# Vesta Payment Guarantee For VTEX™ – User Guide



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### Vesta Payment Guarantee for VTEX

### About the App

Vesta's VTEX app is a fraud prevention solution for card-not-present transactions that guarantees your revenue against losses from fraud, enabling you to accept more orders and reduce operational costs. The solution evaluates each order for fraud risk in real-time and notifies you when it is safe to approve. Each safe transaction is backed by a guarantee, so, if you later receive a fraud chargeback, Vesta pays you for the cost of the chargeback and associated fees. This guide will show you how to onboard and configure Vesta Payment Guarantee for VTEX, allowing you to start approving more orders in a matter of minutes.

Vesta's VTEX private app (manual) integration is designed to connect a VTEX store to the Vesta Payment Guarantee antifraud app while we await certification from VTEX. This document will explain how to install the app, configure the app settings, and onboard to the Vesta Console.

#### **Pre-Authorization**

Vesta Payment Guarantee for VTEX leverages pre-authorization to determine order fraud before submitting the transaction to your gateway for approval. Any order that is deemed safe by Vesta will be automatically Approved, and any that are considered risky will be automatically cancelled.



To install and configure Vesta Payment Guarantee for VTEX follow the instructions below. If any issues or errors occur, please contact <u>Support@vesta.io</u>. These installation steps are the same regardless of your operating system, the only difference being that you will follow the steps via a command line or terminal entries.

#### Step 1 – Log In

Locate the account where you want to perform the installation. Where it says 'vestapartnermx' please enter the VTEX store where you would like to install our app.

vtex login vestapartnermx

To verify you are logged in perform the 'who am I' command.

vtex whoami



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#### Prerequisites

- You must have an active instance of VTEX IO. If you have not installed the VTEX platform, please refer to the link below.
- You must be a customer of VTEX. All instructions in this document assume you have a relationship with VTEX prior to beginning. An Owner role type is usually used for this type of configuration, if you have a custom role, it must have Master access to complete the entries.
- Basic knowledge of the use of the command line entries for your operating system.

Reference: <u>https://developers.vtex.com/vtex-developer-docs/docs/vtex-io-documentation-vtex-io-cli-installation-and-command-reference</u>



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#### Step 2 – View a List of Installed Apps

Display a list of your installed VTEX apps and confirm you do not already have the app installed. If vestapartnermx appears in your list of apps, please refer to VTEX's <u>common command guide</u> for uninstalling apps.

vtex ls



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#### Step 3 – View a List of Installed Apps

To proceed, an Owner role type is required. If you haven't already logged in to VTEX, you will be prompted to do so, and a browser window will open for you to input your login information.

vtex use master



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#### Step 4 – View a List of Installed Apps

Once you have switched to a master user you are ready to install the Vesta app and components needed to communicate to VTEX properly.

vtex install vestapartnermx.data-update-service
vtex install vestapartnermx.vesta-components

The Pixel app is a VTEX IO app that natively integrates your store with a third-party solution. When installed in your VTEX account, the Pixel app adds scripts to your store website pages (and sometimes even some JavaScript configuration), so that the app you are integrating can accomplish its objective.



To install and configure Vesta Payment Guarantee for VTEX follow the instructions below. If any issues or errors occur, please contact <u>Support@vesta.io</u>. These installation steps are the same regardless of your operating system, the only difference being that you will follow the steps via a command line or terminal entries.

Step 5 – Verify

Display a list of your installed VTEX apps and confirm you can see the app and components installed.

vtex ls

You should see the following versions in the list: vestapartnermx.data-update-service: v1.0.11 vestapartnermx.vesta-components: v1.0.10

Now that you have the Vesta Payment Guarantee app for VTEX and components installed, you will configure the Vesta app as an Antifraud provider.



Perform the following steps to set up the Vesta app as an Antifraud provider by setting up application keys, adding Vesta as a Gateway Affiliation to use our app as a Payment Condition.

#### Create Vesta for Payment Guarantee API Keys

Navigate to Apps > Installed Apps > Application keys to create new API credentials for the Vesta antifraud app.

If you have not already, follow these steps to generate a new key you will use to authenticate the Vesta app.

- Select "Manage My Keys" button and select "Generate New" from the application keys page.
- Add a label that you will recognize as credentials for the Vesta app.
- Choose the role type that has access to this key. If you are not selecting an Owner role type, please see the next page for the necessary permissions.
- Save the form and you will be presented with the 'vestapartnermx' application key and token.

#### IMPORTANT

The secret token will be displayed *one time* when setting up the application keys. Save it in a safe place or a new key will need to be generated and may affect your implementation.



Perform the following steps to set up the Vesta app as an Antifraud provider by setting up application keys, adding Vesta as a Gateway Affiliation to use our app as a Payment Condition.

#### Create Vesta for Payment Guarantee API Keys

Once you have saved the application keys it will appear in the list of your 3<sup>rd</sup> Party Keys. If you have not set the status of the key to active, please do so now. If you did not need to generate new keys and would like to use existing ones, you can add the keys by selecting "Add 3<sup>rd</sup> Party Keys" and follow the same steps to apply the role type and activate the key as previously mentioned.

Use of the Owner role is advised when creating this key. If you would like to apply a custom role, make sure it has access to the following APIs:

- Promotions API (coupons, promotions)
- Shipping API
- Transactions API
- Order Form
- Billing API
- Orders API



Perform the following steps to set up the Vesta app as an Antifraud provider by setting up application keys, adding Vesta as a Gateway Affiliation to use our app as a Payment Condition.

### Configure the Vesta Application and Set Up Vesta Console Access

After you have set up your application keys, navigate to VESTA in the installed apps section of the VTEX Admin.

- You will be asked to fill in contact and store details which will be used to create the Vesta Console account.
- If you would like to onboard multiple stores to one Vesta Console account, please use the same email address when installing the app on your VTEX store. If you have different email addresses per store you will be required to perform onboarding individual Vesta Console Accounts.



Perform the following steps to set up the Vesta app as an Antifraud provider by setting up application keys, adding Vesta as a Gateway Affiliation to use our app as a Payment Condition.

#### Configure the Vesta Application and Set Up Vesta Console Access

Fill out the forms with the required information. These same details will be used to create your Vesta Console account, where you will be able to see more information regarding our fraud analysis on the Orders page.

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Step 1	step 2	Step 3
Welco	ome to the VESTA configuration	
	Please, enter your Contact Information	
Company Name		
PDV.TEST.IGNOREVTEX.UAT		
Number	Surname	
Celeste	Fuechsel	
mail	Phone Number	
vesta.testing.vtex@gmail.com	503-799-2890	
'Important: The data en	tered will give the user full administrator and account manager	permissions



Perform the following steps to set up the Vesta app as an Antifraud provider by setting up application keys, adding Vesta as a Gateway Affiliation to use our app as a Payment Condition.

### Add the Application Keys

Next you will provide the application key and token you created in the previous steps. Once you select Submit your Vesta Console Account will be created and an e-mail with your credentials will be sent to the address given.

Bienven	ido a la configuración	de VESTA
	Por favor, ingresa tu información de contac	to
Арр Кеу		
Арр Кеу		
App Token		
App Token		
*Important: The dat	ta entered will give the user full administrato permissions	r and account manager



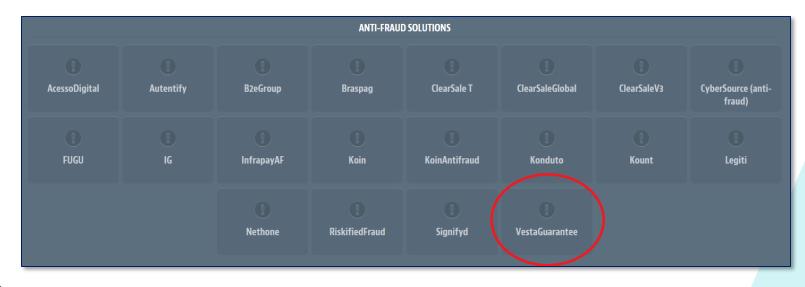
## Vesta Payment Guarantee for VTEX – Gateway Affiliation

Perform the following steps to set up the Vesta app as an Antifraud provider by setting up application keys, adding Vesta as a Gateway Affiliation to use our app as a Payment Condition.

#### Create and Activate a Vesta Gateway Affiliation

Navigate to Settings > Payments > Gateway Affiliations to create new API credentials for the Vesta antifraud app to activate and configure the Vesta Payment Guarantee as your antifraud solution.

- From the Gateway Affiliations tab select the "+" sign to add Vesta Payment Guarantee
- Select Vesta Guarantee from the List





### Vesta Payment Guarantee for VTEX – Gateway Affiliation

Perform the following steps to set up the Vesta app as an Antifraud provider by setting up application keys, adding Vesta as a Gateway Affiliation to use our app as a Payment Condition.

#### Create and Activate a Vesta Gateway Affiliation

In the following section, we will show you how to activate and configure the Vesta Payment Guarantee app using the same keys you just created. You must assign a unique name to this new affiliation. We suggest keeping it as "**VestaGuarantee**." In the **Configure data from VestaGuarantee** by removing "New configuration". You must enter the information provided on the next page. Make sure your toggle is on 'live/production' as Vesta does not have a public sandbox.



### Vesta Payment Guarantee for VTEX – Gateway Affiliation

Perform the following steps to set up the Vesta app as an Antifraud provider by setting up application keys, adding Vesta as a Gateway Affiliation to use our app as a Payment Condition.

#### Create and Activate a Vesta Gateway Affiliation

Affiliation name		Configure options for VestaGuarantee
VestaGuarantee	>	Application Key
		vtexappkey-vestapartnermx-\wWYJYL
Test Live/Production   Do not use the test mode in production environments		Application Token
		******
		Enable Risk Pre-Analysis
		Yes
		Cardholder document field Select how the cardholder document field should be displayed
		at checkout. Display As An Optional Field
		Save
		24VE

Application Key: set previously generated application key
Application Token: set
previously generated token
Enable Risk Pre-Analysis: Yes,
for PRE-Authorization mode.
Please do not select NO for preauthorization.
Cardholder document field:
Display as an Optional Field



# Vesta Payment Guarantee for VTEX – Payment Conditions

Perform the following steps to set up the Vesta app as an Antifraud provider by setting up application keys, adding Vesta as a Gateway Affiliation to use our app as a Payment Condition.

#### **Enable Vesta as a Payment Condition**

Navigate to Settings > Payments > Payment Conditions to associate our app for all payment methods. You may add a new Payment Condition or apply VestaGuarantee to existing Payment Conditions.

- To add a new condition, select the "+" sign and select the payment method you would like to add.
- Select your payment processor for this method and check "Use antifraud solution". Then, select VestaGuarantee from the dropdown.
- Be sure to set the status to active.
- You may add special conditions at this time and name the entry accordingly.
- If you are modifying and existing method, enable the antifraud checkbox and select VestaGuarantee.

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### Vesta Payment Guarantee for VTEX – Installation Complete

#### Congratulations!

You have completed the installation and configuration of the Vesta Payment Guarantee App for VTEX. We suggest you complete all the previous steps in order, then you will be able to start sending Vesta your orders for fraud analysis. When you have completed Configure the Vesta the Application and Set Up Vesta Console Access step you will receive an email from us containing your Vesta Console login credentials. The login and password information will be provided, and you will be able to access all the Vesta Console features for VTEX. The onboarding process is quick and simple. By following the directions below, you will be able to approve more orders in minutes.



### Vesta Payment Guarantee for VTEX - Registration and Login

Once Vesta's app is installed, you will be automatically registered for access to the Vesta Console. You will receive an email with your login credentials to complete the sign-up process.

### Log In

You will be provided with a temporary password that you can change via the Account Management > My Account page in the Vesta Console. The registration email will provide a link to log in and accept the Vesta terms when you proceed.

If you are adding an additional store to your existing Vesta account, you will be redirected to our portal login rather than the sign-up page. Use your existing Vesta credentials to log in and you will be taken to the Vesta Console Dashboard where you will see multiple shops associated with a single Vesta account.

Sigi	n Up	
This is your verified email address:		
heyijok954@satedly.com	✓	
Please enter the password provided in the mail		
	Ø	
	Forgot Password	
Choosing <b>PROCEED</b> means that you agree to	v Vesta's Terms Conditions, and Privacy Policy	
PRO	CEED	
PRO	CEED	





## Vesta Payment Guarantee for VTEX - Onboarding

When you have access to the Vesta Console, you will be able to explore the available features. You may start the 30-Day Free Trial within minutes after providing some basic details about your VTEX store.

#### **Guided Onboarding**

You will notice a persistent onboarding panel that will allow you to onboard easily within a few minutes. As you progress through the steps, the panel will show the tasks that you have completed. Each step must be completed before moving on to the next step. Once you begin your free trial the panel will not display until the end of the 30 days.

We will ask you for some basic details about your company, and once you've accepted the pricing and billing terms on the final step your account set up is complete.

#### Let's get you onboarded!

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#### Create your account

Enter basic info about yourself and confirm your email address to create an account with Vesta.

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#### Describe your business

Answer a few basic questions about your business so we can provide the best service possible.

#### Start Free Trial

Begin your free trial and start approving more safe orders with no chargeback liability.

#### Go live

Start your free trial to begin identifying safe orders and rejecting fraudulent orders.

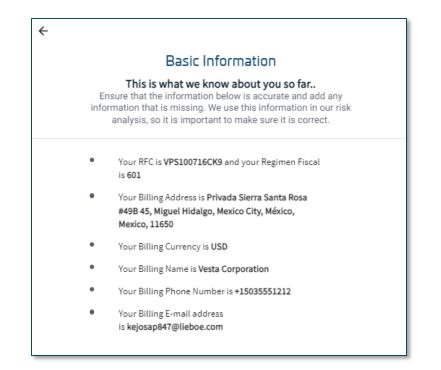


## Vesta Payment Guarantee for VTEX – Onboarding

Contact and billing Information, your shop's verticals, and your payment provider are all that are needed to complete onboarding.

#### **Basic Information**

Once onboarding is complete you will find this information in your Account Management profile. If your VTEX store is based in Mexico, we will ask for additional information including your billing address, contact information, and your Tax ID (RFC). This allows Vesta to present an invoice that meets Mexico's e-invoicing standards.



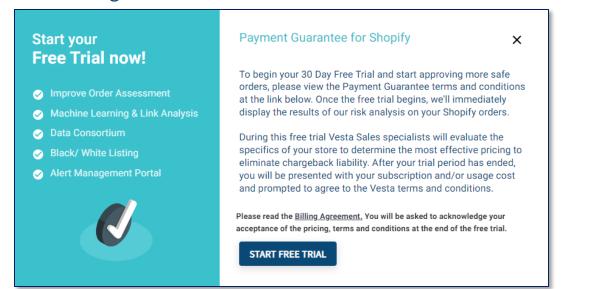


### Vesta Payment Guarantee for VTEX – Free Trial

The Vesta Payment Guarantee for VTEX Free Trial is 30 Days. Please take advantage of this opportunity to become more familiar with Vesta Payment Guarantee features so you can begin accepting more VTEX orders without having to worry about chargeback liability.

#### **Free Trial**

You will get the opportunity to explore Vesta features during the free trial period before paying for our services. This phase will allow you to evaluate our billing agreement, which you will agree to in the final step of onboarding. The pop-up window will be hidden during your free trial but will reappear after it is over so you may agree to price and acknowledge our terms and conditions.



**Take a Tour** If at any time you would like to tour the Vesta Console features, you can view a guide for the page you are on by using the icon in the upper right of the dashboard navigation.



### Vesta Payment Guarantee for VTEX – Go Live

The final step in onboarding will show you the benefits, pricing and terms for Payment Guarantee for VTEX.

#### Vesta Pricing

Based on the type of business you own, or the products you sell, Vesta will determine the best pricing to meet your needs. These contractual specifics, pricing and terms, will be presented during the last stage of the onboarding process. Once you have confirmed that the contract terms and pricing are what you anticipated, you may complete setting up your account.

#### Go Live

Once your free trial is over the onboarding panel will appear again with the Go Live step highlighted.

In the upper right corner, you will see the pricing details. Depending on your business, this pricing will be per month, per order, or both. Please read the terms and conditions of the billing contract for important information. You must agree to these terms to proceed and if you do not complete onboarding your account may be disabled.

#### Ready to **Payment Guarantee** Each approved order will be charged at the Go Live! for Shopify Please review your pricing and accept the terms and conditions to Improve Order Assessment continue approving more safe orders. You will be directed to Shopify to approve the subscription costs above. If you do not allow Machine Learning & Link Analysis Shopify to deduct these amounts from your account Vesta may Data Consortium disable fraud protection for your store. Black/ White Listing To accept our recommendations automatically, follow the Alert Management Portal instructions in Risk Management > Auto Accept/Decline after you click Approve Subscription! I agree to the quoted price and terms and conditions of the **Billing Contract** APPROVE SUBSCRIPTION



×

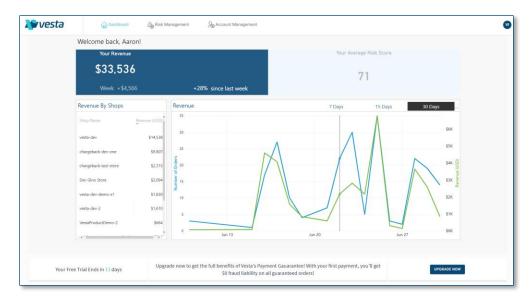
rate of 8%

### Vesta Payment Guarantee for VTEX – Dashboard

The Vesta Console Dashboard provides an overview of your revenue and order performance, as well as important billing reminders.

#### **Dashboard - Reports**

You can analyze data for your orders based on revenue or count on the Vesta Console dashboard. Please bear in mind that if you have just onboarded and started placing orders, it may take up to 30 minutes to view this data on the dashboard.



#### **Dashboard - Reminders**

Important information regarding your Free Trial and Invoices will appear on the Dashboard.



### Vesta Payment Guarantee for VTEX – Account Management

The business details entered during the onboarding process are available in the Business Profile under Account Management.

#### **Business Profile**

You may view your basic information, billing options, invoices, and the pricing information you approved during onboarding in the account management page. Because only contact information in a profile is not editable, please contact Vesta Support if you need to make changes.

To offboard from the Vesta Console, you must contact us. If you do not have your Vesta account disabled, you will continue to be invoiced within our finance system. Uninstalling does not end the billing agreement with Vesta. Detailed information for this agreement is available in the final onboarding step, and you will be asked to acknowledge that you accept these terms.

Vesta Guarant		Business Name Vesta Payment Guarantee Located in 442 Mexico City, Mexico, Mexico	Email Id vesta.testing.vtex@gmail.com Contact Phone 5037992890		Vertical Travel Tickets Product Choice Payment Guarantee for VTEX		Integration Type VTEX Registered on 2023-06-29	<ul> <li>Billing information -&gt;</li> </ul>
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Configure • B	illing •	Product						
Basic Info				0	Contract Details			
Business Vertical	Travel Ticke	ets	Ý		Last uploaded file 2023-06-29 9:21 PM	PDV.TE	EST.IGNORE.VTEX.UAT_contract	
Business Sub Vertical	Boat		· ·					
Payment Processor	Stripe		¥					
Domain Name	vestapartn	iermx.myvtex.com						



### Vesta Payment Guarantee for VTEX – Account Management

Business and finance owners may access and download invoices in the Account Management Billing profile.

#### Invoices

By default, you will see your current and unpaid invoices. You may search for past invoices by using the calendar picker and providing a single date or range to display the invoices meeting those criteria. Invoices will provide the subscription amount, any usage charges that may occur, and the total due.

Vesta's Payment Guarantee for VTEX charges are billed monthly. If you have a subscription rate, you will be billed at the beginning of the month. If you have a per order rate you will be billed at the end of the 30-day cycle. In the case of both, a subscription fee and per order rate you will be billed at the end of the month. Invoices will be issued monthly and require check or wire transfer payments. Payment instructions can be found the invoice.

OswaldInc	01.05.22	\$1999	لك	Pay Invoice
All unpaid invoi	ce(s)			
OswaldInc	09.05.2021	\$1999	Ŧ	Pay Invoice
Past Invoice(s)	Select a date or a date range to see the past invoices		÷	Feb 4 - 11, 2021
Wingtop Family	Oswaldinc Apparel 12.05.2021	\$1999	₹	Paid
Wingtop Family	Oswaldinc Apparel 11.05.2021	\$1999	₹	Paid
	OswaldInc Apparel 10.05.2021	\$1999	J.	Paid

#### **Mexico E-Invoices**

If your store is based in Mexico, Vesta will ask you for additional information during onboarding such as your RFC number and applicable tax codes. We will then present a CFDI-formatted invoice that will be accepted by the Mexico tax authorities. Please keep in mind that Vesta is required by law to apply VAT to all invoices for customers located in Mexico.



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# Vesta Payment Guarantee for VTEX – Risk Management

The Risk Management menu takes you to the Orders page, which shows all recently processed transactions with status and other important data.

#### **Vesta Orders**

Vesta suggests viewing orders in our console to get the full details of our risk analysis results and key insights. You will be given far more information about the order and how we arrived at our decision status than if you viewed the same order in VTEX.

If Vesta guarantees an order the payment will be captured as approved. If Vesta does not guarantee an order and the order will be canceled, and the product restocked. We do not presently offer manual order approval. There is no need to refund a risky order, as it will be cancelled at the time of authorization.

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#### **Test Orders** To send test orders, you may

put your VTEX Payments into sandbox mode, and we will still apply our fraud analysis.



### Vesta Payment Guarantee for VTEX – Risk Management

Customization to your safe or risky consumers can be made by adding a Positive or Negative record using a large selection of values.

### **Positive/Negative Lists**

To further customize your order protection, you may create a positive or negative rule that will be taken into consideration as part of our fraud analysis.

If you have a customer that fails fraud checks on a regular basis, but you know they are a legitimate customer, you can add their information to the positive list. This allows our models to consider favorable input when making our decision. In addition, if you know of any fraudulent customers and would like to add them to the negative entry list, Vesta will decline the order regardless of fraud check rules that apply to that purchaser's order. If a positive or negative entry applies to the order, you will see this information in the order summary.

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(mail: for A B	venta-dev venta-dev 8					Vesta Integration	2121-06-25	0
brai : pe deneĝs con	venta-dev					(REATED. INCIDENTA	2029-06-25	0
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							1 mar 1 m	1 2 No. 1
	Customer	Search					•	
	Expiry Date	Choose						
	Notes	Start typing here						
			CANCEL	CREATE				



### Vesta Payment Guarantee for VTEX

### **Approve More Orders**

Now that you've finished installing and configuring Vesta Payment Guarantee for VTEX, you can start accepting more orders and boosting your revenue. If you require assistance at any time, please contact <u>support@vesta.io</u>.

