



Payment Page Integration

A step by step guide to integrating Nochex with your website. All the information you need to be up and running with your account.

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Important

Customers are always recommended to back up their code before making any significant changes, such as those detailed in this document.

If you discover any errors within this guide, please visit the Nochex Forum and post your comments on the Payment Pages thread.

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Introduction to Nochex and the Payments Pages

Nochex and its services

Nochex are a UK based, independently-owned provider of secure online payments. Established in 1999, the company's payment system is now installed into thousands of websites and integrated into a significant number of software packages.

Nochex's Seller and Merchant accounts offer different functionality, however both allow the user to accept e-money online payments without the need for a special internet merchant bank account or payment gateway. By replacing these two costly services with an all-in-one e-Money account, and backed up by friendly and responsive customer services, Nochex's customers can focus on building their online businesses.

The Nochex system allows its account holders to accept the following credit and debit cards:

					
Mastercard	Visa	Solo			
Switch/Maestro	Visa Electron	Visa Delta			

Introduction to the Nochex Payments Pages

Since its inception, Nochex has offered its customers a payment system called the "Nochex Checkout System" (NCS). The NCS provides sufficient, but slightly limited functionality, and hence it has now been superseded by the "Nochex Payments Pages" system (NPP).

The NPP uses HTML forms to send information about your customer's purchases to Nochex. Most Nochex Merchants choose this integration method because you do not need advanced development skills to start accepting payments on a highly configurable platform. All you need is knowledge of HTML and HTML Forms. If you have a database that needs to be updated automatically as transactions complete, you will need more advanced web development skills, including knowledge of a server-side scripting language.

As Nochex manages the Payments Page, you do not have to worry about securely handling card details or managing security certificates for the payment section of your website. You or your customer simply need to tell Nochex how much you want to be paid (and optionally what for) and Nochex will handle the collection of this money and the re-imbusement to your bank account once instructed to do so.

This document has been written to inform and describe the process of integrating the NPP within websites and third party software. It will also describe the requirements for upgrading from the old NCS to the new NPP system. The guide will also describe the various functions available to Nochex customers.

Throughout the guide, we will use an example of a fictional Nochex Merchant Account customer. Joe Fox owns ukgadgetsrus.com from which he sells over 300 electrical items, ranging in price from £10 to £250. He operates purely online and has chosen to use Nochex to process his debit and credit card transactions. As Joe has a Merchant Account, he can use the advanced features that are only available to Merchant Account holders.

Introduction to Nochex and the Payments Pages

Why should I use the Nochex Payment Pages system?

Compared to the old Nochex Checkout System, the NPP system offers a much wider variety of options, features and functionality to Nochex Account holders, specifically Merchant Account customers. These features include; customisable checkout pages, multiple merchant ID's, partial refund options and increased checkout parameters (i.e. detailed order information).

Nochex is now requesting that all its seller and merchant account holders use the NPP, as the NCS will be discontinued at some point in the future (although in the future, any websites still using the NCS will be automatically forwarded to the NPPs).

What functionality does the Nochex Payment Pages system offer?

	Seller Account	Merchant Account
Maximum Payments Value	Up to £100	Up to £1000*
Payments Page System	✓	✓
International Payments	✗	✓
Partial Refunds	✗ Coming soon	✓
Customisable Checkout	✗	✓
Multiple Merchant ID's	✗	✓
New Features in Development	✗	✓
E-Support	✓	✓
Telephone Support	✗	✓
NOTES		
* Payments over £1000 on request		

To integrate Nochex into your website, you will need a Nochex account. If you do not already have an account, go online to www.nochex.com and apply for the account that best suits your requirements.

Payments Pages Integration

Requirements

Firstly you must have set up a Nochex Account. To transact online with Nochex, you have two options, either

- 1 – A Nochex Seller Account
- 2 – A Nochex Merchant Account

When you apply for either of these accounts, you are required to enter an email address, which will be used as your login to your online account. Nochex will send payment confirmations and all necessary correspondence to this email address as well, so we recommend that it is your primary email address, or one that is regularly accessed. The email address that you submit to Nochex is also referred to as your **MERCHANT ID**. This can be changed at a later date if required.

You will need to have a shopping cart system either built for you or acquired, or an auction system that can accept Payment links. There are over 50 free, paid-for or subscription shopping carts into which Nochex is integrated, examples of which include Roman Cart, Oscommerce, Actinic, CubeCart, EROL, Vstore, ZenCart and many more. For the latest list, please [click here](#). In addition to the above, you can use payment links or “quicksend” requests for straightforward, one-off purchases.

Setting up the Nochex Payments Pages

One of the major advantages that the new NPP has over the old NCS system is its ability to transmit more detail from the checkout process. The NPP can transmit information such as additional billing or delivery information, as well as the necessary parameters of the; amount and merchant ID.

The following sections detail what information can be transmitted and includes some sample HTML forms that can be used on your website to post to the Nochex Payments Page.

Information on customising the NPP checkout page can be found on page 11.

Payment Pages sample HTML Form

```
<form method="POST" action="https://secure.nochex.com/">  
  <input type="hidden" name="merchant_id" value="{Your Merchant ID}">  
  <input type="hidden" name="amount" value="{Your Payment Amount}">  
  <input type="hidden" name="description" value="{Your Order Description}">  
  <input type="hidden" name="order_id" value="{Your Order ID}">  
  <input type="submit" value="Pay on Credit or Debit Card with Nochex"  
</form>
```

An example of the code that Joe may use is shown overleaf...

Payments Pages Integration

Payment Pages sample HTML Form

Form Example 1

```
<form method="POST" action="https://secure.nochex.com/">  
  <input type="hidden" name ="merchant_id" value="joefox@ukgadgetsrus.com">  
  <input type="hidden" name ="amount" value="55.60">  
  <input type="hidden" name ="description" value="Order from UKGadgetsrus">  
  <input type="hidden" name ="order_id" value="GRU1625">  
  <input type="submit" value="Pay on Credit or Debit Card with Nochex"  
</form>
```

However Joe has also decided that he wants the customer's phone number, billing postcode and delivery postcode to be passed through the system so has added these below. By doing this he can monitor orders easily where the billing and delivery postcodes do not match. For anti-fraud purposes, Joe does not deliver to customers whose billing and delivery addresses do not match up so by having the phone number provided as well, he can quickly contact customers who provide differing addresses. In this instance, the customer has provided the same billing and delivery postcodes and the form information *would be sent* to Nochex as per Form Example 2. More information on the additional parameters can be found on page 7.

Form Example 2

```
<form method="POST" action="https://secure.nochex.com/">  
  <input type="hidden" name ="merchant_id" value="joefox@ukgadgetsrus.com">  
  <input type="hidden" name ="amount" value="55.60">  
  <input type="hidden" name ="description" value="Order from UKGadgetsrus">  
  <input type="hidden" name ="order_id" value="GRU1625">  
  <input type="hidden" name ="billing_postcode" value="LS99 1NC">  
  <input type="hidden" name ="delivery_postcode" value="LS99 1NC">  
  <input type="hidden" name ="customer_phone_number" value="01134320987">  
  <input type="submit" value="Pay on Credit or Debit Card with Nochex"  
</form>
```

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Payment Pages URL & Parameters

The URL used for posting information to the Nochex Payments page is <https://secure.nochex.com/> as seen in the above examples. Previously on the checkout system, the URL was <https://www.nochex.com/nochex.dll/checkout> (Information on upgrading to the NPP can be found on page 14). All parameters can now be sent into the new payment page as either Form POSTs or GETs. When sending information to Nochex (via a POST or GET), the following parameters **must be** included as per below.

Parameter Name	Required	Description
merchant_id	Yes	The merchant id required to identify your account. Your default merchant id is the email address you use with your Nochex account.
amount	Yes	The amount you wish to be paid. This will be added to the total payment.

Form Example 1C

```
<form method="POST" action="https://secure.nochex.com/">
  <input type="hidden" name ="merchant_id" value="joefox@ukgadgetsrus.com">
  <input type="hidden" name ="amount" value="55.60">
</form>
```

The NPP is configurable to your requirements and allows you to post additional information, such as that seen in the above examples. The additional parameter names are shown below, see Form Example 2 above for an example on how they can be used. For information on test transactions, please see page 11 of this document.

Parameter Name	Required	Description
postage	No	The amount you wish to charge for postage. This will be added to the total payment.
insurance	No	The amount you wish to charge for insurance. This will be added to the total payment.
order_id	No	Your identifier for the requested payment.
description	No	A "friendly description" of the payment you are requesting, usually used to describe to your customer the goods or services you are requesting payment for.
billing_fullname	No	The full name of your customer as appears on the customer's card statements. This can be pre-populated by you if you have already collected this information.
billing_address	No	The full address of your customer as appears on the customer's card statements. This can be pre-populated by you if you have already collected this information.
billing_postcode	No	The post code of your customer's card billing address. This can be pre-populated by you on the payments page if you have already collected this information.
delivery_fullname	No	The full name of your customers preferred delivery address. This can be pre-populated by you if you have already collected this information.
delivery_address	No	The full address of your customers preferred delivery address. This can be pre-populated by you if you have already collected this information.
delivery_postcode	No	The post code of your customers preferred delivery address. This can be pre-populated by you if you have already collected this information.
email_address	No	The email address of your customer. This can be pre-populated by you if you have already collected this information.
customer_phone_number	No	The phone number of your customer. This can be pre-populated by you if you have already collected this information.
optional_1	No	A pass through variable that can be used by you to pass any custom information you do not wish the customer to see to the Payments page and have it returned to you by the APC (please note that at this stage this parameter will currently be passed back to you as "custom").

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ADVANCED *OPTIONAL* FEATURE - Hide Billing Options

A new feature with the Nochex Payment Pages is the "Hide Billing Details" functionality. This feature ensures that the customer does not amend their address during the checkout process. **It does not have to be used** so please ignore this section if you are unsure about it or do not require it! If this is the case, please go to page 10.

New Query String/Form Variable Parameter

With the new functionality comes a new parameter that can be passed in by customers. This is *hide_billing_details* and it can be set to either true or false (the variable will be classed as false if it is either set to anything other than true or omitted. This variable will partially dictate whether the following four fields are shown on the card payment page:

- Card holder
- Address
- Post code
- Phone number

Logic behind the code

It is not just the *hide_billing_details* value that will dictate whether the above fields will be shown. If either the card holder, address or postcode are not passed in, then regardless of the *hide_billing_details*, all three will be shown. If the phone number is not passed in, then again, regardless of the *hide_billing_details* flag, it will be shown.

It is important to note that hiding the phone number and hiding the details of the card holder, address and post code work independently of each other.

Invalid Address Page

If the *hide_billing_details* is set to true, then a new "invalid address screen" will be shown if the billing details do not match the card. This explains the problem to the user and if a *failed_url* has been supplied by the client then a continue button will be shown. If clicked this will redirect the page to the *failed_url* appending an *error_id* of 214 and the *order_id* to the end of the url, and any existing query string.

Example

The following is an example of the billing details being hidden with the information being passed in via the following query string. However it can be done via a form.

https://secure.nochex.com/?order_id=abc123&merchant_id=joefox@ukgadgetsrus.com&amount=15.00&callback_url=http://ukgadgetsrus.com/Callback/OrderAPC.ashx&hide_billing_details=true&billing_fullname=John Smith&billing_address=111 Oaks Street &billing_postcode=LS88 1AA&customer_phone_number=0113522111&failed_url=http://www.ukgadgetsrus.com?ItemBought=101

1. Before any pages are loaded the program will check the query string for variables. In this case *hide_billing_details* is set to true and all possible parameters are supplied. The payment method page will load.



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Hide Billing Options...contd.

2. If the user selects a card payment option, not Nochex, then the Card page will be loaded. At this point the software checks the session variables and hides the billing details if appropriate.

3. After the user has filled in the details and clicked continue if `hide_billing_details` is true and the address doesn't match the card number then the invalid address screen is shown as below.

Also take note of the URL on the continue button as it appends the `error_id` and `order_id` on the end.

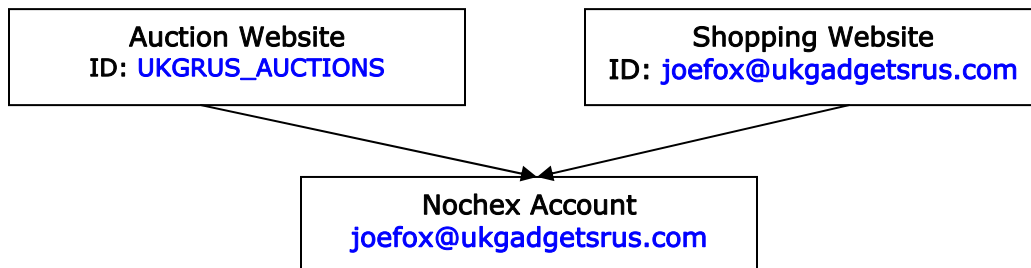
Address

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Additional Merchant IDs

Should you sell goods/service through more than one platform, you can set up additional Merchant ID's. In the example shown below, the Nochex Merchant has set up a website at www.ukgadgetsrus.com and uses an online auction company to sell his clearance items. He wishes to clearly identify the transactions within his control panel which he can do by setting up a second alias.

The Merchant (Joe) used the email (Merchant_ID) of shop@ukgadgetsrus.com which is his default email address. For his auction sales, he has set up a secondary alias – UKGRUS_AUCTIONS into which payments are made. By doing this, he can easily track and monitor the performance of both his online sales platforms. This is shown in the diagram below.



To create additional Merchant ID's, simply log in to your Nochex Merchant Account and click on "Payment Page Setup". This will display all your current Merchant ID's. To create a new ID, click "Add Merchant ID" and fill in all the necessary information. Secondary Merchant ID's are not and can not be email addresses. Separate payment pages can be set up for each Merchant ID – see page 11 for more information on customising Nochex Payment Pages.

Note: additional merchant ID's are **not available** for holders of Seller Accounts.

Payments Pages Integration

Configuring Your Payments Pages

One of the main features of the Nochex Payments Pages system is to allow a full customisation of these pages. This feature is available to merchant account holders only. To edit your checkout pages, login to your Nochex Merchant Account and click "edit payments pages." Ensure that the correct merchant ID is selected and then edit the parameters (shown below.) Each merchant ID can be configured differently for optimal customisation.

Please note, if you do not edit the Payments pages, the default Nochex Payments Pages will be shown. Account holders must not add references to CSS files stored on unsecure servers. Customers must either link to a style sheet on a secure server or copy the style settings into their header HTML field. We recommend that customers minimise the number of images as a large number may slow down the loading of the Payments Pages. Where possible, images should be stored on a secure server. The following payment page options can be edited within the control panel.

Parameter Name	Description
Description	The "friendly" name for your Merchant ID. This is what your customers will see when making payments to you. E.g. the default for this would be your email address, this allows you to change it to your company name
Header HTML	HTML that will be displayed before the Payments page HTML elements are displayed. This can be used to customise the Payments page to look like your web site.
Footer HTML	HTML that will be displayed after the Payments page HTML elements are displayed. This can be used to customise the Payments page to look like your web site.
Font Name	The style of the font used on the Payments page.
Font Colour	The font colour used on the Payments page.
Background Colour	The background colour used on the Payments page.
Continue Button	The location of image used when displaying the "Continue" button on the Payments page.
Make Payment Button	The location of image used when displaying the "Make Payment" button on the Payments page.
Cancel Button	The location of image used when displaying the "Cancel" button on the Payments page.
Start Again Button	The location of image used when displaying the "Start Again" button on the Payments page.
Cancel URL	The URL that your customer is directed to if they decide to cancel the payment. The cancel button is only shown on the Payments page if this parameter is set.
Call Back URL	The URL that Nochex will send a notification to once a successful payment is made. At this stage the APC functionality that you may currently be using is unchanged.
Success URL	The URL that your customer is directed to once the payment has been successfully completed.
Auto Redirect	If this option is enabled then your customer will be automatically be redirected to the Success URL once the payment has been successfully completed.
Request Additional Customer Information	If this option is enabled then your customer will be asked for further information about the payment.
Request Delivery Address	If this option is enabled then your customer will be asked to supply a delivery address with the payment.
Show Order ID	If this option is enabled then your customer will be shown the Order ID (if supplied) on the Payments page.

Various attributes, such as the background colour can be passed in using the parameter ["back_colour".] This and other parameters can also be passed into the form as a POST or GET – see page 14 for a full list.

NOTE: Existing seller accounts that have a logo in their current checkout pages will be allowed to keep this functionality, however it will not be available for new seller account holders.

Payments Pages Integration

Testing the Payments Pages

In order to test a complete purchase cycle, we recommend that you make a real transaction using a "friendly" debit or credit card. You can easily refund any such "test" transactions (at no cost) that you perform by logging in to your Nochex Transaction History as described above. Alternatively, a test mode is also available and described in full below.

Payments Pages – Test Mode

The payments page test mode is designed to allow you to experience the behaviour of the NPP that a consumer would encounter when making a payment from a credit or debit card without having to process a live transaction. No money is transferred when the payments page is in test mode.

To set the Payments page to test mode, you should post an additional parameter name/value pair to the Payments page as described below: -

Parameter Name	Required	Description
test_transaction	No	Setting this parameter to "100" sets the Payments page into a test mode.
test_success_url	No	Used for test transactions only, the URL that your customer is directed to once the payment has been successfully completed.

For example:

```
<input type="hidden" name ="test_transaction" value="100">
<input type="hidden" name ="test_success_url" value= "http://www.ukrs.com/success.htm">
```

In this test mode the Payments page will display "This is a test transaction. No money will actually be sent" as part of the "Payment Details" section. The Payments page will behave as it usually does with the following exceptions:

1. No field data will be validated but you will still be required to enter data into the relevant page fields. This allows you to experience the same behaviour as the consumer would experience when making a payment. Since no data is validated you can use any 16 digit card number - we suggest you use "1234567890123456".
2. The Nochex option in the "Payment Method" section will not be available since this test mode is designed to allow you to test a complete purchase cycle using a credit or debit card.

Once a payment is completed in this test mode, the usual email notifications will be sent with a note at the top of each email stating that it relates to a test transaction.

If you have enabled the APC (call back) functionality then the APC will be sent as usual with the status parameter set to "test" (live transactions are marked with the status parameter of the APC being set to "live"). Please note we recommend that you ensure that the status field of your APC is "live" when you start processing live transactions.

To enable APC, simply send in the responder_url as part of the payment request.

[For further information on the Nochex APC – PLEASE CLICK HERE.](#)

Account Management

Transaction History

Once a payment has been made to you via Nochex, you will be notified of this payment via email. Payments can also be viewed in your control panel by clicking on Transaction History. Click on the icon to the right of the customer's email address to view the transaction details.

Refunds

If you have a Nochex Merchant Account, any payment made via the Payments Pages can now be partially or fully refunded. Please note that you are only able to make one (partial or full) refund of any payment received. Should you make a partial refund of any payment received; any associated charges with that payment will not be refunded. However if you refund the full amount of the payment received, the order total and all associated charges will be refunded to the customer.

For example:

One of Joe's customers has realised that they had ordered too many of one particular item and needs a refund of £10. The order total was £50. This is classed as a partial refund. In this instance, Joe would not get back the percentage of the transaction charge he was charged for the £10 refunded.

Another of Joe's customers has cancelled their entire order. In this instance, Joe needs to refund the whole payment that came through to him. This will be added to the processing charges that were made on the transaction and so will be returned in full to the customer.

NOTES:

1. Merchant Account holders can not make refunds under the level of their retained balance.
2. Seller Account holders can not currently carry out partial refunds.

Withdrawals

Withdrawals will be made to the bank account that you nominated when setting up your Nochex Account and can be made at any time*. If the amount to be withdrawn is under £50, there is a 25p charge for this. For merchant accounts, there is a standard, maximum daily withdrawal limit of £2000 and a weekly withdrawal limit of £7000. On application, these limits can be reviewed by your account manager.

For seller accounts, there is a maximum daily withdrawal limit of £500 and a weekly withdrawal limit of £1000. On application, these limits can be reviewed and seller account holders need to submit a request through our e-support system to have the limits changed.

NOTES:

1. Merchant Account holders can only withdraw funds over their retained balance.

Account Management

Upgrading from the Nochex Checkout System

A key consideration when releasing the new Payments Pages was to make it as easy as possible for clients using the Checkout system to upgrade to the Payments Pages. In order to assist customers wishing to upgrade from the Checkout System, the Payments page supports all of the existing parameters and actions. **The simplest way to upgrade to the Payments page is to change the URL that you post your payments request to <https://secure.nochex.com> (from <https://www.nochex.com/nochex.dll/checkout/>).**

This mode is intended to be used for customers wishing to quickly upgrade to the Payments page. We recommend that if you wish to use the full functionality of the Payments page that you implement the new parameter name/value pairs as discussed above in pages 5-7 and shown below. NOTE: you cannot mix and match Checkout and Payments page parameter name/value pairs on the Payments page. You can either use the parameters that are required for the Checkout page or the parameters that are required for the Payments page but not a mixture of both. A comparison table is shown below.

Comparison of fields/parameters – Nochex Checkout System vs Payment Pages vs APC Fields

The following table lists the old NCS fields and shows their equivalent, Payment Page Fields and APC Fields. When upgrading to the Payment Pages, developers should change these parameters to avoid errors. Payment Page Fields marked in blue can be posted directly into the payment pages if dynamic payment page customization is required. Fields marked in red can also be posted into the payment pages, but only by Merchant Account holders.

Checkout System (NCS) Fields	Payment Page (NPP) Fields	APC Fields	Checkout System (NCS) Fields	Payment Page (NPP) Fields	APC Fields
email	merchant_id	to_email	postcode	billing_postcode	
amount	amount	amount		delivery_fullname	
ordernumber	order_id	order_id		delivery_address	
description	description			delivery_postcode	
logo	header_html			customer_phone_number	
	footer_html		email_address_sender	email_address	from_email
	back_colour		responderurl	callback_url	
	fore_colour				security_key
	font_name			test_transaction	status
	cancel_button_image			test_success_url	
	continue_button_image				transaction_id
	startagain_button_image				transaction_date
	makepayment_button_image			postage	
returnurl	success_url			insurance	
cancelurl	cancel_url		custom	optional_1	custom
	declined_url			optional_2	
firstname	billing_fullname			optional_3	
lastname				optional_4	
firstline	billing_address			optional_5	
town				ask_more_info_caption	
county				ask_more_info	

Account Management

Support

Should you have any further enquiries, please use the following contact methods:

Merchant Account Holders

Please contact your account manager by telephone, Monday – Friday, 9am – 5pm.

Seller Account Holders

Please submit a ticket through the Nochex E-support system.

[Click here to access Nochex E-Support.](#)