

Novalnet payment extension for Commerce Kickstart

Installation guide

Version 10.0.0

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Changelog

Version	Description & Changes	Date
10.0.0	New release	18.05.2015

About this document

Commerce Kickstart is Drupal Commerce packed with features that make it more complete, faster to launch, and easier to administer. And like Drupal Commerce itself, it's free, supported by an active developer community, and backed by Commerce Guys' unmatched expertise. Using Commerce Kickstart can take up to a month off of your development time.

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Freeware-License agreement

Preamble

The following agreement governs the rights and responsibilities between you (the "Partner") and the Novalnet in relation to the cost-free software solutions service and support provided by Novalnet, by connecting your e-commerce systems to the payment platform of Novalnet services, which Novalnet offers in accordance with a service contract to its partners, are not affected explicitly by this agreement. From this particular agreement, is not explicitly affected the services Novalnet under the contract between the parties to the service contract partners are providing. By installing and using the software, you automatically confirm that you have read this freeware license agreement and agree with it. If you do not agree to these conditions, as a partner, please do not install and use the software.

License

Novalnet grants you a non-exclusive, free of charge right of usage of the payment modules provided by novalnet free of charge and all further modules Novalnet publishes elsewhere whose duration is limited to the duration of the service contract between the parties involved. According to the license agreement, you may install the software on one or more computers and use them. The license for the software is free. The partner agrees to the usage of the payment modules and/or parts of modules exclusively for the Novalnet-provided services, mentioned under the treaty/agreement. The partner is not entitled to any technical support of any kind from Novalnet. Novalnet is therefore not obliged to ensure the maintenance or revision or development of the software.

Copyright

All title, ownership rights and intellectual property rights to and from the software, as well as all copies of the software, and any related documentation, are the property of Novalnet (www.novalnet.de). All rights are reserved. Novalnet reserves legal measures in case of a breach of this agreement.

Guarantee and Liability

The payment modules will be explicitly made available "as they are defined". For the correct functioning of the payment modules and/or parts of the payment modules, Novalnet does not provide guarantee. Similarly Novalnet assumes no liability for damages and/or consequential damages, directly or indirectly which can be associated with the use of Novalnet cost-free payment modules, unless the damage is intentional or through gross negligence. Not part of this disclaimer agreement, is damage caused from injury to life or health.

Legal claims and Severability clause

The laws of the Federal Republic of Germany will be applicable. The place in a court of law or going to court will be Munich. Should any present or future provision of the agreement, in whole or in part, become invalid, for reasons other than the § § 305-310 of the Civil Code (BGB), the validity of the remaining provisions of the agreement will not be affected. The parties shall replace the ineffective, invalid or unenforceable provision by a valid one that will be void in its legal and economic substance, of the ineffective or not feasible provision, and also in compliance with the overall purpose of the agreement.

The same applies, if after the conclusion of the agreement, there are gaps or loopholes found in the agreement. The provision of § 139 BGB (severability) is totally excluded.

If you need further information, kindly contact Novalnet technical service team

Novalnet AG

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1. General

Novalnet is a leading payment institution offering online gateways for processing of online payments. Novalnet provides online merchants user-friendly payment modules for all major shop systems as well as for self-programmed websites. The product and service portfolio is very comprehensive and includes all commonly used payment methods of online payment. These include a variety of intelligent fraud prevention modules, free technical support, an automated accounts receivable management system, a comprehensive subscription and membership management, as well as a very useful affiliate program. The experienced and international team of specialists at Novalnet is committed to support online merchants with in-depth knowledge and to work together with them hand in hand to increase their revenue and the quality of their online payment.

This is accredited by the BaFin as a payment institution. Novalnet meets all the requirements set down by this supervisory authority and thus officially offers its merchants, in all areas, a fully legally compliant service. This provides the best protection against fraud and swindle for merchants and their customers. This official accreditation as a payment institution is a seal of approval which should be a must for every online merchant searching for a payment service provider.

Novalnet can be found on the official list of BaFin approved payment institution. For further information, please refer to <http://www.novalnet.com>

About the commerce kickstart shop system

Commerce Kickstart is Drupal Commerce packed with features that make it more complete, faster to launch, and easier to administer. And like Drupal Commerce itself, it's free, supported by an active developer community, and backed by Commerce Guys' unmatched expertise. Using Commerce Kickstart can take up to a month off of your development time.




To test the demo shop, use the following link <http://commercekickstart.novalnet.de>

2. Functional specification




2.1 Supported payment methods

The module supports, processing of the following payment methods via Novalnet platform.



Credit cards

Visa	
MasterCard	
American Express	

Online Transfer

iDEAL	
Instant Bank Transfer	
eps (Electronic Payment Standard)	

Account-based payment methods

Direct Debit SEPA	
Invoice	
Prepayment	

Wallet system

PayPal	
--------	---

2.2 Risk and control management

2.2.1 Fraud modules

The Novalnet payment module supports the following risk management services

- Double booking blockade
- Blacklist
- Email validation
- Luhn check
- Basic address check
- Credit card bin check
- PIN by Callback
- PIN by SMS
- Reply by E-mail

In order to use the aforementioned risk management services, the shop operator is required to order the **Fraud modules** of the Novalnet platform.

For the processing of Credit card payment, the plausibility and validity of the Credit card numbers using the Luhn check (Credit card check) is employed independent of the functionality of the fraud modules.

2.3 Integration to the checkout and types of connectivity (interfaces)

The payment extension seamlessly adapts to the existing checkout process of the commerce kickstart shop. Communication and data transfer are performed in the background between the module and the server API of the Novalnet platform. The consumer will not notice the processing. For payments by Credit card, data is transferred via the client API of the Novalnet platform during the checkout process for checking and secure storage of Credit card details at Novalnet.

The status of the completed transactions is sent via Novalnet platform, which is processed by the extension to synchronize an order in the commerce kickstart shop with current status.

2.4 Payment Card Industry Data Security Standard (PCI DSS)

The Payment Card Industry Data Security Standard (PCI DSS) is a set of rules, regulations or standards for payments, which refers to processing of Credit card transactions and it is supported by all major Credit card companies.

When using the Novalnet payment module for commerce kickstart, you, as a merchant, are not required to pass certification according to the Payment Card Industry Data Security Standard (PCI DSS).

The AJAX technology used for the client API of the Novalnet platform ensure that the commerce kickstart shop is never in direct contact with any sensitive Credit card details, because the consumer transfers the Credit card directly from client's browser to the Novalnet platform. During the checkout process, the consumer will not be redirected to other pages (except for 3-D secure).

For more information on the Payment Card Industry Data Security Standard, please refer to <http://www.novalnet.com/pci-dss-certified-online-credit-card-payment-secure-internet-payment>

3. Download and installation

3.1 Compatibility and requirements

Shop system details

- Commerce kickstart shop
- Version: 2.24
- Drupal version : 7.35

Novalnet merchant account

- Interface: Client and Server API
- Optional: Fraud modules

If you don't have an account yet, please contact sales@novалnet.de / tel. +49 (0)89 923068320

3.2 Steps for installation

3.2.1 Download

Go to the Novalnet website by using the below link and click on the **Module Download** as mentioned in the **Fig: 3.2.1 (a)**.

Link: <http://www.novalnet.com/modul/-payment-module>

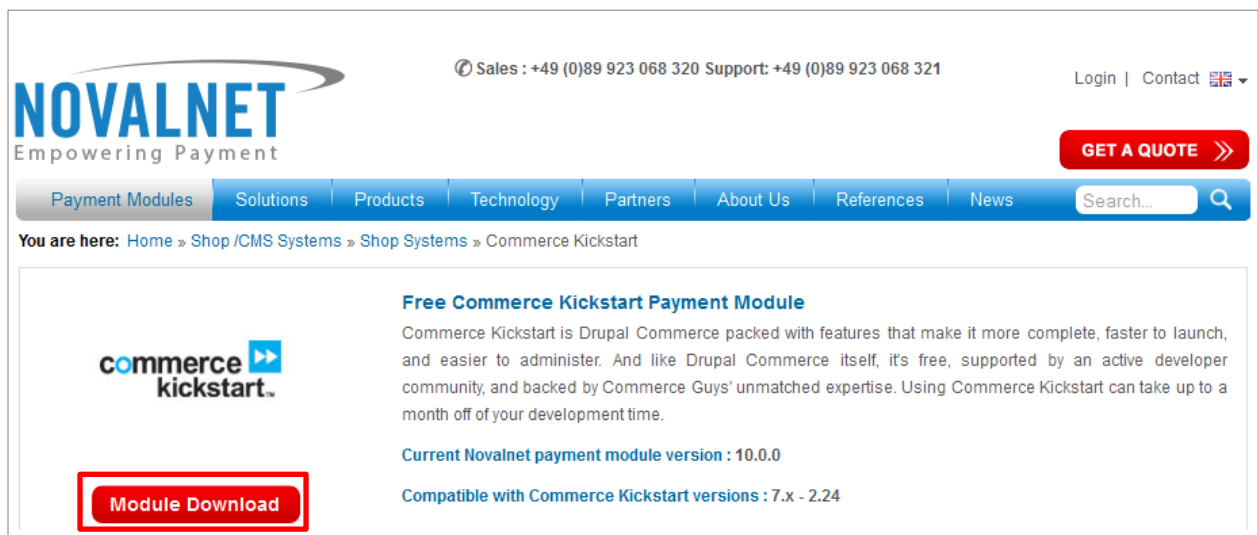


Fig: 3.2.1 (a)

Once you have successfully filled the required fields, click on the **SUBMIT NOW** button. After submitting the payment enquiry request form, the Novalnet support team will contact you to proceed further.

Company * Salutation * First Name Last Name *

Website * E-mail * Telephone *

Germany Zip City

Message

Fields marked (*) are mandatory

SUBMIT NOW >>

Fig: 3.2.1 (b)

Note:

Kindly, do all the necessary steps mentioned in the read-me file **commercekickstart_novalnet_readme_en.txt**

3.2.2 Plugin installation

Go to **Site settings** → **Modules** using an admin login in the shop back-end, to view the Novalnet payment module.

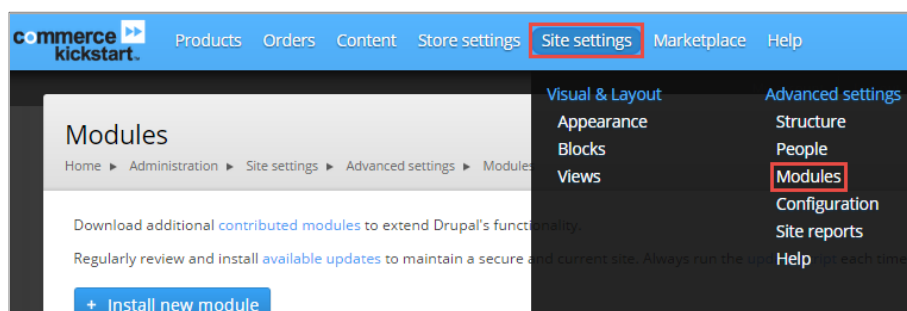


Fig: 3.2.2 (a)

Select the **Commerce (Novalnet)** menu at the left side panel.

+ Install new module					
All 152 of 291	Filter list				
Administration	<input checked="" type="checkbox"/> Enabled <input checked="" type="checkbox"/> Disabled <input checked="" type="checkbox"/> Required <input checked="" type="checkbox"/> Unavailable				
Bean	Enabled	Name	Version	Description	Operations
Chaos tool suite		Actions permissions (VBO)	7.x-3.2	Provides permission-based access control for actions. Used by Views Bulk Operations.	
Cloud Zoom					
Commerce					
Commerce (Contrib)					
Commerce (Novalnet)				Manage a flexible address field, implementing the xNAL standard.	
Commerce (payment)					

Fig: 3.2.2 (b)

Enable the **Novalnet** module by clicking the check box as mentioned below.

+ Install new module

All
Administration
Bean
Chaos tool suite
Cloud Zoom
Commerce
Commerce (Contrib)
Commerce (Novalnet)
1 of 1

Filter list

☒ Enabled
☒ Disabled
☒ Required
☒ Unavailable

Enabled	Name	Version	Description	Operations
<input checked="" type="checkbox"/>	Novalnet	7.x-10.0.0	Implements Novalnet payment services for use with Commerce Kickstart. Requires: Commerce (enabled), System (enabled), Entity API (enabled), Rules (enabled), Entity tokens (enabled), Commerce UI (enabled), Payment (enabled), Order (enabled), Customer (enabled), Address Field (enabled), Chaos tools (enabled), Line Item (enabled), Price (enabled), Locale (enabled)	Configure

Fig: 3.2.2 (c)

Click on the **Save configuration** button to install the Novalnet module.

Save configuration

Fig: 3.2.2 (d)

4. Configuration

4.1 Configuration wizard

Once the Novalnet module has been installed. Click on the **Configure** link as mentioned

Enabled	Name	Version	Description	Operations
<input checked="" type="checkbox"/>	Novalnet	7.x-10.0.0	Implements Novalnet payment services for use with Commerce Kickstart. Requires: Commerce (enabled), System (enabled), Entity API (enabled), Rules (enabled), Entity tokens (enabled), Commerce UI (enabled), Payment (enabled), Order (enabled), Customer (enabled), Address Field (enabled), Chaos tools (enabled), Line Item (enabled), Price (enabled), Locale (enabled)	Configure

Fig: 4.1 (a)

The **Global Configuration** link will be displayed, select the same and configure the appropriate fields.

Novalnet payments
Home ► Administration ► Store settings ► Novalnet payments

For configurations, transaction and other details please login to [Novalnet Merchant Administration portal](#)
 To use the PayPal payment method please enter your PayPal API details in [Novalnet Merchant Administration portal](#)

[Global Configuration](#)

Fig: 4.1 (b)

There is an another way to configure the **Global Configuration**.

Go to **Store settings** → **Novalnet payments** in the shop admin, to view the **Global Configuration**.

commerce kickstart
[Products](#)
[Orders](#)
[Content](#)
[Store settings](#)
[Site settings](#)
[Marketplace](#)
[Help](#)

Store settings
Home ► Administration ► Store settings

- [Advanced store settings](#)
Advanced store settings.
- [Checkout Redirect](#)
Checkout redirect module settings
- [Novalnet payments](#)
Configure the Novalnet payment settings
- [Product settings](#)
Administer the product settings.
- [Promotions](#)
Administer promotions.

Product settings
[Categories](#)
[Variation types](#)

Promotions
[Discounts](#)

Advanced store settings
[Customer profiles](#)
[Shipping](#)
[Taxes](#)
[Payment methods](#)
[Checkout settings](#)
[Currency settings](#)
[Line item types](#)
[Order settings](#)
[Pricing rules](#)
[Commerce Search API](#)
[Reset](#)
[Checkout Redirect](#)
[Novalnet payments](#)

Fig: 4.1 (c)

The **Global Configuration** link will be displayed, select the same and configure the appropriate fields.

Novalnet payments
Home ► Administration ► Store settings ► Novalnet payments

For configurations, transaction and other details please login to [Novalnet Merchant Administration portal](#)
 To use the PayPal payment method please enter your PayPal API details in [Novalnet Merchant Administration portal](#)

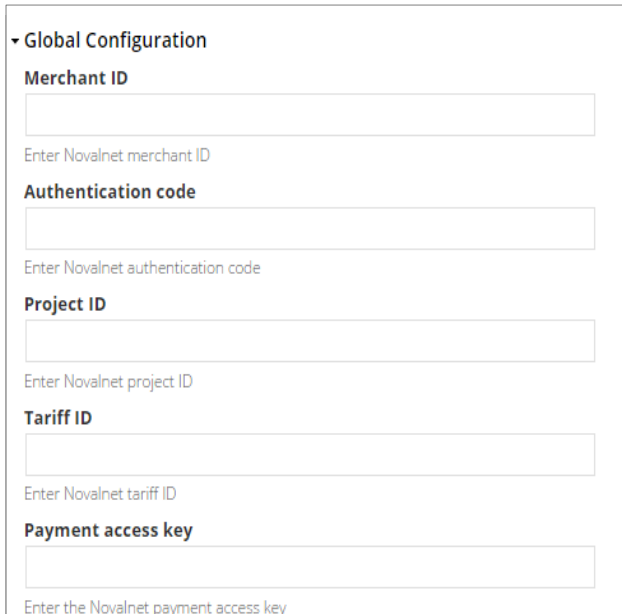
[Global Configuration](#)

Fig: 4.1 (d)

4.2 Global settings

4.2.1 Global setting configuration

Configure the Novalnet merchant details in the appropriate fields by selecting the **Global Configuration**.



The form is titled "Global Configuration" and contains five input fields, each with a label and a placeholder text:

- Merchant ID**: Enter Novalnet merchant ID
- Authentication code**: Enter Novalnet authentication code
- Project ID**: Enter Novalnet project ID
- Tariff ID**: Enter Novalnet tariff ID
- Payment access key**: Enter the Novalnet payment access key

Fig: 4.2.1 (a)

Click on the **Update** button to update/save the changes made.

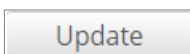


Fig: 4.2.1 (b)

Field	Description
Merchant ID	A merchant identification number is provided by Novalnet after opening a merchant account at Novalnet. Please contact Novalnet at sales@novalnet.de for getting your own merchant account.
Authentication code	Merchant authentication code is provided by Novalnet after opening a merchant account at Novalnet.
Project ID	Project identification number is an unique ID of merchant project. The merchant can create N number of projects through Novalnet merchant administration.
Tariff ID	Tariff identification number is an unique ID for each merchant project. The merchant can create N number of tariffs through Novalnet merchant administration.
Payment access key	This is the secure public key for encryption and decryption of transaction parameters. This is mandatory value for all online transfers, Credit card-3D secure and wallet systems.
Set a limit for on-hold transaction (in cents)	In case the order amount exceeds mentioned limit, the transaction will be set on-hold till your confirmation of transaction
Referrer ID	The referrer ID of the person/company who recommended you Novalnet.
Enable auto-fill	The payment details will be filled automatically in the payment form during the checkout process
Enable default payment method	For the registered users the last chosen payment method will be selected by default during the checkout

Table 4.2.1

4.3 Payment methods

4.3.1 Activate Payment

Go to **Store settings** → **Payment methods** to view the list of Novalnet payments.

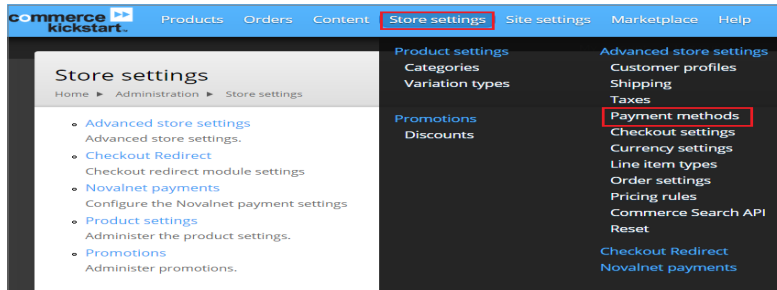


Fig: 4.3.1 (a)

To enable the Novalnet payment method, select the required payment from the list and click on the **enable** link.

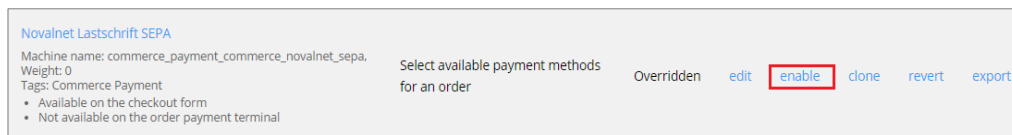


Fig: 4.3.1 (b)

Click on the **Confirm** button to display the payment in the web shop.



Fig: 4.3.1 (c)

Note:

Kindly, follow the **Fig: 4.3.1 (a)** to **4.3.1 (c)** to install the remaining Novalnet payment methods.

4.3.3 Configuring the payment method

After installation, to configure the payment methods click the **Novalnet payments** menu under **Store settings**.

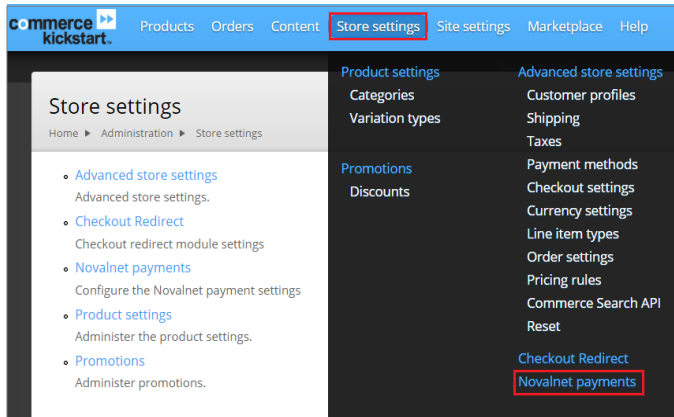


Fig: 4.3.3 (a)

This overview shows all the Novalnet payment methods.

► Credit Card
► Direct Debit SEPA
► Invoice
► Prepayment
► PayPal
► Instant Bank Transfer
► iDEAL
► EPS

Fig: 4.3.3 (b)

Field	Description
Enable test mode	The payment will be processed in the test mode therefore amount for this transaction will not be charged
Display payment method logo	The payment method logo will be displayed on the checkout page
Display Novalnet logo	The Novalnet logo will be displayed on the checkout page
Transaction reference 1 and reference 2	This reference will appear in your bank account statement
Minimum value of goods (in cents)	The minimum value of goods from which the payment method is displayed to the customer during checkout.
Notification for the buyer	The entered text will be displayed on the checkout page.

Table 4.3.3

4.4 Payment methods specific settings

4.4.1 Credit card

Field	Description
Enable 3D Secure	The 3D-Secure will be activated for Credit cards. The issuing bank prompts the buyer for a password what, in turn, help to prevent a fraudulent payment. It can be used by the issuing bank as evidence that the buyer is indeed their card holder. This is intended to help decrease a risk of charge-back.
Enable AMEX card type	The merchant can activate/deactivate AMEX card acceptance by using this option. The merchant should have an AMEX business case before activating this option. If it is activated, AMEX card acceptance will be enabled and the logo will appear on the checkout page. Also the AMEX option will be displayed in the card type (payment form).
Limit for expiry year	The maximum limit of credit card expiry year. In case if the field is empty, limit of 25 years from the current year will be set by default.

Table 4.4.1

4.4.2 Direct Debit SEPA

Field	Description
SEPA payment duration (in days)	The number of days after which the payment should be processed (must be greater than 6 days).
Enable auto-fill for payment data	For the registered users SEPA direct debit details will be filled automatically in the payment form.

Table 4.4.2

4.4.3 Invoice

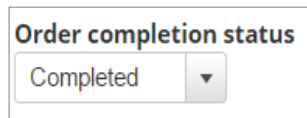
Field	Description
Payment due date (in days)	The number of days to transfer the payment amount to Novalnet (must be greater than 7 days). In case if the field is empty, 14 days will be set as due date by default.

Table 4.4.3

4.5 Miscellaneous

4.5.1 Order status management

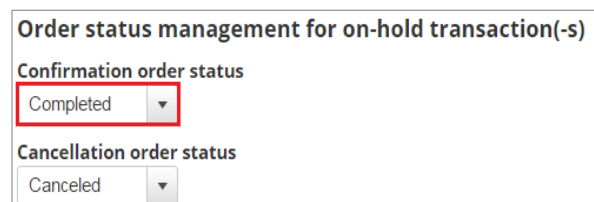
Once the order has been placed successfully, the **Order completion status** of the respective payment will be set as an order status.



A screenshot of a web interface showing a dropdown menu titled "Order completion status". The dropdown is open, and the selected option is "Completed".

Fig: 4.5.1 (a)

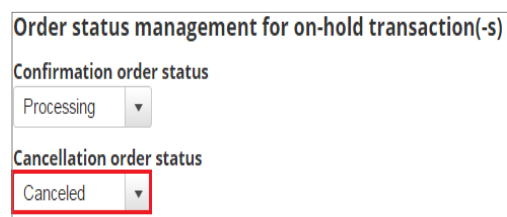
Once the transaction got confirmed, the order status will be changed to **Confirmation order status**.



A screenshot of a web interface titled "Order status management for on-hold transaction(-s)". It contains two dropdown menus. The first, "Confirmation order status", has "Completed" selected and is highlighted with a red box. The second, "Cancellation order status", has "Canceled" selected.

Fig: 4.5.1 (b)

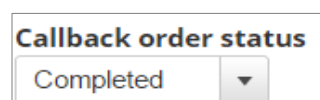
Once the order got canceled (or) fully refunded, the **Cancellation order status** will be set as an order status.



A screenshot of a web interface titled "Order status management for on-hold transaction(-s)". It contains two dropdown menus. The first, "Confirmation order status", has "Processing" selected. The second, "Cancellation order status", has "Canceled" selected and is highlighted with a red box.

Fig: 4.5.1 (c)

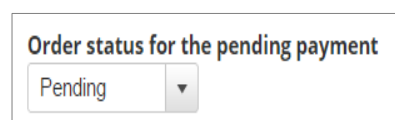
For **Invoice** and **Prepayment** methods, when an end customer transfers the full order amount to Novalnet then the callback script will be triggered and the order status will be changed to **Callback order status**.



A screenshot of a web interface showing a dropdown menu titled "Callback order status". The dropdown is open, and the selected option is "Completed".

Fig: 4.5.1 (d)

For **PayPal** payment when the transaction is pending, the order status will be set to **Order status for the pending payment**.



A screenshot of a web interface showing a dropdown menu titled "Order status for the pending payment". The dropdown is open, and the selected option is "Pending".

Fig: 4.5.1 (e)

Field	Description
Order completion status	Once the order has been placed successfully, the Order completion status of the respective payment will be set as an order status.
Callback order status	For Invoice and Prepayment methods, when an end customer transfer the amount to Novalnet then the callback script will be triggered and the order status will be changed to Callback order status .
Cancellation order status	Once the order got canceled (or) fully refunded, the Cancellation order status will be set as an order status.
Confirmation order status	Once the transaction got confirmed, the order status will be changed to Confirmation order status .
Order status for the pending payment	For PayPal payment when the transaction is pending, the order status will be set to Order status for the pending payment .

Table 4.5.1

4.5.2 Merchant script configuration in administration portal

The merchant script is necessary for keeping your database/system actual and synchronizes with the Novalnet transaction status. Your system will be notified through Novalnet system (asynchronous) about each transaction and its status.

Follow the below mentioned step to update the merchant script URL in Novalnet administration portal for merchant script execution.


After logging into Novalnet administration portal (<https://admin.novalnet.de>), please navigate to **PROJECTS** menu and then select an appropriate project by clicking on the  link.



Fig: 4.5.2 (a)

Select the **Project Overview**, as mentioned below



Fig: 4.5.2 (b)

To configure the same, click on the **Edit Project Overview** link in the right top corner. Now, you can configure **Vendor script URL** in the below mentioned field.




Fig: 4.5.2 (c)

4.5.4 Fraud modules configuration

We have integrated the fraud modules (PIN by callback, PIN by SMS and Reply via E-mail) for the below mentioned payment methods

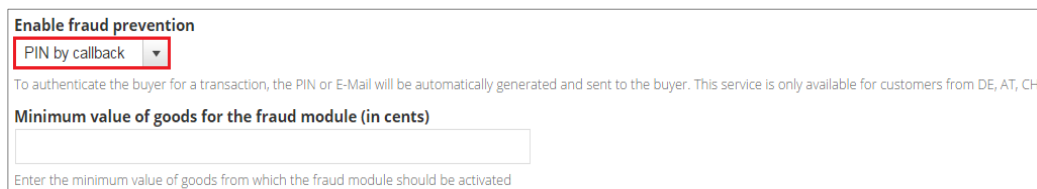
- Credit card
- Direct Debit SEPA
- Invoice

This service is only available for the customers from DE, AT and CH.

If necessary, configure the **Minimum value of goods for the fraud module (in cents)** to control the respective fraud modules to be displayed in the webshop.

PIN by callback

In a first step of the callback system, the customer has to enter his/her telephone number and soon after the customer enters his/her telephone number, the customer will be called back on his/her given telephone number. Now, the 4 digit pin will be provided to the customer via telephone. The customer must enter this 4 digit pin on the merchant's page, to authorize himself/herself to process the order. Through this method, the customer can be identified in real time and the fraud intentions can be blocked at the initial stage. As this check is quite effective and cheap, it is recommended by Novalnet for all merchants in the e-commerce field.



Enable fraud prevention

PIN by callback ▼

To authenticate the buyer for a transaction, the PIN or E-Mail will be automatically generated and sent to the buyer. This service is only available for customers from DE, AT, CH

Minimum value of goods for the fraud module (in cents)

Enter the minimum value of goods from which the fraud module should be activated

Fig: 4.5.4 (a)

Enable fraud prevention (**PIN by callback**) by selecting PIN by callback in the Enable fraud prevention drop down list and click on the **Update** button to update/save the changes made.

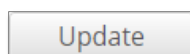
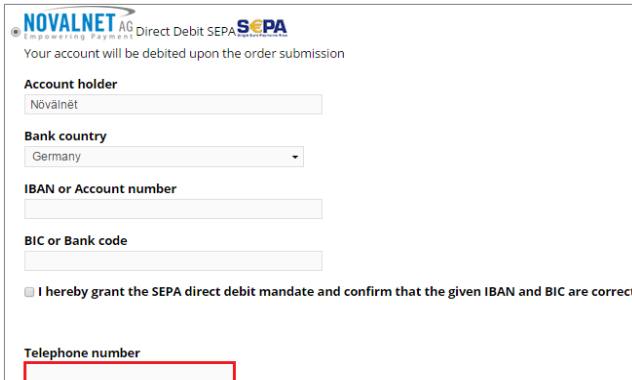


Fig: 4.5.4 (b)

Once it has been enabled, it will display the field **Telephone number** along with the Direct Debit SEPA form as mentioned below in the webshop.



NOVALNET AG Direct Debit SEPA
Empowering Payment

Your account will be debited upon the order submission

Account holder
[Text input field]

Bank country
[Dropdown menu: Germany]

IBAN or Account number
[Text input field]

BIC or Bank code
[Text input field]

☐ I hereby grant the SEPA direct debit mandate and confirm that the given IBAN and BIC are correct

Telephone number
[Text input field]

Fig: 4.5.4 (c)

Fill the mandatory fields and proceed further. Later you will receive a PIN via phone to the given number and enter the valid PIN in **Transaction PIN** field to success the order.



NOVALNET AG Direct Debit SEPA
Empowering Payment

Your account will be debited upon the order submission

Transaction PIN
[Text input field]

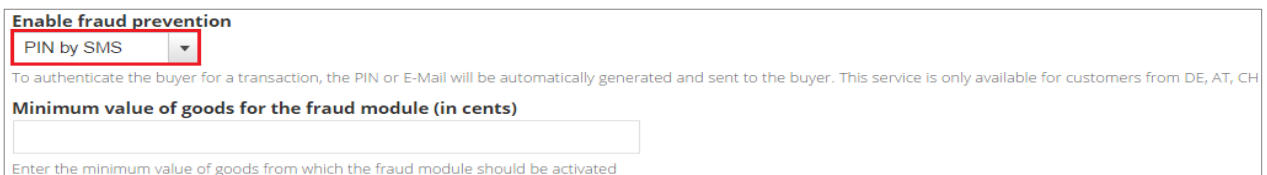
☐ Forgot your PIN?

Fig: 4.5.4 (d)

If you forgot the given PIN, select the **Forgot your PIN?** check box to get the new PIN to success the same.

PIN by SMS

In this process, the customer receives a **PIN** via **SMS** on his/her mobile phone which he/she has to enter on the merchant's web page, before the order is authorized.



Enable fraud prevention

PIN by SMS [Dropdown menu]

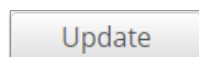
To authenticate the buyer for a transaction, the PIN or E-Mail will be automatically generated and sent to the buyer. This service is only available for customers from DE, AT, CH

Minimum value of goods for the fraud module (in cents)
[Text input field]

Enter the minimum value of goods from which the fraud module should be activated

Fig: 4.5.4 (e)

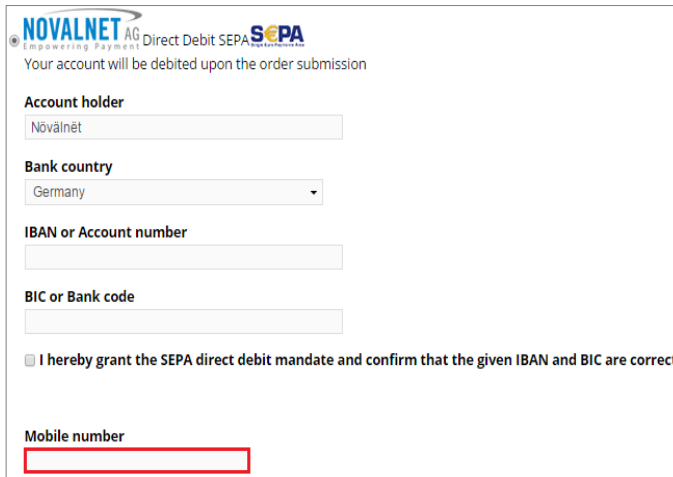
Enable fraud prevention (**PIN by SMS**) by selecting PIN by SMS in the Enable fraud prevention drop down list and click on the **Update** button to update/save the changes made.



Update

Fig: 4.5.4 (f)

Once it has been enabled, it will display the field **Mobile number** along with the Direct Debit SEPA form as mentioned below in the webshop



NOVALNET AG Direct Debit SEPA
Empowering Payment

Your account will be debited upon the order submission

Account holder
Növalnät

Bank country
Germany

IBAN or Account number

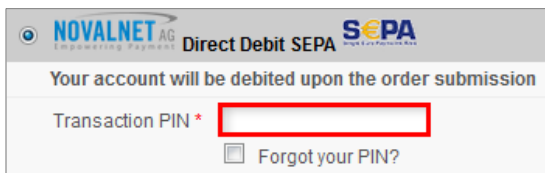
BIC or Bank code

☐ I hereby grant the SEPA direct debit mandate and confirm that the given IBAN and BIC are correct

Mobile number

Fig: 4.5.4 (g)

Fill the mandatory fields and proceed further. Later you will receive a PIN via SMS to the given number and enter the valid PIN in the **Transaction PIN** field to success the order.



NOVALNET AG Direct Debit SEPA
Empowering Payment

Your account will be debited upon the order submission

Transaction PIN *

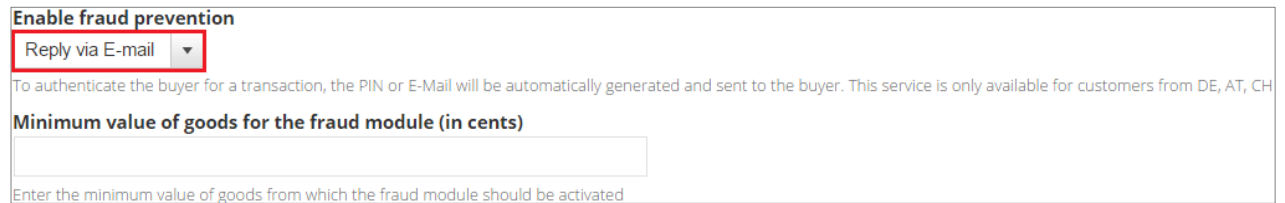
☐ Forgot your PIN?

Fig: 4.5.4 (h)

If you forgot the given PIN, select the **Forgot your PIN?** check box to get the new PIN to success the same.

Reply via E-mail

In this process, the customer receives an email which he/she has to reply from the same email address, before the order is accepted. This way, the use of disposable email addresses can be prevented.



Enable fraud prevention

Reply via E-mail ▼

To authenticate the buyer for a transaction, the PIN or E-Mail will be automatically generated and sent to the buyer. This service is only available for customers from DE, AT, CH

Minimum value of goods for the fraud module (in cents)

Enter the minimum value of goods from which the fraud module should be activated

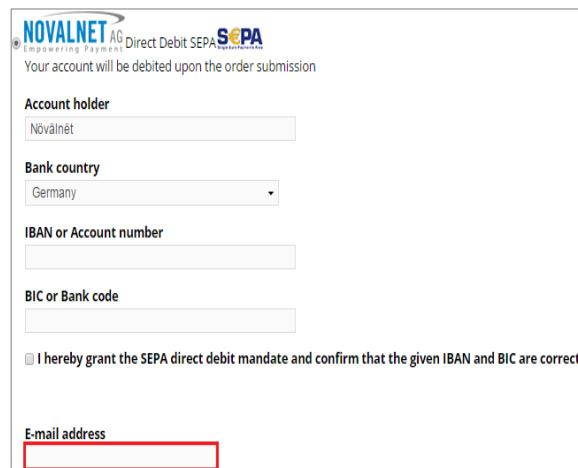
Fig: 4.5.4 (i)

Enable fraud prevention (**Reply via E-mail**) by selecting Reply via E-mail in the Enable fraud prevention drop down list and click on the **Update** button to update/save the changes made.



Fig: 4.5.4 (j)

Once it has been enabled, it will display the field **E-mail address** along with the Direct Debit SEPA form as mentioned below in the webshop.



NOVALNET AG Direct Debit SEPA
Empowering Payment

Your account will be debited upon the order submission

Account holder

Növalhët

Bank country

Germany

IBAN or Account number

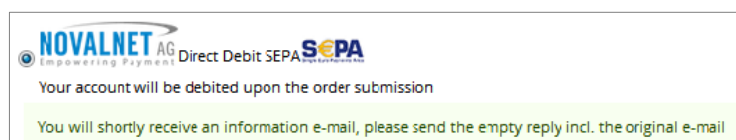
BIC or Bank code

☐ I hereby grant the SEPA direct debit mandate and confirm that the given IBAN and BIC are correct

E-mail address

Fig: 4.5.4 (k)

Fill the mandatory fields with valid E-mail address and proceed further. You will shortly receive an e-mail, please reply for the same to success the order.



NOVALNET AG Direct Debit SEPA
Empowering Payment

Your account will be debited upon the order submission

You will shortly receive an information e-mail, please send the empty reply incl. the original e-mail

Fig: 4.5.4 (l)

Field	Description
Minimum value of goods for the fraud module (in cents)	In case an order amount exceeds mentioned limit, the fraud modules will be displayed and processed accordingly for the particular payment.
Telephone number	Enter the valid telephone number to get the PIN via callback to success the order.
Mobile number	Enter the valid mobile number to get the PIN via SMS to success the order.
E-mail address	Enter the valid E-mail address to receive the mail and reply the same to success the order.
Transaction PIN	Enter the valid PIN to success the order.

Table 4.5.4

5. Extension process

5.1 Capture/Void transaction

Choose the particular order, and then select the **Manage Transaction process** option from the drop down list to **Confirm/Cancel** the payment transaction to proceed further.




Fig: 5.1 (a)

Choose the **Confirm/Cancel** option from the drop down list and click on the **Confirm** button to **Confirm/Cancel** the payment transaction of the respective order.

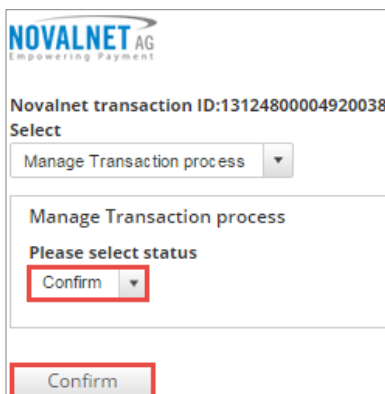
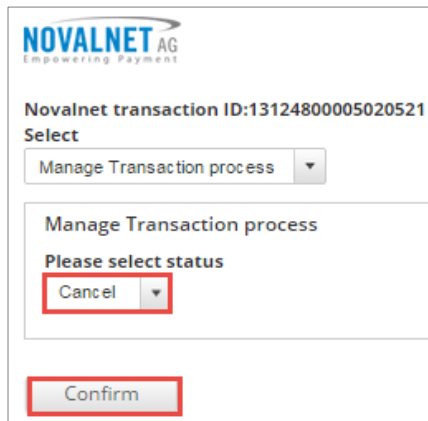


Fig: 5.1 (b) – Confirm process



NOVALNET AG
Empowering Payment

Novalnet transaction ID:13124800005020521

Select

Manage Transaction process ▼

Manage Transaction process

Please select status

Cancel ▼

Confirm

Fig: 5.1 (c) – Cancel process

Now, the transaction was confirmed/canceled, refer the transaction details in the **Result message** field and the order status will be changed accordingly.

Status	Date	Method	Remote ID	Result message	Amount	Operations
✓	04/16/2015 - 11:07	Novalnet Direct Debit SEPA	13124800004920038	Novalnet transaction details Test order Novalnet transaction ID:13124800004920038	24.00 €	view delete
✓	04/16/2015 - 11:10	Novalnet Direct Debit SEPA	13124800004920038	The transaction has been confirmed on 2015-04-16 11:10:09	0.00 €	view delete

Fig: 5.1 (d) – Comments after the confirmation process

Status	Date	Method	Remote ID	Result message	Amount	Operations
✓	04/16/2015 - 11:23	Novalnet Direct Debit SEPA	13124800005020521	Novalnet transaction details Test order Novalnet transaction ID:13124800005020521	24.00 €	view delete
✓	04/16/2015 - 11:25	Novalnet Direct Debit SEPA	13124800005020521	The transaction has been canceled on 2015-04-16 11:25:54	0.00 €	view delete

Fig: 5.1 (e) – Comments after the cancellation process

5.2 Refund transaction process

Choose the particular order and then select the **Refund** option to proceed further.



NOVALNET AG
Empowering Payment

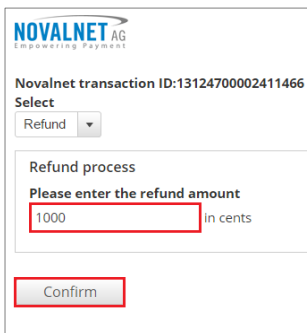
Novalnet transaction ID: 13124700002411466

Select

Refund

Fig: 5.2 (a)

Enter the valid amount (**in cents**) in the appropriate box and then click on the **Confirm** button to refund the specified amount.



NOVALNET AG
Empowering Payment

Novalnet transaction ID: 13124700002411466

Select

Refund

Refund process

Please enter the refund amount

1000 in cents

Confirm

Fig: 5.2 (b)

The refund process has been completed successfully refer the transaction details in the **Result message** field.

Status	Date	Method	Remote ID	Result message	Amount	Operations
✓	04/15/2015 - 09:02	Novalnet Direct Debit SEPA	13124700002411466	Novalnet transaction details Test order Novalnet transaction ID: 13124700002411466	24,00 €	view delete
✓	04/15/2015 - 09:03	Novalnet Direct Debit SEPA	13124700002411466	Transaction confirmed successfully	0,00 €	view delete
✓	04/15/2015 - 09:06	Novalnet Direct Debit SEPA	13124700002411466	The refund has been executed for the TID: 13124700002411466 with the amount of 10,00 EUR.	0,00 €	view delete

Fig: 5.2 (c)

Note: If the full amount for the particular order was refunded, then the transaction will be canceled and the order status will be changed accordingly.

Status	Date	Method	Remote ID	Result message	Amount	Operations
✓	04/15/2015 - 09:02	Novalnet Direct Debit SEPA	13124700002411466	Novalnet transaction details Test order Novalnet transaction ID: 13124700002411466	24,00 €	view delete
✓	04/15/2015 - 09:03	Novalnet Direct Debit SEPA	13124700002411466	Transaction confirmed successfully	0,00 €	view delete
✓	04/15/2015 - 09:06	Novalnet Direct Debit SEPA	13124700002411466	The refund has been executed for the TID: 13124700002411466 with the amount of 10,00 EUR.	0,00 €	view delete
✓	04/15/2015 - 09:19	Novalnet Direct Debit SEPA	13124700002411466	The refund has been executed for the TID: 13124700002411466 with the amount of 14,00 EUR.	0,00 €	view delete

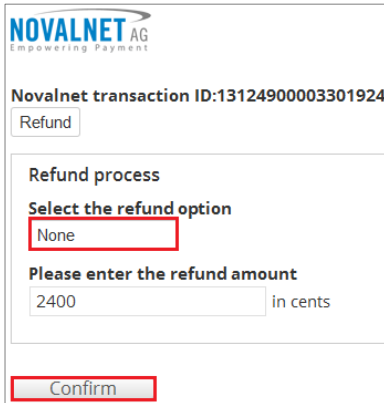
Fig: 5.2 (d)

5.2.1 Refund transaction process with bank details

Also, the refund process will be processed via bank details; it is applicable only for the respective payment methods (iDEAL, Instant Bank Transfer, Invoice and Prepayment).

Select the refund option either **None** or **Novalnet Direct Debit SEPA**.

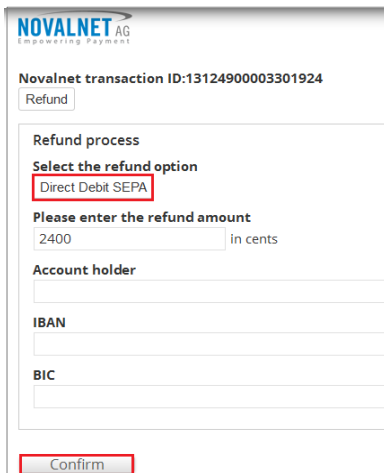
None: It will process as normal refund process



The screenshot shows the Novalnet AG logo at the top. Below it, the transaction ID is 13124900003301924. A 'Refund' button is visible. The 'Refund process' section has a 'Select the refund option' dropdown menu with 'None' selected. Below this, there is a 'Please enter the refund amount' field with '2400' entered and 'in cents' indicated. At the bottom, there is a 'Confirm' button.

Fig: 5.2.1 (a)

Direct Debit SEPA: It will process based on the given bank details and the amount will be refunded to the respective **IBAN** and **BIC**. Click on the **Confirm** button to refund the same.

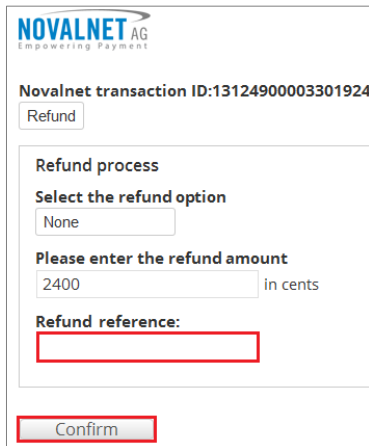


The screenshot shows the Novalnet AG logo at the top. Below it, the transaction ID is 13124900003301924. A 'Refund' button is visible. The 'Refund process' section has a 'Select the refund option' dropdown menu with 'Direct Debit SEPA' selected. Below this, there is a 'Please enter the refund amount' field with '2400' entered and 'in cents' indicated. Further down, there are fields for 'Account holder', 'IBAN', and 'BIC'. At the bottom, there is a 'Confirm' button.

Fig: 5.2.1 (b)

Refund reference

For existing transactions, we will have the **Refund Reference** field to enter the respective reason or information. Click on the **Confirm** button to update the same




The screenshot shows a web form for processing a refund. At the top left is the NOVALNET AG logo with the tagline 'Empowering Payment'. Below the logo, the text 'Novalnet transaction ID:13124900003301924' is displayed. A 'Refund' button is located below the transaction ID. The main section is titled 'Refund process' and contains three sub-sections: 'Select the refund option' with a dropdown menu showing 'None'; 'Please enter the refund amount' with a text input field containing '2400' and a label 'in cents'; and 'Refund reference:' with an empty text input field. At the bottom of the form is a 'Confirm' button. The 'Refund reference' field and the 'Confirm' button are highlighted with red borders.

Fig: 5.2.1 (c)

5.3 Amount update process

Choose the particular order, and then select the **Change the amount / due date** option from the drop down list to change the order amount of the payment transaction.



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Empowering Payment

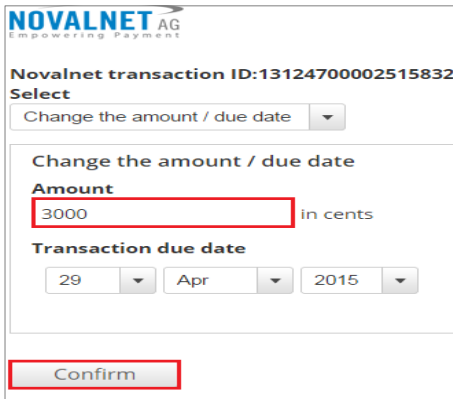
Novalnet transaction ID:13124700002515832

Select

Change the amount / due date ▼

Fig: 5.3 (a)

Enter the amount which needs to be updated, for the respective transaction and click on the **Confirm** button.



NOVALNET AG
Empowering Payment

Novalnet transaction ID:13124700002515832

Select

Change the amount / due date ▼

Change the amount / due date

Amount

3000 in cents

Transaction due date

29 ▼ Apr ▼ 2015 ▼

Confirm

Fig: 5.3 (b)


The updated amount will be displayed in the **Result message** field as mentioned below

Status	Date ▲	Method	Remote ID	Result message	Amount	Operations
✓	04/17/2015 - 07:03	Novalnet Direct Debit SEPA	13124900001201330	Novalnet transaction details Test order Novalnet transaction ID:13124900001201330	24,00 €	view delete
✓	04/17/2015 - 07:27	Novalnet Direct Debit SEPA	13124900001201330	The transaction amount 30,00 EUR has been updated successfully on 2015-04-17 07:27:06	0,00 €	view delete

Fig: 5.3 (c)

5.4 Due date change process

Select the particular order and then click on the **Change the amount / due date** button to update the due date.



NOVALNET AG
Empowering Payment

Novalnet transaction ID: 13124700002515832

Select

Change the amount / due date

Fig: 5.4 (a)

Change the due date in **Transaction due date** field and click on the **Confirm** button.



NOVALNET AG
Empowering Payment

Novalnet transaction ID: 13124700002606518

Select

Change the amount / due date

Change the amount / due date

Amount

2400 in cents

Transaction due date

30 Apr 2015

Confirm

Fig: 5.4 (b)

The updated due date will be displayed in the **Result message** field as mentioned below

Status	Date	Method	Remote ID	Result message	Amount	Operations
✓	04/15/2015 - 09:37	Novalnet Invoice	13124700002606518	Novalnet transaction details Test order Please transfer the amount to the below mentioned account details of our payment processor Novalnet: Due date: 04/29/2015 Account holder: NOVALNET AG IBAN: DE49100500000190348771 BIC: BELADEBEXX Bank: Berliner Sparkasse Berlin Amount: 24.00 EUR Reference 1: BNR-13-236 Reference 2: TID 13124700002606518 Reference 3: Order number 236	0.00 €	view delete
✓	04/15/2015 - 09:38	Novalnet Invoice	13124700002606518	Transaction confirmed successfully	0.00 €	view delete
✓	04/15/2015 - 09:41	Novalnet Invoice	13124700002606518	The transaction amount 24.00 EUR has been updated successfully on 15-04-2015 Please transfer the amount to the below mentioned account details of our payment processor Novalnet: Due date: 04/30/2015 Account holder: NOVALNET AG IBAN: DE49100500000190348771 BIC: BELADEBEXX Bank: Berliner Sparkasse Berlin Amount: 24.00 EUR Reference 1: BNR-13-236 Reference 2: TID 13124700002606518 Reference 3: Order number 236	0.00 €	view delete

Fig: 5.4 (c)

6. Subscription process

Novalnet is not only a payment service provider, but also offers you in addition an easy option to process recurring payments by our subscription management service free of charge. In this case, an original direct debit or Credit card transaction is followed by the fully automated execution of further payments.

Subscriptions have their standard area of application in the sale of digital goods. Here they serve the purpose of obtaining access to a particular service for a defined recurring period (for example monthly). You have maximal flexibility in your settings. You can offer unlimited as well as time-limited subscriptions. Every time period from one day on is possible as a debit frequency cycle (e.g. three days, one week, one month, beginning of each month etc.).

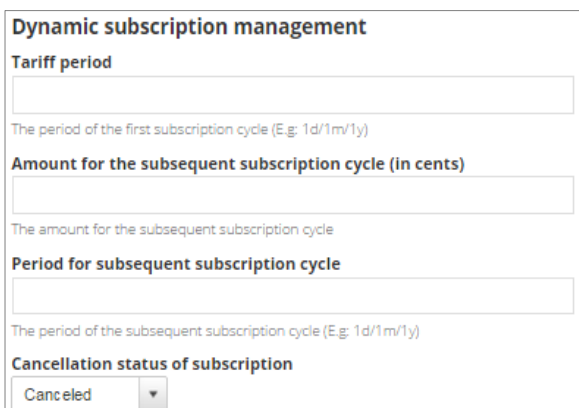
Novalnet takes over the activation of the subscription on your behalf as well as the continuous monitoring of incoming payments via the comprehensive interface of Novalnet, you can of course also activate the controls on your own.

Subscriptions with a limited duration will be automatically terminated by us at the end of the subscription period. In order to cancel unlimited subscriptions, we provide your end-users with an additional user-friendly customer portal (<https://card.novalnet.de>). The Novalnet interface also allows you to manage customer subscriptions independently. Our e-payment services enable shop operators to automatize subscription payments and other processes to a larger extend than you can expect from most payment service providers. Request an individual offer for you.

There are two types of subscriptions are supporting from the Novalnet

- **Pre-defined subscription**
- **Dynamic subscription**

To proceed with the subscription process, kindly configure the respective fields in the shop admin.



Dynamic subscription management

Tariff period

The period of the first subscription cycle (E.g: 1d/1m/1y)

Amount for the subsequent subscription cycle (in cents)

The amount for the subsequent subscription cycle

Period for subsequent subscription cycle

The period of the subsequent subscription cycle (E.g: 1d/1m/1y)

Cancellation status of subscription

Canceled ▼

Fig: 6.0


Field	Description
Tariff period	<p>Tariff period for dynamic subscription type. Period value has combined with d, m, y.</p> <p>If 1d means given subscription transaction process per day.</p> <p>If 1m means given subscription transaction process per month.</p> <p>If 1y means given subscription transaction process per year.</p> <p>Example: 2d</p>
Amount for the subsequent subscription cycle (in cents)	The amount for the subsequent subscription cycle.
Period for subsequent subscription cycle	<p>The period of the subsequent subscription cycle. Period value has combined with d, m, y.</p> <p>If 1d means given subscription transaction process per day.</p> <p>If 1m means given subscription transaction process per month.</p> <p>If 1y means given subscription transaction process per year.</p> <p>Example: 2d</p>
Cancellation status of subscription	The defined status will be displayed, while cancelling the subscription

Table 6.0

6.1 Subscription cancellation process

Subscription cancellation in the admin panel

Choose the particular order and then select the **Cancel Subscription** option from the drop down list to cancel the subscription of that transaction.



NOVALNET AG
Empowering Payment

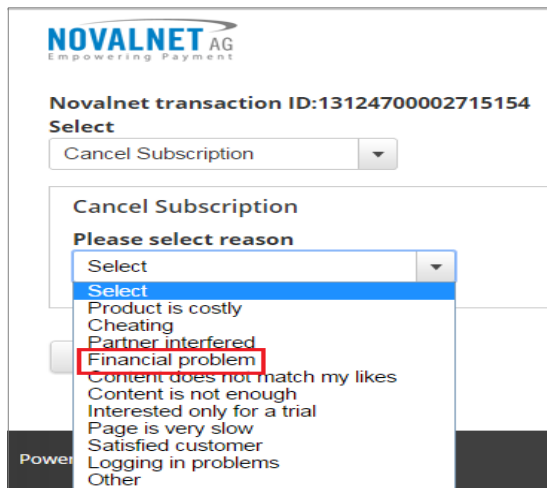
Novalnet transaction ID:13124700002715154

Select

Cancel Subscription

Fig: 6.1 (a)

Choose the termination reason from the drop down list and click on the **Confirm** button to cancel the subscription.



NOVALNET AG
Empowering Payment

Novalnet transaction ID:13124700002715154

Select

Cancel Subscription

Cancel Subscription

Please select reason

Select

Select

Product is costly

Cheating

Partner interfered

Financial problem

Content does not match my likes

Content is not enough

Interested only for a trial

Page is very slow

Satisfied customer

Logging in problems

Other

Fig: 6.1 (b)



Confirm

Fig: 6.1 (c)

The subscription was canceled, refer the transaction details in the **Result message** field and the order status will be changed based on the status defined in the **Cancellation status of the subscription**.



Status	Date	Method	Remote ID	Result message	Amount	Operations
	04/15/2015 - 09:49	Novalnet Direct Debit SEPA	13124700002715154	Novalnet transaction details Test order Novalnet transaction ID:13124700002715154	24,00 €	view delete
	04/15/2015 - 10:09	Novalnet Direct Debit SEPA	13124700002715154	Subscription has been canceled due to:Financial problem	0,00 €	view delete

Fig: 6.1 (d)

Subscription cancellation in the webshop

To cancel the subscription in the web shop, open the particular order and select the reason under **Please select reason** field as mentioned.

Payment method: Novalnet Direct Debit SEPA

Novalnet transaction details
Test order
Novalnet transaction ID:13124900001201330

Cancel Subscription

Please select reason

Select

Select
Product is costly
Cheating
Partner interfered
Financial problem
Content does not match my likes
Content is not enough
Interested only for a trial
Page is very slow
Satisfied customer
Logging in problems
Other

User
Növalnēt

Fig: 6.1 (e)

Then, click on the **Confirm** button to cancel the subscription.

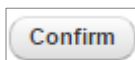


Fig: 6.1 (f)

Subscription cancellation in the card portal

It is also possible to cancel the subscription in card portal (<https://card.novalnet.de>), by using the transaction ID. Select the reason from **Subscription Unsubscribe** field and click on the **Terminate** button

Subscription Details

Signup Date / Time	15-04-2015, 13:08:15
Paid till	15-05-2015, 13:08:15
Subscription Unsubscribe	Please select reason ▼

Terminate

Fig: 6.1 (g)

The subscription has been canceled and the selected reason will be updated as mentioned below

Subscription Details

Signup Date / Time	09-04-2015, 21:39:54
Paid till	09-07-2015, 21:39:54
Cancelled on	09-04-2015, 22:42:57
Cancellation reason	Financial problem

Fig: 6.1 (h)

7. Affiliate system management

The Novalnet platform for affiliate programs allows you to organize your affiliate management in an easy and uncomplicated manner. You save time and effort, as from the commission to the payout to your affiliates the entire processes are administrated by Novalnet. Additionally, you have the possibility to manage your members via the Novalnet system and to automatize your subscription management.

The Novalnet partner program platform puts an additional interface for the management of your affiliates at your disposal in direct combination with our reliable and safe payment solution. In the course of your cooperation with Novalnet as payment service provider this interface, its implementation and administration are provided to you free of charge. The calculation and payout of commissions is of course carried out reliably and at the highest security level by Novalnet.

Using this service you save considerable time and administrative effort paying out referral commissions and turnover commissions. The automation of the affiliate program via the Novalnet solution renders manual booking and control of affiliate payouts obsolete.

Furthermore as a merchant, you always get an overview in the Novalnet administration portal of the amount of turnover generated by each of your affiliate partners and the level of their turnover commission. At this point, single or combined settlements can be set up. You can create any combination of commission types for your sales partners.

Possible payout options through the Novalnet systems are

- **Pay per Lifetime:** Repetitive commission payouts to affiliate (subscriptions etc.)
- **Pay per Lead:** One-time payment with a fixed amount

You can set up new affiliates in the back end yourself, evaluate the turnover an affiliate generates and the amount of commission the affiliate received. So you and your affiliate benefit from online payment by Novalnet and a fast payout. With Novalnet as a payment service provider, you can benefit from many useful additional services such as the affiliate program along with e-payment.

8. Uninstallation procedure

8.1 Payment uninstallation

Go to **Store settings** → **Payment methods** to view the listed Novalnet payments.

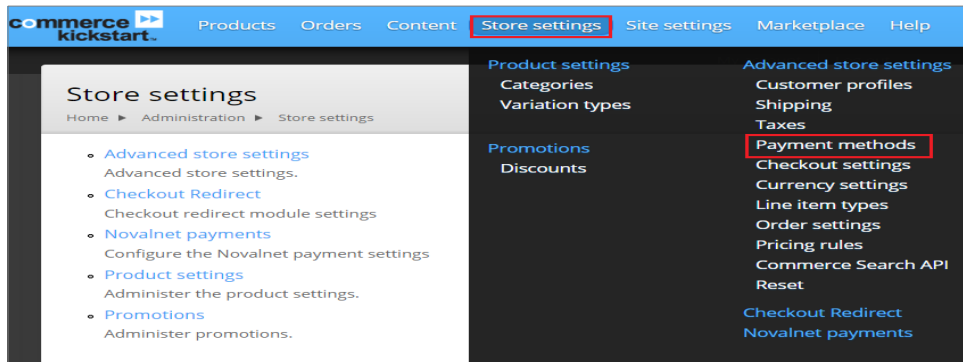


Fig: 8.1 (a)

To disable the Novalnet payment method, select the required payment from the list and click on the **disable** link, to uninstall the payment.

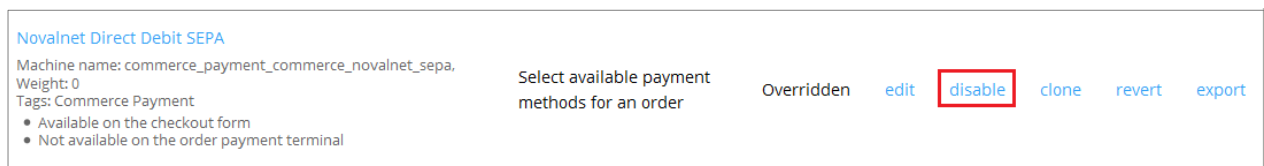


Fig: 8.1 (b)

Click on the **Confirm** button to update/save the changes made

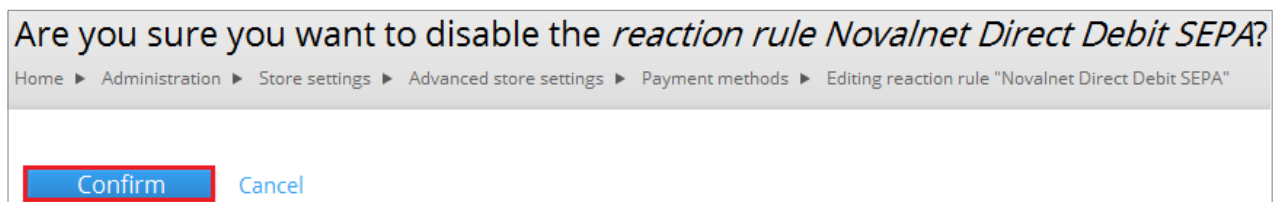


Fig: 8.1 (c)

8.2 Plugin uninstallation

Go to **Site settings** → **Modules** and select the **Commerce (Novalnet)** menu at the left side panel

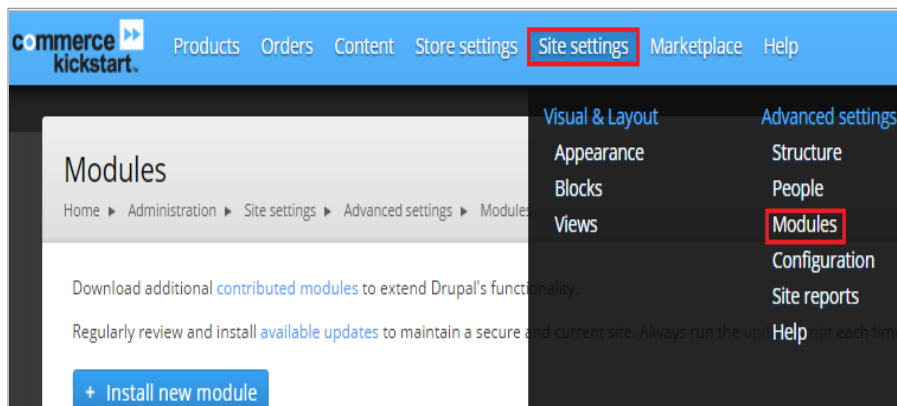


Fig: 8.2 (a)

Now uncheck the **Novalnet** module checkbox and click on the **Save configuration** button to save the changes made.

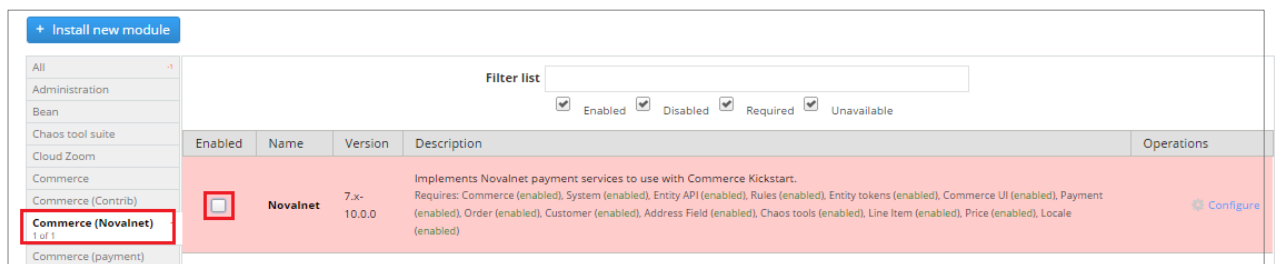


Fig: 8.2 (b)



Fig: 8.2 (c)

The disabled payment will be available in the wizard **Uninstall**.



Fig: 8.2 (d)

Check the **Novalnet** module, and click on the **Uninstall** button to uninstall the module from the web shop.

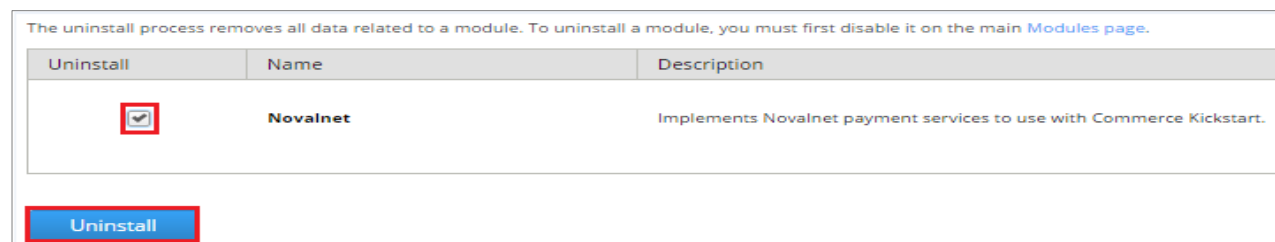


Fig: 8.2 (e)

Important note: Kindly, contact sales@novalnet.de / tel. +49 (089) 923068320 to get the test data to process the payments.

9. Imprint and contact

You can find all advice and news regarding Novalnet at:



www.twitter.com/novalnet

Become a fan of Novalnet on Facebook:



www.facebook.com/novalnet

Connect with us on Xing:



www.xing.com/companies/novalnetag

Novalnet AG
Payment Institution
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