

EMOS INFORMATION SYSTEMS

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Web Centre v3

# RealEx Online Payments

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# Introduction

The RealEx online payment WebCentre option allows authenticated users to credit their Pharos Account using Credit and Debit through the RealEx payment gateway. The WebCentre supports the RealEx Redirect method of payments.

An active RealEx account is required. Visit the RealEx website for more information: [www.realexpayments.com/](http://www.realexpayments.com/)

To modify prompts, text of the WebCentre pages, links to terms and conditions/refund policy, and the Email receipt format, see the *WebCentre Customization Guide*.

## WebCentre Payment Process

The following steps detail the process a user follows to credit their Pharos account from the WebCentre.

### 1. WebCentre Logon

A user logs on to the WebCentre web pages and is authenticated against the Pharos Database. The Pharos Database may also authenticate the user details against another store (LDAP, Active Directory, NDS etc)

### 2. Select Amount

User selects the Web Credit hyperlink and is prompted to select the amount of credit to purchase from a pre-defined list of available amounts, or optionally enters an amount.

### 3. Confirmation

The user is shown a transaction Order Id and is prompted to confirm the amount.

### 4. (Audit Trail Start)

The WebCentre creates a unique Audit Trail record in the Pharos Database with the following details:

- User Id
- Amount
- Order Id
- Date/Time
- Email (optional)
- RealEx Post Address
- Client IP Address



### 5. (Http post to RealEx Payment Gateway)

The WebCentre builds a HTTP Post form and redirects the user's browser to the RealEx Payment Gateway with the following HTTP POST variables.

- |                    |   |
|--------------------|---|
| ▪ MERCHANT_ID      | Your merchant ID provided by RealEx                       |
| ▪ ORDER_ID         | A unique, auto-generated, order ID                        |
| ▪ CURRENCY         | The currency (3 letter representation)                    |
| ▪ TIMESTAMP        | Date and time of the order                                |
| ▪ SHA1HASH         | SHA1 hash of the order details using the shared secret.   |
| ▪ AUTO_SETTLE_FLAG | Auto-settle flag (=1)                                     |
| ▪ USERID           | Pharos User ID  |
| ▪ NAME             | Pharos User Name  |
| ▪ AMOUNT           | Amount of the order in the lowest demonition (e.g. pence) |
| ▪ ACCOUNT          | The Realex sub-account name                               |

### 6. Processing of Card Payments

The RealEx Payment Gateway web pages collect, authenticate and clear the Credit/Debit Card details using the Merchant account configure with RealEx.

### 7. (Status Return)

The RealEx Payment Gateway returns the user to either WebCentre Return URL on a successful payment or the *Cancel URL* on a failed payment (this is the same URL). The following additional HTTP Post variables are returned:

- |            |   |
|------------|---|
| ▪ Result   | The Credit Card Clearing result           |
| ▪ Message  | Why the credit/debit card clearing failed |
| ▪ AuthCode | Bank Authorisation Code                   |
| ▪ PassRef  | RealEx Reference                          |

### **8. (Posting to Pharos)**

The WebCentre validates the returned details using the shared secret to generate its own SHA1 hash and comparing it with the returned hash. If they match and the clearing result is OK then the User Id and Amount are used to credit the Pharos account.

### **9. (Audit Trail Complete)**

In the event of a success, failed or cancelled transaction the WebCentre updates the unique Audit Trail record with the information received from RealEx.

### **10. Email Receipt**

Optionally, an automated email is sent to the user by the WebCentre.



## RealEx - Test and Go Live.

Your RealEx account will need configuring to allow posts from the WebCentre. RealEx must be told the address of the WebCentre server and the address of the WebCentre pages to post back to.

The usual setup procedure for testing and go-live of your RealEx account is as follows:

1. Install and Configure the WebCentre
2. Configure the server hosting the WebCentre for internet access
3. Configure IIS with an SSL Server certificate
4. Configure site firewalls and routers for internet access
5. Configure RealEx settings in the WebCentre. The following details will have been supplied by RealEx on completion of your RealEx agreement. RealEx will only give out this information to the registered account holder.

*RealEx Vendor ID – This is usually the site name*

*RealEx Shared Secret – There may be more than one: one for the Test and Live accounts.*

*RealEx Account Name – There are usually two: 'test' for testing and 'internet' for live.*

6. RealEx must be given the following information. RealEx will only accept this information from the registered account holder.

The internet address of the WebCentre server that transaction will be coming from. I.e.

<https://unipayments.ac.uk>

The webpage off the WebCentre to post back transaction to: I.e.

<https://unipayments.ac.uk/webcentre/pay/resulttext.aspx>

7. Testing the transaction procedure through the WebCentre using the 'test' account and test debit/credit card numbers. These transactions do not debit any cards but will credit the Pharos account.

### 8. Going Live

9. Configure the WebCentre for live transactions: change the account name to the live account.
10. Processing several live transactions with valid credit/debit cards.
11. Logging onto the RealEx Merchant Web Interface and checking transactions have processed correctly. This must be done by the account holder.



# Configuring the WebCentre

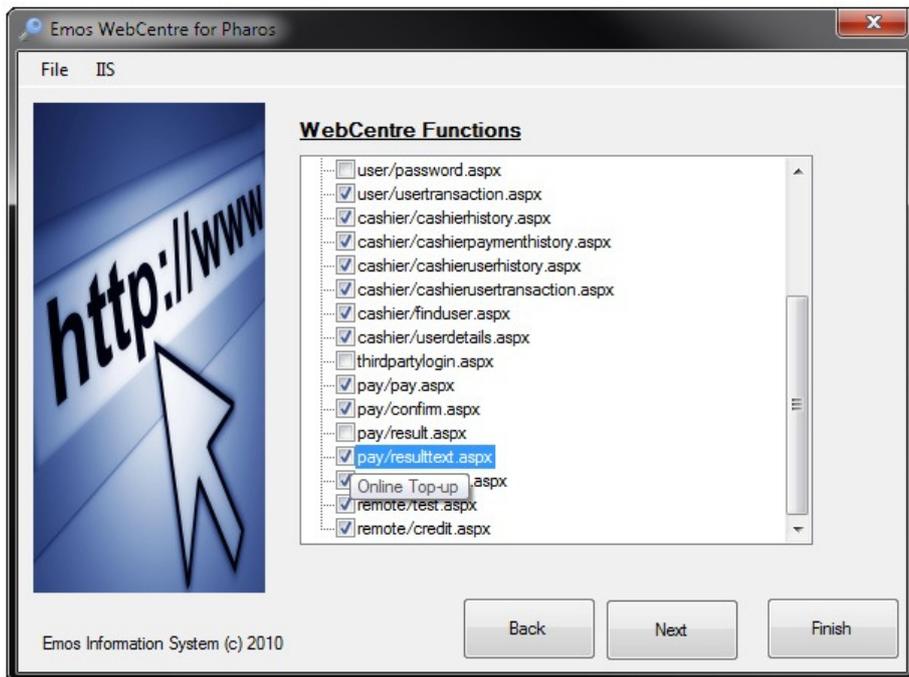
The server and web pages must be addressable from the Internet for the RealEx Payment gateway to post back to. SSL server certificate(s) should be used to secure the communications.

The following information will be provided by RealEx and is used to configure the WebCentre:

- Merchant ID                      The Merchant ID of the RealEx account.
- Shared Secret                 The Shared Secret of the RealEx account.
- Account                         The sub-account name to use (this is optional).
- URL                                The URL of the RealEx payment pages.
- Server Addresses            The range(s) of the RealEx servers that responses originate from.

## Installation

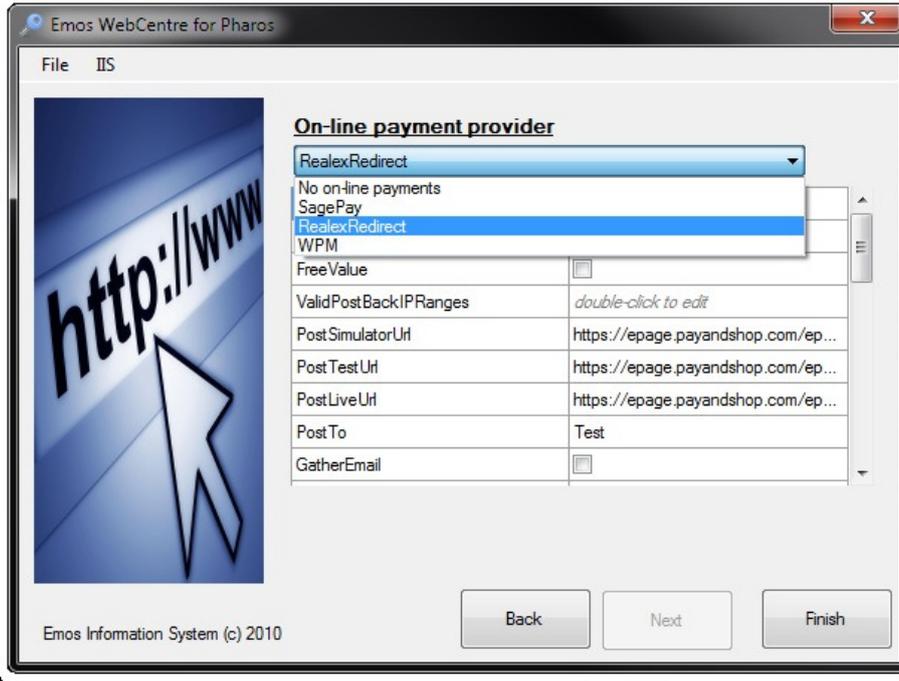
Use the WebCentre Configuration tool to configure the following options. See Emos WebCentre PDF for more details.



### Enable payment pages

Enable the *pay/pay.aspx*, *pay/confirm.aspx* and *pay/resulttext.aspx* pages. Optionally, enable the *cashier/cashierpaymenthistory.aspx*, this page allows cashiers and administrators to view on-line payment audit details.

## Select and configure the RealEx Payment module



Select **RealexRedirect** from the list of available payment providers.

### Product Description

Not used by RealEx.

### ValueList

If users will be selecting an amount from a list of values, this list defines the available amounts.

### FreeValue

When enabled user must enter an amount to purchase instead of picking from a list.

### ValidPostBackIPRanges

The WebCentre will only accept payment responses from IP Address within these ranges. The IP Address ranges of the RealEx servers must be configured here.

Ranges are defined as StartAddress-EndAddress. For example 192.168.1.1-192.168.1.254

### PostSimulatorUrl

Not used by RealEx.

### PostTestUrl

The Url of the RealEx payment gateway used for test transactions. For RealEx this is the same as the Live Url.

### PostLiveUrl

The Url of the RealEx payment gateway used for live transactions. For RealEx this is the same as the Test Url.

### PostTo

Which Url to post to: Test or Live.

### GatherEmail

Prompt the user for an email address. This option must be selected if a receipt is to be emailed to the user on completion.

### GatherAddress

Not used by RealEx.

### GatherName

Not used by RealEx.

### ISPEncryptionKey

RealEx account shared secret – supplied by RealEx. This may be different for the Test and Live accounts.

### ISPStaticFields

If there are any fields that should to be passed to RealEx every time a payment is posted they can be configured here.

**ISPVendorID**

RealEx Vendor ID – supplied by RealEx.

**ISPAccount**

RealEx account name. This is different for Test and Live accounts.

**ISPCurrency**

Currency type: E.g. GBP, EUR.

**ISPProtocolVersion**

Not used by RealEx.

**BonusThresholds**

Not used by RealEx.

**ApplyBonuses**

Not used by RealEx.

**AmountMultiplier**

Not used by RealEx.

**ReturnUrl**

Not used by RealEx.

**ResponseSuccessPage**

Not used by RealEx.

**ResponseFailurePage**

Not used by RealEx.

**ShowReceipt**

Display a receipt on the response pages.

**ExpireAfterMinutes**

Expires Audit Trail records that have not been completed after a number of minutes.

**EmailReceipt**

See *SMTP Settings in the Emos WebCentre installation document.*

Email a receipt to users.

**EmailReceiptTemplate**

See *SMTP Settings in the Emos WebCentre installation document.*

Use this XLST style sheet for receipts.

**EmailFrom**

See *SMTP Settings in the Emos WebCentre installation document.*

Email receipts from this email address.

**EmailSubject**

See *SMTP Settings in the Emos WebCentre installation document.*

Email Subject.

**UseMasterPageFile**

RealEx does not allow images or link on the response pages and so UseMasterPageFile must be set to off.

