



Visa Checkout

Getting Started With Visa Checkout

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Quick Start Tutorial

1

Integrating Visa Checkout with your website consists of 3 steps, as depicted in the following graphic:



1. Add **Visa Checkout** buttons to your web pages and include the necessary JavaScript to handle events associated with these buttons.
2. Obtain and decrypt consumer information from a payload returned by a Visa Checkout event.
3. Update Visa Checkout after the payment is complete.

Visa Checkout is very flexible in the ways you can integrate. This tutorial shows only one of those ways, which confines the changes to only web pages, which the exception of handling decryption of the payload on a secure server. It also shows just the minimum effort required, without optional changes to customize Visa Checkout lightbox appearance and behavior. You can integrate Visa Checkout on your pages in a similar way, or you might choose to use Visa Checkout APIs for some of the work. Depending on your configuration, your payment processor or an eCommerce partner might do some or all of the steps involved for you. For complete information about integrating Visa Checkout, see *Visa Checkout JavaScript Integration Guide*.

Prerequisites

Before you start, you must have a Sandbox account and credentials, consisting of an API key and shared secret, to communicate with Visa Checkout. Click [Create Account](#) in the Visa Checkout Developer Center or contact your Visa representative to get set up.

Adding a Visa Checkout Button to a Web Page

1. Add the `onVisaCheckoutReady` JavaScript function to the `head` and include the `V.init` initialization handler with your API key:

```
<head>
  <script type="text/javascript">
    function onVisaCheckoutReady() {
      V.init({ apikey: "7007VN664010JW6A9ESS113p8sf9JeGzr6_2haC9F9m_ANTLM" });
    }
  </script>
</head>
```

Later, you can go back and specify your logo and other settings to customize the appearance of the Visa Checkout lightbox. See the *Visa Checkout JavaScript Integration Guide* for all options.

2. Inside `V.init`, specify the amount and currency of the consumer's payment request in the `paymentRequest` properties:

```
paymentRequest: {
  currencyCode: "USD",
  total: "11.00"
}
```

You can also specify amounts for tax, discounts, shipping, and such, or you can include these amounts in the payment after the lightbox closes. It is not necessary to have all information available in advance.

3. Add `V.on` event handlers, one for each of the following kinds of events:
 - `payment.success`, which indicates that the consumer agrees to the payment request

Note: In addition to the Visa Checkout payment request ID (`callId`), Visa Checkout returns the encrypted payload. See [Obtain and Decrypt the Payload](#) for more information.

- `payment.cancel`, which indicates that the consumer cancelled the request
- `payment.error`, which indicates an error

```
V.on("payment.success", function(payment) {alert(JSON.stringify(payment)); });
V.on("payment.cancel", function(payment) {alert(JSON.stringify(payment)); });
V.on("payment.error", function(payment, error) {alert(JSON.stringify(error)); });
```

4. Place one or more **Visa Checkout** buttons in the `body` of the page:

```
<body>
  
  ...
```

You can provide additional properties, some of which may override those set in the `V.init` handler; for example, you can restrict the card brands accepted per button. See the *Visa Checkout JavaScript Integration Guide* for all options.

5. At the end of the `body`, load the Visa Checkout JavaScript library, `sdk.js`:

```
<script type="text/javascript"
src="https://sandbox-assets.secure.checkout.visa.com/
checkout-widget/resources/js/integration/v1/sdk.js">
</script>
</body>
```

Testing the Page

After completing these steps, you should have a web page whose source looks like this:

```
<html>
<head>
  <script type="text/javascript">
    function onVisaCheckoutReady() {
      V.init( {
        apikey: "7007VN664010JW6A9ESS113p8sf9JeGzr6_2haC9F9m_ANtLM",
        paymentRequest: {
          currencyCode: "USD",
          total: "10.00"
        }
      });
      V.on("payment.success", function(payment)
        {alert(JSON.stringify(payment)); });
      V.on("payment.cancel", function(payment)
        {alert(JSON.stringify(payment)); });
      V.on("payment.error", function(payment, error)
        {alert(JSON.stringify(error)); });
    }
  </script>
</head>

<body>

<script type="text/javascript"
src="https://sandbox-assets.secure.checkout.visa.com/
checkout-widget/resources/js/integration/v1/sdk.js">
</script>
</body>
</html>
```

You can use this page to start experimenting with Visa Checkout.

Note: *You must host this page on a web server; otherwise, the lightbox and JavaScript library may not perform as expected.*

Payment Success Response

A `payment.success` event returns the following structure:

```

{"encKey":"...",
 "encPaymentData":"...",
 "callid":"...",
 "paymentRequest":{
  "apikey":"...",
  "paymentRequest":{
   "currencyCode":"USD",
   "total":"10.00"},
  "parentUrl":"http://....html"
 }}

```

Personal Account Numbers for Testing

When you create a personal account in the sandbox for your testing, you must specify at least 1 payment method. If you start by creating a personal account, you will be presented with the **Add a New Payment Method** screen in which you must provide a card number. You can also reach this page by clicking **Change** in the **Payment Method** section of the **Review and Continue** screen:

You can enter any values on this screen that make sense to you, except for a card number. Because card numbers are validated by Visa Checkout logic, the following card numbers are provided for your use in the sandbox:

Brand	Test Card Number
Visa	4005520201264821 4242424242424242 (Displays card art)
MasterCard	5500005555555559
American Express	340353278080900
Discover	6011003179988686

Note: *The name on card, expiration date, and security code are not checked in the Visa Checkout sandbox; you can use any valid values.*

Obtain and Decrypt the Payload

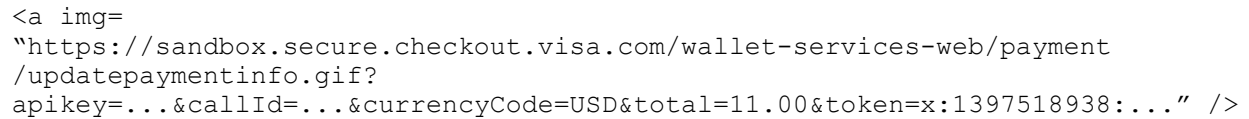
When the `payment.success` event occurs, Visa Checkout returns a payload that contains the consumer's information, which is encrypted. Before you decrypt the payload, you must move it (both its key, `encKey`, and the encrypted data, `encPaymentData`), to a secure server. You must determine the part of the payload that you need; for example, you may need shipping and card account information. For the contents of the payload and an example of decryption using Java, see the *Visa Checkout Client API Reference*.

Note: *If you need the full account number (PAN), your Visa Checkout account must have the necessary permissions and you must explicitly request full information in the payload; by default, Visa Checkout provides summary information.*

Update Visa Checkout With the Payment Information

Depending on your configuration, you make the payment through your own system, payment processor, or eCommerce partner as you normally do, perhaps using information from the payload. After you finish, you must update the payment information in Visa Checkout if your processor or partner does not handle it. To update Visa Checkout from

a **Thank You** page (next page to load after making the payment), add the following one-pixel image to the page:

```
<a src="https://sandbox.secure.checkout.visa.com/wallet-services-web/payment/updatepaymentinfo.gif?apikey=...&callId=...&currencyCode=USD&total=11.00&token=x:1397518938:..." />
```

You pass the API key (`apikey`), the call ID (`callId`), the payment properties (`currencyCode` and `total` in this example), and a token (`token`). The token consists of a timestamp (`x:...`) and the SHA256 hash of the shared secret associated with the API key, the timestamp, the resource path, and all properties associated with the update:

```
shared_secret1397518938payment/updatepaymentinfo.gif  
?apikey=...&callId=...&currencyCode=USD&total=11.00
```

Important:

BECAUSE THE CREATION OF A TOKEN REQUIRES A SHARED SECRET, WHICH MUST BE PROTECTED, ONLY CREATE THE TOKEN ON A SECURE SERVER.

For more information about the Update Payment Info pixel image and about creating an SHA256 hash, See *Visa Checkout JavaScript Integration Guide*.

Note: You can also use the *Visa Checkout Update Payment Info API* to update payment information in Visa Checkout. See *Visa Checkout API Client Reference* for more information.

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Branding Requirements

2

Visa Checkout includes branding requirements that describe how to use Visa Checkout visual assets on your site; these requirements are described here. See the *Visa Checkout JavaScript Integration Guide* for integration details.

Visa Checkout Asset Inventory

Your use of Visa Checkout assets is subject to the license agreement you have entered into for use of Visa Checkout services.

Important:

Visa may update or change Visa Checkout assets in order to improve the user experience at any time.

Visa Checkout Buttons

Standard button without card art:



Neutral button without card art:



Button with card art:



Visa Checkout Acceptance Marks



Note: The non-stacked mark (right-most graphic above) is preferred.

General Visa Checkout Asset Placement and Usage Requirements

You are required to implement the Visa Checkout branding requirements on all pages where the consumer is presented payment method options, such as **Visa Checkout** or another payment method. Common examples include shopping cart page, login page, product page, and payment page. Your actual implementation depends on your specific flow.

You can use **Visa Checkout** on any page or in any flow on your site or app where a consumer is asked to type in their billing and payment information. Common examples include cart pages (both full and mini) pages, payment pages, card-on-file management pages, or immediately before a flow where a consumer is prompted for personal information, which may be available, at least partially, within Visa Checkout.

These rules apply to the **Visa Checkout** button and acceptance mark:

- Do not change the functionality of these assets.
- Do not alter the size, shape, orientation or any other aspect of the images. In the event an image is not sized properly, Visa will provide an alternative variation.
- Ensure buttons are placed on an equal level with other action items on the page, regardless of the orientation of the page. If the buttons are below the fold, it helps to place an additional button at the top of the page:

Your Shopping Bag

[Need Assistance?](#) [Security & Privacy Policy](#) [Returns](#) [Shipping](#)

[Continue Shopping](#)



Product Description	Price	Quantity	Discount	Total
 <p>Grand Slam Ottoman-Ribbed Performance Polo - Big & Tall Color : Deep Forest Size : XLT SKU 94213384</p>	Original : \$55.00 Clearance : \$22.00	<input type="text" value="1"/> Update Quantity	\$33.00	\$22.00
 <p>Levi's 550 Relaxed Fit Jeans - Men Color : Stonewash Size : 32X32 SKU 05531280</p>	Regular : \$50.00 Sale : \$39.99	<input type="text" value="1"/> Update Quantity	\$18.01	\$39.99
				Subtotal : \$61.99
				Shipping: \$8.95
				Estimated Tax: \$4.26
				Total : \$75.20

FOLD

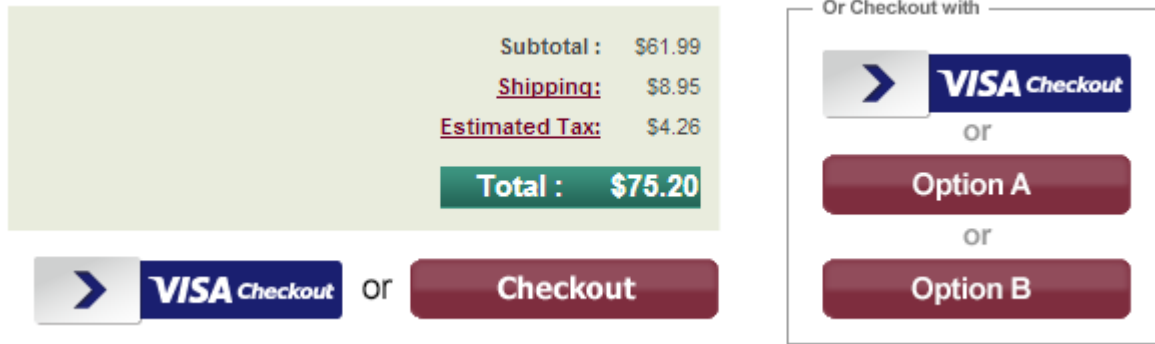
[Continue Shopping](#)



Visa Checkout Button Requirements

The **Visa Checkout** button enables a consumer to pay for items with Visa Checkout on your site. The following rules are specific to the **Visa Checkout** button:

- You can use either a horizontal or stacked implementation with **or** text between payment options to emphasize and distinguish that users are making a selection:



- If you offer guest checkout, pre-fill any account creation form you provide from Visa Checkout after the lightbox closes.
- You should use the standard button unless the background colors on your site are dark, in which case, you can consider using a neutral button to provide greater contrast.

Note: *The neutral button is not available in the Visa Checkout SDK for iOS or Visa Checkout SDK for Android.*

As a best practice, if you require the consumer to sign in to your site, link the consumer's Visa Checkout account to the consumer's account on your site to avoid multiple sign in's by the consumer during checkout. By linking accounts, you can recognize the consumer's account on your site based on the consumer's successful sign in to Visa Checkout.

Visa Checkout Acceptance Mark Requirements

Use the **Visa Checkout** acceptance mark to let consumers know you accept Visa Checkout on your pages, such as on your payment pages and other pages that display a payment method. They are available at the following URLs:

- **Preferred acceptance mark, 99x34 pixels:**



URL:

https://assets.secure.checkout.visa.com/VmeCardArts/partner/POS_horizontal_99x34.png

Note: *The following filename has been deprecated:*

Identifier_Blue_largehorizontal_V.me_byVisa.png

- **40x30 pixels:**



URL:

https://assets.secure.checkout.visa.com/VmeCardArts/partner/POS_vertical_medium_40x30.png

Note: *The following filename has been deprecated:*

Identifier_Blue_smallvertical_V.me_byVisa.png

- **49x31 pixels:**



URL:

https://assets.secure.checkout.visa.com/
VmeCardArts/partner/POS_vertical_large_49x31.png

- **28x21 pixels:**



URL:

https://assets.secure.checkout.visa.com/
VmeCardArts/partner/POS_vertical_small_28x21.png

The following rules are specific to the **Visa Checkout** acceptance mark:

- Add **Visa Checkout** as the alternative (alt) text for the image.
- The **Visa Checkout** acceptance mark is not a substitute for the **Visa** brand mark.
- If the page layout cannot accommodate the acceptance mark, you can use the full **Visa Checkout** text instead.

Use on Payment Pages

Payment pages are those in which you accept a payment with the **Visa Checkout** button. The following rules apply:

- Place the **Visa Checkout** acceptance mark next to a selector, such as a radio button:

Payment Information:

-  Visa Checkout
- Credit Card

Credit Card Information:

Card Number

Expiration Date:

10	▼	2018	▼
----	---	------	---

CW

<input type="text"/>	(3 Digit Security Code)
----------------------	-------------------------

Name on Card

Next

- When **Visa Checkout** has been selected, display the **Visa Checkout** button and hide input fields for other payment methods:

Payment Information:

-  Visa Checkout
- Credit Card



Identifying Accepted Payment Methods

If you display accepted payment methods, include the **Visa Checkout** acceptance mark.

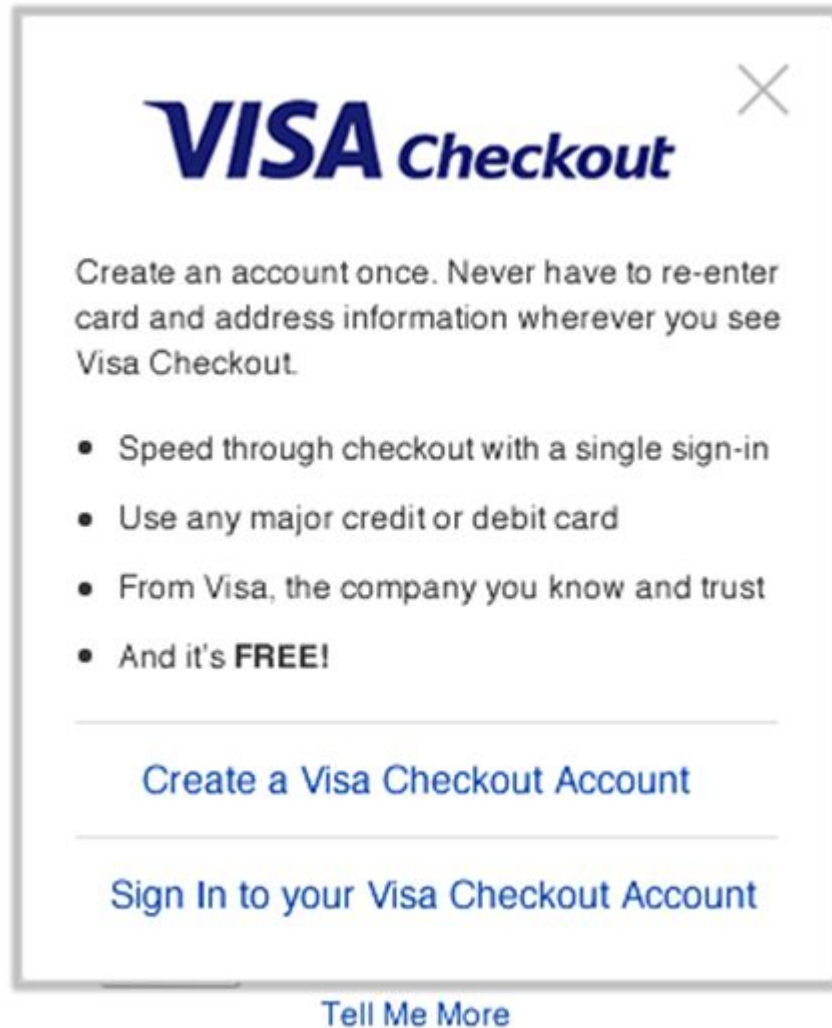
Tell Me More Link

You should include the **Tell Me More** link with a **Visa Checkout** button:



Note: The **Tell Me More** link only does not appear on mobile devices.

When a consumer clicks the link, a popup window appears, which explains the use and benefits of the **Visa Checkout** button:



Visa Checkout Messaging

These examples provide specific content that you can use to describe Visa Checkout to consumers. Use either the short statement or long statement.

Short Statement

With Visa Checkout, you now have an easier way to pay with your card online, from the company you know and trust. Create an account once and speed through your purchase without re-entering payment or shipping information wherever you see Visa Checkout.

Long Statement

Visa is making it easier to pay with your card online.

- Create an account once and speed through checkout without having to re-enter payment or shipping information wherever you see Visa Checkout.
- Checkout with a single username and password across the sites you love to shop.

- Visa secures access to your account with advanced security tools, so you can shop online with confidence.
- Consistent, simple experience across desktop, mobile web and apps.
- Easy to activate with any major credit or debit card.
- Earn the same great rewards with the card you already use.
- Seamless web and mobile checkout without ever leaving merchant site.

Revision History

A

- Version 2.0, April 29, 2014
- Version 2.1, June 10, 2014
- Version 2.2, July 8, 2014
- Version 2.3, August 5, 2014
- Version 2.4, August 5, 2014
- Version 2.5, October 7, 2014