



## Installing our plug-in for OpenCart

How to plug Cashflows payment processing into  
your online business

Version 2.0 – May 2022



## Table of contents

<b>About this guide</b>	<b>3</b>
For more information	3
<b>Introduction</b>	<b>4</b>
<b>Getting started</b>	<b>4</b>
What you need	4
<b>Collect your API access credentials</b>	<b>5</b>
<b>Enable/disable Auto Capture for cards</b>	<b>6</b>
<b>Customise the Cashflows hosted payment page</b>	<b>7</b>
<b>Install our plug-in for OpenCart</b>	<b>9</b>
<b>Configure the plug-in settings</b>	<b>11</b>
<b>Testing</b>	<b>13</b>

### Copyright

2022 © Cashflows or Cashflows Europe Limited

While every effort has been made to ensure the accuracy of the information contained in this publication, the information is supplied without representation or warranty of any kind, is subject to change without notice and does not represent a commitment on the part of Cashflows Europe Limited. Cashflows Europe Limited, therefore, assumes no responsibility and shall have no liability, consequential or otherwise, of any kind arising from this material or any part thereof, or any supplementary materials subsequently issued by Cashflows Europe Limited. Cashflows Europe Limited has made every effort to ensure the accuracy of this material.



## About this guide

Welcome to this guide to Installing our plug-in for OpenCart. This guide is for Cashflows customers who are using our Gateway. It explains how to add Cashflows to a checkout by installing our plug-in for OpenCart. There is also guidance on how to configure settings such as whether to store card details and so on.

## For more information

The latest version of this guide is available from our [Cashflows Help Centre](#).

The following information is also available:

- [How can I test a payment request?](#)
- [Which shopping cart plug-ins are available from Cashflows?](#)
- [Cashflows Go Guide](#) (PDF)  
An introduction to Cashflows Go, which is your online account with Cashflows. It gives you access to all your transaction data, payment tools, and notifications.
- [Adding a hosted payment page to a website](#) (PDF)  
An integration guide for website developers who want to use a payment page that we host.
- [Customising a Cashflows hosted payment page](#) (PDF)  
A customisation guide for website developers.
- [Payment processing response codes](#)  
Our Cashflows Help Centre has a section of Developer information with explanations of response codes from our payment processing (acquiring) platform. These codes can help you to understand why a payment may not have been successfully processed.

The following information may be useful:

- [Best Practices for Securing E-commerce](#)  
Information about best practices as recommended by the PCI Security Standard Council.

For support, you can find different ways to contact us in the Cashflows Help Centre: [Who can I contact for support?](#)



## Introduction

The Cashflows Gateway delivers a range of services designed to help you manage your business payments. One of the ways that you, as a merchant, can link your business to our gateway is by using our plug-in. Our plug-in uses a payment page that we host for you. You can customise it to match the other pages of your website so that your customers have a seamless experience. For more information, refer to [Adding a Cashflows hosted payment page to a website](#) (in the Cashflows Help Centre).

This guide provides step-by-step instructions for installing the plug-in and configuring your system to process eCommerce payments with Cashflows.



## Getting started

Although it's not required, we recommend that you install the plug-in and perform some testing in a non-production environment, before using it for live transactions in your production environment. To support your testing, we have a dedicated integration environment. For information, see [Testing](#).

### What you need

To start the installation process, you need:

- The Cashflows OpenCart plug-in file that you can download from the [OpenCart marketplace](#).
- Access to Cashflows Go so that you can:
  - Collect your API access credentials. You need these during the installation process. For information, see [Collect your API access credentials](#)
  - Enable Auto Capture for cards. For information, see [Enable/disable Auto Capture for cards](#)
  - Customise a hosted payment page, if you choose to use one. For information, see [Customise the Cashflows hosted payment page](#)

When you first sign up with us, we send you a welcome email that includes the details that you need to sign into Cashflows Go. You can also visit the Cashflows Help Centre and read: [How do I sign into Cashflows Go?](#)

**Important:** You need different sign-in credentials for the integration and production environments.

Before you can connect to our production environment for going live, you need:

- A production account
- Sign-in credentials

We provide these when your account has been approved, but if you have not received these, you can email [support@cashflows.com](mailto:support@cashflows.com).



## Collect your API access credentials

Before you can use our API, you need to collect your API access credentials from Cashflows Go. This is where you can find your:

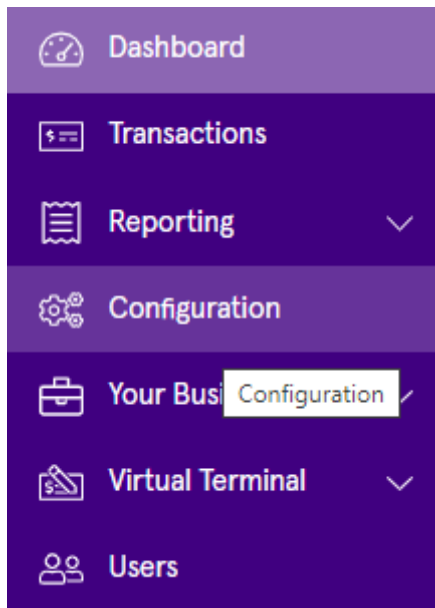
- Configuration ID  
This is the unique identifier of the business account (also referred to as the merchant account). You need to include this in API messages so that we can recognise the business and match transactions to it.
- Current API key  
This is the key to use for encrypting API messages that you send us.

To collect these details:

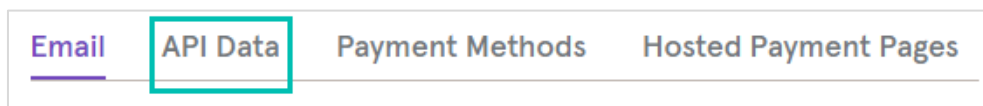
1. Sign into [Cashflows Go](#).

**Tip:** For step-by-step instructions, you can visit the Cashflows Help Centre and read: [How do I sign into Cashflows Go?](#)



2. From the Cashflows Go menu, select **Configuration**.



3. Select the **API Data** page.



The API Data page displays your API configuration details:

Use your ID and key to connect your website to our payment solutions.		
Configuration ID	201226100000131072	
Current API Key	e6d3ec72-7515-4774-81a5-5459b395ac0f	
New API Key	<a href="#">Generate a new API key</a>	

4. Copy these values to an intermediate document (or use your clipboard) as you will need them when you configure the plug-in settings later.
5. While you are signed into Cashflows Go, you can also enable/disable Auto Capture for cards, as required. For information, see [Enable/disable Auto Capture for cards](#).

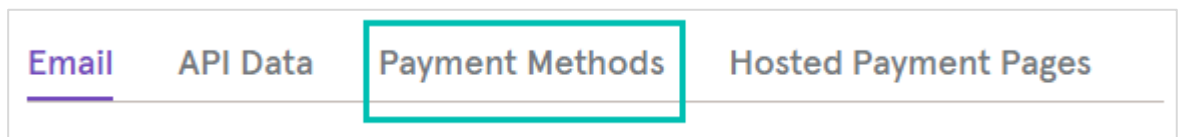


### Enable/disable Auto Capture for cards

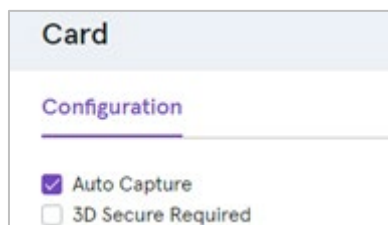
By default, the Auto Capture option for cards is enabled. When this option is enabled, we send both an authorisation (to reserve the funds on the card) and a capture request (for the funds to be transferred) to your customer's bank. You can disable this option at any time.

To enable/disable Auto Capture for cards:

1. Sign into [Cashflows Go](#). If you don't know how to sign in, visit [How to sign in to Cashflows Go](#) on our website.
2. Select **Payment Methods**.



3. Select **Card**.
4. Set or clear the Auto Capture box.





## Customise the Cashflows hosted payment page

To provide a seamless experience for your customers, we offer the option to add a secure payment webpage that looks and feels like part of your website but is created and hosted by us. We call this a hosted payment page.

Our hosted payment page is a secure webpage that you can incorporate into a website. By connecting our hosted payment page to your website, you are integrating with the Cashflows Gateway and all of the functionality that comes with it for processing online payments. You direct your customer to our hosted payment page, where they check out and pay. We take care of the processing, including security aspects and many of the technical complexities. Then when we have finished the payment processing, we redirect the customer back to your website.

You can use the default hosted payment page as we provide it, or you can customise the look and feel to match the other pages of your website. For example, you can add your logo, apply your branding, font, and colours.

**BIKZ**

Order: 210115162059/24067

GBP 41.94

Card

Card Number

0000 0000 0000 0000

Cardholder Name

Full Name

Expiration Month

MM

Expiration Year

YY

Security code

000

☐ Save payment information to my account for future purchases\*

[What is this?](#)

[Pay using Card](#)

[Cancel payment](#)

\* By ticking this box you are giving your consent for us to store your card information for the sole purpose of your future payments in line with our information security policies.

You can choose what to change and what to leave as it is. We recommend that you consider changing the following elements as a minimum:

- Business logo
- Colour of the text and background of the content header bar
- Page background colour or add an image
- Pay button

The screenshot shows a mobile payment interface for Cashflows. At the top, the 'Cashflows' logo is centered. To its left, an arrow points to the text 'Business logo'. To its right, an arrow points to the text 'Page background'. Below the logo, a purple header bar contains the text 'Order: Your order ref' and 'GBP 10.00'. To the left of this bar, an arrow points to the text 'Content header'. Below the header bar, there is a '< Back' link and a 'Card' title. The main content area has a light purple background. It starts with the text 'Use your saved card to pay' followed by two radio buttons. The first radio button is selected and is followed by the card number '555555\*\*\*\*\*4444' and the expiration date 'Expires 04/24'. The second radio button is followed by the card number '400000\*\*\*\*\*0002' and the expiration date 'Expires 8/22'. Below these is a radio button labeled 'Use a new card'. Underneath, there are input fields for 'Card Number' (containing '0000 0000 0000 0000'), 'Cardholder Name' (containing 'Full Name'), 'Expiration Month' (a dropdown menu showing 'MM'), 'Expiration Year' (a dropdown menu showing 'YY'), and 'Security code' (containing '000'). To the right of the security code field is a link that says 'What is this?'. Below these fields is a checkbox labeled 'Save payment information to my account for future purchases \*'. At the bottom of the form is a large purple button labeled 'Pay using Card'. To the right of this button, an arrow points to the text 'Pay button'. Below the button is a small disclaimer: '\* By ticking this box you are giving your consent for us to store your card information for the sole purpose of your future payments in line with our information security policies.' At the very bottom of the form is a red link labeled 'Cancel payment'. Below the form, there is a footer that says 'This payment is securely processed by Cashflows' and 'Our [privacy statement](#)'.

For step-by-step instructions that show you how to customise a hosted payment page, refer to [Customising a hosted payment page](#) (available from the Cashflows Help Centre).



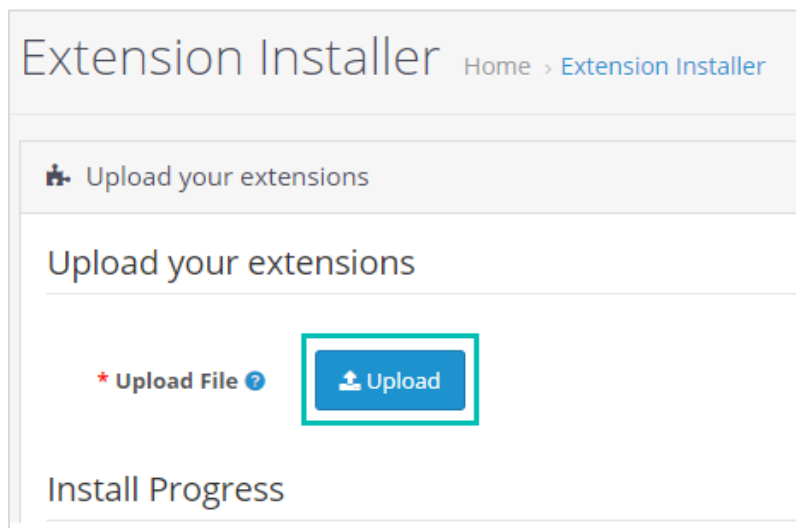


## Install our plug-in for OpenCart

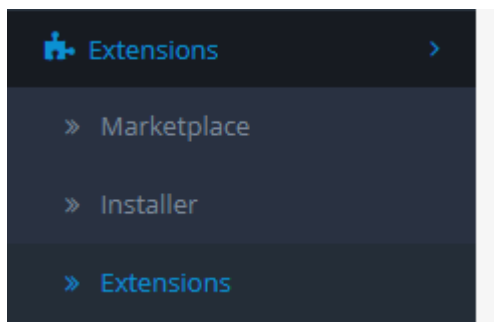
Before you can install the OpenCart plug-in, you need to obtain the plug-in from the [OpenCart marketplace](#) and save it in a location where you can find it again later in the installation process. For information, visit the [Cashflows Help Centre](#).

To install the plug-in:

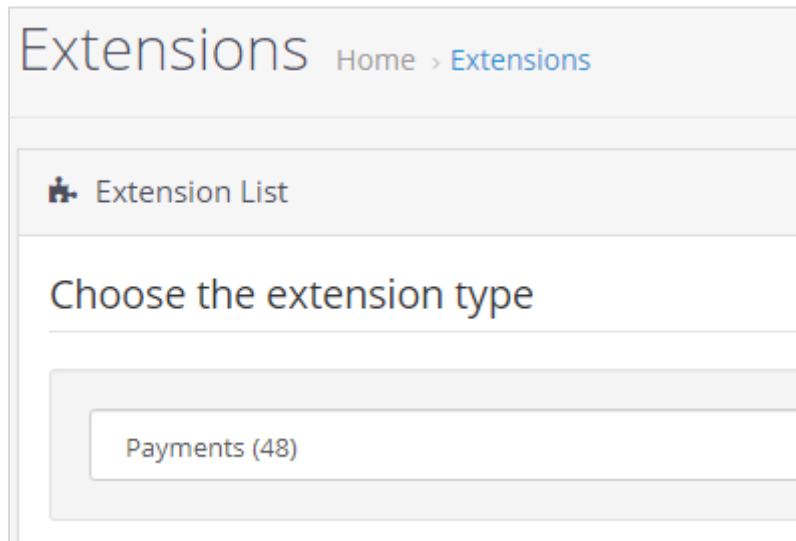
1. Sign in to the OpenCart portal as an administrator.
2. From the OpenCart NAVIGATION menu, select **Extensions**.
3. Select **Installer**.
4. Select **Upload**.



5. Select the plug-in-in file.
6. Select **Open**.
7. From the OpenCart NAVIGATION menu, select **Extensions** and then **Extensions** again.



8. From the list of extension types, select **Payments**.



9. Scroll to Cashflows.
10. Select **Install**.

You can then edit the module to configure it for your Cashflows account. For information, see [Configure the plug-in settings](#).

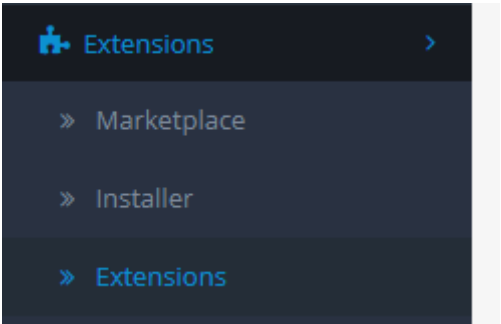


Configure the plug-in settings

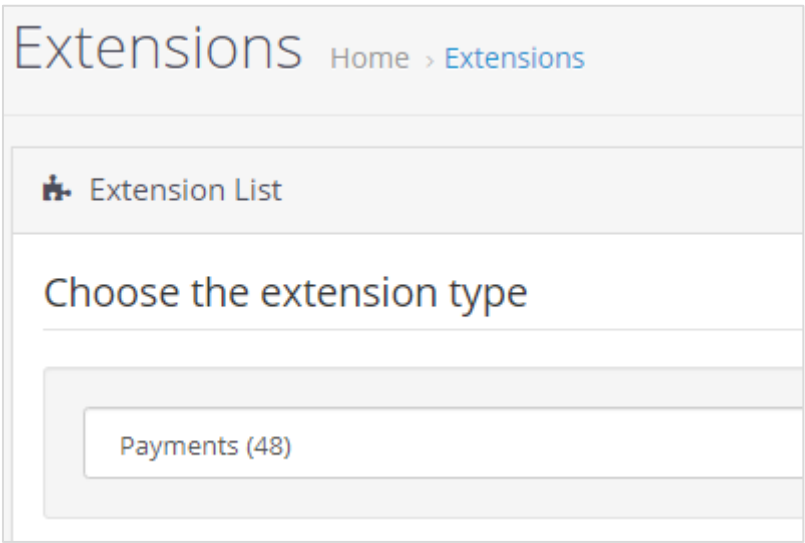
To configure the settings in OpenCart, you need the API details that you collected from Cashflows Go. For information, see [Collect your API access credentials](#).

To configure the OpenCart settings:

- 1. From the OpenCart NAVIGATION menu, select **Extensions** and then **Extensions** again.



- 2. From the list of extension types, select **Payments**.



- 3. Scroll down to find Cashflows.

Cardinity		Disabled			
Cashflows - Cards		Enabled			
Cheque / Money Order		Disabled			



- 4. Select the **Edit** button on the right

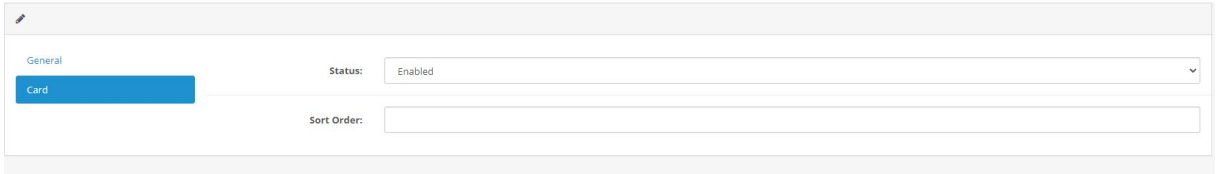
- On the General Tab, enter the Production API Key and Configuration ID. These are the values that you should have collected from the Production Cashflows Go (<https://portal.cashflows.com>).

The screenshot shows the 'General' configuration tab for the Cashflows plugin. It contains several input fields and dropdown menus for configuring the plugin's behavior. The 'Production' section is active, showing fields for 'Production - API Key' and 'Production - Configuration ID'. Below these are fields for 'Integration - API Key' and 'Integration - Configuration ID'. There are also dropdown menus for 'Integration mode', 'Order Status "Complete"', 'Order Status "Cancelled"', 'Send customer data to Cashflows', 'Store Customer data on Cashflows servers', and 'Send the content of the Google Analytics cookie to Cashflows'. Each dropdown menu has a small 'v' icon on the right.

- If you are using an integration environment, enter the Integration API Key and Configuration ID values that you collected from the test/integration Cashflows Go (<https://portal-int.cashflows.com>). Otherwise, you can leave these boxes blank.
- If you are using an integration environment, enable Integration mode. Otherwise leave this box unchecked.
- Order status Complete**  
This is the status that you want OpenCart to display when a payment has been successfully completed.
- Order status Cancelled**  
This is the status that you want OpenCart to display when a payment has been cancelled.
- Send customer data to Cashflows**  
If you enable this option, you will send customer data (for example, address and items purchased) to Cashflows to be stored with the payment. These details can be viewed together with payment transactions in Cashflows Go.
- Important:** This requires that your terms and conditions alert the customer to the fact that you are storing these purchase details. This is a GDPR requirement for which you, as the merchant, are responsible.
- Store Customer data on Cashflows servers**  
If you select this option, this enables Cashflows to securely store card details within your merchant account in the Cashflows Gateway. This feature gives your customers the option to securely save their card (as a token) so that when they return to your site, they will be able to select from their saved card(s). For security, the security code (CVV) is never stored and must always be presented by the customer.
- Send the contents of the Google Analytics cookie to Cashflows**  
This option sends the content of the Google Analytics cookie to Cashflows. Select Enabled or Disabled as required.

13. Select **Save**.

14. On the Card page, make sure that **Status** is Enabled.



The screenshot shows the 'Card' configuration page in the OpenCart admin interface. On the left, there are two tabs: 'General' and 'Card', with 'Card' being the active tab. On the right, there are two settings: 'Status' is set to 'Enabled' in a dropdown menu, and 'Sort Order' is an empty text input field.

15. Select **Save**. Setup is now complete. You can start testing.



## Testing

When you have completed the configuration described, we recommend that you carry out sufficient testing to ensure that everything is working as expected. For payments made in the production environment, you can cancel or refund them, if required.

For more information about testing and going live, visit the Cashflows Help Centre where you can find:

- [Getting started with the Cashflows Gateway API](#) (PDF)
- [How can I test a payment request?](#)



**+44 (0) 330 128 9855**

**Cambridge**  
CPC1  
Capital Park  
Cambridge  
CB21 5XE

**London**  
20 Farringdon St  
London  
EC4A 4AB

**The Netherlands**  
Noorderhof 24  
5804 BV Venray