

Vesta Payment Guarantee For Shopify™ – User Guide



Vesta Payment Guarantee for Shopify

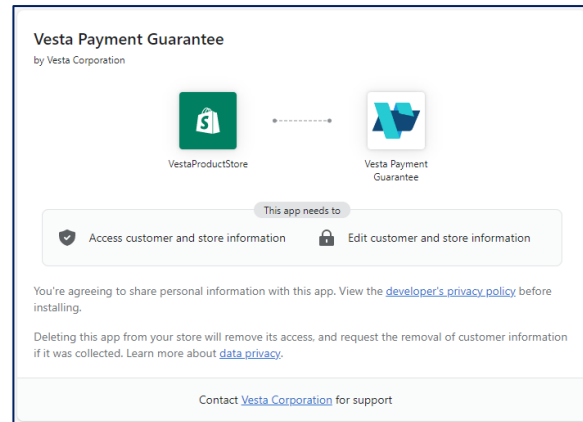
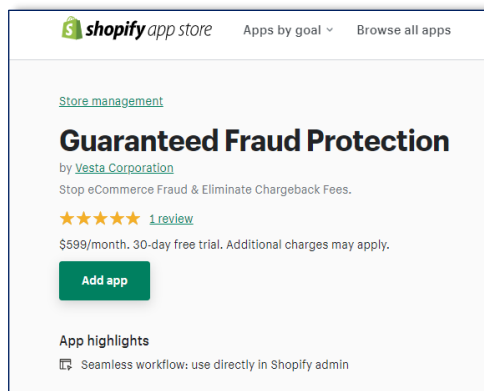
Vesta's Shopify app is a fraud prevention solution for card-not-present transactions that guarantees your revenue against losses from fraud, enabling you to accept more orders and reduce operational costs. The solution evaluates each order for fraud risk in real-time and notifies you when it is safe 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 Shopify, allowing you to start approving more orders in a matter of minutes.

Installation

If you are an existing Shopify customer and you want to add Vesta's fraud protection services to your storefront, start by installing Vesta's Payment Guarantee from the Shopify app store. Find our app in the Shopify store by searching 'Vesta'. The Vesta Payment Guarantee app for Shopify is available in the United States, Canada, and Mexico.

Install and Configure Shopify

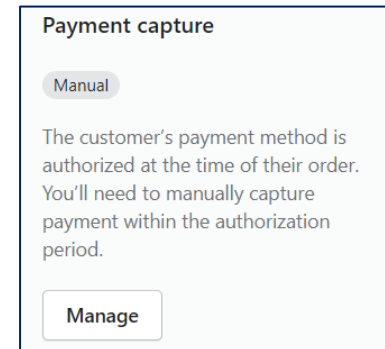
Select 'Add app' and follow the prompts to complete the installation. You will be asked to grant our app to access relevant Shopify account data needed to provide you with next-level fraud protection services.



Shopify Payment Capture Settings

Our app requires a two-step order approval process so that we can add our fraud results to the Shopify order and make approval decisions based on our score.

To create this 2-step process, **you must set your Shopify Payment Settings to 'Manual'**. Once you have been onboarded to our platform, you will have an opportunity to control whether an order is approved or declined via settings applied in the Vesta Console.



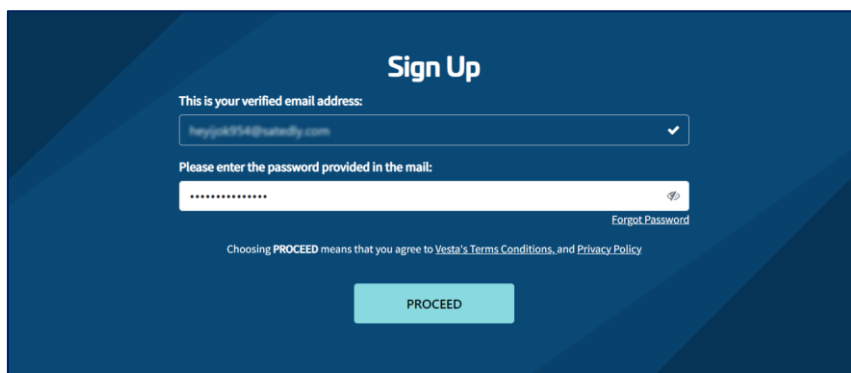
Registration and Login

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.



The screenshot shows the 'Sign Up' page with a dark blue background. At the top, it says 'Sign Up'. Below that, there is a section for 'This is your verified email address:' with a dropdown menu showing 'heyjake254@vesta.io'. Underneath is a section for 'Please enter the password provided in the mail:' with a password input field and a 'Forgot Password' link. At the bottom, there is a 'PROCEED' button and a small note: 'Choosing PROCEED means that you agree to Vesta's Terms Conditions, and Privacy Policy'.

If you are having any trouble with your installation or registration, please contact support at support@vesta.io or call 1-888-208-6232.

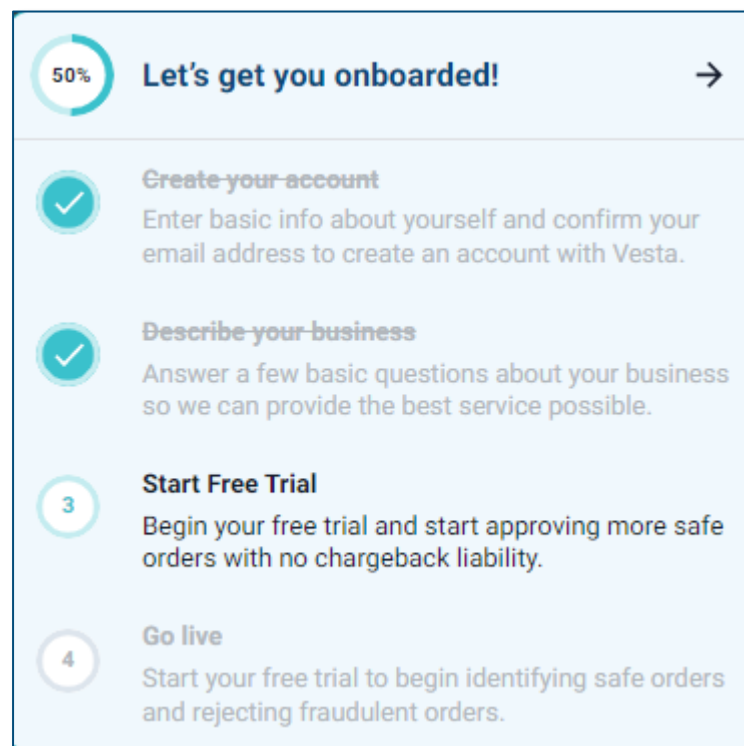
Onboarding

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 Shopify 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.



50% **Let's get you onboarded!** →

- ✓ Create your account**
Enter basic info about yourself and confirm your email address to create an account with Vesta.
- ✓ Describe your business**
Answer a few basic questions about your business so we can provide the best service possible.
- 3 Start Free Trial**
Begin your free trial and start approving more safe orders with no chargeback liability.
- 4 Go live**
Start your free trial to begin identifying safe orders and rejecting fraudulent orders.

Onboarding - Basic Information

Contact Information, your shop's verticals, and your payment provider are all that are needed to complete this step. Once onboarding is complete you will find this information in your Account Management profile. If your Shopify 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.

←

Basic Information

This is what we know about you so far..
Ensure that the information below is accurate and add any information that is missing. We use this information in our risk analysis, so it is important to make sure it is correct.

- Your Name is **Vesta Corporation**
- Your Business Domain is **shop-ify-user-guide.myshopify.com**
- Your Phone Number is **+18005551212**
- Your Business Vertical is **Physical Goods**
- Your Business Sub Vertical is **Clothing**
- Your Payment Processor is **Shopify Payments**

←

Basic Information

This is what we know about you so far..
Ensure that the information below is accurate and add any information that is missing. We use this information in our risk analysis, so it is important to make sure it is correct.


- Your RFC is **VPS100716CK9** and your Regimen Fiscal is **601**
- Your Billing Address is **Privada Sierra Santa Rosa #49B 45, Miguel Hidalgo, Mexico City, México, Mexico, 11650**
- Your Billing Currency is **USD**
- Your Billing Name is **Vesta Corporation**
- Your Billing Phone Number is **+15035551212**
- Your Billing E-mail address is **kejosap847@lieboe.com**

Onboarding – Free Trial

The Vesta Payment Guarantee for Shopify 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 Shopify orders without having to worry about chargeback liability.

Start your Free Trial now!

- ✓ Improve Order Assessment
- ✓ Machine Learning & Link Analysis
- ✓ Data Consortium
- ✓ Black/ White Listing
- ✓ Alert Management Portal



Payment Guarantee for Shopify

Please review your pricing and accept the terms and conditions to continue approving more safe orders. You will be directed to Shopify to approve the subscription costs above. If you do not allow Shopify to deduct these amounts from your account Vesta may disable fraud protection for your store.

To accept our recommendations automatically, follow the instructions in [Risk Management > Auto Accept/Decline](#) after you click Approve Subscription!

Please read the [Billing Agreement](#). You will be asked to acknowledge your acceptance of the pricing, terms and conditions at the end of the free trial.

START FREE TRIAL

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.

Onboarding – Go Live

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

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.

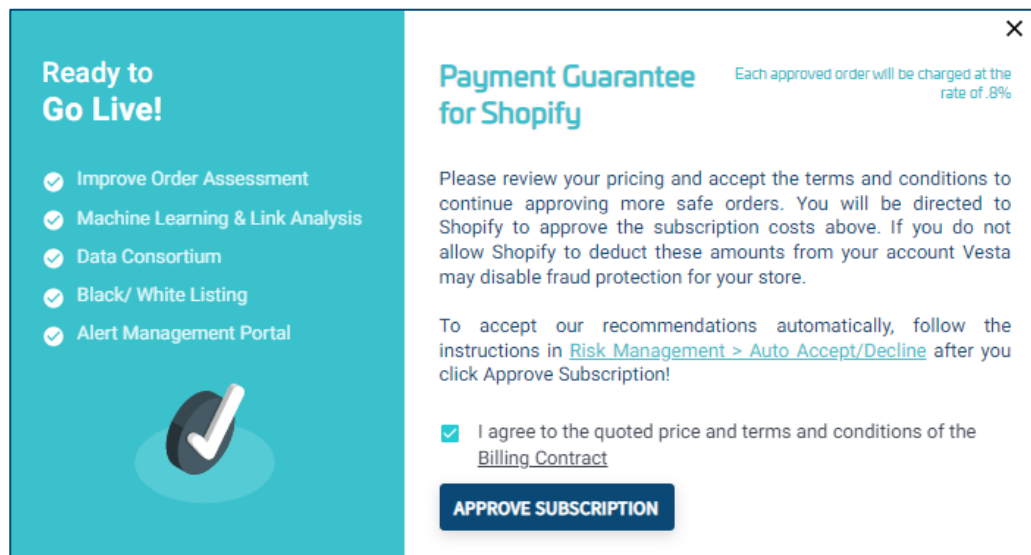
Go Live

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

In the upper left 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.

Shopify requires all app charges to be processed through their platform. To complete onboarding you must accept the recurring application charge so that Shopify may deduct our fees on their standard schedule.

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Ready to Go Live!

- ✔ Improve Order Assessment
- ✔ Machine Learning & Link Analysis
- ✔ Data Consortium
- ✔ Black/ White Listing
- ✔ Alert Management Portal

Payment Guarantee for Shopify Each approved order will be charged at the rate of .8%

Please review your pricing and accept the terms and conditions to continue approving more safe orders. You will be directed to Shopify to approve the subscription costs above. If you do not allow Shopify to deduct these amounts from your account Vesta may disable fraud protection for your store.

To accept our recommendations automatically, follow the 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](#)

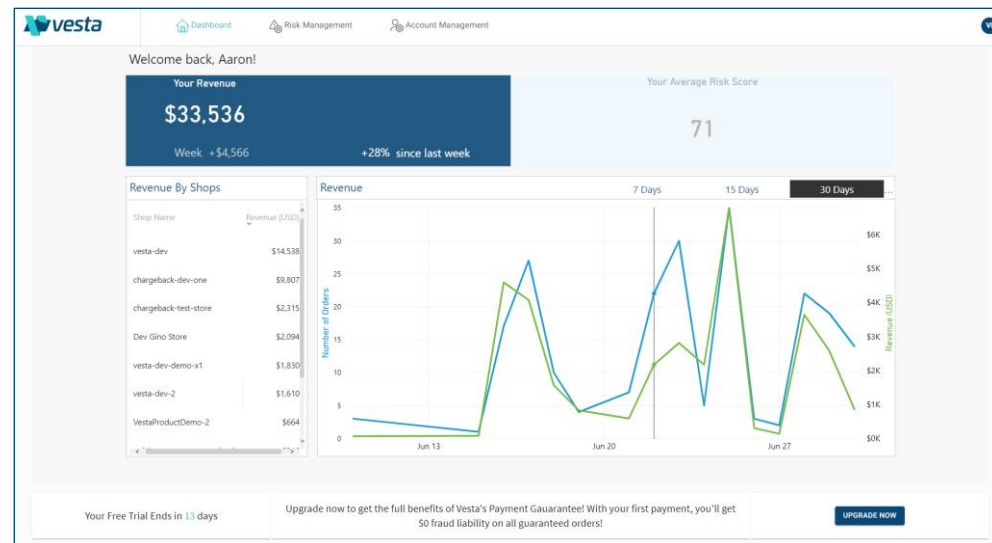
APPROVE SUBSCRIPTION

Vesta Console Dashboard

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

Dashboard - Reports

On the Vesta Console dashboard, you can review data for your orders based on revenue or count. Please keep in mind that it can take up to 30 minutes to see this data in the dashboard if you have just been onboarded and have begun to place orders.



Dashboard - Reminders

Important information regarding your Free Trial and Billing will appear on the Dashboard. You will see the countdown of your free trial, and once expired you will be asked to accept the recurring charge for our subscription fees.

Your Free Trial Ends in 13 days

Enjoy your free trial. This is your opportunity to discover our features and review fraud protection analysis prior to being billed for your first invoice.

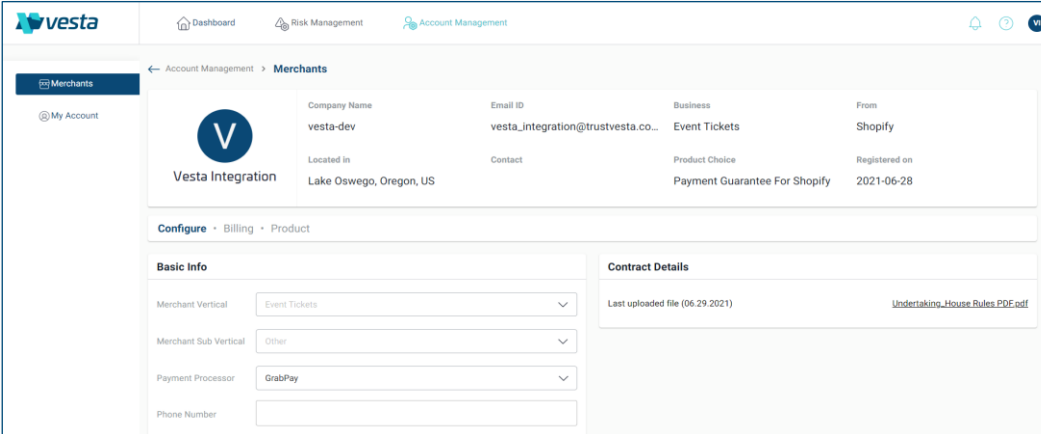
Account Management - Business Profile

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

Business Profile

Within the account management feature, you can view your basic information, billing settings, invoices, and the pricing information you agreed to during onboarding. Most of the profile information is not editable, so if you need to make changes, please contact Vesta Support.

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 our app will discontinue the automatic deduction of our app costs but 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.



The screenshot displays the Vesta Account Management interface. The top navigation bar includes 'Dashboard', 'Risk Management', and 'Account Management'. The main content area is titled 'Account Management > Merchants'. A sidebar on the left shows 'Merchants' and 'My Account'. The main profile card for 'Vesta Integration' (logo 'V') lists the following details:

Company Name	Email ID	Business	From
vesta-dev	vesta_integration@trustvesta.co...	Event Tickets	Shopify
Located in	Contact	Product Choice	Registered on
Lake Oswego, Oregon, US		Payment Guarantee For Shopify	2021-06-28

Below the profile card, there are sections for 'Configure', 'Billing', and 'Product'. The 'Basic Info' section contains dropdown menus for 'Merchant Vertical' (Event Tickets), 'Merchant Sub Vertical' (Other), and 'Payment Processor' (GrabPay), along with a 'Phone Number' input field. The 'Contract Details' section shows 'Last uploaded file (06.29.2021)' and a link to 'Undertaking_House Rules PDF.pdf'.

Account Management - Billing

All Shopify partners must use Shopify's Billing APIs to deduct app charges from a store's Shopify account.

Billing

Vesta's Payment Guarantee for Shopify app charges are set up as recurring charges. Once you have approved the subscription request, Shopify will deduct the monthly subscription fee from your account every 30 days. If you have exceeded that monthly fee at the end of 30 days, Vesta will send additional usage charges to be deducted from your account. Once the initial subscription charge request is approved, both types of fees are automatically deducted based on Shopify's billing schedule.

Important Reminder

If you do not approve the recurring subscription, you will not be reimbursed for any chargebacks that occur. Any outstanding balance with Vesta nullifies the chargeback guarantee agreement.

At the end of your first billing cycle, you will receive an invoice detailing the subscription costs and any usage overage charges that applied to your recurring application charge. Please note that these invoices are for your records and are paid through the automated process with Shopify. They will be updated as paid once we have received the app charge payout from Shopify.

The screenshot shows a web interface for approving a subscription. At the top, there is a search bar and a 'Cancel' button. Below this is a yellow notification box with a warning icon and the text: 'You will not be billed for this test charge.' The main content area is divided into two columns. The left column displays the app name 'vSafe Guaranteed POD2 by Vesta Corporation' and the subscription details: 'vesta-jackals-store-for-testing-maxx.myshopify.com Monthly Subscription, \$2.00 USD every 30 days, Additional fees may apply up to a maximum of \$30,000.00 USD, test'. The right column is titled 'On your next bill' and shows: 'vesta-jackals-store-for-testing-maxx.myshopify.com Monthly Subscription, \$2.00 USD, Recurring every 30 days, Starts today'. At the bottom right, it indicates 'Charged now \$2.00 USD' and features a green 'Approve subscription' button.

Account Management – Invoices

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. These documents are for your records and are paid through the recurring application charge process previously described.

The screenshot displays the 'Current Invoice(s)' section with one invoice from Oswaldinc for \$1999, dated 01.05.22, with a 'Pay Invoice' button. Below it is the 'All unpaid invoice(s)' section with one invoice from Oswaldinc for \$1999, dated 09.05.2021, with a 'Pay Invoice' button. The 'Past Invoice(s)' section is filtered for the date range 'Feb 4 - 11, 2021' and shows three paid invoices from 'Wingtop Family' for 'Oswaldinc Apparel' for \$1999 each, dated 12.05.2021, 11.05.2021, and 10.05.2021.

Current Invoice(s)					
Oswaldinc		01.05.22	\$1999	↓	Pay Invoice

All unpaid invoice(s)					
Oswaldinc		09.05.2021	\$1999	↓	Pay Invoice

Past Invoice(s) <small>Select a date or a date range to see the past invoices</small>					
					Feb 4 - 11, 2021
Wingtop Family	Oswaldinc Apparel	12.05.2021	\$1999	↓	Paid
Wingtop Family	Oswaldinc Apparel	11.05.2021	\$1999	↓	Paid
Wingtop Family	Oswaldinc Apparel	10.05.2021	\$1999	↓	Paid

Mexico E-Invoices

If your shop 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 while Shopify does not charge tax on app purchases, Vesta is required by law to apply VAT to all invoices for customers located in Mexico.

!Please note: Shopify requires app charges to occur in USD.

Risk Management - Orders

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

Shopify Orders

You will find Vesta risk information in the Fraud Analysis section of the Shopify order. To see more details on how we came to this decision you may click on View Full Analysis. Based on our Guarantee status and your Decisions settings, Vesta will approve or decline the order.

Fraud analysis

SHOPIFY

LOW MEDIUM HIGH

- Card Verification Value (CVV) is correct
- Billing street address matches credit card's registered address

VESTA PAYMENT GUARANTEE

LOW MEDIUM HIGH

- Risk score associated with the device.
- Risk transaction value.

[View full analysis](#)

Vesta Orders

Vesta recommends viewing orders in our console to receive the full details of our risk analysis results. You will be provided with much more information on the order and how we came to our decision status than viewing the same order in Shopify.

The screenshot displays the Vesta Risk Management console. At the top, there's a navigation bar with 'Risk Management' and 'Orders'. Below it, a table lists several orders with columns for Risk Score, Decision Status, Payment Status, Business, Order No, Date, Billing Address, Purchaser's Email, and Amount. A detailed view of an order is overlaid on the right, showing a 'Risk Score' of 15 (Guaranteed) and a list of reasons for the decision. Below the risk score, there's a 'Shopping Cart' section showing a cart with 1 item, '2 - Graminik's Better Apple Cheeking Detonant Spray for Dogs-Spr...', for a total amount of USD 25.98. The 'Billing and Shipping Details' section shows the purchaser's and shipping address, both located in Seattle, Washington. A map of the United States is also visible, with a green pin indicating the location in the Pacific Northwest.

Test Orders

To send test orders, you may put your Shopify Payments into test mode, and we will still apply our fraud analysis.

Risk Management - Decisions

To enter additional controls on how your orders are approved or declined, please visit the Risk Management > Decisions page in the Vesta Console.

Auto Approve and Decline Settings

As mentioned, Vesta requires a two-step approval process so we may have an opportunity to apply our fraud risk analysis to each order. Using Decisions, you may configure the settings to automatically accept or decline orders based on Vesta's guarantee status.

If Vesta guarantees an order and the 'auto-accept' setting is enabled, the payment will be captured as approved. If you choose to manually capture a non-guaranteed order in Shopify, you may still do so with these settings disabled. If Vesta does not guarantee an order and the 'auto-decline' setting is enabled, the order will be canceled, payment voided, and the product restocked. If you would prefer to review these orders manually, keep this setting disabled. If the 'auto-decline' setting is turned off, manual review and settlement are required for all orders.

← Risk Management > Decisions

Use these toggles to automatically accept or decline orders based on the Vesta's Guaranteeable status. For this feature to work you must first change your payment capture settings from 'Automatic' to 'Manual' in the [Shopify dashboard](#) so that you can choose to accept transactions based on Vesta's recommendations.

If Vesta guarantees an order and the auto accept setting is enabled, the payment will be captured in Shopify. If you choose to manually capture a non-guaranteed order in Shopify, you may still do so.

If Vesta does not guarantee an order and the auto decline setting is enabled, the order will be cancelled, payment voided, and the product restocked. A cancellation notification email will also be sent from Shopify. If you would prefer to review these orders manually disable this setting. If auto decline is turned off manual review and settlement is required for all orders that are not guaranteed.

Filter Search

Shopify Stores	Accept	Decline
celeste-thursday-testing	<input checked="" type="checkbox"/> Accept Guaranteed Orders	<input checked="" type="checkbox"/> Decline Non-Guaranteed Orders
login-change-test	<input type="checkbox"/> Accept Guaranteed Orders	<input type="checkbox"/> Decline Non-Guaranteed Orders
testing-store-guidecx-01	<input checked="" type="checkbox"/> Accept Guaranteed Orders	<input type="checkbox"/> Decline Non-Guaranteed Orders
testing-store-guidecx-02	<input type="checkbox"/> Accept Guaranteed Orders	<input type="checkbox"/> Decline Non-Guaranteed Orders
testing-store-guidecx-03	<input checked="" type="checkbox"/> Accept Guaranteed Orders	<input type="checkbox"/> Decline Non-Guaranteed Orders
testing-store-guidecx-04	<input type="checkbox"/> Accept Guaranteed Orders	<input type="checkbox"/> Decline Non-Guaranteed Orders

Accept

<input checked="" type="checkbox"/> Accept Guaranteed Orders
<input type="checkbox"/> Accept Guaranteed Orders
<input checked="" type="checkbox"/> Accept Guaranteed Orders
<input type="checkbox"/> Accept Guaranteed Orders
<input checked="" type="checkbox"/> Accept Guaranteed Orders

Decline

<input checked="" type="checkbox"/> Decline Non-Guaranteed Orders
<input type="checkbox"/> Decline Non-Guaranteed Orders
<input type="checkbox"/> Decline Non-Guaranteed Orders
<input type="checkbox"/> Decline Non-Guaranteed Orders
<input type="checkbox"/> Decline Non-Guaranteed Orders

Risk Management - Configurations

Customization to your safe or risky orders 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 prior to any other fraud analysis.

If you have a consumer who regularly fails fraud checks, but you know they are a legitimate customer, you may add details of that customer to the Positive list. This allows for an override of our fraud results and the order will be approved regardless of the guaranteed status. 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.

!Please note: any positive overrides on an order that Vesta determines as risky will not be reimbursed if a chargeback occurs.

The screenshot displays the Vesta Risk Management configuration interface. At the top, there are tabs for 'Positive' and 'Negative', and a toggle for 'Active' and 'Expired'. Below this is a search bar and a table of entries. The table has columns for 'Key & Value', 'Affected Customers', 'Expiry Date', 'Notes', 'Created By', and 'Created On'. The entries are as follows:

Key & Value	Affected Customers	Expiry Date	Notes	Created By	Created On
Consumer id:: 123	vesta-dev			Vesta Integration	2021-06-25
Email:: applisto@mail.com	vesta-dev			CREATED_BY_VESTA	2021-06-25
Email:: for A B	vesta-dev vesta-dev-B			Vesta Integration	2021-06-25
Email:: pre-demo@y.com	vesta-dev			CREATED_BY_VESTA	2021-06-25
Email:: pre-demo-ALL@y.com	All Customers			CREATED_BY_VESTA	2021-06-25
Email:: pre-demo-ext-app-a@y.c	vesta-dev			Vesta Integration	2021-06-25
Email:: pre-demo-ABC@y.c	vesta-dev vesta-dev-B vesta-dev-C			Vesta Integration	2021-06-25
Email:: demo-A@y.c	vesta-dev			CREATED_BY_VESTA	2021-06-25
Email:: demo-ALL-p@y.c	All Customers			CREATED_BY_VESTA	2021-06-25
Email:: demo-ext-A@y.c					2021-06-25
Email:: demo-ext-ABC@y.c					2021-06-25

An 'Add New Entry' modal form is overlaid on the table. It contains the following fields:

- Keys: Search dropdown
- Value: Enter text input
- Customer: Search dropdown
- Expiry Date: Choose date picker
- Notes: Text area with placeholder 'Start typing here...'

At the bottom of the modal are 'CANCEL' and 'CREATE' buttons.

CONTACT INFO

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

Positive/Negative Lists