

## Novalnet payment extension for **Drupal Commerce**

### Installation guide

Version 10.0.0

## Table of contents

Changelog .....	4
About this document .....	5
Freeware-License agreement.....	6
1. General.....	8
2. Functional specification .....	9
2.1 Supported payment methods .....	9
2.2 Risk and control management .....	10
2.2.1 Fraud modules .....	10
2.3 Integration to the checkout and types of connectivity (interfaces).....	10
2.4 Payment Card Industry Data Security Standard (PCI DSS) .....	10
3. Download and installation .....	11
3.1 Compatibility and requirements .....	11
3.2 Steps for installation .....	11
3.2.1 Download .....	11
3.2.2 Plugin installation.....	12
4. Configuration .....	13
4.1 Configuration wizard.....	13
4.2 Global settings.....	15
4.2.1 Global setting configuration.....	15
4.3 Payment methods .....	17
4.3.1 Activate Payment .....	17
4.3.2 Configuring the payment method.....	18
4.4 Payment methods specific settings.....	20
4.4.1 Credit card.....	20
4.4.2 Direct Debit SEPA .....	20
4.4.3 Invoice .....	20

4.5 Miscellaneous .....	21
4.5.1 Order status management .....	21
4.5.2 Merchant script configuration in administration portal .....	22
4.5.3 Configuring merchant script E-mail settings .....	23
4.5.4 Fraud modules configuration .....	24
5. Extension process.....	28
5.1 Capture/Void transaction.....	28
5.2.1 Refund transaction process with bank details .....	31
5.3 Amount update process.....	33
5.4 Due date change process .....	34
6. Subscription process .....	35
6.1 Subscription cancellation process .....	37
7. Affiliate system management .....	40
8. Uninstallation procedure .....	41
8.1 Payment uninstallation .....	41
8.2 Plugin uninstallation.....	41
9. Test bank data.....	42
9.1 Credit card.....	42
9.2 Instant Bank Transfer .....	42
9.3 Invoice/Prepayment.....	42
9.4 PayPal.....	43
9.5 Direct Debit SEPA .....	43
10. Imprint and contact.....	44

## Changelog

Version	Description & Changes	Date
10.0.0	New release	12.05.2015

## About this document

This document relates to the Novalnet payment extension module for **Drupal Commerce** and contains important information about an installing and using an extension process. At the same time, this document serves as a performance and functional specification for the extension features.

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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.

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### 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

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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 Drupal commerce shop system**

From a simple webshop to a complex e-commerce solution, Drupal commerce is the e-commerce-system based on Drupal 7 to realize tailor-made online-shops. Drupal commerce offers maximal flexibility due to its modular structure and allows the implementation of highly individual web shop solutions. The basis for Drupal commerce shop system is the wide spread open source content management system Drupal. Drupal is a very mature and flexible CMS fulfilling all requirements of modern web design and web development.

Drupal commerce and Drupal are both open source software and underlie the GNU General Public License (GPL).

To test the demo shop, use the following link <https://drupalcommerce.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 drupal commerce 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 drupal commerce 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 drupal commerce, 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 drupal commerce 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

- Drupal commerce shop
- Drupal version : 7.0-7.37
- Version: 1.0-1.11

##### Novalnet merchant account

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

If you do not already have a Novalnet merchant account, please contact us at [sales@novалnet.de](mailto:sales@novалnet.de). Based upon the request, we can provide you with a test account.

#### 3.2 Steps for installation

##### 3.2.1 Download

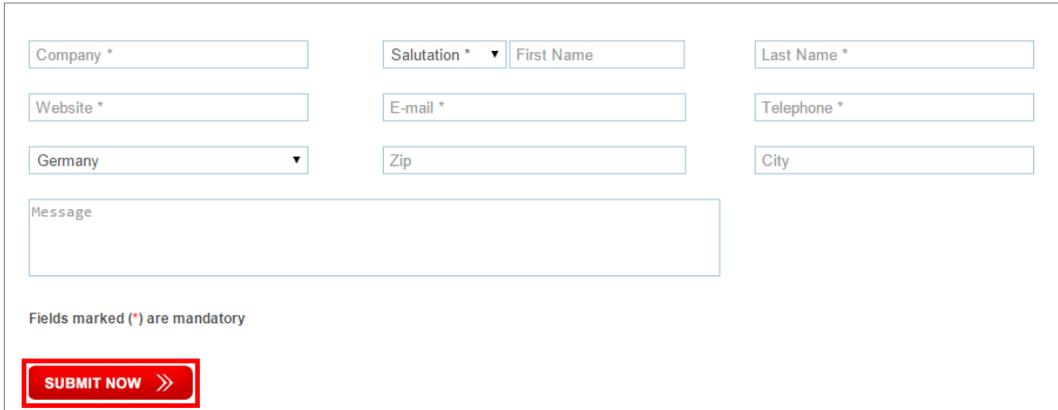
Go to the Novalnet website by using the below link and click on the **Module Download** as mentioned in the **Fig: 3.2.1 (a)**.

Link: <http://www.novalnet.com/modul/drupalcommerce-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 >>**

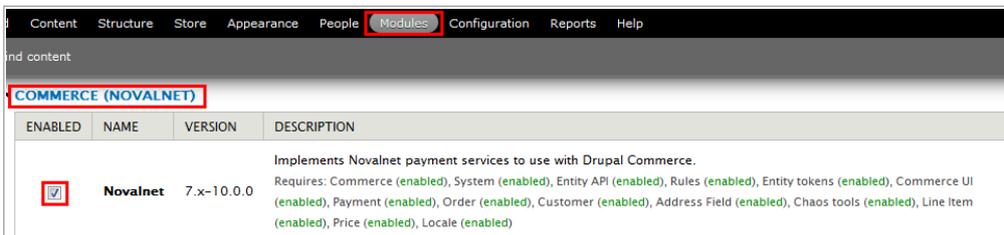
**Fig: 3.2.1 (b)**

**Note:**

Kindly, do all the necessary steps mentioned in the read-me file `drupalcommerce_novalnet_readme_en.txt`.

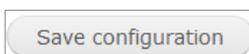
### 3.2.2 Plugin installation

Go to **Modules** using an admin login in the shop back-end, enable the **Novalnet** module by clicking the checkbox under **COMMERCE (NOVALNET)**.



**Fig: 3.2.2 (a)**

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



**Fig: 3.2.2 (b)**

## 4. Configuration

### 4.1 Configuration wizard

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



Fig: 4.1 (a)

The **GLOBAL CONFIGURATION** link will be displayed, select the same and configure the appropriate fields.

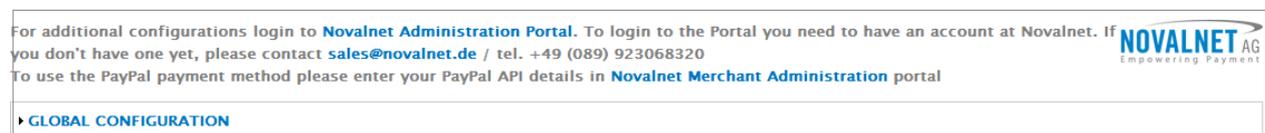


Fig: 4.1 (b)

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

Go to **Store** → **Configuration** in the shop admin and select **Novalnet payments**.

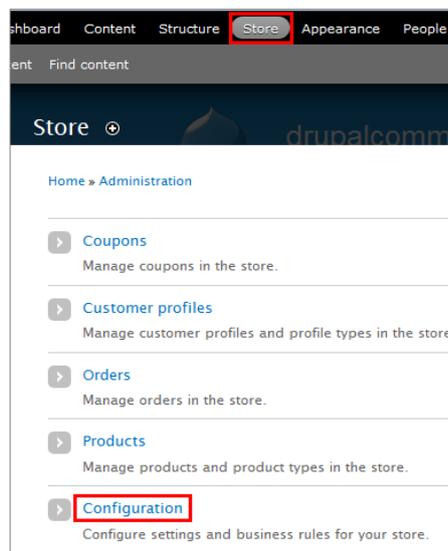


Fig: 4.1 (c)

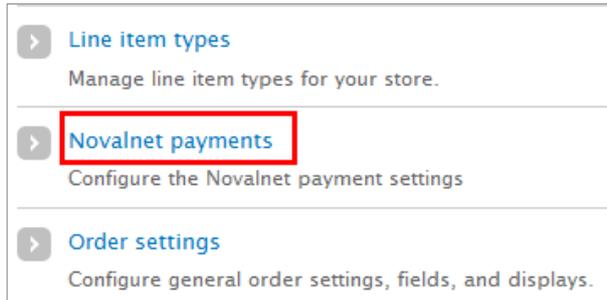


Fig: 4.1 (d)

The **GLOBAL CONFIGURATION** link will be displayed as mentioned, select the same and configure the appropriate fields.

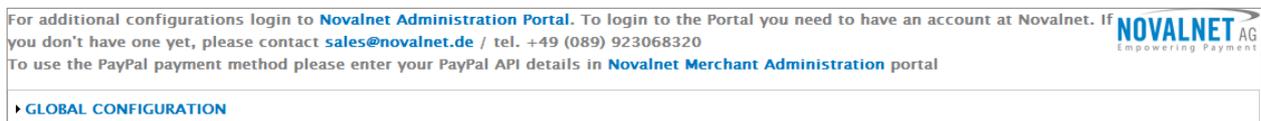


Fig: 4.1 (e)

## 4.2 Global settings

### 4.2.1 Global setting configuration

Configure the Novalnet merchant details in the appropriate fields by selecting the **GLOBAL CONFIGURATION** link.

▼ **GLOBAL CONFIGURATION**

**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.

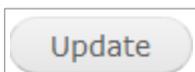


Fig: 4.2.1 (b)

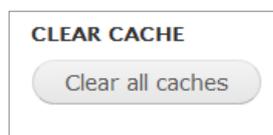
Field	Description
Merchant ID	A merchant identification number is provided by Novalnet after opening a merchant account at Novalnet. Please contact Novalnet at sales@novalnet.de for getting your own merchant account.
Authentication code	Merchant authentication code is provided by Novalnet after opening 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.

**Table 4.2.1**

**Note:**

After configuring the merchant details in **Global configuration**, clear the cache under below mentioned path.

Go to **Configuration** → **Performance** in the admin panel and click on the **Clear all caches** button.



**Fig: 4.2.1 (c)**

## 4.3 Payment methods

### 4.3.1 Activate Payment

Go to **Store** → **Configuration** and click on **Payment methods** link to view the list of Novalnet payments.

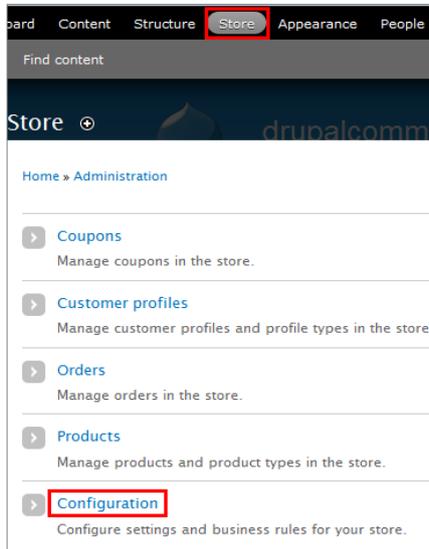


Fig: 4.3.1 (a)

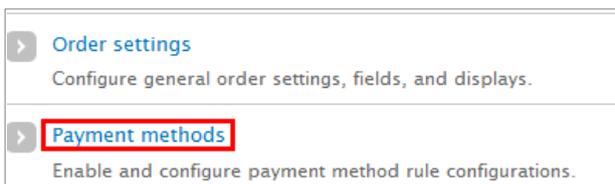


Fig: 4.3.1 (b)

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

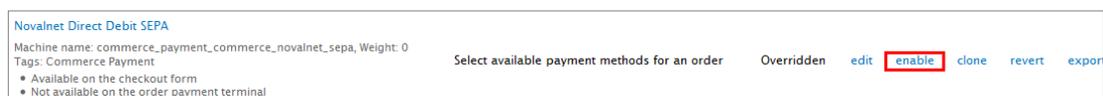


Fig: 4.3.1 (c)

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

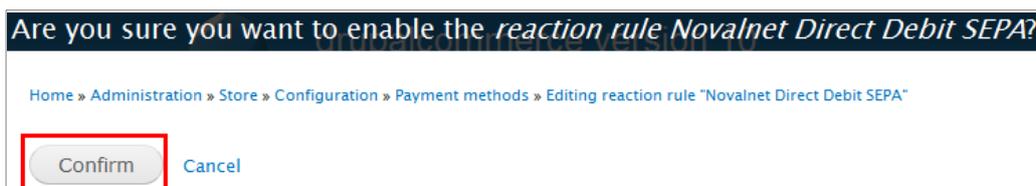


Fig: 4.3.1 (d)

**Note:** Kindly, follow the Fig: 4.3.1 (a) to 4.3.1 (d) to enable the remaining Novalnet payment methods.

### 4.3.2 Configuring the payment method

Configure the payment methods by clicking the **Novalnet payments** link via **Store-> Configuration**.

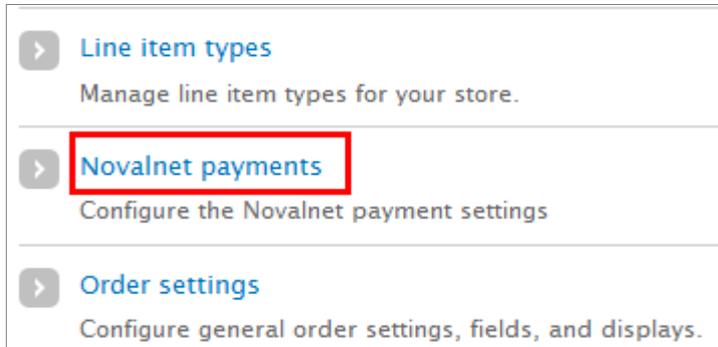


Fig: 4.3.2 (a)

This overview shows all the Novalnet payment methods. Select the required payment link (E.g.: **DIRECT DEBIT SEPA**) and configure the respective fields based on the needs.

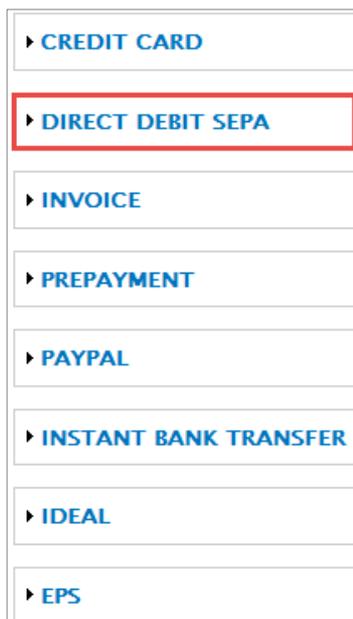


Fig: 4.3.2 (b)

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

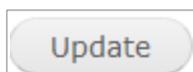


Fig: 4.3.2 (c)

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.
Notification for the buyer	The entered text will be displayed on the checkout page.

**Table 4.3.2**

## 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

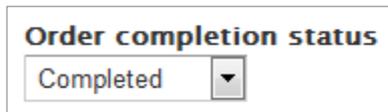
Field	Description
Payment due date (in days)	The number of days to transfer the payment amount to Novalnet (must be greater than 7 days). In case if the field is empty, 14 days will be set as due date by default.

**Table 4.4.3**

## 4.5 Miscellaneous

### 4.5.1 Order status management

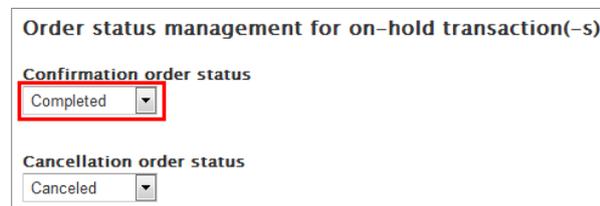
Once the order has been placed successfully, the **Order completion status** of the respective payment will be set as an order status.



**Order completion status**  
Completed ▾

Fig: 4.5.1 (a)

Once the transaction got confirmed for on-hold transaction, the order status will be changed to **Confirmation order status**.



**Order status management for on-hold transaction(-s)**

**Confirmation order status**  
Completed ▾

**Cancellation order status**  
Canceled ▾

Fig: 4.5.1 (b)

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



**Order status management for on-hold transaction(-s)**

**Confirmation order status**  
Completed ▾

**Cancellation order status**  
Canceled ▾

Fig: 4.5.1 (c)

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



**Callback order status**  
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**.



**Order status for the pending payment**  
Pending ▾

Fig: 4.5.1 (e)

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

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)

### 4.5.3 Configuring merchant script E-mail settings

To receive an email from merchant script, you need to configure the below mentioned parameters in the **Merchant script management** under **Store settings** → **Novalnet payments**

▼ **Merchant script management**

**Enable E-mail notification for callback**  
 ▼

**Enable test mode**  
 ▼

**Enable debug mode**  
 ▼

Set the debug mode to execute the merchant script in debug mode

**E-mail address (To)**

E-mail address of the recipient

**E-mail address (Bcc)**

E-mail address of the recipient for BCC

**Fig: 4.5.3**

Field	Description
Enable E-mail notification for callback (To & Bcc)	If Yes, notification mails will be sent to given email address through Novalnet callback script.
Enable debug mode	Set the debug mode as <b>Yes</b> , to display the text for testing purpose. <b>Note:</b> For <b>LIVE</b> , set the value as <b>No</b> .
Enable test mode	Set the test mode as <b>Yes</b> , for testing purpose <b>Note:</b> For <b>LIVE</b> , set the value as <b>No</b> .

**Table 4.5.3**

## 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.



The screenshot shows a configuration form titled "Enable fraud prevention". It features a dropdown menu with "PIN by callback" selected. Below this is a text box for the "Minimum value of goods for the fraud module (in cents)". A note states: "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".

Fig: 4.5.4 (a)

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

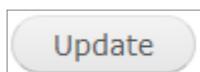


Fig: 4.5.4 (b)

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

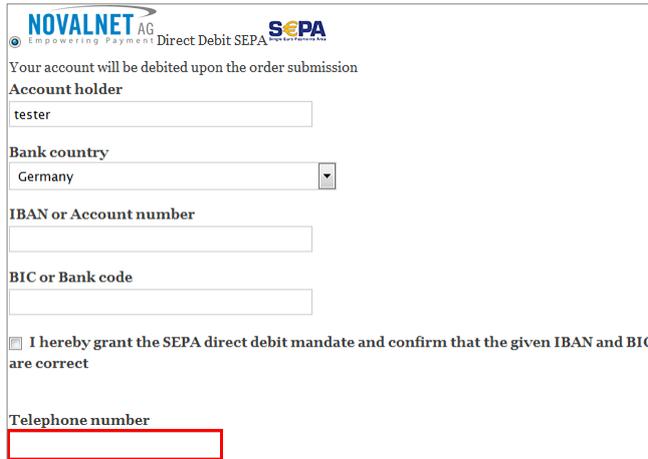


Fig: 4.5.4 (c)

Fill all the fields and enter valid telephone number to 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.



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.

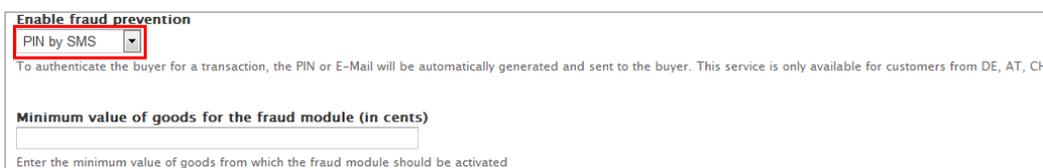


Fig: 4.5.4 (e)

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

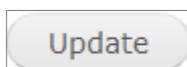


Fig: 4.5.4 (f)

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

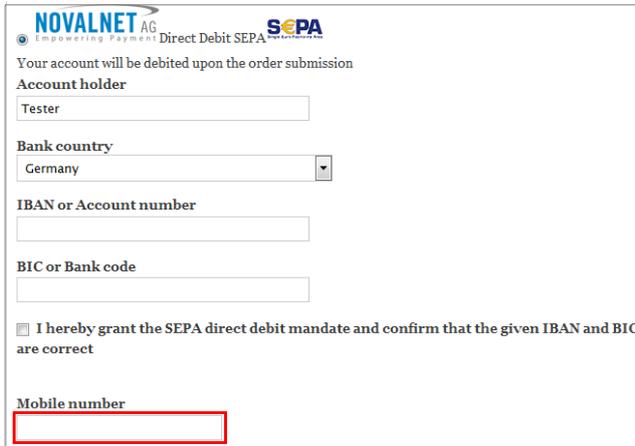


Fig: 4.5.4 (g)

Fill all the fields and enter valid mobile number to 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.



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 to which he/she has to reply to the same email address, before the order is accepted. This way, the use of disposable email addresses can be prevented.



Fig: 4.5.4 (i)

Enable fraud prevention (**Reply via E-mail**) click on the **Update** button to update/save the changes made.

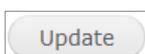


Fig: 4.5.4 (j)

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.

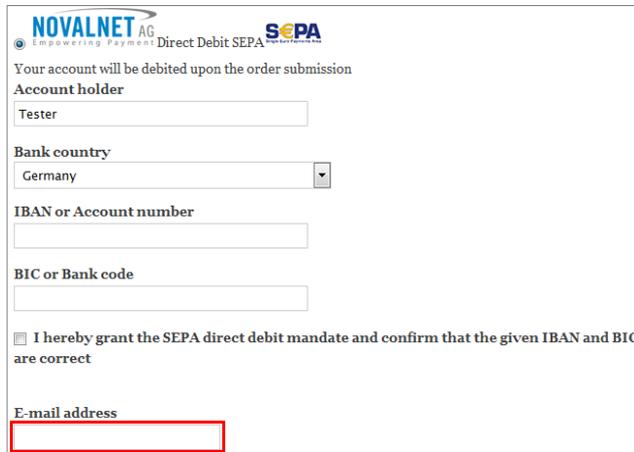


Fig: 4.5.4 (k)

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

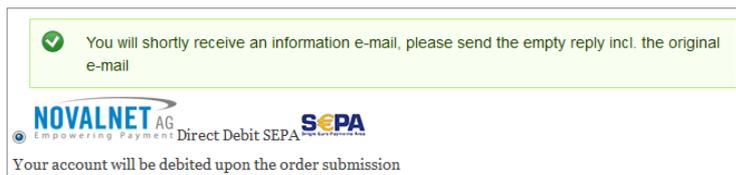


Fig: 4.5.4 (l)

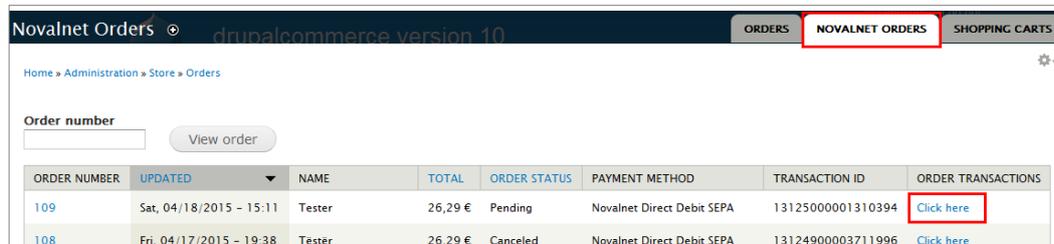
Field	Description
Minimum value of goods for the fraud module (in cents)	In case an order amount exceeds mentioned limit, the fraud modules will be displayed and processed accordingly for the particular payment.
Telephone number	Enter the valid telephone number to get the PIN via callback to success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

Click on the **NOVALNET ORDERS** tab and choose the particular order by clicking on **Click here** link as mentioned below.



ORDER NUMBER	UPDATED	NAME	TOTAL	ORDER STATUS	PAYMENT METHOD	TRANSACTION ID	ORDER TRANSACTIONS
109	Sat, 04/18/2015 - 15:11	Tester	26,29 €	Pending	Novalnet Direct Debit SEPA	13125000001310394	<a href="#">Click here</a>
108	Fri, 04/17/2015 - 19:38	Tester	26,29 €	Canceled	Novalnet Direct Debit SEPA	13124900003711996	<a href="#">Click here</a>

Fig: 5.1 (a)

Select the **Manage Transaction process** option from the drop down list to confirm/cancel the payment transaction to proceed further.



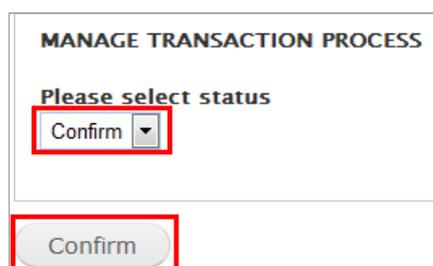
**Novalnet transaction ID: 13125000001310394**

Select

Manage Transaction process

Fig: 5.1 (b)

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.



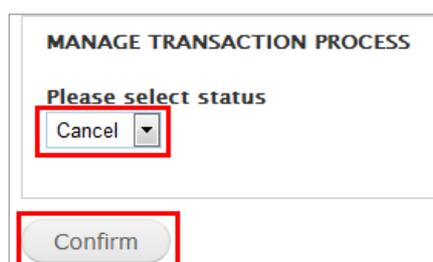
**MANAGE TRANSACTION PROCESS**

Please select status

Confirm

Confirm

Fig: 5.1 (c) – Confirm process



**MANAGE TRANSACTION PROCESS**

Please select status

Cancel

Confirm

Fig: 5.1 (d) – Cancel process

Once the transaction has been confirmed/canceled, to confirm the same, 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
✓	04/18/2015 - 15:11	Novalnet Direct Debit SEPA	13125000001310394	<b>Novalnet transaction details</b> Test order Novalnet transaction ID:13125000001310394	26,29 €	<a href="#">view</a> <a href="#">delete</a>
✓	04/18/2015 - 15:45	Novalnet Direct Debit SEPA	13125000001310394	The transaction has been confirmed on 2015-04-18 15:45:57	0,00 €	<a href="#">view</a> <a href="#">delete</a>

**Fig: 5.1 (e) – Comments after the confirmation process**

STATUS	DATE	METHOD	REMOTE ID	RESULT MESSAGE	AMOUNT	OPERATIONS
✓	04/18/2015 - 15:52	Novalnet Direct Debit SEPA	13125000001424341	<b>Novalnet transaction details</b> Test order Novalnet transaction ID:13125000001424341	61,57 €	<a href="#">view</a> <a href="#">delete</a>
✓	04/18/2015 - 15:53	Novalnet Direct Debit SEPA	13125000001424341	The transaction has been canceled on 2015-04-18 15:53:12	0,00 €	<a href="#">view</a> <a href="#">delete</a>

**Fig: 5.1 (f) – Comments after the cancellation process**

## 5.2 Refund transaction process

Choose the particular order from **NOVALNET ORDERS** tab and then select the **Refund** option to proceed further.

**Novalnet transaction ID: 1312500001310394**

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.

**REFUND PROCESS**

Please enter the refund amount

1500 in cents

Confirm

Fig: 5.2 (b)

Once the refund process has been completed successfully, refer the transaction details in the **RESULT MESSAGE** field to confirm the same.

STATUS	DATE	METHOD	REMOTE ID	RESULT MESSAGE	AMOUNT	OPERATIONS
✓	04/18/2015 - 15:11	Novalnet Direct Debit SEPA	1312500001310394	<b>Novalnet transaction details</b> Test order Novalnet transaction ID:1312500001310394	26,29 €	<a href="#">view</a> <a href="#">delete</a>
✓	04/18/2015 - 15:45	Novalnet Direct Debit SEPA	1312500001310394	The transaction has been confirmed on 2015-04-18 15:45:57	0,00 €	<a href="#">view</a> <a href="#">delete</a>
✓	04/18/2015 - 16:16	Novalnet Direct Debit SEPA	1312500001310394	The refund has been executed for the TID:1312500001310394 with the amount of 15,00 EUR.	0,00 €	<a href="#">view</a> <a href="#">delete</a>

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
✓	04/18/2015 - 15:11	Novalnet Direct Debit SEPA	1312500001310394	<b>Novalnet transaction details</b> Test order Novalnet transaction ID:1312500001310394	26,29 €	<a href="#">view</a> <a href="#">delete</a>
✓	04/18/2015 - 15:45	Novalnet Direct Debit SEPA	1312500001310394	The transaction has been confirmed on 2015-04-18 15:45:57	0,00 €	<a href="#">view</a> <a href="#">delete</a>
✓	04/18/2015 - 16:16	Novalnet Direct Debit SEPA	1312500001310394	The refund has been executed for the TID:1312500001310394 with the amount of 15,00 EUR.	0,00 €	<a href="#">view</a> <a href="#">delete</a>
✓	04/18/2015 - 16:21	Novalnet Direct Debit SEPA	1312500001310394	The refund has been executed for the TID:1312500001310394 with the amount of 11,29 EUR.	0,00 €	<a href="#">view</a> <a href="#">delete</a>

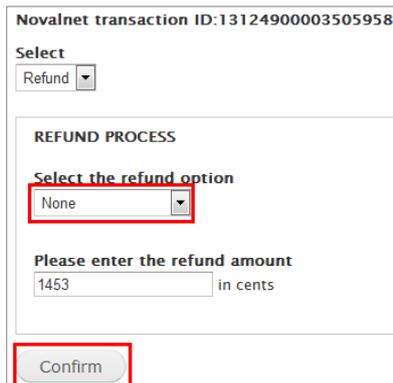
Fig: 5.2 (d)

## 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 **Direct Debit SEPA**.

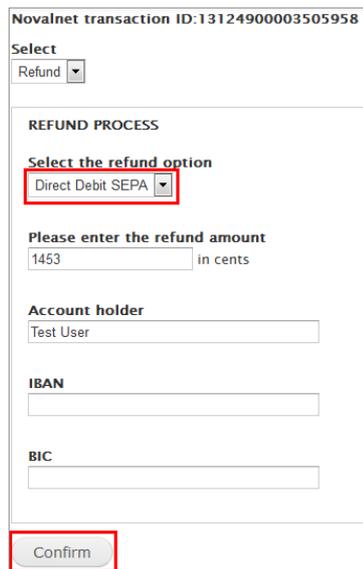
**None:** It will process as normal refund process.



The screenshot shows a web form for a refund transaction. At the top, it displays the transaction ID: 13124900003505958. Below this, there is a 'Select' dropdown menu with 'Refund' selected. The main section is titled 'REFUND PROCESS' and contains a sub-section 'Select the refund option' with a dropdown menu set to 'None'. Below that, there is a text input field for the refund amount, containing '1453' and the unit 'in cents'. At the bottom of the form, 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 same web form as in Fig 5.2.1 (a), but with the 'Select the refund option' dropdown menu set to 'Direct Debit SEPA'. Below the amount field, there are three additional input fields: 'Account holder' (containing 'Test User'), 'IBAN', and 'BIC'. The 'Confirm' button remains at the bottom.

Fig: 5.2.1 (b)

## Refund reference

For existing transactions, the **Refund reference** field will be displayed to enter the respective reason or information. Click on the **Confirm** button to update the same.

Novalnet transaction ID: 13124900003505958

Select  
Refund ▾

**REFUND PROCESS**

Select the refund option  
None ▾

Please enter the refund amount  
1453 in cents

Refund reference:

Confirm

Fig: 5.2.1 (c)

### 5.3 Amount update process

Choose the particular order from **NOVALNET ORDERS** tab, and then select the **Amount update** option from the drop down list to change the order amount of the payment transaction.

**Novalnet transaction ID:1312500001700060**

Select

Fig: 5.3 (a)

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

**Novalnet transaction ID:1312500001700060**

Select

**AMOUNT UPDATE**

Amount  
 in cents

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
✓	04/18/2015 - 16:50	Novalnet Direct Debit SEPA	1312500001700060	<b>Novalnet transaction details</b> Test order Novalnet transaction ID:1312500001700060	26,29 €	<a href="#">view</a> <a href="#">delete</a>
✓	04/18/2015 - 17:01	Novalnet Direct Debit SEPA	1312500001700060	The transaction amount 30,00 EUR has been updated successfully on 2015-04-18 17:01:29	0,00 €	<a href="#">view</a> <a href="#">delete</a>

Fig: 5.3 (c)

## 5.4 Due date change process

Select the particular order from **NOVALNET ORDERS** tab and then select the **Change the amount / due date** from the drop down list to update the due date.

**Novalnet transaction ID:1312500001707790**

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 transaction ID:1312500001707790**

Select

Change the amount / due date ▼

---

**CHANGE THE AMOUNT / DUE DATE**

**Amount**

1453 in cents

**Transaction due date**

Apr 30 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
✓	04/18/2015 - 17:15	Novalnet Invoice	1312500001707790	<b>Novalnet transaction details</b> Test order Novalnet transaction ID:1312500001707790  Please transfer the amount to the below mentioned account details of our payment processor Novalnet <b>Due date: 04/28/2015</b> Account holder: NOVALNET AG IBAN: DE49100500000190348771 BIC: BELADEVXXX Bank: Berliner Sparkasse Berlin Amount: 14,53 EUR Reference 1: BNR-14-NN111 Reference 2: TID 1312500001707790 Reference 3: Order number NN111	0,00 €	view delete
				The transaction amount 14.53 EUR has been updated successfully on 2015-04-18 17:27:34 Novalnet transaction ID:1312500001707790		
✓	04/18/2015 - 17:27	Novalnet Invoice	1312500001707790	<b>Novalnet transaction details</b> Test order Novalnet transaction ID:1312500001707790  Please transfer the amount to the below mentioned account details of our payment processor Novalnet <b>Due date: 04/30/2015</b> Account holder: NOVALNET AG IBAN: DE49100500000190348771 BIC: BELADEVXXX Bank: Berliner Sparkasse Berlin Amount: 14,53 EUR Reference 1: BNR-14-NN111 Reference 2: TID 1312500001707790 Reference 3: Order number NN111	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 supported by 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: 1 d/1 m/1 y)

**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: 1 d/1 m/1 y)

**Cancellation status of subscription**  
 ▼

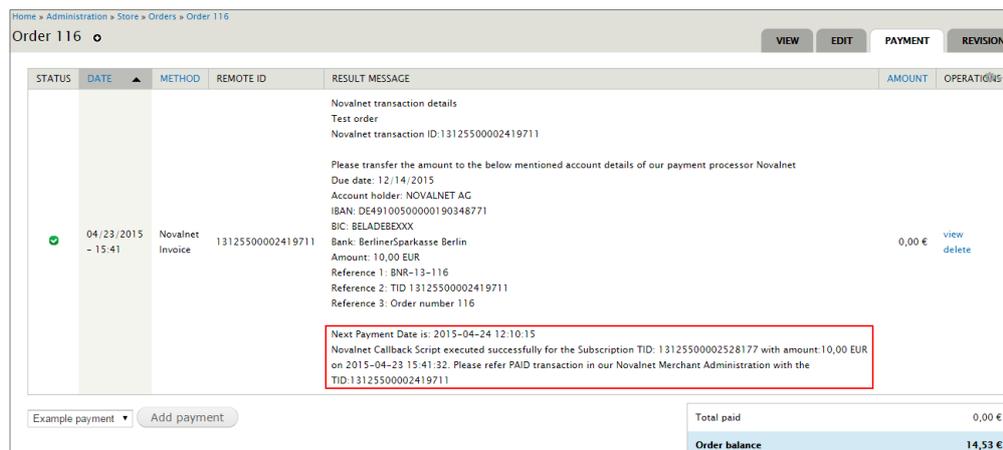
Fig: 6.0 (a)

Field	Description
Tariff period	Tariff period for dynamic subscription type. Period value has combined with d, m, y. If 1d means given subscription transaction process per day. If 1m means given subscription transaction process per month. If 1y means given subscription transaction process per year. Example: 2d.
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. Period value has combined with d, m, y. If 1d means given subscription transaction process per day. If 1m means given subscription transaction process per month. If 1y means given subscription transaction process per year. Example: 2d
Cancellation status of subscription	The defined status will be displayed, while cancelling the subscription.

**Table 6.0**

## Recurring order

On subscription renewal, a new order will be generated with the reference to the parent order.



The screenshot displays the 'Order 116' page in the Novalnet merchant administration system. The page includes a navigation bar with 'VIEW', 'EDIT', 'PAYMENT', and 'REVISIONS' buttons. Below the navigation bar is a table with columns for STATUS, DATE, METHOD, REMOTE ID, RESULT MESSAGE, AMOUNT, and OPERATIONS. A single transaction is listed with a status of 'Success' (green checkmark), a date of '04/23/2015', a method of 'Novalnet Invoice', and a remote ID of '1312550002419711'. The result message contains detailed transaction information, including the Novalnet transaction ID, due date (12/14/2015), account holder (NOVALNET AG), IBAN, BIC, bank name (BerlinerSparkasse Berlin), and amount (10,00 EUR). A red box highlights a message: 'Next Payment Date is: 2015-04-24 12:10:15. Novalnet Callback Script executed successfully for the Subscription TID: 1312550002528177 with amount: 10,00 EUR on 2015-04-23 15:41:32. Please refer PAID transaction in our Novalnet Merchant Administration with the TID: 1312550002419711'. At the bottom, there is a summary section showing 'Total paid' as 0,00 € and 'Order balance' as 14,53 €.

**Fig: 6.0 (b)**

## 6.1 Subscription cancellation process

### Subscription cancellation in the admin panel

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

**Novalnet transaction ID:13125000001900086**

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.

**CANCEL SUBSCRIPTION**

Please select reason

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)

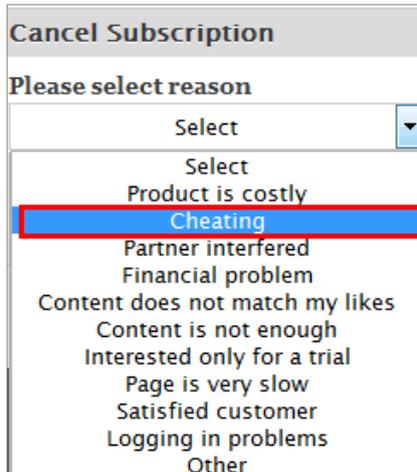
Once the subscription has been canceled, to confirm the same, refer the transaction details in the **RESULT MESSAGE** field and the order status will be changed based on the status defined in the **Cancellation status of the subscription**.

STATUS	DATE	METHOD	REMOTE ID	RESULT MESSAGE	AMOUNT	OPERATIONS
✓	04/18/2015 - 18:05	Novalnet Direct Debit SEPA	13125000001907761	<b>Novalnet transaction details</b> Test order Novalnet transaction ID:13125000001907761	14,53 €	view delete
✓	04/18/2015 - 18:07	Novalnet Direct Debit SEPA	13125000001907761	Subscription has been canceled due to:Partner interfered	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.



The screenshot shows a form titled "Cancel Subscription". Below the title is a section labeled "Please select reason". There is a dropdown menu with the text "Select" and a downward arrow. The dropdown is open, showing a list of reasons: "Select", "Product is costly", "Cheating" (highlighted with a red border), "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", and "Other".

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 ▼
<input type="button" value="Terminate"/>	

**Fig: 6.1 (g)**

Once the subscription has been canceled, 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** → **Configuration** → **Payment methods** and click on the **disable** link to disable the required Novalnet payment method.

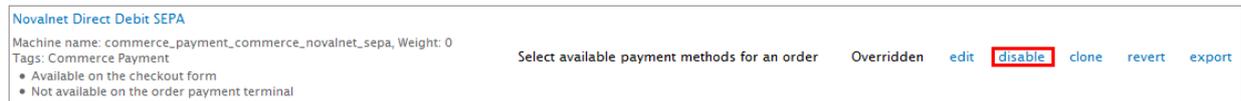


Fig: 8.1 (a)

Click on the **Confirm** button to disable the payment method.

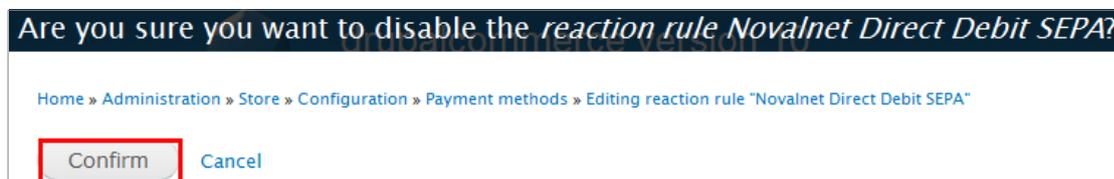


Fig: 8.1 (b)

### 8.2 Plugin uninstallation

Click on the **Modules** tab and uncheck the **Novalnet** module displaying under **COMMERCE (NOVALNET)** menu at the left side pane.

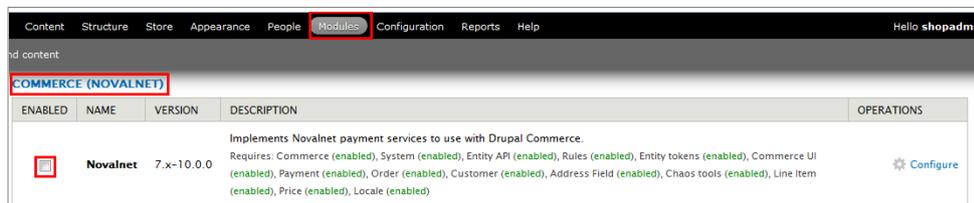


Fig: 8.2 (a)

Click on the **Save configuration** button to save the changes made.

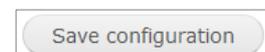


Fig: 8.2 (b)

Now, the disabled **Novalnet** plugin will be available in **UNINSTALL** tab. Check the **Novalnet** plugin and click on the **Uninstall** button to uninstall the module from the web shop.

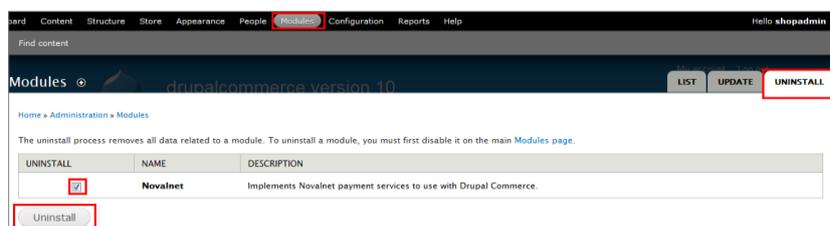


Fig: 8.2 (c)

## 9. Test bank data

In order to test the various payment types, we provide you the following Test bank data.

Kindly use this test data, otherwise there will be real transactions which will be processed by your Credit card acquirer/banker.

---

 Kindly note, test bookings will be canceled and deleted from your admin at midnight automatically. Test bookings will not be sent to the Credit card acquirer/banker for further processing.

---

As soon as you have completed testing your payment types, kindly write an e-mail to [sales@novalnet.de](mailto:sales@novalnet.de), so we can switch you to Live mode. Only then, real transactions will be made possible from your account.

---

 Kindly note, that also in the Drupal commerce module, you would need to change the settings and turn your shop to Live mode.

---

### 9.1 Credit card

Card holder : Max Mustermann  
Credit card number : 4200 0000 0000 0000 (14 x 0)  
Credit card No. for AMEX : 373953192351004  
Expiry : Any future date  
CVC : 123  
CVV/CID for AMEX : 2234

For 3D secure: If you are requested to enter a password while testing, use  
Password : secret3

### 9.2 Instant Bank Transfer

Bank code (if you are asked to enter it on processing your test transaction) : 88888888 (8 x 8)  
Account number : 1111  
PIN : 1111  
Every further entry is arbitrary

### 9.3 Invoice/Prepayment

Name : Max Mustermann  
Address : Gutenberg str 2, 85737, Ismaning  
Email : [test@novalnet.de](mailto:test@novalnet.de)

## 9.4 PayPal

1. These data are to be entered in the admin area like Merchant ID, etc. The test mode must be set to true/1:

Test API-Data:

API-Username : technic-facilitator\_api1.novalnet.de  
API-Password : 1363879539  
API-Signature : ACpWpnZ.LSW25rxxj7Q0FEPEzWxxAdlrXljqNS7c4h9Mj0f5sgruwbqX

2. Login into sandbox by using the following login details:

Website : <https://developer.paypal.com/>  
Email : [technic@novалnet.de](mailto:technic@novалnet.de)  
Password : euMdFRT/M&

3. Test username (Email) and password if you are requested to enter them after redirecting to PayPal payment page:

Email : [pb@novалnet.de](mailto:pb@novалnet.de)  
Password : novалnet123

Note: Sandbox login is a must before testing Novalnet PayPal!

## 9.5 Direct Debit SEPA

Account holder : Max Mustermann  
Account number : 2411761956  
Bank code : 30020900  
IBAN : DE24300209002411761956  
BIC : CMCIDEDDXXX

**Important remark concerning Instant Bank Transfer:** Even, if you find yourself in **test mode**, kindly use only the bank code (BLZ) 88888888 (no other personal account), account number: 1111, pin number: 1111 in order to avoid a real transaction to be processed. This is due to the implementation by the vendor company PAYMENT NETWORK AG. Instant Bank Transfer transactions are only available in EURO.

## 10. Imprint and contact

You can find all advice and news regarding Novalnet at:



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Board of directors: Johnson Rajdaniel  
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