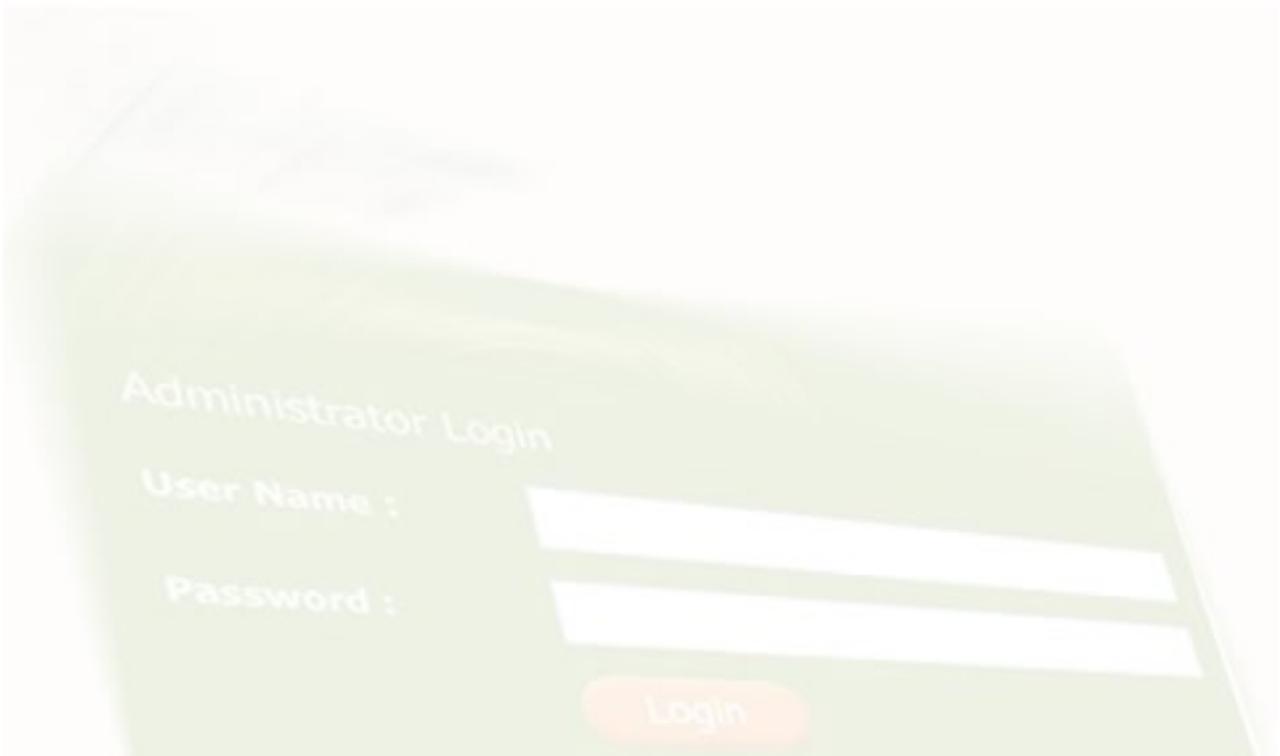# PaypalPro Payments Module
Hosted Ecommerce Service Module Help Document

This module is installed on all stores by default under all hosting plans of hosted e-Commerce service as available at
ecommercehosted.com

PayPal Pro add-on module introduces support for several PayPal website payment solutions, namely PayPal Standard Solution, PayPal Pro Solution and PayPal Express Checkout on your store. With these solutions PayPal enables any individual or business with an email address to securely, easily and quickly send and receive payments online. PayPal's service builds on the existing financial infrastructure of bank accounts and credit cards and utilizes advanced proprietary fraud prevention systems to create safe, global, real-time payment solutions. PayPal has become the payment system of choice for millions of online retailers, online businesses, buyers and sellers on eBay in many countries.

This manual will guide you through the process of PayPal Pro add-on module configuration and use. Overview of PayPal solutions implemented in the module is provided in the Customer Zone section. This module comes pre-installed on all stores on all plans offered at http://www.ecommercehosted.com by default and can only be configured/disabled/enabled and cannot be Installed/Uninstalled from shop admin.

Configuring the Module

In Admin > Settings > Modules lick on the 'PayPal Pro' module link to enter the module's settings page. To configure a PayPal solution enable a radio button next to it. Corresponding settings section will come up automatically.

Admin menu :: Payment methods :: PayPal Pro configuration
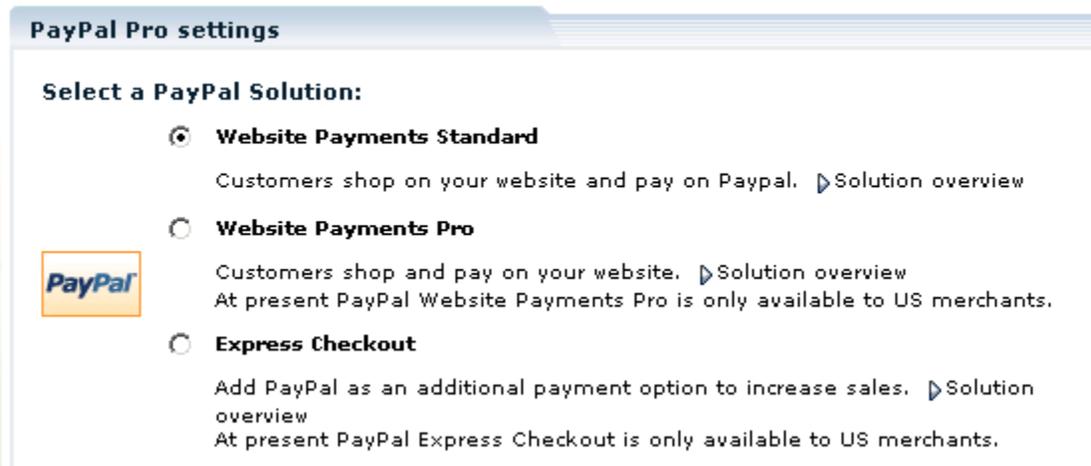
PayPal Pro settings

Select a PayPal Solution:

⦿ **Website Payments Standard**

Customers shop on your website and pay on Paypal. ▷Solution overview

○ **Website Payments Pro**

PayPal   Customers shop and pay on your website. ▷Solution overview
At present PayPal Website Payments Pro is only available to US merchants.

○ **Express Checkout**

Add PayPal as an additional payment option to increase sales. ▷Solution overview
At present PayPal Express Checkout is only available to US merchants.

Figure 1: Configuring PaypalPro module settings

Configuring Website Payments Standard

To configure Website Payments Standard payment method, complete the following settings:

Website Payments Standard settings:

Account e-mail:	example@example.com
Logo URL:	http://www.example.com/logo.gif
Order prefix:	_STD
Currency:	U.S. Dollars (USD)
Transaction Mode:	Live
Service URL:	https://www.paypal.com/cgi-bin/webscr
Treat PayPal orders in progress as 'Queued' rather than 'Incomplete':	☑

[Update]

Figure 2: Configuring Website Payments Standard

- Account e-mail: type in an e-mail address associated with your PayPal Business account.

  In order to employ Website Payments Standard method you must switch on PayPal Instant Payment Notifications (IPN) for your PayPal Business account.

  1. Log into your PayPal account.

  2. Go to My Account / Profile / Instant Payment Notification Preferences.

  3. Select the 'Instant Payment Notification (IPN)' check box;

  4. Leave the 'Instant Payment Notification (IPN) URL:' field empty, make sure there is nothing in the URL field, even a https:// prefix.

- Logo URL: type in the URL address of your online store logo to be displayed on PayPal payment pages. The logo must be a 150x50 pixel image file.
- Order prefix: this setting is useful if you have multiple online stores offering PayPal payments; specify a unique store prefix in this field to separate individual store orders on PayPal.
- Currency: specify the currency in which PayPal transactions should be carried out. This setting would normally match the 'Payment Receiving Preferences' of your PayPal account settings and the default currency of your online store.
- Transaction mode: specify whether you want to run this payment method in 'Live' or 'Test' mode. When running in test mode, PayPal Pro module uses PayPal development server to process PayPal transactions.
- Service URL: if you want to work with Australian PayPal Pro, you need to enter another service URL: https://www.paypal.com/au/cgi-bin/webscr
- Treat PayPal orders in progress as 'Queued' rather than 'Incomplete': select this check box if you would like PayPal orders in progress to be marked as 'Queued'.

It is recommended that you keep this option unchecked to ensure the standard logic of order processing. The exception is when your store has the Inventory Tracking module installed and configured to track inventory when an order is placed (see option 'Track inventory when order is placed' in the Inventory Tracking module settings), in which case marking PayPal orders in progress as 'Queued' enables accurate inventory tracking. Inventory Tracking module is not installed on all shops by default as it is available on one time small fee of US $75.00 only.

Review the settings and click on the 'Update' button to save them.

In order to be able to use Website Payments Standard payment method in 'Test' mode, you must hold a testing account with PayPal Developer Central.

Configuring Website Payments Pro and Express Checkout

Two payment methods, Website Payments Pro and Express Checkout have common settings. To configure these payment methods, specify the settings below:

Figure 3: Configuring Website Payments Pro and Express Checkout

- Login: type in your company PayPal API Account Name here. To see your API Account Name, log into your PayPal Business account, choose 'API access' link in the 'Profile' section, and then click on the 'API Certificate Information' link.

- Password: type in your PayPal Business account password here. This data is saved in encrypted format in your store database.

- Certificate filename: type in the location of PayPal certificate file; the certificate should be downloaded from your PayPal account and placed on your website inside the store installation folder. To download the certificate, log into your PayPal Business account and choose 'API access' link in the 'Profile' section. If you need help on installing the certificate open a ticket and we shall help you out.

- Order prefix: this setting is useful if you have multiple online stores offering PayPal payments; specify a unique store prefix in this field to separate individual store orders on PayPal.

- Currency: specify the currency in which PayPal transactions should be carried out. This setting would normally match the 'Payment Receiving Preferences' of your PayPal account settings and the default currency of your online store.

- Transaction type: specify whether you want PayPal Pro and PayPal Express Checkout to use 'Sale' or 'Authorization' type of transactions.

- Use 'Sale' type if your buyers' orders are final (for example, if total costs of orders are complete with shipping, handling and tax charges). Transactions are considered to be your payments, and you expect no additional charges to the buyers. When the transaction is complete, the corresponding shop order is marked as 'Processed'.

- Use 'Authorization' type if the total cost of orders at point of sale is not complete for some reason (such as unknown shipping charges) and you expect to capture funds after checkout is complete. You can then use PayPal Authorization & Capture to obtain payments. When the transaction is complete, the corresponding shop order is marked as 'Queued'.

- Transaction mode: specify whether you want to run PayPal Pro and PayPal Express Checkout payment methods in 'Live' or 'Test' mode. When running in test mode, PayPal Pro module uses PayPal development server to process PayPal transactions.

  Review the settings and click on the 'Update' button to save them.

  In order to be able to use Website Payments Pro and Express Checkout payment methods in 'Test' mode, you must hold a testing account with PayPal Developer Central.
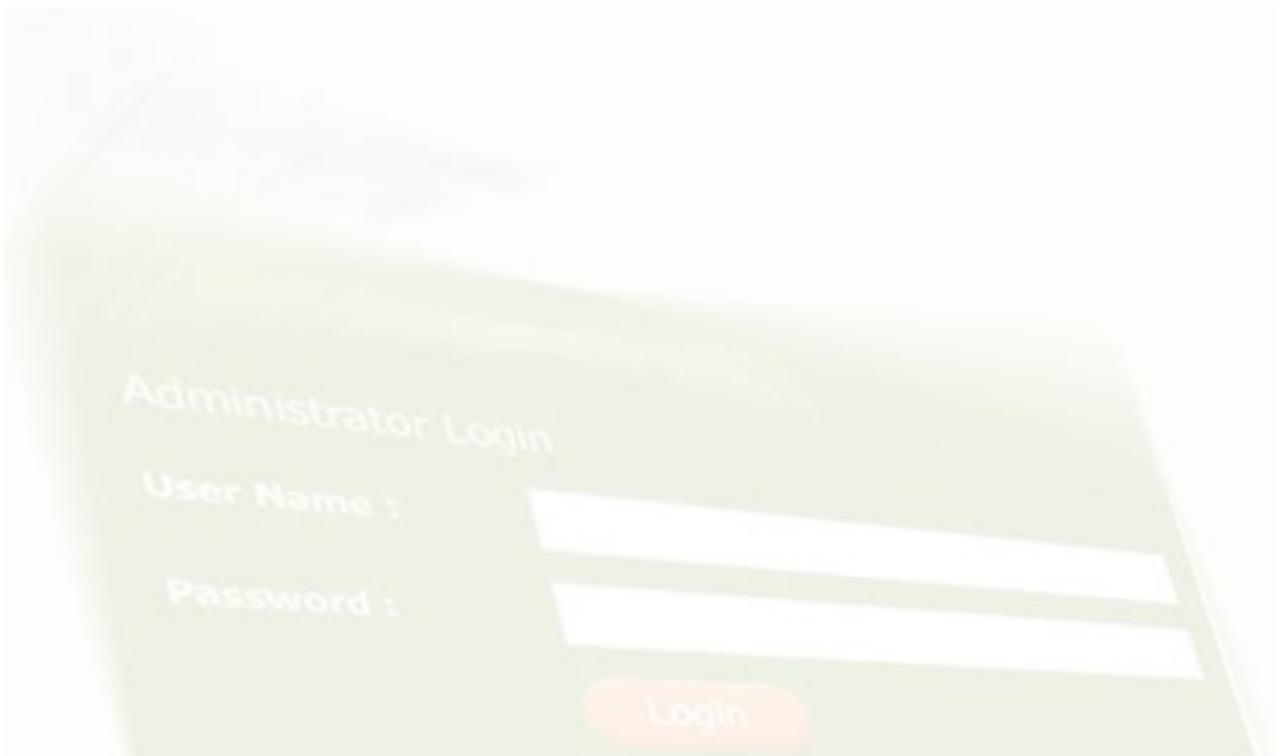
Activating PayPal Payment Methods

When you have configured PayPal payment solutions, you need to activate them before they become available to your customers:

- Click on the 'Payment methods' link in the 'Settings' menu of the Administrator Zone.
- Depending on the payment solution that you have chosen, new payment methods become available in the list:

- A payment method with 'PayPal Pro' ID in case you have selected the PayPal Payments Standard option;
- Two payment methods with 'PayPal Pro' and 'PayPal Pro_express' IDs in case you have selected the PayPal Payments Pro option;
- A payment method with 'PayPal Pro_express' ID in case you have selected the Express Checkout option.

- Activate the corresponding payment method by placing a checkmark in the 'Active' field.
- Click on the 'Update' button to finalize the setup.

- Please ensure that credit_card method is unchecked as you will not be processing any offline payments directly and moreover storing card data is not allowed as per PCI-DSS requirements. SO this is to be taken note of for PCI-DSS compliance which is becoming mandatory.

Admin menu :: Payment methods

Payment methods

Use this section to define payment methods accepted by your store. **How to use this section >>>**

ID	Method	Special instructions	Pos.	Active ☑	Configure
credit_card	Credit Card	Visa, Mastercard	10	☑	n/a
purchase_order	Purchase Order		20	☑	n/a
paypalpro	Paypal	PayPal	40	☐	Configure
money_ordering	Money Order	US Banks Only	45	☑	n/a
echeck	Check	Check payment	50	☑	n/a
paypalpro_express	Express Checkout	PayPal Express Checkout	50	☐	Configure

Update

Figure 4: Activating PayPal payment methods. Keep credit_card unchecked as no offline payments would be used directly on site and you shall be using third party virtual terminals in case it is needed to process offline payments using CC.

Customer Zone

PayPal Payments Standard

Using this method, your customers shop on your website and pay on PayPal.

When a customer clicks on the 'Checkout' button and chooses 'PayPal' as a payment method, he is redirected to PayPal where he completes secure forms, submits the order and his transaction is being processed. Next, the customer returns to your website and your funds arrive in seconds.

See 'Website Payments Standard: Solution Overview' at PayPal for complete details on this solution.

PayPal Payments Pro

Using this method your customers stay at your website throughout the checkout process.

When a customer clicks on the 'Checkout' button and chooses 'PayPal' as a payment method, he is given an option to either pay using a credit card or using his PayPal account. If he opts to pay with a credit card, his credit card payment is made directly on your website and processed by PayPal in the background. PayPal account holders can choose to pay quickly and securely using their PayPal account. In both cases, the customer completes his order on your website. You receive your payments in seconds.

See 'Website Payments Pro: Solution Overview' at PayPal for complete details on this solution. Please note that this payment method is only available to merchants located in the USA.
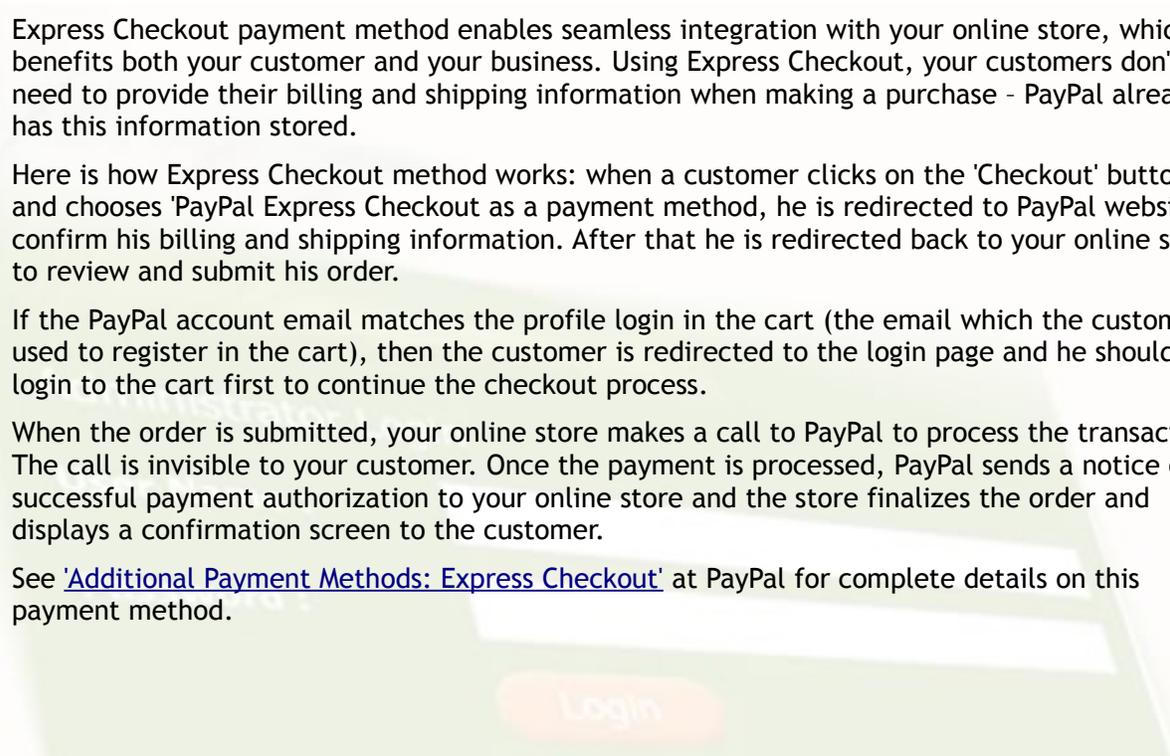
Express Checkout

Express Checkout payment method enables seamless integration with your online store, which benefits both your customer and your business. Using Express Checkout, your customers don't need to provide their billing and shipping information when making a purchase – PayPal already has this information stored.

Here is how Express Checkout method works: when a customer clicks on the 'Checkout' button and chooses 'PayPal Express Checkout as a payment method, he is redirected to PayPal website to confirm his billing and shipping information. After that he is redirected back to your online store to review and submit his order.

If the PayPal account email matches the profile login in the cart (the email which the customer used to register in the cart), then the customer is redirected to the login page and he should login to the cart first to continue the checkout process.

When the order is submitted, your online store makes a call to PayPal to process the transaction. The call is invisible to your customer. Once the payment is processed, PayPal sends a notice of successful payment authorization to your online store and the store finalizes the order and displays a confirmation screen to the customer.

See 'Additional Payment Methods: Express Checkout' at PayPal for complete details on this payment method.

Normally due to PCI-DSS issues it is better to hand off all payments to thrid party instead of accepting Credit cards on site. So Express PayPal Payments Pro & Express Checkout is not to be used. These like any other onsite payment processing requires too many other legal compliance formalities which may only be viable only for clients running on single tenant dedicated server in addition to going through procedure audits. None of sites these days process online payments Onsite for this reason.