

Requirements

CRE Loaded 6.4.

And the

CRE RapidPCI™ process.

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As outlined above, CRE Loaded 6.4 will enable you to become fully PCI Compliant. To help our merchants achieve this simply and easily, Chain Reaction Ecommerce has created the RapidPCI™ process.

The CRE RapidPCI™ process consists of a number of elements that work together with CRE Loaded 6.4 that will allow you to process credit cards in your store *without* having to deal with all the complexities of PCI Compliance. The process utilizes a payment page hosted by CRE that takes your customers' credit card information and completes the transaction for you.

Because WE host the page that takes the credit card information in our PCI Compliant Data center, you do not have to implement all the security measures *around your store*, to make it PCI Compliant. (These security measures are explained in more detail at the end of this document in the section headed **'Introduction to PCI Compliance'**).

You may have seen hosted options before (for example Paypal) but usually your customer is taken to an ugly payment page that looks nothing like your store and just has your logo in the corner. Worse, those pages from other vendors are often promoting *their brand* and services, *not yours*.

Our payment page is different. Not only do we not promote any aspect of our brand to your customers, but the payment page looks almost exactly like all the other pages in your store. *Without you doing anything. Even if you change your design.* This is managed by our HTML Clone™ technology.

As you go through the installation instructions for CRE Loaded 6.4, you will find references to a number of requirements that must be carried out either during the installation process or afterwards to complete the RapidPCI™ process with HTML Clone™ technology. If you follow all of these requirements, you will quickly and easily achieve PCI Compliance.

The requirements that make up the RapidPCI™ process are summarized as follows and the instructions on how to achieve each of these are contained in detail below:

During Installation

- (1) Install or upgrade to CRE Loaded 6.4
- (2) Ensure you have an SSL certificate.
- (3) If upgrading, purge or mask any legacy Credit card information.

After Installation.

- (4) Connect your Merchant Account to the CRE Secure Payment System.
- (5) Install and set up the CRE Secure Payment Module in the Admin of your store.
- (6) Enter your Merchant Account details in your CRE Secure Payment Module.
- (7) Complete PCI Self Assessment Questionnaire (SAQ) version – A and fax it to your merchant bank. (Explanation below)
- (8) Arrange quarterly scans (Only if your store processes more than 20,000 transactions per year, per card brand.)

That's it. You are done!

If you follow our instructions precisely you will achieve PCI Compliance quickly and easily with a minimum of pain and effort. Following our process will not cost you any more; in fact it will save you a very significant amount of time and money.

Chain Reaction Ecommerce is expert in the requirements for PCI Compliance. We strongly advise you to follow our RapidPCI™ Process. If you choose to go it alone, we know through our own experience that it will be more difficult, and we cannot guarantee that you will become compliant.

Basic Server Configuration.

The server on which you decide to host CRE Loaded 6.4 will need to be set-up with some basic requirements before you install the application otherwise it will not run. These requirements can be set up by your hosting provider upon your request:

The (Absolute) Minimum Basic Requirements

CRE Loaded 6.4 is designed to run on a so – called LAMP server. This is an acronym which means the server is set up with the Linux Operating system (L), the Apache web server (A), a MYSQL database, (M) and it can run PHP code. (P) The following versions of these components will be required for the proper running of CRE Loaded:

- The Linux Operating System
- The Apache Web Server version 1.3 or greater, with mod_ssl.
- MySQL database version 5.0.12 or greater.
- PHP 5.2. or greater
- Secure Sockets Layer (SSL) Certificate.

NOTE. If you want to follow the RapidPCI™ process, you must also have an SSL Certificate installed by your host. You will need to enable this during the install process.

These components must be compiled in:

- MySQL support
- PCRE support
- ZLIB support
- cURL support
- GD support - recommend the bundled GD library
- ICONV support
- EXIF support - optional, but required for full functionality
- FTP support - optional, but required for full functionality

The follow configuration settings can be set in the php.ini, httpd.conf or in the .htaccess, but they must be set as:

- Register_globals can be on or off, recommended setting is off
- safe_mode - must be off
- session.auto_start - must be off
- magic_quotes - must be off
- file_uploads - must be on
- allow_url_fopen - must be on
- allow_url_include – recommended setting is off

Do we support any other types of servers?

Officially, we do not support any other servers or configurations. However, there are reports of successful CRE Loaded installations on WAMP servers. This is a server running the Windows operating system with Apache Web Server, MySQL and PHP.

Upgrading Software

If you are upgrading to 6.4 from a previous version of CRE Loaded, note that you will require a new empty MYSQL database set up on your server to copy across your data. This can be arranged via your host. Please make a note of the path to this new database as you will need this during the upgrade process. Installation instructions for Upgrading are contained after the instructions for a new store install.

Merchant Accounts.

If you want your customers to pay for goods in your online store by credit card, you will need a Merchant Account to process your transactions. As we indicated earlier in this document, if you take credit cards in your store, your merchant bank and the major credit card companies will require you to be compliant with the Payment Card Industry Data Security Standards. (PCI – DSS).

The fastest and easiest way for you to become PCI Compliant is to utilize our RapidPCI™ process. An essential part of using this process is that you must connect your Merchant Account to the CRE Secure Payment system. To do this, you can either use the links on the last page of the installer or upgrader as shown in the instructions below. Or, you can also go here to [connect your existing Merchant Account](#). CRE will then help you with the rest.

If you do not have a Merchant Account, again you will find links at the end of the installer or you can go here to [apply for a merchant account](#).

Note that if you are starting fresh and you have never had a Merchant Account before, it may take a few days for the bank to set up your account. This is standard for all merchant accounts and you will be subject to a credit check in this process. Instructions on the complete process can be found on www.cresecure.com

Remember, if you want to use the RapidPCI™ process, you must connect your Merchant Account to the CRE Secure Payments system, otherwise the RapidPCI™ process will not work.