



BigCommerce Setup and User Guide

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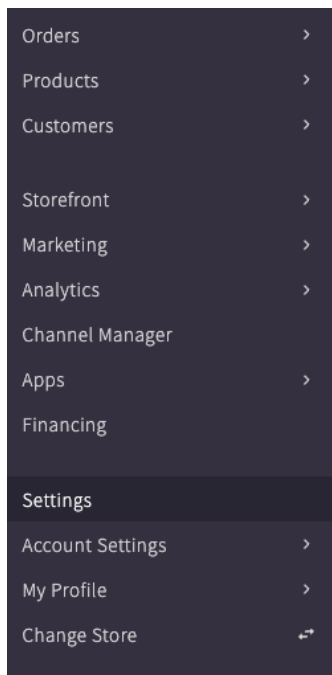
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1. App Installation

Step 1 – Enable an Offline payment method

The Fortis app uses an offline payment method in BigCommerce as part of setup. Follow these steps to turn it on in your store before you configure the app.

1. In your store menu, select **Settings**.



2. Under **Setup**, select **Payments**.

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. Open **Offline Payment Methods**, choose any offline payment method from the list, and select **Set Up**.

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

3

4. Give the offline payment method a name and complete the setup. **Important:** this name must exactly match the name entered later in the Fortis app under **Payment Method Display Name**. Use a name that is different from your other checkout payment options and avoid 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 x Choose countries

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

Step 2 – Install the App

1. Install the Fortis app in your BigCommerce store.
2. After installation, open the **Apps** menu and select the Fortis app to open its configuration page.

The screenshot shows the Fortis app configuration interface. At the top left is the Fortis logo, and at the top right is a 'Help' link. The main content area is titled 'Manage your payment gateway settings' and contains the following fields and sections:

- Store:** A text input field containing 'stores/1uhjuvebem'.
- Payment Method Display Name:** A text input field containing 'Credit Card and ACH'. Below this field is a blue information icon and a note: '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:** A section header followed by several input fields:
 - Environment:** A dropdown menu currently set to 'Developer (Test) Mode'.
 - Sandbox User ID:** An empty text input field.
 - Sandbox User API Key:** A text input field filled with 16 dots, with an eye icon to its right for toggling visibility.
 - Sandbox Location ID:** An empty text input field.
 - Sandbox Product ID (CC):** An empty text input field.
 - Sandbox Product ID (ACH):** An empty text input field.

2. App Configuration

After the Fortis app is installed, enter your Fortis API credentials on the configuration page to finish setup. The page is organized into sections, and each section controls a different part of how payments work.

Your Fortis gateway API credentials are required so the app can connect to Fortis and process payments.

If the credentials are incorrect, or if they belong to the wrong environment or account, the connection will fail and the app will show an error.

2.1 Payment Method Display Name

Enter the name you want customers to see on the checkout page. This must exactly match the offline payment method name you created in Step 1.


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 Store Settings

Enter the credentials from your Fortis merchant portal in the Store Settings section. If you have both a sandbox account and a live account, each one will have its own set of credentials.

Store Settings

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

Use these Fortis support articles if you need help finding your credentials:

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

Payment Settings control which payment types are available and how transactions are processed.

Payment Settings

Action	<input type="text" value="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 – Choose how credit card payments should be processed:

Action	<input type="text" value="Sale"/>
Enable Google Pay	<input type="text" value="Sale"/>
Enable Apple Pay	<input type="text" value="Authorize only"/>

- Sale – The card is authorized and captured in a single step.
- Authorize Only – The card is approved first, but you must capture the payment later to receive the funds. Capture can be completed in the Fortis gateway portal or in another system such as your ERP.
 - **Note:** ACH is not available when **Authorize Only** is selected.

Enable Google Pay and Enable Apple Pay

Select these checkboxes to offer Google Pay or Apple Pay. These payment methods must also be enabled on your Fortis account before they will work in the app.

Enable ACH transactions and Enable CC transactions

Select these checkboxes to allow customers to pay by credit card, ACH, or both. Make sure each payment type is active on your Fortis account before enabling it here. At least one payment method must be selected.

Vault

Turn on **Vault** if you want signed-in customers to save payment methods for future purchases. Customers can save more than one payment method. Before enabling this option, confirm that tokenization is enabled on your Fortis account.

2.4 Terms & Conditions

Terms & Conditions

Require customers to accept terms and conditions



When enabled, customers must accept your terms and conditions during checkout. For the best customer experience, please disable BigCommerce's native Terms & Conditions requirement.

Choose how to display your terms and conditions:

- Link to terms and conditions page
- Enter the terms and conditions for your store

Terms & Conditions URL

Enter the full URL to your terms and conditions page (e.g., <https://yoursite.com/terms>)

Turn on this option if you want customers to accept your store's terms and conditions before they submit payment. You can either link to a terms page on your website or enter the text directly in the app.

Example of how terms and conditions appear during checkout:

Payment

Payment Methods

Credit Card

VISA MASTERCARD AMEX DISCOVER

Use a new card

Card Number

Expiration Date (MM/YY)

CVV

Name on Card

Subtotal	\$130.45
Tax	\$7.83
Total	\$138.28

I agree to the [Terms and Conditions](#)

PLACE ORDER

2.5 Level 3 Default Settings

Level 3 Defaults

Enable Level 3 Processing



Enable Level 3 processing for eligible Visa and Mastercard transactions. Level 3 provides enhanced transaction data and may qualify for lower interchange rates.

Ship From Zip Code

Merchant's shipping zip code for Level 3 processing.

Default Unit Code

Unit of measure code (e.g., "EA" for each, "LB" for pounds). Max 3 characters.

Enable Level 3 if you accept Purchase, Corporate, or Government cards and Level 3 processing is already enabled on your Fortis account.

Most Level 3 data is pulled from the order automatically, including line items and tax details. Two required fields are not available in the order data, so you must enter them in the app configuration screen:

Ship From ZIP Code – The ZIP code where your orders ship from.

Default Unit Code – The standard unit of measure used for the items you sell.

2.6 Appearance Settings

Appearance Settings let you change how the payment form looks. You can adjust items such as font size, button colors, and background colors.

Appearance Settings

Theme	<input type="text" value="default"/>
fontSize	<input type="text" value="10px"/>
marginSpacing	<input type="text" value="0.5rem"/>
borderRadius	<input type="text" value="0px"/>
Additional Text	<input type="text"/>
Floating labels	<input checked="" type="checkbox"/>
Show Validation Animation	<input checked="" type="checkbox"/>
Selected Button Background	<input type="text" value="#000000"/> <input checked="" type="checkbox"/>
Selected Button Text	<input type="text" value="#ffffff"/> <input type="checkbox"/>
Pay Now Button Background	<input type="text" value="#0700ff"/> <input checked="" type="checkbox"/>
Pay Now Button Text	<input type="text" value="#ffffff"/> <input type="checkbox"/>
Payment Method Button Background	<input type="text" value="#000000"/> <input checked="" type="checkbox"/>
Payment Method Button Text	<input type="text" value="#ffffff"/> <input type="checkbox"/>
Field Background	<input type="text" value="#ffffff"/> <input type="checkbox"/>
Field Border	<input type="text" value="#000000"/> <input checked="" type="checkbox"/>
Field Text	<input type="text" value="#000000"/> <input checked="" type="checkbox"/>
Link Text	<input type="text" value="#0000ff"/> <input checked="" type="checkbox"/>



2.7 Testing the App

The app supports both test (sandbox) mode and live mode. In test mode, transactions run in the Fortis sandbox so you can verify payment behavior without creating real charges. We recommend testing in the sandbox on a staging site before going live.

To request a test account, sign up through the Fortis Developer Portal: [Dev Portal](#)

Please include BigCommerce in the Referred By field.

3. Refund

Refunds for payments made through the Fortis app must be completed in the Fortis gateway portal or in an external ERP system.

Transactions cannot be refunded directly within the store's admin dashboard.

When you issue a full or partial refund, the BigCommerce order status is updated automatically. Full refunds change the order to **Refunded**, and partial refunds change it to **Partially Refunded**.

This update changes the order status only. You may still need to adjust inventory manually in BigCommerce.

4. Void

Payments made through the Fortis app can be voided in the Fortis gateway portal or in an external ERP system.

Transactions cannot be voided directly within the store's admin dashboard.

A pre-authorized transaction can be voided any time before it is captured. Sale transactions, and authorizations that have already been captured, can only be voided before the settlement batch closes.

When a transaction is voided, the BigCommerce order status changes to **Cancelled**. This affects the order status only, so you may still need to return items to inventory manually in BigCommerce.

5. Capture

If the Fortis app is set to **Authorize Only**, credit card payments on your site will be approved first and captured later before funds are received.

Important: Authorized transactions should be captured or voided within the card brands' recommended authorization window to avoid late-settlement issues.

You can capture an authorization manually in the Fortis gateway portal or by using an ERP system that creates the capture for you.

Transactions cannot be captured directly within the store's admin dashboard.

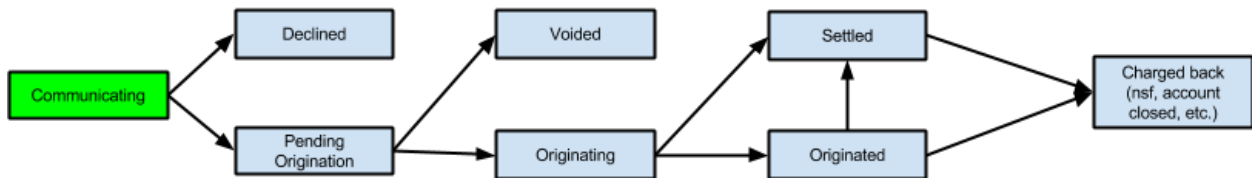
A BigCommerce order shows **Awaiting Payment** after the authorization succeeds. After the payment is captured, the status changes to **Awaiting Fulfillment**.

6. ACH Settlement Process

ACH payments begin in a pending state and move through a settlement process. As the payment moves through that process, the gateway status changes.

The chart below shows the ACH statuses and their gateway status codes.

ACH Transaction Flow



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

Orders paid by ACH start with a status of **Pending**. When the ACH transaction reaches **Settled (134)**, the order status changes to **Awaiting Fulfillment**.