

Getting Started with Visa Checkout

on the Authorize.Net Platform

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Authorize.Net[®]

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The logo for Authorize.Net, featuring the text "Authorize.Net" in a blue, serif font. The "A" is significantly larger than the other letters, and the ".Net" is in a smaller font size. A registered trademark symbol (®) is located at the top right of the "t".

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About This Guide

Recent Revisions

Release	Changes
May 2015	First release of this document.

Audience and Purpose

This document is written for merchants who want to use information from Visa Checkout to process payments through Authorize.Net.

This document provides an overview for integrating Visa Checkout and Authorize.Net services into an order management system.

Conventions

**Note**

A *Note* contains helpful suggestions or references to material not contained in the document.

Related Documentation

The following documents are published by Authorize.Net

- [Authorize.Net Advanced Integration Method API Reference Guide](#)
- [Visa Checkout Using the Advanced Integration Method API](#)

The following documents are published by Visa.

- [*Getting Started with Visa Checkout*](#)
- [*Visa Checkout Javascript Integration Guide*](#)

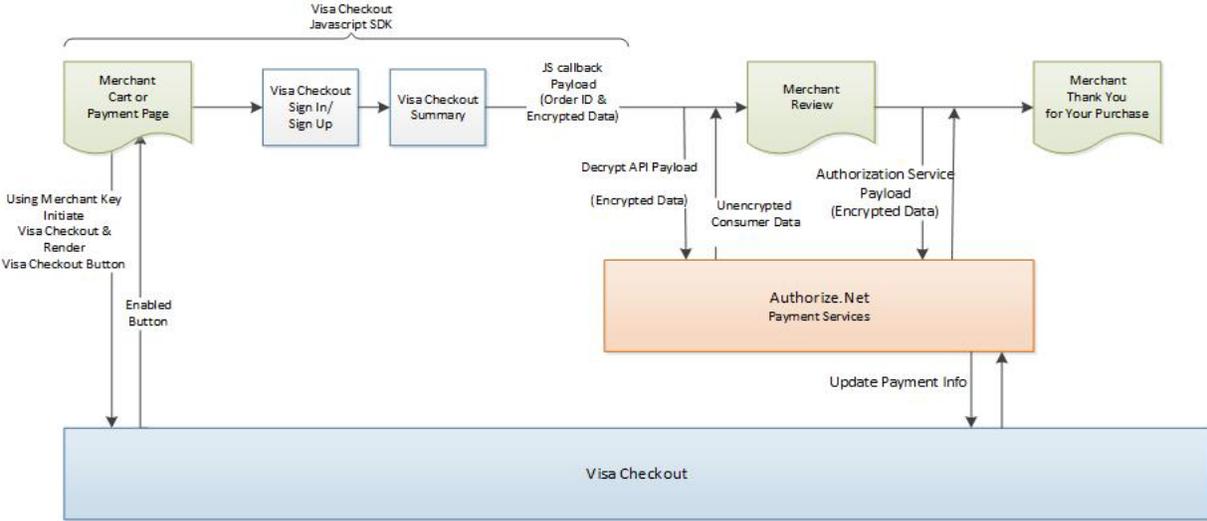
Getting Started with Visa Checkout

How Visa Checkout and Authorize.Net Work Together

Visa Checkout and Authorize.Net credit card services work together as an integrated offering. Authorize.Net provides the following services to assist with your Visa Checkout integration:

- Decrypt Visa Checkout data: this service decrypts Visa Checkout data, which enables you to display payment and shipping details to the customer during checkout. The Decryption service is optional but recommended.
- Transaction types: this service enables you to send an Authorization or Authorization and Capture transaction containing Visa Checkout information.

Figure 1 Visa Checkout Flow



- 1 Your web site integrates directly to Visa Checkout to display the Visa Checkout button on your checkout page.

- 2 Authorize.Net provides the decrypt Visa Checkout data service, which decrypts the Visa Checkout payment data. You can use the decrypted data to help the customer confirm the purchase.
- 3 You submit an Authorization or Authorization and Capture request containing Visa Checkout information to Authorize.Net for credit card processing.
- 4 At various points in the transaction cycle, you notify the customer of the transaction status.

Integrating Payment Processing with Visa Checkout and Authorize.Net

Enrolling in Visa Checkout

Enroll for Visa Checkout in the production merchant interface for production access. You can enroll yourself or contact your local Authorize.Net sales representative.

**Note**

You must have a merchant acquirer in order to process Visa Checkout transactions.

Visa Checkout will not be available for your account until you generate an API login and transaction key in the merchant interface. Choose **Settings > General Security Settings > API Login and Transaction Key**. The transaction key is used for requesting transactions. During the procedure below, you will also receive a separate Visa Checkout API key for generating the Visa Checkout button on your checkout page.

If you already have an Authorize.Net account and a merchant acquirer, you can enroll yourself by following these steps:

- Step 1** Log in to the merchant interface at <https://account.authorize.net>.
- Step 2** Under **Account** in the left-navigation panel, select **Digital Payment Solutions**.
- Step 3** In the **Visa Checkout** section, click **Sign Up**.
- Step 4** The next page contains personal and business information. Click the **Edit** button next to either section to edit this information.

- Step 5** In the Additional Business Information section, enter information directly in the text fields.
- Step 6** Check the box to confirm that you have read and accept the *Additional Services Addendum*.
- Step 7** Click **I Agree**.

You will receive a Visa Checkout API key, which you can use when placing the Visa Checkout button on your web site.

Updating Your Software

- 1** Display the Visa Checkout button on your web site. Implement Javascript for handling the events associated with the button. As part of this process, you will use the Visa Checkout API key that you received during the procedure in "[Enrolling in Visa Checkout](#)," page 7. For more information on displaying the button, see [Getting Started with Visa Checkout](#) and [Visa Checkout JavaScript Integration Guide](#).
- 2** Obtain the encrypted Visa Checkout payment data.
- 3** Request the Authorize.Net decrypt Visa Checkout data service. You can use the decrypted data to help the customer confirm the purchase.
- 4** Request the Authorize.Net Authorization or Authorization and Capture service.
- 5** After payment is complete, notify the customer of the updated transaction status.

For more information, see [Visa Checkout Using the Advanced Integration Method](#).

Testing Your Implementation

Authorize.Net recommends that you test your implementation before processing live transactions. To test your implementation, follow these steps:

- Step 1** Log in to the Authorize.Net sandbox environment at <https://sandbox.authorize.net>.
- Step 2** Perform the enrollment procedure that you followed in "[Enrolling in Visa Checkout](#)," page 7. You will receive a Visa Checkout API key that works only in the sandbox environment.

- Step 3** Using the API key from Step 2, create the Visa Checkout button.
 - Step 4** Submit test transactions to the Authorize.Net sandbox environment.
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Obtaining Information About Your Transactions

Visa Checkout transactions are included in regular credit card reports and appear as credit card transactions.