



# BigCommerce Installation and User Guide

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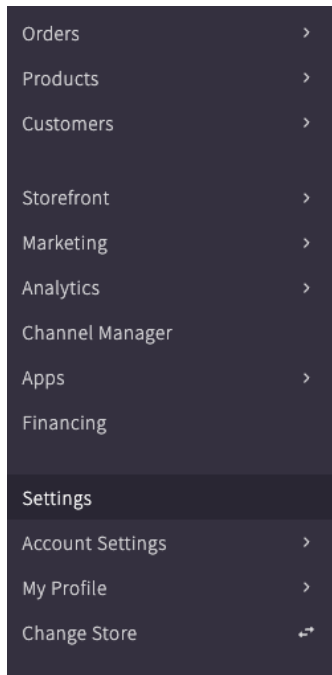
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## 1. App Installation

### Step 1 – Enable an Offline payment method

The Fortis app utilizes an offline payment method as a framework for the payments app. Below are the steps to enable it in your store:

#### 1. Select Setting in the store menu



#### 2. Select the Payments option in the Setup menu

|                                    |                                                                   |   |
|------------------------------------|-------------------------------------------------------------------|---|
| Setup                              |                                                                   |   |
| Store profile                      | Basic information about your business                             | > |
| Currencies                         | Currencies customers will see and be charged in at your store     | > |
| Payments                           | Payment methods for the currencies you support in your store      | > |
| Locations <small>NEW</small>       | Locations represent the physical places where you stock inventory | > |
| Pick up methods <small>NEW</small> | Create and edit in-person pick up methods for online orders.      | > |
| Shipping                           | Store's origin address, shipping zones, and shipping services     | > |
| Tax                                | Your own tax rules and recommended services                       | > |

3. Select 'Offline Payment Methods', select an offline payment method in the drop-down menu and click 'Set Up'. **Any Offline Payment Method can be used.**

Additional providers

| Offline Payment Methods |        |
|-------------------------|--------|
| Bank Deposit            | Set up |
| Cash on Delivery        | Set up |
| Check                   | Set up |
| Money Order             | Set up |
| Pay in Store            | Set up |

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4. Set up the offline payment method and give it a name. **NOTE:** The payment method name must be identical to the payment method name you set in the "Payment Method Name" field when you set up the Fortis app. The name should not be the same as any other payment method on the checkout page or contain special characters.

[← Settings](#)

## Payment methods

Set up payment methods for the currencies you support in your store. [Learn more](#)

Show payment methods for: \*

USD (US Dollars)

[Payment configuration](#)
[Cash on delivery](#)
[Money order](#)

### Cash on delivery

**Display name \***

The text in this box will be used to label this payment method on your store.

Credit Card and ACH

**Available countries \***

If the customer's billing country matches any of the available countries then they will have the option to pay by cash on delivery.

United States × Choose countries

[Cancel](#)
[Save](#)

## Step 2 – Install the App

1. Click to install the Fortis app on your store
2. Select the Apps menu option, and click on the App to open the configuration page

Fortis

Help

Manage your payment gateway settings

Store

stores/1uhjuvebem

Payment Method Display Name

Credit Card and ACH

Ensure this name is unique across payment methods to avoid checkout issues. Avoid special characters. Update your offline payment method to match this name if changed.

Store Settings

Environment

Developer (Test) Mode

Sandbox User ID

Sandbox User API Key

.....

Sandbox Location ID

Sandbox Product ID (CC)

Sandbox Product ID (ACH)

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## 2. App Configuration

Once you have installed the Fortis app, the next step is to input the Fortis API keys on the configuration page to complete the setup. The configuration page is divided into sections based on the functionality.

Fortis gateway API keys are required for the app to connect to the Fortis gateway and run transactions.

The API keys are validated by the gateway. If incorrect credentials for the environment or account are used the gateway will not be able to authenticate the connection and will return an error message.

### 2.1 Payment Method Display Name

Set the name that you would like to appear on the checkout page Payment Method menu. This name must be identical to the name you have set on the offline payment method in step 1.4

|                             |                                                  |
|-----------------------------|--------------------------------------------------|
| Store                       | <input type="text" value="stores/1uhjuvebem"/>   |
| Payment Method Display Name | <input type="text" value="Credit Card and ACH"/> |

ⓘ Ensure this name is unique across payment methods to avoid checkout issues. Avoid special characters. Update your offline payment method to match this name if changed.

### 2.2 Settings

The credentials entered in the Store settings section can be found in your Fortis gateway merchant portal. If you have both a sandbox account and a live account with Fortis, each account will have a unique set of API keys

#### Store Settings

|                          |                                                                                                                          |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------|
| Environment              | <input type="text" value="Developer (Test) Mode"/>                                                                       |
| Sandbox User ID          | <input type="text"/>                                                                                                     |
| Sandbox User API Key     | <input type="text" value="....."/>  |
| Sandbox Location ID      | <input type="text"/>                                                                                                     |
| Sandbox Product ID (CC)  | <input type="text"/>                                                                                                     |
| Sandbox Product ID (ACH) | <input type="text"/>                                                                                                     |

How to find API keys in your gateway portal:

User ID: [Find a User ID - Support](#)

API Key: [Generate a User API Key - Support](#)

Location ID: [Find Your Location ID - Support](#)

CC and ACH Product IDs: [Product Transaction ID - Support](#)

## 2.3 Payment Settings

The payment settings enable payment methods and payment processing actions on the app.

### Payment Settings

|                         |                                     |
|-------------------------|-------------------------------------|
| Action                  | Sale                                |
| Enable Google Pay       | <input checked="" type="checkbox"/> |
| Enable Apple Pay        | <input checked="" type="checkbox"/> |
| Enable ACH transactions | <input checked="" type="checkbox"/> |
| Enable CC transactions  | <input checked="" type="checkbox"/> |
| Vault                   | <input checked="" type="checkbox"/> |

**Action** – This sets the mode of processing for credit card transactions:

|                   |                |
|-------------------|----------------|
| Action            | Sale           |
| Enable Google Pay | Sale           |
| Enable Apple Pay  | Authorize only |

- Sale – A credit card transaction is authorized and captured in one transaction
- Authorize Only – A credit card transaction is authorized and is required to be captured to receive the payment. The capture can be done via the Fortis gateway portal or in an external system such as ERP software.
  - **NOTE:** ACH is not supported as a payment method for the Authorize Only action

### Enable Google Pay and Enable Apple Pay

Tick the appropriate tick boxes to enable Google Pay and Apple Pay as payment methods on the app. Please note that these are not enabled by default on your gateway account, and must be enabled on the gateway to offer them as payment methods

### Enable ACH transactions and Enable CC Transactions

Tick the appropriate tick boxes to enable Credit Card and ACH as payment methods on the app. Please ensure that the payment method you are enabling is active on your gateway account.

### Vault

Tick this box to enable customers that create accounts on your store to save a payment method and use it to make future payments. A customer can store and use multiple payment methods. Please ensure that tokenization is enabled on your gateway account before enabling Vault on your store.

## 2.4 Appearance Settings

### The App

#### Appearance Settings

|                                  |                                                                                                                          |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| Theme                            | <input type="text" value="default"/>                                                                                     |
| fontSize                         | <input type="text" value="16px"/>                                                                                        |
| marginSpacing                    | <input type="text" value="0.5rem"/>                                                                                      |
| borderRadius                     | <input type="text" value="10px"/>                                                                                        |
| Logo URL                         | <input type="text"/>                                                                                                     |
| Additional Text                  | <input type="text" value="Fortis"/>                                                                                      |
| Floating labels                  | <input checked="" type="checkbox"/>                                                                                      |
| Show Validation Animation        | <input checked="" type="checkbox"/>                                                                                      |
| Selected Button Background       | <input type="text" value="#414042"/>    |
| Selected Button Text             | <input type="text" value="#ffffff"/>    |
| Pay Now Button Background        | <input type="text" value="#01559c"/>    |
| Pay Now Button Text              | <input type="text" value="#ffffff"/>    |
| Payment Method Button Background | <input type="text" value="#a09fa1"/>    |
| Payment Method Button Text       | <input type="text" value="#ffffff"/>    |
| Field Background                 | <input type="text" value="#ffffff"/>    |
| Field Border                     | <input type="text" value="#414042"/>    |
| Field Text                       | <input type="text" value="#414042"/>   |
| Link Text                        | <input type="text" value="#01559c"/>  |

Save Settings

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Appearance Settings are used to customize the styling of the payment app user interface. Font size, button colors, and background colors can be customized.

## 2.5 Testing the App

The app supports both a test (sandbox) mode and a live mode. In test mode transactions are run in the Fortis sandbox environment. This environment is used to test the payment responses and functionality without an actual charge being created. We highly recommend testing in the sandbox environment on a staging site before deploying to production.

To request a test account please sign up on our Developer Portal here: [Dev Portal](#)

Please include BigCommerce in the Referred By field.

### **3. Refund**

A payment received via the Fortis app can be refunded either directly on the Fortis gateway portal or by external ERP software. Transactions cannot be refunded directly within the store's admin dashboard.

When a partial or full refund is created for a transaction, the BigCommerce order status is updated by the Fortis app to **Refunded** for a full refund or **Partially Refunded** for partial refund.

Please note that this update is to the order status only and may require intervention to return order items to stock in the Big Commerce store.

### **4. Void**

A payment received via the Fortis app can be voided either directly on the Fortis gateway portal or by external ERP software. Transactions cannot be voided directly within the store's admin dashboard.

A pre-authorized transaction can be voided at any time before it has been captured. A Sale transaction and a captured authorized transaction are part of a settlement batch and can only be voided before the settlement batch is closed.

When a transaction is voided, the BigCommerce order status is updated by the Fortis app to **Cancelled**. Please note that this update is to the order status only and may require intervention to return order items to stock in the Big Commerce store.

### **5. Capture**

If you have set the Fortis app's Action to 'Authorize only,' credit card payments made on your site will be pre-authorized but will require the transaction to be captured for you to receive the funds.

**Please note that authorized transactions must be captured or voided within the authorization window recommended by the card brands, to avoid penalties and downgrades for late settlement.**

An authorization can be captured manually using the Fortis gateway portal, or by importing the transaction data into an ERP system and creating the capture within the software.

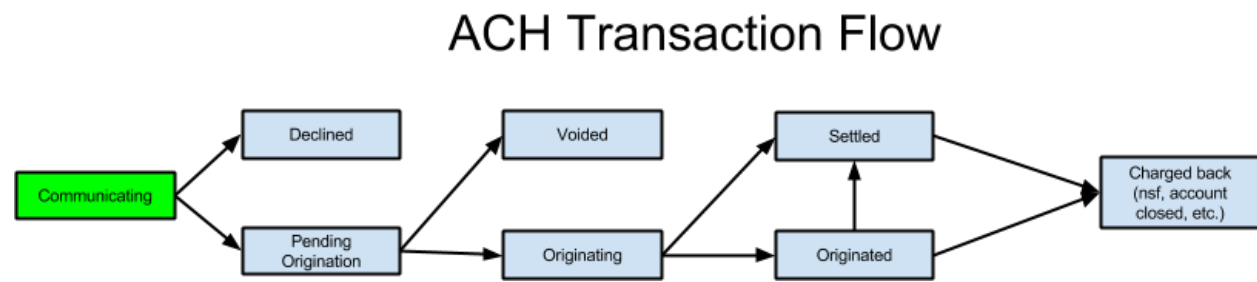
A BigCommerce order will have a status of **Awaiting Payment** when the payment is successfully authorized. Once the authorization is captured, this order status will change to **Awaiting Fulfillment**



## 6. ACH Settlement Process

ACH transactions have a pending status when they are created and move through a settlement process. The gateway transaction status changes as the transaction moves through the settlement process.

The ACH statuses and gateway status codes are shown below:



| Transaction Status  | Definition                                                                                                            | Status Code |
|---------------------|-----------------------------------------------------------------------------------------------------------------------|-------------|
| Pending Origination | ACH transaction has been initiated. Money has not moved at this stage.                                                | 131         |
| Originating         | ACH transaction has been initiated. Money has not moved at this stage.                                                | 132         |
| Originated          | Transaction in process but has not been funded/settled yet.                                                           | 133         |
| Declined            | Transaction not approved. Could be due to a velocity error (attempt to process a transaction over the allowed limit). | 301         |
| Voided              | Transaction voided. Money will not be moved or settled.                                                               | 201         |
| Settled             | Transaction completed and funded.                                                                                     | 134         |
| Charged Back        | Transaction charged back. Could be due to insufficient funds, closed account, etc.                                    | 331         |

An order paid using ACH will have an initial status of **Pending**. This status will change to **Awaiting Fulfillment** when the ACH transaction status changes to Settled (134).