



Transparent Redirect

For PayPal Payments Pro (Payflow Edition) and PayPal Payflow Pro

December 2011

TOPICS

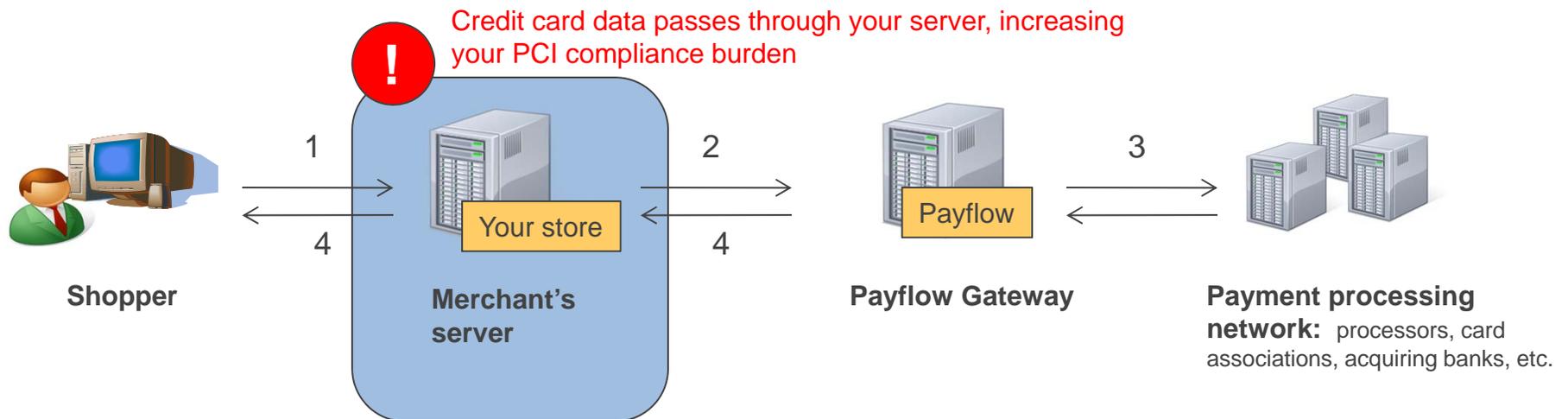
- What is transparent redirect, and how does it assist with PCI compliance?
- How does transparent redirect work?
- How do you integrate transparent redirect into a website?
- Are there any limitations/restrictions on transparent redirect?
- What PayPal products does transparent redirect work with?
- How can a standalone merchant use transparent redirect?
 - New merchant integrating for the first time
 - Existing merchant adding transparent redirect
- What are the design limitations when using transparent redirect?

WHY TRANSPARENT REDIRECT

- Merchants have told PayPal that they would like us to provide additional help with PCI compliance, as the majority do not want to take the burden of payment data going through their own servers
- PayPal launched hosted pages with PayPal Payments Advanced/ Payflow Link to help meet these needs
- But some merchants and developers want a solution that gives them full control over their payment page, so transparent redirect was built
 - transparent redirect uses your completely customized website, but posts payment details silently to PayPal's server, so they never go through your server, reducing your PCI compliance burden
- Transparent redirect helps merchants be PCI compliant if they want a fully customizable solution and/or are concerned about losing control by using hosted pages

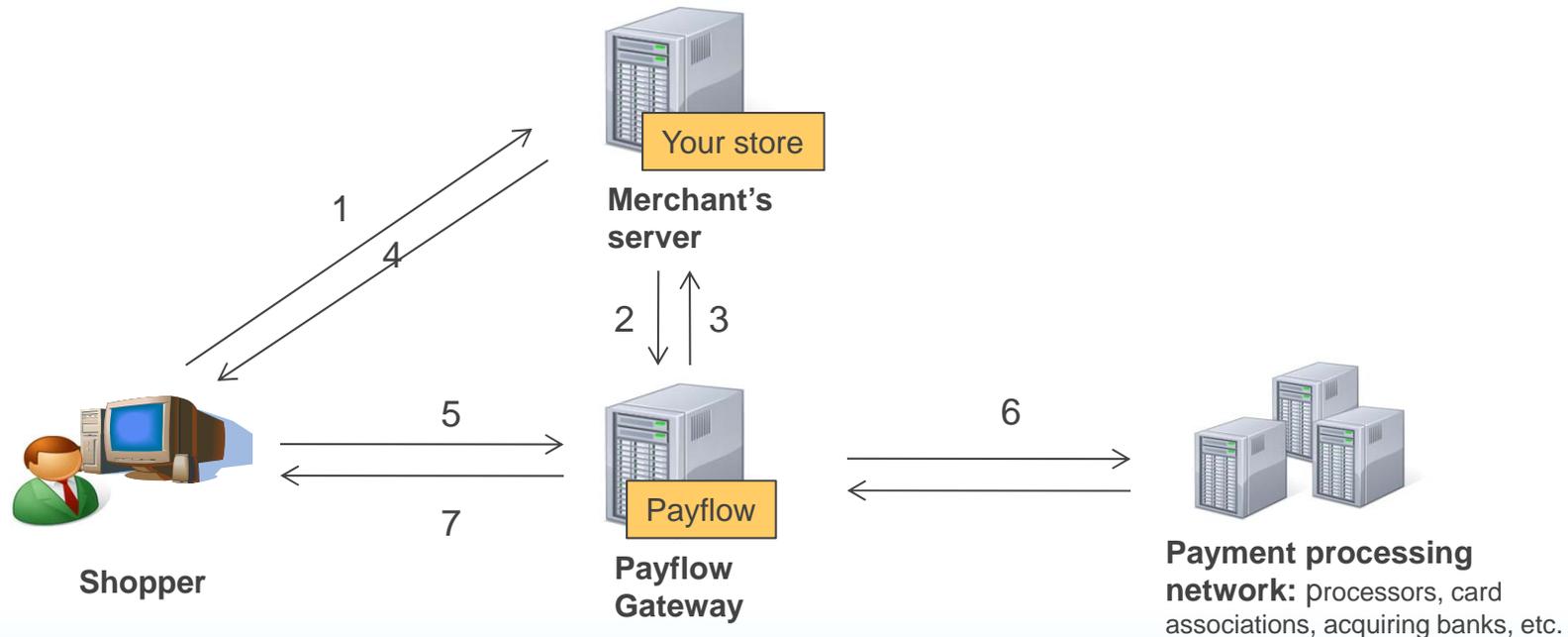
TRADITIONAL PAYFLOW INTEGRATION

1. The shopper selects items on your website and clicks Buy, which sends a request to the merchant's server. Merchant's server sends credit card details to Payflow Gateway
2. Payflow Gateway runs transaction through payment processing network
3. Gateway returns response to merchant's server
4. Merchant's server displays result to shopper



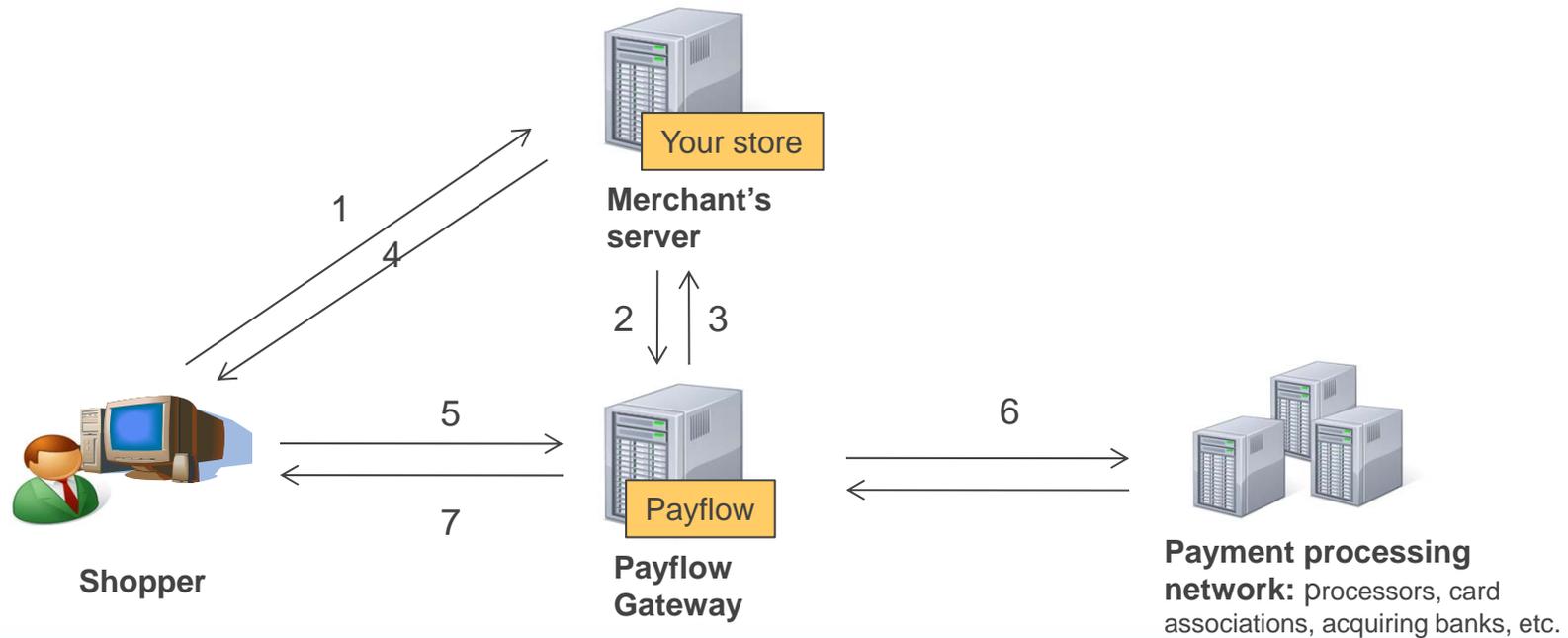
PAYFLOW INTEGRATION USING HOSTED PAGES

1. The shopper selects items on your website and clicks Buy, which sends a request to the merchant's server.
2. Merchant 's server sends a SecureToken call to Payflow Gateway
3. Payflow sends API response to Merchant's server
4. You submit the secure token back to the shopper's browser and redirect to the hosted page (either full page redirect or embedded template)
5. The Payflow server retrieves the amount and other transaction data using the secure token. The buyer enters required data such as the credit card number and expiration date, and then clicks submit, avoiding your server and easing your PCI compliance burden
6. Payflow processes payment through payment processing network
7. Payflow sends buyer to your ReturnURL as specified in SecureToken Call (this is transparent to buyer).



PAYFLOW INTEGRATION USING TRANSPARENT REDIRECT

1. The shopper selects items on your website and clicks Buy, which sends a request to the merchant's server.
2. Merchant 's server sends a SecureToken call to Payflow Gateway
3. Payflow sends API response to Merchant's server
4. Merchant's server displays the credit card fields/make them available to buyer
5. The user fills out the credit card fields, and browser posts sensitive payment details directly to Payflow when shopper presses Submit, avoiding your server and easing PCI compliance burden
6. Payflow processes payment through payment processing network
7. Payflow sends buyer to your ReturnURL as specified in SecureToken Call (this is transparent to buyer).
8. Your website shows results to buyer.



ADVANTAGES & DISADVANTAGES OF TRANSPARENT REDIRECT

- Advantages of transparent redirect
 - Helps merchants ease the burden of PCI compliance since payment data does not go through your servers
 - Checkout page is designed and hosted by merchant; page can be completely customized re: look and feel, verbiage, sort order of payment options.
- Disadvantages of transparent redirect
 - Cannot automatically take advantage of checkout improvements that PayPal will periodically push through the hosted page
 - E.g. if PayPal makes new payment methods available, these would require custom integration, instead of being configurable via PayPal Manager
 - Requires additional coding vs. Payflow Link/PayPal Payments Advanced
 - More expensive service (requires PayPal Payments Pro and/or Payflow Pro subscription)
- Note: PayPal Payments Pro merchants are contractually obligated to offer PayPal Express Checkout as a method of payment alongside direct credit card entry. Therefore, transparent redirect is not a method to avoid the required PayPal placement included automatically in PayPal Payments Advanced.

KEY CONSIDERATIONS ON CHECKOUT DESIGN WITH TRANSPARENT REDIRECT

The transparent redirect implementation is the same as using the regular hosted page; however, since you will be hosting the checkout page the following needs to be taken into consideration:

- Must have a PayPal Payflow Pro or PayPal Payments Pro (Payflow Edition) account.
- Must use Secure Token.
- Payment page must obtain the required information to process a transaction; such as, Credit Card Number, Expiration Date and CVV2.
- Payment page must contain the PayPal Express Checkout button using the Payflow integration.

Also, the following options in Manager; <https://manager.paypal.com>, cannot be utilized if you use transparent redirect. You will need to provide your own receipt and email along with AVS and CVV2 checks.

- Security Settings (AVS & CSC) must be off.
- Email confirmation must be turned off.
- Receipt page must be turned off.

- If the above conditions are met, can use transparent redirect by adding a single additional parameter to your secure token call
 - Set SILENTTRAN=True
- No setting changes necessary in Manager.PayPal.com, but an active account on this system is required for transparent redirect to work

NEW MERCHANTS – SELF INTEGRATED

How can a new merchant take advantage of transparent redirect?

- Purchase PayPal Payments Pro through telesales and mention that you want to use transparent redirect and request a PayPal Payments Pro (Payflow Edition) account
- Or purchase Payflow Pro through any sales channel
- Integrate account using specifications laid out in Payflow Gateway Developer Guide
 - Implement Secure Token and pass “silenttrans” transparent redirect parameter in request

EXISTING MERCHANTS – SELF INTEGRATED

How can existing merchants take advantage of transparent redirect?

PayPal Payments Pro (Payflow Edition) or PayPal Payflow Pro

- Developer needs to add Secure Token, if they have not done this already. Transparent redirect requires an additional parameter be passed in the Secure Token
- Must ask merchant service to migrate your Payflow account to v2 (no additional fee)

PayPal Payments Pro 3.0

- At this time, merchant would essentially need to start over with a new Pro account and lose their transaction history
- If integrated using PayPal integration method, would need to re-do their technical integration
- If using Payflow integration method, would need to add secure token (if not already added)

There is some non-trivial development work for almost any merchant who would want to add transparent redirect.

MERCHANTS USING CARTS

- Merchants intending to use PayPal Payments Pro and/or PayPal Payflow Pro with a shopping cart, who would like to take advantage of transparent redirect, must ask the cart if they have integrated the feature.
- It is free for the cart to upgrade to transparent redirect, though this requires development effort on their part which would compete with other priorities
- In addition, a cart may have gotten PCI certification on its own, which would eliminate the need for transparent redirect
- If the cart wants more information on how to integrate with transparent redirect, they can contact their PayPal relationship manager or account manager for more information on the changes

- A merchant with a PayPal Payments Pro account would need to set up a PayPal Payments Pro (Payflow Edition) account to take advantage of transparent redirect - even if used with a cart
- An existing PayPal Payments Pro (Payflow Edition) or Payflow Pro merchant would need to update their account to v2 to take advantage of transparent redirect (free upgrade, call merchant service)