



*Setcom Credit Card Form  
Implementation Guide*

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## Summary of Revisions

<b>Version</b>	<b>Date</b>	<b>Changed By</b>	<b>Changes Made</b>
1.0.0	01 Aug 2001	D Liu - Setcom	Original document created.
2.0.0	08 May 2009	D Liu - Setcom	Update consistent field and redirect.
2.0.1	08 Jul 2009	D Liu – Setcom	Added testing account details.

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## Overview

A Merchant may choose to host their own shopping basket facility for various reasons, mainly because they would like to maintain their own look and feel or the shopping basket may need to interact with the merchant's back-end system. In this scenario, the merchant only needs to use the credit card form hosted on the Setcom secure server.

Setcom can collect the following information regarding the order, although not required:

- Name
- Email Address
- Address
- City
- State/Province
- Postal Code/Zip
- Country
- Telephone Number
- Message

## Merchant Requirements

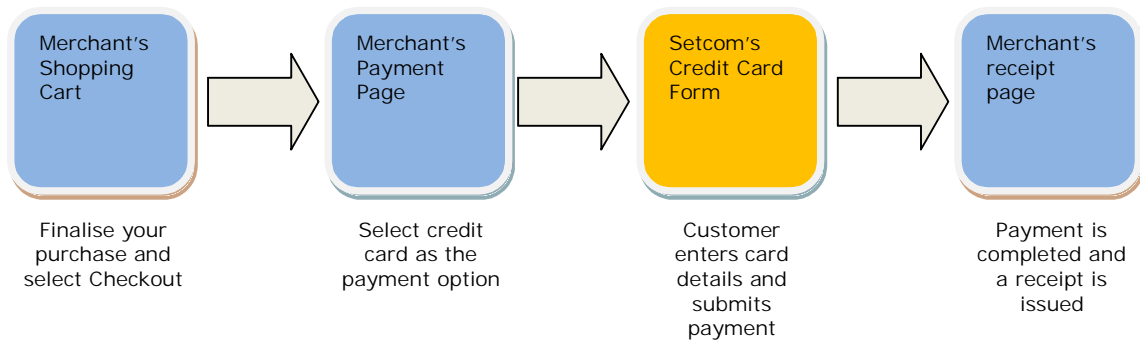
The following requirements are needed from a merchant:

- A website
- Shopping basket functionality
- Shipping calculator
- Tax calculator
- A Virtual Merchant Account with a bank
- No SSL certificate is required as the credit card form is hosted on the Setcom secure server

## Payment Flow

The steps below outline the payment flow when the customer uses the Setcom Credit Card Form:

1. The customer populates the shopping cart on the merchant's website and clicks on the Checkout button.
2. On the merchant's payment page, the customer is presented with credit card as a payment option which the customer selects.
3. The customer is directed to the Setcom's Credit Card Form where the customer needs to complete his/her credit card details. The customer clicks on the Pay Button and the card details are transmitted to the bank for approval.
4. After the payment is successfully processed, Setcom will present the receipt page or can navigate the customer back to the merchant's website for receipt.



## Submitting the Transaction using Buy Button

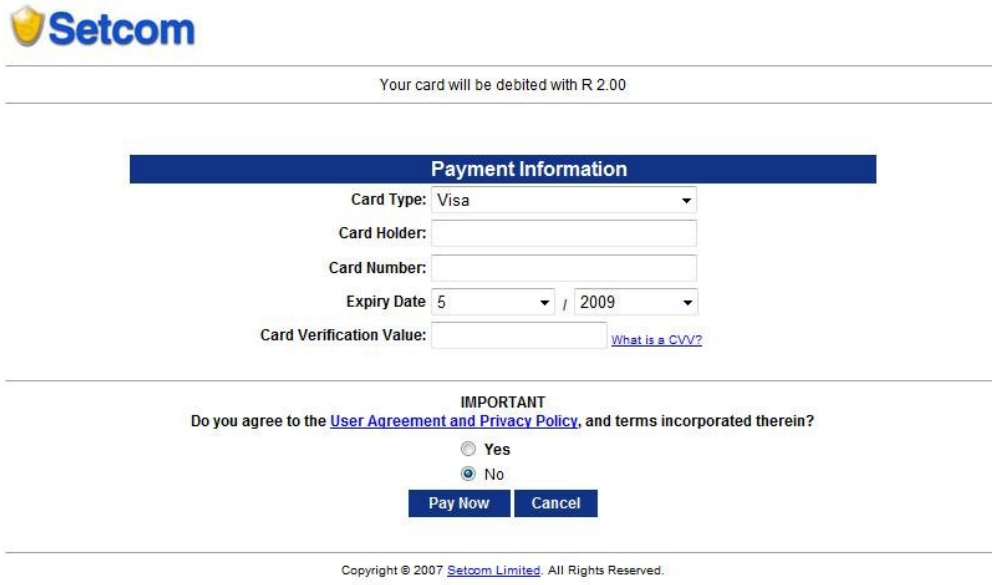
The Setcom buy button is a simple HTML button. It needs to contain the following fields:

Field Name	Required	Description
Co_ID	Yes	Used for identifying whom the merchant is and that the items in the basket is related to this merchant.
Outlet	Yes	Used for identifying the outlet/shopping basket to use.
CC_amount	Yes	Full amount to be charged to the credit card. Please include the cent value in decimal format e.g. if the product is R 10 the price field would be 10.00. No other formatting is required for instance R1, 000.00 for the price would be in the price field 1000.00.
Lang	No	The language to use.
Reference	Yes	Merchant reference to the transaction details. Make sure that this is unique so that when we redirect the customer back to your website you can match the transaction.
Consistent	No	Setcom provides a routine to enable the merchant to encrypt the price and reference of the transaction and pass this encrypted value to our servers. If the encrypted price and reference does not match then information has been altered and the transaction is not processed.

## Credit Card Form Options

The merchant can choose one of three options for implementation:

### 1. Collects credit card details only



Setcom

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Your card will be debited with R 2.00

---

**Payment Information**

Card Type: Visa

Card Holder:

Card Number:

Expiry Date 5 / 2009

Card Verification Value: [What is a CVV?](#)

---

**IMPORTANT**

Do you agree to the [User Agreement and Privacy Policy](#), and terms incorporated therein?

Yes

No

---

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Buy Button Sample Code:

```
<FORM METHOD="POST" ACTION="https://secure.setcom.co.za/creditcard2.cfm">
  <INPUT TYPE="HIDDEN" NAME="Co_ID" VALUE="sample">
  <INPUT TYPE="HIDDEN" NAME="Outlet" VALUE="sample">
  <INPUT TYPE="HIDDEN" NAME="Reference" VALUE="32490">
  <INPUT TYPE="HIDDEN" NAME="Lang" VALUE="ENG">
  <INPUT TYPE="HIDDEN" NAME="CC_amount" VALUE="1000.00">
  <INPUT TYPE="submit" value="Pay using a Credit Card">
</FORM>
```

## 2. Collects credit card and personal details



Your card will be debited with R 2.00

### Contact Information

First and Last Name:

Email Address:

Address:

City / Town:

State / Province / Region:

Zip / Postal Code:

Country: South Africa

Telephone Number:

### Payment Information

Card Type: Visa

Card Holder:

Card Number:

Expiry Date 5 / 2009

Card Verification Value:  [What is a CVV?](#)

#### IMPORTANT

Do you agree to the [User Agreement and Privacy Policy](#), and terms incorporated therein?

- Yes  
 No

Buy Button Sample Code:

```
<FORM METHOD="POST" ACTION="https://secure.setcom.co.za/creditcard.cfm">
  <INPUT TYPE="HIDDEN" NAME="Co_ID" VALUE="sample">
  <INPUT TYPE="HIDDEN" NAME="Outlet" VALUE=" sample ">
  <INPUT TYPE="HIDDEN" NAME="Reference" VALUE="32490">
  <INPUT TYPE="HIDDEN" NAME="Lang" VALUE="ENG">
  <INPUT TYPE="HIDDEN" NAME="CC_amount" VALUE="1000.00">
  <INPUT TYPE="submit" value="Pay using a Credit Card ">
</FORM>
```

### 3. Collects credit card and amount



Payment Information

Card Type:	<input type="text" value="Visa"/>
Card Holder:	<input type="text"/>
Card Number:	<input type="text"/>
Expiry Date:	<input type="text" value="5"/> / <input type="text" value="2009"/>
Card Verification Value:	<input type="text"/> <a href="#">What is a CVV?</a>
Amount to Pay in R:	0.00

---

IMPORTANT

Do you agree to the [User Agreement and Privacy Policy](#), and terms incorporated therein?

Yes  
 No

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Buy Button Sample Code:

```
<FORM METHOD="POST" ACTION="https://secure.setcom.co.za/ccopen.cfm">
  <INPUT TYPE="HIDDEN" NAME="Co_ID" VALUE="sample">
  <INPUT TYPE="HIDDEN" NAME="Outlet" VALUE=" sample ">
  <INPUT TYPE="HIDDEN" NAME="Reference" VALUE="32490">
  <INPUT TYPE="HIDDEN" NAME="Lang" VALUE="ENG">
  <INPUT TYPE="submit" value="Pay using a Credit Card ">
</FORM>
```

## Buy Button Consistent Field

By using the consistent field, the merchant can stop tampering of the buy button variables.

Setcom and the merchant need to agree on a secret key. To generate the consistent value, all the values in the buy button need to be concatenated together and combined with the secret key. The result is then hashed using the MD5 algorithm. This value is included in the buy button and sent to Setcom in the request.

Once Setcom receives the request, Setcom will follow the same procedure and use the values in the buy button and the agreed secret key to generate their own version of the consistent field. We will compare our version of the consistent field with that received in the buy button and only allow the transaction to continue should the two values match. Always remember to hash the values in the same case as that you sent them to Setcom, as this will make a difference to the outcome.

## Receiving the Transaction Result

Setcom's payment server will redirect the customer back to the merchant's website after a successful payment.

A script on the merchant's server (the RETURN\_URL) must be used to interpret the response and update their system/database. A receipt must also be generated to inform the customer of the payment result.

When we redirect the customer back to your RETURN\_URL, we will include some basic order information. We will also include a field called CONSISTENT for security reasons.

Field Name	Description
ordernumber	Setcom unique reference to this transaction.
amount	The amount of the transaction, e.g. 1999.99 or 23.65
reference	Merchant's reference number that was passed to Setcom in the buy button.
authnumber	The auth number returned by the bank.
brandid	The brand_id of the card used for payment. 1 = Visa 2 = MasterCard 3 = Diners 4 = American Express
consistent	The consistent field is generated by Setcom and included in every response to the merchant. The field is made by Setcom by concatenating the message fields in the response with a secret key. The value is then hashed and sent in the response to the merchant. The merchant can then use the received fields and his own version of the secret key to generate his own version of the CONSISTENT field. If the fields match, the seller knows that the request came from Setcom. We use the MD5 hashing algorithm for these requests.  A typical hashing example might look something like:  CONSISTENT = HASH(ordernumber + amount + reference + authcode + brandid + MERCHANT_SECRET_KEY, "MD5", "UTF-8");

### Before going live, the merchant needs to complete the following 2 items:

1. Send Setcom the RETURN\_URL so that we can lock this in our database for security reasons.
2. Get the secret key used for the CONSISTENT field from Setcom (Setcom will issue the key)

## Testing

In order to test your implementation, you can use the following:

### **Test Merchant Account:**

CO\_ID: testaccount  
OUTLET: testaccount

**Remember to change this to your actual Co\_ID and Outlet before going live**

### **Test credit cards:**

CC Type	Name	CC Number	Expiry Month	Expiry Year	CVV
Visa	Test Buyer VS1	4111111111111111	11	2020	111
Visa	Test Buyer VS2	4000000000000002	11	2020	111
MasterCard	Test Buyer MC1	5454545454545454	11	2020	111
MasterCard	Test Buyer MC2	5566556655665566	11	2020	111
American Express	Test Buyer AX1	378282246310005	11	2020	111
American Express	Test Buyer AX2	378734493671000	11	2020	111
Diners	Test Buyer DC1	38520000023237	11	2020	111
Diners	Test Buyer DC2	30569309025904	11	2020	111

### **Checking for the test transactions:**

Once you received a successful transaction response, you can see the details in Setcom's Commerce Manager. To log into the Commerce Manager, please visit <http://manager.setcom.co.za> and login using

Login ID: testaccount  
Password: testaccount

### **PLEASE NOTE:**

Test transactions will always return an authorization number of 123456 and a bank transaction key of LoopBack.

## Additional Information

For detailed information on each product offering please contact Setcom's Support Department.

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