted Payment page for payment confirmation. When a customer selects to checkout as a guest, the token system is not used.

5.3.1 Saving a Card

To save the card, log in or register a new customer account and select ‘Save for later use’ check box during checkout process. Once the order is placed, card information will be securely saved on Cybersource.

The screenshot shows a checkout form for a Cybersource credit card. At the top, there is a radio button selected for 'Cyberource Credit Card'. Below it is a checked checkbox for 'My billing and shipping address are the same'. The address information is displayed as follows: Veronica Costello, 6146 Honey Bluff Parkway, Calder, Michigan 49628-7978, United States, and a phone number (555) 229-3326. Below the address are logos for various credit cards: VISA, MasterCard, DISCOVER, JCB, American Express, and Maestro. The form includes three input fields: 'Credit Card Number *', 'Expiration Date *', and 'Card Verification Number *'. The 'Card Verification Number' field has a question mark icon to its right. At the bottom left of the form is a checked checkbox for 'Save for later use.'. A blue 'Place Order' button is located at the bottom right of the form.

Figure 81: Saving the card information for later use.

5.3.2 Adobe Commerce Tokens

Logged in customers can remove their tokens at any time. To do so, they would visit the “My Account” section of Adobe Commerce and select the ‘Stored Payment Methods’ menu item.

Use the Delete links beside any stored tokens to remove previously stored tokens

5.3.3 Paying with Tokens

To pay the order with previously stored card just select it from the list on a top of 'Billing and review' checkout step:

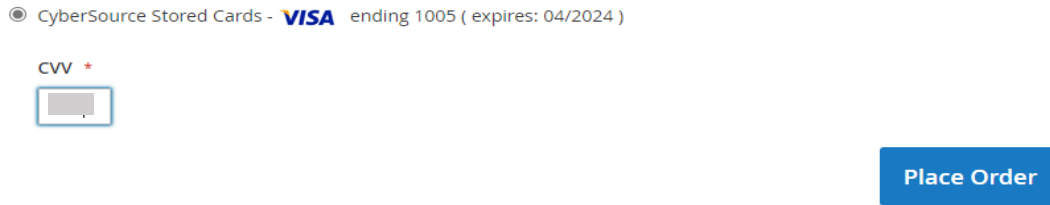


Figure 82: Placing order with token

5.4 Apple Pay

This section provides step by step procedure for Apple pay checkout at front store.

The Payment method while reviewing the order should be chosen as Apple Pay.

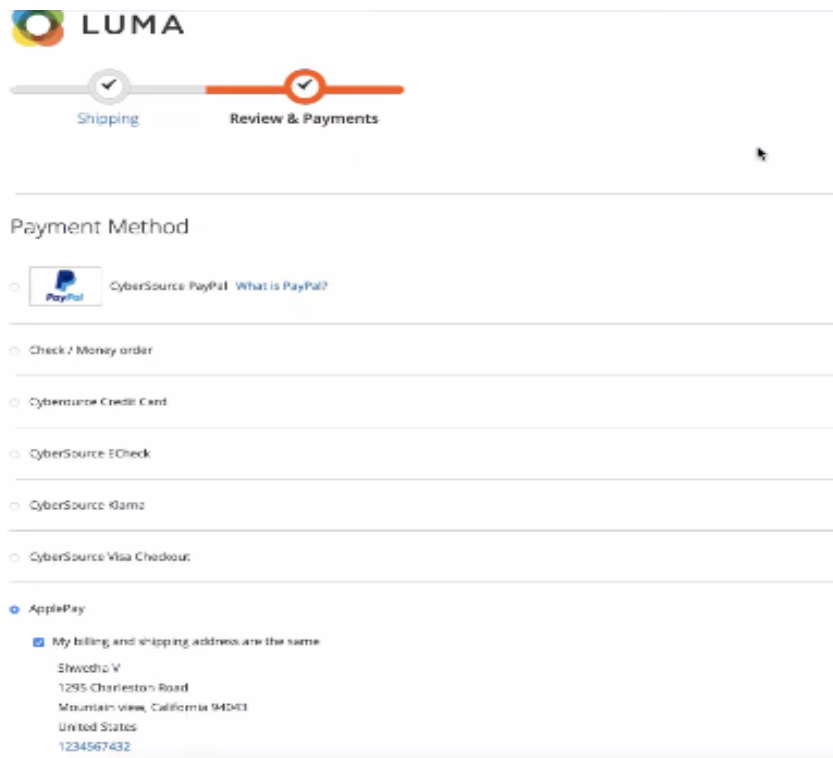


Figure 83: Payment method selection

Apple Pay window will pop up requesting fingerprint (Touch ID) authentication. Optionally you may select one of your saved cards.

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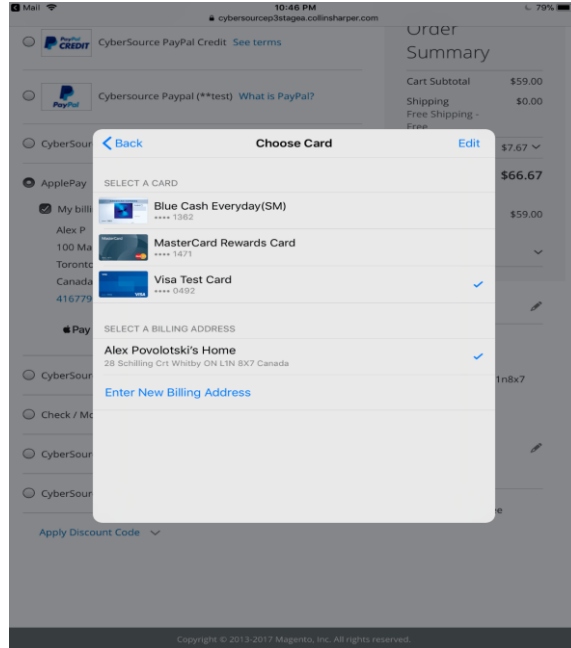


Figure 84: Card selection (optional)

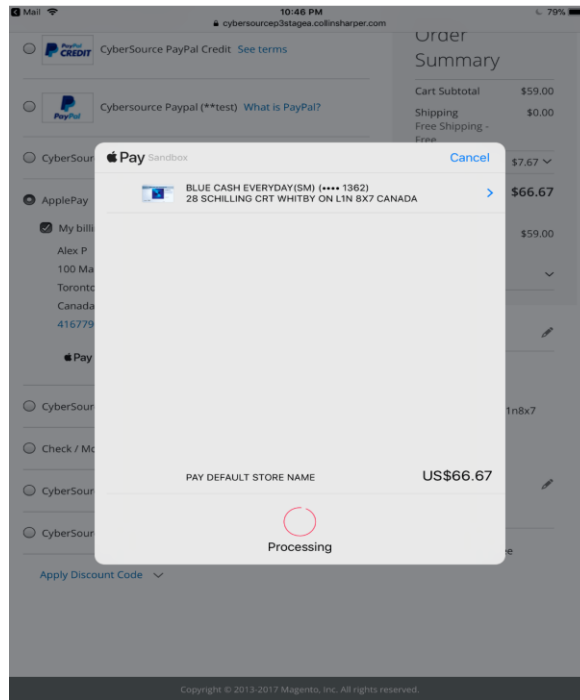


Figure 85: Apple Pay interaction with Touch ID device

Now you should see order success page. Verify the Transaction details in Cybersource Enterprise Business Center.

5.5 Multi-shipping feature

The plugin supports multi-shipping feature only for Registered User when the orders placed with Stored Credit Cards.

5.6 Node Implementation

In the plugin, we are not supporting the multiple nodes implementation.

6 Administration Use

The Secure Acceptance Web/Mobile and Silent Order POST payment methods can be configured with two different payment modes.

1. Authorize – transactions performed on the site while in this mode are Authorized only. This only reserves funds and guarantees that later, the merchant can Capture funds up to the reserved amount. Capturing funds is done by preparing a Adobe Commerce Invoice.
2. Authorize and Capture–transactions performed in this mode are both Authorized and Captured at the same time.

6.1 Capturing Funds for Authorized Transactions

While in Authorize mode (see [Section 2](#)), the system will create an Order record, but it will not create an invoice. Capturing funds for Authorized transactions is done implicitly when you prepare an invoice.

To prepare an invoice, after logged into the administration section of your Adobe Commerce website, to create new Invoice navigate to the following screen:

Navigation: *Sales > Orders > open an Order Pending invoice > Click the “Invoice” button.*

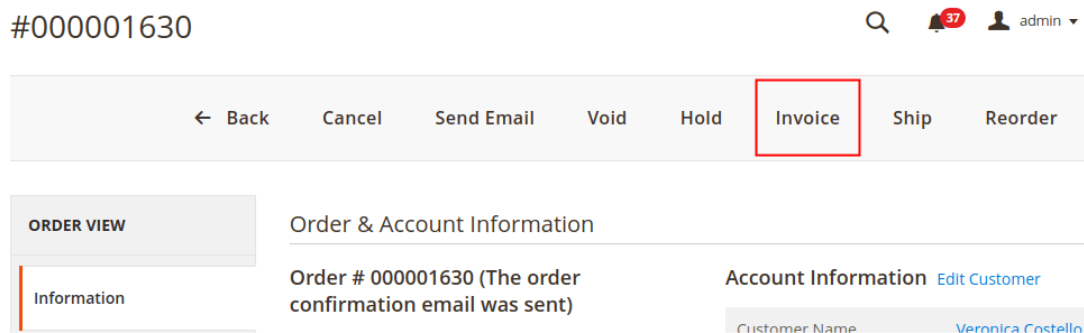


Figure 86: Admin view of payment pending order featuring the Invoice Button

While preparing an invoice, each line item listed can be individually or partially invoiced by altering the quantity in Invoice column. This is how multiple invoices can be prepared for each order.

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Items to Invoice

Product	Price	Qty	Qty to Invoice	Subtotal	Tax Amount	Discount Amount	Row Total
Radiant Tee SKU: WS12-L-Orange Size: L Color: Orange	\$22.00	Ordered 2	<input type="text" value="2"/>	\$44.00	\$0.00	\$0.00	\$44.00
Desiree Fitness Tee SKU: WS05-M-Black Size: M Color: Black	\$24.00	Ordered 1	<input type="text" value="0"/>	\$0.00	\$0.00	\$0.00	\$0.00
Gwyn Endurance Tee: "your choice" SKU: WS01-XS-Yellow Size: XS Color: Yellow	\$24.00	Ordered 1	<input type="text" value="1"/>	\$24.00	\$0.00	\$0.00	\$24.00
Diva Gym Tee SKU: WS11-M-Yellow Size: M Color: Yellow	\$32.00	Ordered 1	<input type="text" value="0"/>	\$0.00	\$0.00	\$0.00	\$0.00

Figure 87: Items to Invoice Section

To complete invoice creation and capture funds click the “Submit Invoice” button.

Invoice Totals

Subtotal	\$152.00
Grand Total	\$152.00

Amount

▾

Append Comments

Email Copy of Invoice

Figure 88: Submit Invoice Button

6.2 Canceling Authorized Transactions

To cancel the transaction that has been Authorized but not Captured (an invoice has not yet been created for the order), open the order and select the Cancel or Void button on the order.

The main difference between Cancel and Void operation is that cancelling will close the order after Authorization reversal while voiding will let you to create the offline invoice later.

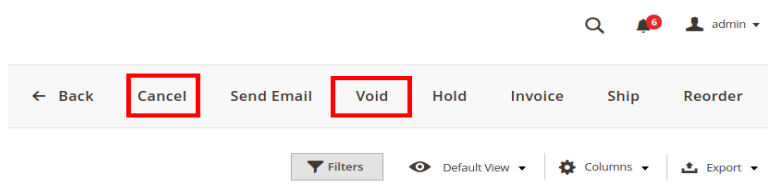


Figure 89: Cancel and Void order buttons

6.3 Refunding a Captured Order

To refund an order that has been captured, a Credit Memo must be created. Please note that there are two types of Credit Memos: Offline Refunds and Online Refunds.

- Offline refunds can be created from the main Order view page, but no funds will be returned to the customer. You will need to refund the money using another way outside Adobe Commerce.
- To refund customers in a way that triggers a credit of funds to the customer’s card, you must prepare a credit memo from the invoice record.

Once logged into the administration section of your Adobe Commerce website, to refund a captured order navigate as mentioned below:

Navigation: *Sales > Orders > open an invoiced order > click on “Invoices” from left panel > Click the “View” button*

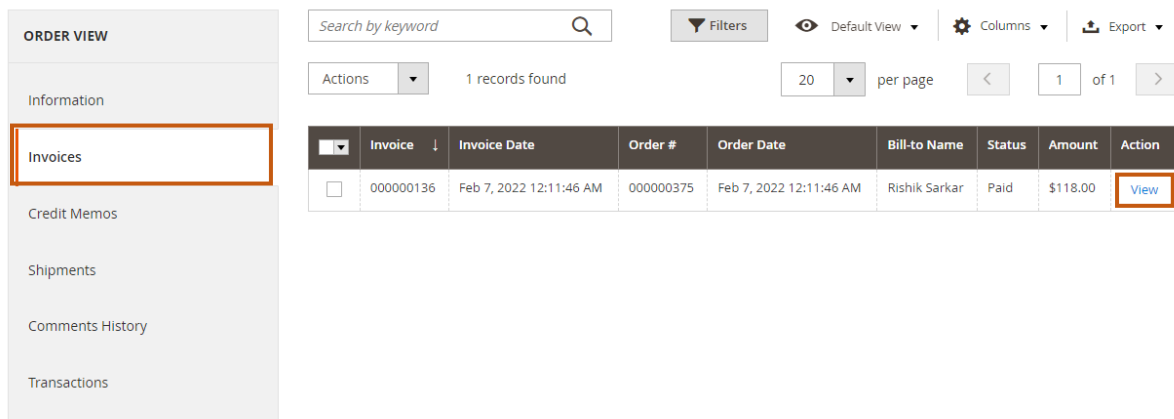
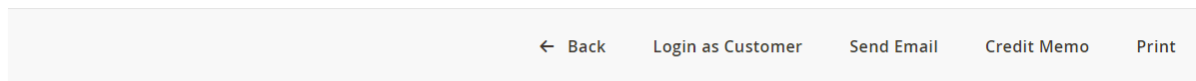


Figure 90: Invoice Grid Showing Invoices Created for a Particular Order

Clicking “View” on an invoice will open the invoice and from there you can create an Online Refund by creating a Credit Memo from within the Invoice Record.



Order & Account Information

Figure 91: Credit Memo Button inside Invoice Record

When creating a Credit Memo, you could refund all or part of an invoice. To issue a partial refund, alter the numbers in the column Qty to Refund. Do not forget to click ‘Update Qty’s’ button.

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Items to Refund								
Product	Price	Qty	Return to Stock	Qty to Refund	Subtotal	Tax Amount	Discount Amount	Row Total
Aim Analog Watch SKU: 24-MG04	\$45.00	Ordered 1 Invoiced 1	<input type="checkbox"/>	<input type="text" value="1"/>	\$45.00	\$0.00	\$0.00	\$45.00
Endurance Watch SKU: 24-MG01	\$49.00	Ordered 1 Invoiced 1	<input type="checkbox"/>	<input type="text" value="1"/>	\$49.00	\$0.00	\$0.00	\$49.00
Breathe-Easy Tank SKU: WT09-M-Yellow Color: Yellow Size: M	\$34.00	Ordered 1 Invoiced 1	<input type="checkbox"/>	<input type="text" value="1"/>	\$34.00	\$0.00	\$0.00	\$34.00
Gwyn Endurance Tee SKU: WS01-S-Green Color: Green Size: S	\$24.00	Ordered 1 Invoiced 1	<input type="checkbox"/>	<input type="text" value="1"/>	\$24.00	\$0.00	\$0.00	\$24.00

Figure 92: Quantity to Refund Column on Items to Refund Grid

To complete the Credit Memo, click the Refund button.

Refund Totals

Subtotal	\$152.00
Refund Shipping	<input type="text" value="0"/>
Adjustment Refund	<input type="text" value="0"/>
Adjustment Fee	<input type="text" value="0"/>
Grand Total	\$152.00

- Append Comments
 Email Copy of Credit Memo

Figure 93: Credit Memo Summary Section with Refund Totals

6.4 Creating an order in the Admin

Once logged into the administration section of your Adobe Commerce website, to create admin order navigate as mentioned below:

Sales > Orders > Click on Create New Order button > Create a new customer or continue with any existing customer

After selecting a customer or creating a new customer, you will be redirected to a screen to create a new order in the Admin (Refer figure 94, 95 and 96).

Order Currency:
US Dollar

Customer's Activities

Shopping Cart (1)

Item	Qty	Price	
Radiant Tee	0	\$22.00	<input type="checkbox"/>

Clear Shopping Cart

Wish List (8)

All Wish Lists

Please select products Add Selected Product(s) to Order

Search [Reset Filter](#) 2048 records found 20 per page 1 of 103

ID	Product	SKU	Price	Select	Quantity
			From To	Any	
2048	Luma Virtual Gift Card Configure	243-MB09		<input type="checkbox"/>	
2047	Luma Mailed Gift Card Configure	243-MB04		<input type="checkbox"/>	
2046	Erika Running Short Configure	WSH12	\$45.00	<input type="checkbox"/>	
2045	Erika Running Short-32-Red	WSH12-32-Red	\$45.00	<input checked="" type="checkbox"/>	1
2044	Erika Running Short-32-Purple	WSH12-32-Purple	\$45.00	<input checked="" type="checkbox"/>	1

Figure 94: Selecting orders in admin panel

Address Information

Billing Address

Select from existing customer addresses:

Name Prefix

First Name *
Veronica

Middle Name/Initial

Last Name *
Costello

Shipping Address

Same As Billing Address

Select from existing customer addresses:

Name Prefix

First Name *
Veronica

Middle Name/Initial

Last Name *
Costello

Figure 95: Entering Billing and Shipping Addresses in admin panel

The screenshot shows two columns of options. The left column is titled 'Payment Method' and includes radio buttons for 'Use Store Credit (\$100.00 available)', 'CyberSource Stored Cards', 'Check / Money order', and 'CyberSource Credit Card' (which is selected). Below this is a 'Credit Card Type' dropdown menu set to 'Visa', a 'Credit Card Number' input field, an 'Expiration Date' dropdown menu, and a 'Card Verification Number' input field. At the bottom of this column is a 'Save for later use.' checkbox. The right column is titled 'Shipping Method *' and shows 'Best Way' with a 'Table Rate - \$0.00' and a link to 'Click to change shipping method'.

Figure 96: creating new order with Silent Order POST

NOTE: Cybersource PayPal is not available with create order in the Adobe Commerce Admin.

7 Best Security Practices

According to industry best practices, the hosting environment should enable rate limiting or implement a service that will protect against these types of attacks.

As a starting point a merchant should have their environment setup with rate limits for all web applications and additional limits for the following endpoints:

On the merchants hosting environment for the following URLs:

- **/Cybersource3ds/cca/requestToken**
 - Limit to 5 POST requests per session per minute
 - Limit to 20 POST requests per IP per minute for unknown networks
 - Limit to 500 POST requests per IP per minute for known networks
- **/Cybersource/index/loadSilentData/**
 - Limit to 5 POST requests per session per minute
 - Limit to 20 POST requests per IP per minute for unknown networks
 - Limit to 500 POST requests per IP per minute for known networks
- **/Cybersource/index/placeorder/**
 - Limit to 5 POST requests per session per minute

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- Limit to 20 POST requests per IP per minute for unknown networks
- Limit to 500 POST requests per IP per minute for known networks

These numbers are recommendations only and each environment should be monitored on a high and average traffic volume day to determine the actual values of the rate limit that will not affect the consumer experience.

As additional security measures, the following could be done:

- Implement captcha as an option during checkout (see [Section 4.2.7](#)).
- Modify the payment module to allow for session / IP rate limiting in Adobe Commerce web application

8 Appendix

8.1 Cybersource Documentation

The Cybersource extension utilizes services and connection methods found in the following related documentation:

- Secure Acceptance Web/Mobile
http://apps.Cybersource.com/library/documentation/dev_guides/Secure_Acceptance_WM/Secure_Acceptance_WM.pdf
- Secure Acceptance Silent Order POST
http://apps.Cybersource.com/library/documentation/dev_guides/Secure_Acceptance_SOP/Secure_Acceptance_SOP.pdf
- SOAP Toolkit API
http://apps.Cybersource.com/library/documentation/dev_guides/SOAP_Toolkits/SOAP_toolkits.pdf
- Credit Card Services
http://apps.Cybersource.com/library/documentation/dev_guides/CC_Svcs_SO_API/Credit_Cards_SO_API.pdf
- Decision Manager
 - Developer Guide
https://ebctest.Cybersource.com/ebctest/documentation/resource/DM_Dev_Guide_SO_API/DM_developer_guide_SO_API.pdf
 - Device Fingerprinting Guide
https://ebctest.Cybersource.com/ebctest/documentation/resource/DM_Device_Fingerprint_Guide/DecisionManagerDeviceFingerprint.pdf
 - Reporting Guide
https://ebctest.Cybersource.com/ebctest/documentation/resource/DM_Report_Guide/DMReportingGuide.pdf

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- Payment Authentication Services
http://apps.Cybersource.com/library/documentation/dev_guides/Payer_Authentication_SO_API/Payer_Authentication_SO_API.pdf
- Token Management Services
http://apps.Cybersource.com/library/documentation/dev_guides/Token_Management/SO_API/TMS_SO_API.pdf
- Online Bank Transfer Services
http://apps.Cybersource.com/library/documentation/dev_guides/OnlineBankTransfers_SO_API/OnlineBankTransfers_SO_API.pdf
- Electronic Check Services
http://apps.Cybersource.com/library/documentation/dev_guides/EChecks_SO_API/Electronic_Checks_SO_API.pdf
- Klarna Services
http://apps.Cybersource.com/library/documentation/dev_guides/Klarna_SO_API/Klarna_SO.pdf
- Click to Pay
http://apps.Cybersource.com/library/documentation/dev_guides/VCO_SO_API/Visa_Checkout_SO_API.pdf
- Apple Pay
http://apps.Cybersource.com/library/documentation/dev_guides/apple_payments/SO_API/Apple_Pay_SO_API.pdf
- Tax Calculation Service
http://apps.Cybersource.com/library/documentation/dev_guides/Tax_SO_API/Tax_SO_API.pdf
- Delivery Address Verification Services
http://apps.Cybersource.com/library/documentation/dev_guides/Verification_Svcs_SO_API/Verification_Svcs_SO_API.pdf
- Account Updater
http://apps.Cybersource.com/library/documentation/dev_guides/Account_Updater_UG/Account_Updater.pdf
- Reporting Developer Guide
http://apps.Cybersource.com/library/documentation/dev_guides/Reporting_Developers_Guide/Reporting_DG.pdf

8.2 Support

If you require support with this software, please contact GlobalPartnerSolutionsCS@visa.com and provide the following details:

- Summary of the issue
- Steps to reproduce the issue
- Magento Platform Version

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- Cybersource Plug-in version
- Cybersource Merchant ID
- Configuration screenshots
- Mention all the themes/additional extensions installed etc
- Log files – system.log , debug.log , cybs.log and exception.log : To generate logs, navigate to this path in the root directory of Magneto – Magento Folder Name\var\log