

# Simplify Commerce Payment Plugin Documentation

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## Simplify Commerce Payment Plugin Documentation

This plugin allows customers to pay via credit card using the Commonwealth Bank of Australia - Simplify Payment Gateway. The same Mastercard Simplify system is also provide by other banks and service providers.

### Simplify

Simplify is a fast and reliable payments acceptance service for your online shop. Get world-class security and streamline your payments administration using the Simplify Payment Gateway System.

### Features

- Fast & reliable payments
  - Simplify is supported by world-class infrastructure with fast processing speeds, real-time authorisations and same-day settlement that puts funds in your account faster.
- A seamless customer experience
  - Transactions are processed in the background meaning the customer does not leave your website.
- Save time on admin
  - Tailored reporting, online refunds and easy integration to your own accounts systems lets you cut down the time you spend managing your payments.
- Safe & secure transactions
  - Simplify protects your business from fraud with the internal risk management system.

For more information and application details for Commonwealth Bank - Simplify Payments System See <https://www.commbank.com.au/business/merchant-services/Simplify.html>

Note: Refer to other providers websites for specific details relating to their Simplify System.

### Deferred Payments

If a customer has a problem with their credit card they can return to their account and make a payment for an order, alternatively the plugin allows the customer to select another payment method for the order.


This option allows the customer to return to the website after an order has been created and make a payment if deferred order payments are an option. An email link can be created which can be emailed when payment is ready to be made for an order.


<https://yourstore.com/plugins/simplify/deferredpayment/9077>


## Make Payment

1

Payment method

☒ Credit Card (0)  
Pay by credit / debit card

☐ Check / Money Order (0)  
Pay by cheque or money order

☐ PayPal Standard (0)  
You will be redirected to PayPal site to complete the payment

[Back](#)

[CONTINUE](#)

## nopCommerce Administration

The existing admin functions are used to setup a payment gateway

See <https://docs.nopcommerce.com/en/user-guide/configuring/setting-up/payments/index.html>

### Installing the Plugin

The zip package supplied can be uploaded and installed using the “Upload plugin or theme” button on the Configuration > plugins page.

Refer to Then the installation of the plugin follows the standard nopCommerce procedure.

See <https://docs.nopcommerce.com/user-guide/configuring/system/plugins.html>

Alternatively, you can manually install the plugin:

1. Copy the Plugin to the correct directory
2. Restart the Application – Click the Icon in the top

Once installed the you can configure the plugin.

### Configure Settings

The settings for the plugin can be set using the configure page.

#### Configure - Credit Card

[back to payment method list](#)

Multi-store configuration for

All stores

**Ensure that your primary store currency is supported by Simplify.**  
To configure plugin follow these steps:

1. Log into your Developer Simplify account with the details provided by Commonwealth Bank.
2. Obtain the necessary credentials required as below.
3. To use online refunds setup a user account and password with the correct access.
4. Enter the details below.
5. To test the plugin select Sandbox Mode checkbox
6. To test the transactions with the live gateway select Send Transactions option.
7. To use the plugin in production mode de-select Sandbox mode checkbox.
8. Click Save.

Instance Id ?

Test Account

Private Key ?

URRJ546bBPJoD3546D/9tH4CRQR7asdKTctdSsdgfvAE77dD4NZvGVHVp5YFFQL00Asdasd23434563DSXAOkNtXTToq

Public Key ?

2345s65bpb\_ZGZlYWy3Z45632GQtYTFasdfllNS00ZGN456TgwYjMTyZewYw3Qasdfa345632TI5YzYx

Website Transaction Address ?

Not required - for future use

Website User ?

Not required - for future use

Website Password ?

Not required - for future use

Transaction mode ?

Authorize And Capture

Use Sandbox ?

☐

Send Transaction to Gateway ?

☒

Additional fee ?

0.0000

Additional fee. Use percentage ?

☐

Allow Storing Credit Card Number ?

☐

Save

The above settings are either provided during the application procedure with the Commonwealth Bank or obtained by configuring the Simplify Administration account using the documentation provided.

## Instance Id

Typically, this is set to the name of the Label Name for the Configuration being used.

## Public and Private Keys

Supplied from Simplify Website (See details below)

## Website Transaction Address, Website User and Password

These settings are not used at present – for future use.

## Transaction Mode

There are three modes of operation for the plugin.

**Authorise and Capture** – An authorisation is created when the items in the shopping cart are checked out and an order is created. Later in the admin system when the order has been confirmed the funds can be captured or the authorisation can be voided.

**Authorize (only)** – An authorisation is created when the items in the shopping cart are checked out and an order is created. The funds can be manually voided or captured via another system.

**Payment** – A payment (without authorization) is created when the items in the shopping cart are checked out and an order is created.

Select the desired mode of operation.

## Use Sandbox

Selecting this option allows you to test the plugin and log process information in the system log. De-select this option to use the plugin in live payment mode.

## Send Transactions to Gateway

Only select this option when you have tested the plugin and are ready to send transactions to the live payment gateway. If you de-select this option then you can use the value stored in the Instance Id to return a code from the payment gateway – Refer to transaction errors in the documentation.

## Admin Operations

### Capture

Once an order is created you can use the Admin system on the orders page to capture funds up to the current authorization value. Alternatively, if you need change the order and you adjust the order total, only the order total funds will be captured.

### Refunds

Once an order is created you can use the Admin system on the orders page to refund or partially refund a transaction.

### Voids

Once an order is created and before funds are captured you can use the Admin system on the orders page to void and authorization.

After entering the settings click **Save**.

## Simplify Administration Website

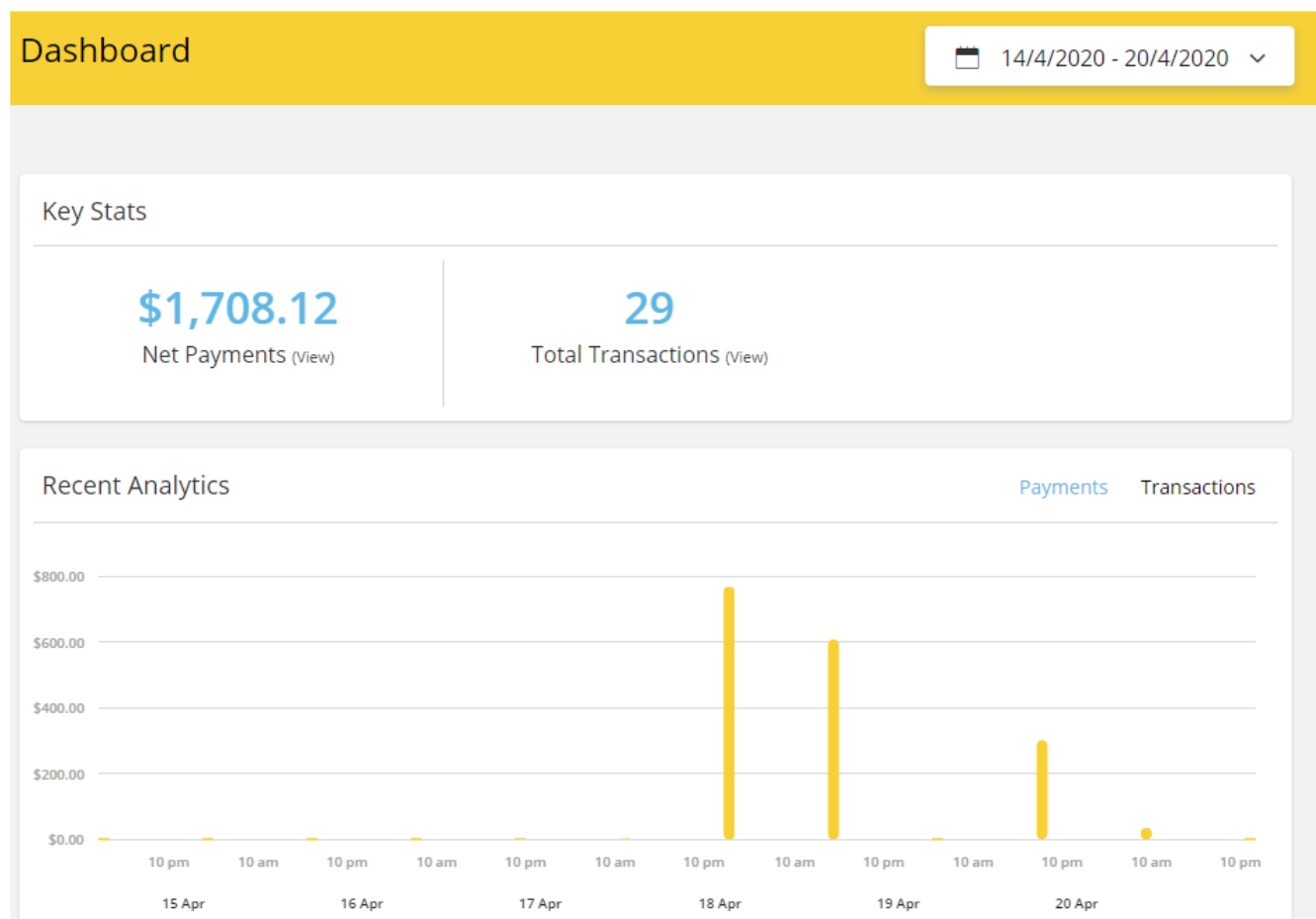
The simplify system has their own administration website where you can:

- Obtain the Private and Public keys for your plugin configuration
- Monitor test demo and live transactions and find test credit card numbers
- Search and Display Transactions for:
  - Payments
  - Authorizations
  - Refunds
- View Reports and Export Transaction

The following screens are from the CommBank simplify system. Other Bank Simplify Payment systems will look similar and operate in the same way.

### Dashboard

The dashboard provides an overview of all transactions. Use the date selector to customise the date selection.




## Transactions – Payments

The transaction payments page list all the payments transactions.

Payments						New Payment
Filter ▾		Refresh List				
ID	Customer	Date	Status	Fraud Score	Amo...	
4kpR4nMpq	No customer	2020/04/20 07:0...	Part. Refunded		\$53.00	
B6bA58qK6	No customer	2020/04/19 16:3...	Part. Refunded		\$170....	
a7R8aK5a9	No customer	2020/04/19 07:4...	Approved		\$53.00	
paXRpnMpz	No customer	2020/04/19 07:4...	Refunded		\$42.00	
A6bkl89L5	No customer	2020/04/19 07:0...	Part. Refunded		\$25.56	

Click on a transaction to see the details

Payment8qpR8o58j |  \$60.15 AUD

Refund

Payment Details

Payment Amount ⓘ  
\$60.15

ID ⓘ  
8qpR8o58j

Authorisation ID  
rkpRrnp4r

Reference ⓘ  
1108-1

Auth Code ⓘ  
wSTx8o

Status ⓘ  
APPROVED

Payment Description ⓘ  
Order Payment Capture

Date ⓘ  
2020/04/19 06:52:14

Payment Channel ⓘ  
eCommerce

Card Details

Payment Type ⓘ  
AMERICAN EXPRESS

Expiration ⓘ  
6 / 20

Address  
21 West 52nd Street

City  
New York

Country  
United States

Name on card ⓘ  
John Smith

Last 4 Digits ⓘ  
8431

Address (line 2)  
-


State / Zip  
NY 10021

## Transactions – Authorizations

The transaction authorizations page list all authorization transactions.

Authorisations						New Authorisation
Filter ▾		Refresh List				
ID	Customer	Date	Status	Fraud Score	Amo...	
g7R8gK5Rz	No customer	2020/04/20 06:5...	DECLINED <span>Declin</span>		\$38.35	
kbRpkK5RK	No customer	2020/04/20 06:5...	APPROVED <span>Captu</span>		\$53.00	
LEzMbyaKR	No customer	2020/04/19 16:3...	APPROVED <span>Rever...</span>		\$170....	
g7R8gK5M9	No customer	2020/04/19 16:2...	APPROVED <span>Captu</span>		\$170....	
9kpRbgM6d	No customer	2020/04/19 11:3...	APPROVED		\$100....	

Click on a transaction to see the details


Authorisation LEzMbyaKR    \$170.90 AUD	
Authorisation Details	
Authorisation Amount ⓘ \$170.90	Status ⓘ REVERSED
Reversed Amount ⓘ \$170.90	Auth Description ⓘ Order Authorization
ID ⓘ LEzMbyaKR	Authorised on ⓘ 2020/04/19 16:33:01
Card Details	
Payment Type ⓘ MASTERCARD	Name on card ⓘ John Smith
Expiration ⓘ 6 / 20	Last 4 Digits ⓘ 4444
Address 21 West 52nd Street	Address (line 2) -
City New York	State / Zip NY 10021
Country United States	

## Transactions – Refunds

The transaction refunds page list all refund transactions.

Refunds				
Filter ▾		<a href="#">Refresh List</a>		
ID	Date	Status	Description	Amo...
9kpRbgMpz	2020/04/20 07:0...	Approved	Refund	\$10.00
E6bkL89bR	2020/04/20 07:0...	Approved	Refund	\$10.00
rkpRrnM9b	2020/04/19 16:3...	Approved	Refund	\$100....
8qpR8o58y	2020/04/19 07:4...	Approved	Refund	\$42.00

Click on a transaction to see the details

**Refund** 9kpRbgMbX |  \$100.90 AUD

Refund

Refund Amount ⓘ  
\$100.90

ID ⓘ  
9kpRbgMbX

Payment ID ⓘ  
[E6bkL89Lr](#)

Status ⓘ  
APPROVED

Description ⓘ  
Refund

Date ⓘ  
2020/04/19 06:32:50

Card Details

Payment Type ⓘ  
MASTERCARD

Expiration ⓘ  
5 / 20

Address  
21 West 52nd Street

City  
New York

Country  
United States

Name on card ⓘ  
John Smith

Last 4 Digits ⓘ  
4444

Address (line 2)  
-

State / Zip  
NY 10021



## Search for Transactions

Use the filter to search for transactions for a particular nopCommerce Order

Order #	9073
Created on	4/19/2020 10:28:13 AM
Customer	sales@selectsystems.com.au
Order status	Processing <a href="#">Cancel order</a> <a href="#">Change status</a>

Order subtotal	\$27.00 excl tax
Order shipping	\$0.00 excl tax
Order tax	\$2.70
Order total	\$29.70
Profit	\$27.00

[Edit order totals](#)

Card number	*****4444
Authorization transaction ID	e7R8eK5od
Payment method	Credit Card
Payment status	Authorized

[Capture](#) [Mark as paid](#) [Void](#) [Void \(Offline\)](#)

Enter filter vales Authorization Id, Reference (Order number) Date or Amount

Authorisations

Edit Filter ^ Id: e7R8EK5oD x

ID

Sort by

Date ▼

Descending ▼

Id

e7R8EK5oD

Reference

Amount

Date

Status

[clear](#) [Filter](#)

Authorisations

Edit Filter ^ Id: e7R8EK5oD x

ID

Sort by

Date ▼

Descending ▼

Id

Reference

9073

Amount

\$29.70

Date

Status

[clear](#) [Filter](#)

Transactions that meet the criteria will be displayed in the list

Authorisations						New Authorisation
Edit Filter ^ Id: e7R8EK5oD x						<a href="#">Refresh List</a>
ID	Customer	Date	Status	Fraud Score	Amount	
e7R8eK5od	No customer	2020/04/19 10:27:34	APPROVED		\$29.70	

## Manual Transactions

The system can be used to create manual transactions.

To create a manual Authorization, click the New Authorizations button located at the top of the Transactions – Authorizations page

New Authorisation

Authorisations

Filter ▾

ID	CUS
G6baLdkLe	No
XxR8X45Xp	No
kbRpK5kG	No
E6bkL89z7	No
4kpR4nM7g	No
g7R8gK5BL	No
e7R8eK5Ba	No customer

**New Authorisation** ✕

Authorisation Details

Amount \* ⓘ  
\$50.00

Description ⓘ  
Test

Pay Using ⓘ  
**Credit Card** or **Customer Card**

Card Number \* ⓘ  
5555 5555 5555 4444

Expiry Date (MM/YY) \* ⓘ  
06 20

CVC ⓘ  
373

More Details ▾

[Add customer card details](#)

[Clear Fields](#) ⚠ This is a test Authorisation **Run Authorisation**

e7R8eK5Ba No customer 2020/04/18 18:10:01 DECLINED Declined

Enter the details and click Run Authorization. Go to the Transactions list to view the Authorization

Authorisation e7R8eK5e4 | \$50.00 AUD

**Reverse** **Capture**

Authorisation Details

Authorisation Amount ⓘ  
\$50.00

ID ⓘ  
e7R8eK5e4

Status ⓘ  
APPROVED


Auth Description ⓘ  
Test

Authorised on ⓘ  
2020/04/19 07:04:38

Expires on ⓘ  
2020/04/26 07:04:37

To capture the funds, click the Capture button. Enter the amount and click Run Payment.  
Note: the amount can be less the authorisation

Capture

Authorisation e7R8eK5e4 |  \$50.00 AUD

Authorisation Details

Authorisation Amount ⓘ  
\$50.00  
ID ⓘ  
e7R8eK5e4


Capture an Authorisation

Capture Amount ⓘ

☐ Full amount: \$50.00


☒ Partial:

[Reset Fields](#)

 This is a test payment

Run Payment

Go to the Transactions authorisations page to view the Authorization

Authorisation e7R8eK5e4 |  \$50.00 AUD

Authorisation Details

Authorisation Amount ⓘ  
\$50.00

Captured Amount ⓘ  
\$25.56 [\(view payment details\)](#)

Reversed Amount ⓘ  
\$24.44


ID ⓘ  
e7R8eK5e4

Status ⓘ  
CAPTURED

Auth Description ⓘ  
Test

Authorised on ⓘ  
2020/04/19 07:04:38

Click on view payment details to view the associated payment transaction.

Payment A6bkL89L5 |  \$25.56 AUD

Payment Details

Payment Amount ⓘ  
\$25.56

ID ⓘ  
A6bkL89L5

Authorisation ID  
e7R8eK5e4

Reference ⓘ

Auth Code ⓘ  
iCJsX2

Status ⓘ  
APPROVED

Payment Description ⓘ  
-

Date ⓘ  
2020/04/19 07:06:27

Payment Channel ⓘ  
Virtual Terminal

To refund the full or partial amount click the refund button

Refund

Enter the amount and click Make Refund.

The screenshot shows a 'Refund a Payment' modal window. At the top, it says 'Payment A6bkL89L5 | \$25.56 AUD'. The modal has a title 'Refund a Payment' and a close button. Under 'Payment Details', there is a field for 'Amount \*' with the value '\$15.56' and a 'Reason' field with the value 'Test Refund'. There are 'Clear Fields' and 'Make Refund' buttons at the bottom.

Go to the Transactions list to view the Refund

The screenshot shows a 'Refund' transaction card. The header is 'Refund E6bkL89bR | \$10.00 AUD'. The card displays the following details:

Refund	
Refund Amount ⓘ	Status ⓘ
\$10.00	APPROVED
ID ⓘ	Description ⓘ
E6bkL89bR	Refund
Payment ID ⓘ	Date ⓘ
4kpR4nMpq	2020/04/20 07:00:19

Click on the payment details to see the result

The screenshot shows a 'Payment Details' modal window. At the top, it says 'Payment A6bkL89L5 | \$25.56 AUD'. The modal has a title 'Payment Details' and a close button. It displays the following details:

Payment Details	
Payment Amount ⓘ	Status ⓘ
\$25.56	APPROVED
Refund Amount ⓘ	Refund Status ⓘ
\$15.56	PARTIALLY REFUNDED
ID ⓘ	Payment Description ⓘ
A6bkL89L5	-
Authorisation ID	Date ⓘ
e7R8eK5e4	2020/04/19 07:06:27
Reference ⓘ	Payment Channel ⓘ
Auth Code ⓘ	Virtual Terminal
iCJsX2	

API Keys

### Your API Keys

We allow you to create up to 5 unique live and sandbox keys. Your API keys are very important

Test System
↗ Edit Label

Type	Date Created	Public Key	Private Key
Sandbox	2020/04/15 05:05:35	asdfsdf0as1223df04353254	dfs23345243255dfddfgg43554645624352435dfgdfgh

### Generate New Key

Key Label

Key Type

Sandbox
▼

Enable hosted payments? ☐

For more information, see our [hosted payments developer documentation](#).

Generate New Key

Copy and paste the required API Keys to the Plugin Configuration shown in the section above.

## Testing the Plugin

The Simplify system provides a list or test credit cards used to test the plugin with the system configuration.

## Test card numbers

A comprehensive list of card numbers to test CommBank Simplify.

### Intro

When testing your integrations with CommBank Simplify in Sandbox mode, you are prohibited from using real card numbers. As such, we provide a list of test card numbers which can be used to test various transaction and validation states.

#### i Please note:

- Real card numbers are prohibited and will decline in Sandbox mode.
- Strip spaces & trim card numbers before use.
- All transaction amounts used are in the smallest unit of your currency. Example: 513 = \$5.13USD
- 5555 5555 5555 4444** is the simplest card number to use when testing **APPROVED** payments.
- Changing accepted cards in [Merchant Settings](#) will affect the behavior of the test card numbers.

**Note:** Some card number / test combinations will create an error transaction for an order number (Reference) that cannot be cleared via carrying out subsequent transactions for the same order number. In this case to continue testing create a new order.

## Demo Website

To view the plugin operation or refer to the demo website

<http://v42demo.selectsystems.com.au/>

## Contact Us

If you have any more questions or would like to make suggestions on how to make the plugin operations more functional please email: [sales@selectsystems.com.au](mailto:sales@selectsystems.com.au)