

Getting started with online payments

Merchant Integration Guide | Version 02



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Getting started with online payments

Merchant integration guide

As a merchant processing with [emerchantpay](#), you can pick from various options to accept online payments. This guide summarises those options and shows you how they stack against each other. Additionally, it briefly walks you through the main steps to making each of them work.

The first step in any of the options you pick is to go through the boarding documentation with your emerchantpay [Account Manager](#) assigned from our Underwriting Team. You will receive guidance on the main options to process payments with us, and we will cover the most important details related to your processing needs. Your emerchantpay [Account Manager](#) will also help you proceed with any of your selected options by linking you to our [Tech Support team](#).

If you want to kick-start accepting online payments with us now, please feel free to [contact us here!](#)

Accepting online payments – main options:

 <p>Use your own UI</p> <p>Accept payments using your very own UI through a direct integration with emerchantpay's Processing API. Get in total control over the payment and checkout experience. For this solution, you'll need to complete the SAQ D questionnaire to meet PCI Compliance requirements.</p>	 <p>Use your own UI with Client-Side Encryption</p> <p>Use your own UI and encrypt card holder details right on your checkout page for less PCI compliance burden. Integrate with our Processing API and keep full control over the checkout experience.</p>	 <p>Use our pre-built UI (Web Payment Form)</p> <p>Connect our secure pre-built Web Payment Form (WPF) to your website and customize the UI to keep it in line with your branding. As we host it, you let us take care for most of the PCI compliance requirements.</p>
 <p>Use a Shopping Cart plugin</p> <p>Utilize a popular shopping cart for a head start of your business. We have plugins for Magento, Opencart, Shopify, WooCommerce and more. Your customers can pay either via our WPF or even without leaving your website.</p>	 <p>Use our Virtual Terminal</p> <p>Accept payments even without a website using our Virtual Terminal or use it as a back-up solution. Generate and send payment links or process card MOTO payments (manual transactions) via phone or email directly from our UI without coding anything.</p>	<p style="text-align: center;">+</p> <p>You can find more information about card present payment options here or contact us directly if you have any questions.</p>

					
	Use your own UI	Use your own UI with Client-side Encryption	Use our pre-built UI (Web Payment Form)	Use a Shopping Cart plugin	Use our Virtual Terminal
Coding	● Required	● Required	◐ Less complex	○ Not required	○ Not required
API integration	● Required - Processing API	● Required - Processing API	● Required - WPF API	○ Not required	○ Not required
PCI compliance	● SAQ D	◐ SAQ A/EP and quarterly IP scans	◐ SAQ A	◐ SAQ A for emerchantpay Checkout	◐ SAQ C-VT or SAQ A based on use-case
Supported payment methods	● All	● All	● Some APMs not support on iFrame	● Some APMs not support on iFrame	● All
End-user UI/UX configurability freedom	● Full control	● Full control	◐ Partial control	◐ Partial control	◐ Partial control for PayByLink/WPF

We will be delighted to help with any further [commercial](#) or [technical](#) inquiries regarding these options and advise you on what best suits your business.



This guide explains all the steps that you, as a merchant, take in each of the main options to receive online payments with **emerchantpay**.

Use your own UI



1. Set up with a Tech Engineer

Our [Tech Support team](#) sets up your Merchant account and Staging environment and supplies you with the necessary login credentials and API keys. The setup is based on what has already been confirmed with your **emerchantpay** [Account Manager](#), and you can receive further technical guidance during this step.

2. Integrate with our Processing API

You integrate with our [Processing API](#) either by writing your code from scratch or by using one of our [SDK](#) libraries for a head start in the process. Our [SDK's](#) support all transaction types we offer, and you can find more related information [here](#). The complete [API documentation](#), which also covers our [Processing API](#), is located [here](#).

3. Integrate with our Reconcile API

At this stage, you have the option to integrate with our [Reconcile API](#) to reconcile all your transactions with **emerchantpay** across customised time periods. It can also be used to provide additional details per transaction and related records compared to the response you receive in the [Processing API](#). You can find the [Reconcile API](#) guide [here](#).

4. Test your integration

You test the integration on our Staging environment and receive further assistance from our [Tech Support team](#) if needed. Details about our [test cards](#) can be found [here](#).

5. Enter the Production environment

Once our [Tech Support team](#) confirms that your integration is set up correctly, you contact your **emerchantpay** [Account Manager](#) and request your Production environment credentials and API keys. Your integration is also tested with low-value transactions in the Production environment to verify that everything works as expected. As soon as this is done, you are fully set up and ready to start processing with **emerchantpay**!

Use your own UI with Client-Side Encryption



1. Set up with a Tech Engineer

Our [Tech Support team](#) sets up your Merchant account and Staging environment and supplies you with the necessary login credentials and API keys. The setup is based on what has already been confirmed with your emerchantpay [Account Manager](#), and you can receive further technical guidance during this step. We also enable the [Client-Side Encryption \(CSE\)](#) functionality on your Merchant account, and you are supplied with a [CSE](#) Public Key and a [CSE](#) custom script tag.

2. Integrate with our Processing API

You integrate with our [Processing API](#) either by writing your code from scratch or by using one of our SDK libraries for a head start in the process. Our SDK's support all transaction types we offer, and you can find more related information [here](#). The complete [API documentation](#), which also covers our [Processing API](#), is located [here](#).

3. Encrypt Card Holder Data

You apply encryption of the cardholder data directly on your web page's front end by using the supplied [CSE](#) custom script tag and [CSE](#) Public Key. This way, you do not need to access or store cardholder details. More information about [CSE](#) is available in our API guide [here](#).

4. Integrate with our Reconcile API

At this stage, you have the option to integrate with our [Reconcile API](#) to reconcile all your transactions with [emerchantpay](#) across customised time periods. It can also provide additional details per transaction and related records compared to the response you receive in the [Processing API](#). You can find the [Reconcile API](#) guide [here](#).

5. Test your integration

You test the integration on our Staging environment and receive further assistance from our [Tech Support team](#) if needed. Details about our [test cards](#) can be found [here](#).

6. Enter the Production environment

Once our [Tech Support team](#) confirms that your integration is set up correctly, you contact your emerchantpay [Account Manager](#) and request your Production environment credentials and API keys. Your integration is also tested with low-value transactions in the Production environment to verify that everything works as expected. As soon as this is done, you are fully set up and ready to start processing with [emerchantpay](#)!

Use our pre-built UI (Web Payment Form)



1. Set up with a Tech Engineer

Our [Tech Support team](#) sets up your Merchant account and Staging environment and supplies you with the necessary login credentials and API keys. The setup is based on what has already been confirmed with your [emerchantpay Account Manager](#), and you can receive further technical guidance during this step. The Web Payment Form (WPF) solution will be enabled for your Merchant account based on both the applicable [PCI DSS](#) compliance requirements and your preferences.

2. Configure your WPF

Once the WPF is enabled, you can configure it according to your needs by uploading your logo, adjusting UI colors, applying your terms and conditions or uploading a custom CSS code. Our [Tech Support team](#) can also assist with more advanced functionalities like enabling iFrame or, if desired, hiding specific elements.

3. Integrate with our WPF API

Using the [WPF API](#), you define your WPF setup – its appearance and functions – based on factors like end-user location, historical user data, and information that has already been provided by the end-user on previous pages. At this stage, you also set up different payment options on transaction-level like card payments, bank transfers, cash payments, eWallets or other popular APM's based on the end-user's location. This allows you to decrease friction due to APM or location-based specifics. You can find the [WPF API](#) guide [here](#).

4. Integrate with our WPF Reconcile API

At this stage, you have the option to integrate with our WPF [Reconcile API](#) to reconcile all your transactions with [emerchantpay](#) across customised time periods or track the WPF page success rates. The WPF Reconcile API includes additional details per transaction and related records compared to the response you receive in the WPF [Processing API](#). You can find the WPF [Reconcile API](#) guide [here](#).

5. Test your integration

You test the integration on our Staging environment and receive further assistance from our [Tech Support team](#) if needed. Details about our [test cards](#) can be found [here](#).

6. Enter the Production environment

Once our [Tech Support team](#) confirms that your integration is set up correctly, you contact your [emerchantpay Account Manager](#) and request your Production environment credentials and API keys. Your integration is also tested with low-value transactions in the Production environment to verify that everything works as expected. As soon as this is done, you are fully set up and ready to start processing with [emerchantpay](#)!

Use a Shopping Cart plugin



1. Set up with a Tech Engineer

Our [Tech Support team](#) sets up your Merchant account and Staging environment and supplies you with the necessary login credentials. As part of the setup, our [Tech Engineers](#) also enable the required payment methods. Based on the plugin you select (described in step two), you have two implementation options:

- “emerchantpay Direct”. This option allows you to keep the entire purchasing experience of your customers within your website. Choose “Direct” if you intend to only accept payments with debit or credit cards.
- “emerchantpay Checkout”. This option allows you to redirect your customers to our Web Payment Form (WPF) for the final step of the payment process. Choose “Checkout” if you want to accept both card and non-card payment methods. The WPF is also enabled for your Merchant account, in line with the applicable PCI DSS compliance requirements and your preferences.

2. Select and install a plugin

Depending on the shopping cart you are using, select the corresponding plugin. Extensive information for each supported plugin is available in our [API documentation](#) and on our website:

- [Magento 2](#)
- [PrestaShop](#)
- [X-Cart](#)
- [Shopware 6](#)
- [Opencart](#)
- [Shopify](#)
- [Zen Cart](#)
- [OsCommerce](#)
- [WooCommerce](#)
- [Shopware 5](#)

Follow installation instructions for the selected plugin and consult with our [Tech Support team](#) if you need any assistance. You can even create a custom plugin but keep in mind that this requires coding.

3. Configure the plugin

After the installation, you use the login credentials to connect your shopping cart to [emerchantpay](#). You can configure a lot of components right from the UI of your shopping cart’s admin panel. A detailed description of the configuration options is available on our website for each shopping cart (link in step two).

4. Test your integration

You test the integration on our Staging environment and receive further assistance from our [Tech Support team](#) if needed. Details about our [test cards](#) can be found [here](#).

5. Enter the Production environment

Once our [Tech Support team](#) confirms that your integration is properly set up, you contact your emerchantpay [Account Manager](#) and request your Production environment credentials and API keys. Your integration is also tested with low-value transactions in the Production environment to verify that everything works as expected. As soon as this is done, you are fully set up and ready to start processing with [emerchantpay](#)!

Use our Virtual Terminal



1. Set up with a Tech Engineer

Our [Tech Support team](#) sets up your Merchant account and Staging environment and supplies you with the necessary login credentials. The setup is based on what has already been confirmed with your emerchantpay [Account Manager](#), and you can receive further technical guidance during that step. Based on your business needs, our [Tech Support team](#) will enable any of the supported functionalities:

- [Pay by link](#): This functionality allows you to send a payment link manually or automatically to a customer via email or SMS using the virtual terminal. Your customers will be directed to a web payment form hosted by [emerchantpay](#), where they can complete the payment. More information about [PayByLink](#) is available [here](#).
- [MOTO](#): This functionality allows you to manually process card payments via the Virtual Terminal by filling in the card details directly on behalf of the cardholder, even without a working company webpage.

2. Check emerchantpay's User Guide and test functionalities

Please review our User Guide, which explains in detail how our virtual terminal works and how to perform test transactions. If needed, you can also ask our [Tech Support team](#) or your emerchantpay [Account Manager](#) for further guidance.

3. Enter the Production environment

Once our [Tech Support](#) team verifies that the test transactions are executed correctly, they send you your login credentials for our Production environment. At this stage, it is also possible to perform low-value real transactions to verify that everything works as expected. Once this is done, you are fully set up and ready to start processing with [emerchantpay!](#)

