



WooCommerce – Build and Configuration

ClearAccept Ltd

Version 12.0

June 2026

Confidential

ClearAccept Ltd

Registered Company No. 12334838

clearaccept.com

107 Cheapside, London, EC2V 6DN

Future-proof your payments™

ClearAccept Ltd is authorised and regulated by the Financial Conduct Authority under the Payment Service Regulations 2017 (FRN 926372) for the provision of payment services.

CONTENTS

1.1	Manual Build/Deployment.....	3
1.2	Auto Build/Deployment	3
1.3	Configuration.....	3
1.4	Compatibility.....	3
1.5	In Scope Payment Features	4
1.6	Out of scope features.....	4
1.7	Structure.....	5
1.8	Core Components.....	5
1.9	Appendix	6
1.9.1	WordFence compatibility guide for ClearAccept payments plugin	6
1.9.2	Default WooCommerce email behaviour	8
1.9.3	Bug fixes and technical changes	9

ClearAccept Ltd

Registered Company No. 12334838

clearaccept.com

107 Cheapside, London, EC2V 6DN

ClearAccept Ltd is authorised and regulated by the Financial Conduct Authority under the Payment Service Regulations 2017 (FRN 926372) for the provision of payment services.

Document Control			
Owner Title		Creation Date	Last Review Date
Head of Product Delivery		Aug 2022	Nov 2023
Document Change History			
Version	Date	Author	Changes
1.0	Aug 2022	Yasmine Aslam	Initial Draft
3.0	Nov 2023	Yasmine Aslam	V2.1.0 of ClearAccept plugin linked Feature scope clarification V2.1.0 now includes Apple Pay in addition to Amex, Mastercard and Visa support
4.0	Mar 2024	Yasmine Aslam	Bug fix for mandatory fields not recognised when Apple Pay used to checkout
5.0	Apr 2024	Yasmine Aslam	Bug fix to ensure correct credentials used in the correct environment.
6.0	Apr 2024	Yasmine Aslam	Added ability to enable \ disable ClearAccept as a payment solution within the Plugin
7.0	May 2024	Yasmine Aslam	Improvements re Apple Pay enablement
8.0	Sept 2024	Yasmine Aslam	Clarification of in scope ClearAccept features
9.0	Feb 2025	Yasmine Aslam	V2.2.3 of the ClearAccept plugin linked Updated compatibility and in scope features. New Structure and Component section added. Overall, the Plugin includes various bug fixes, improvements and enhancements – see Appendix.
10.0	Mar 2025	Yasmine Aslam	Clarification that HPOS is compatible with V2.2.3 of the ClearAccept plugin
11.0	May 2025	Yasmine Aslam	V2.2.4 - Apple Pay now part of the new plugin
12.0	June 2026	Yasmine Aslam	V2.2.5 – Support of Apple Pay in Block check out, various bug fixes and technical refactoring. Clarification on default email behaviour plus compatibility with WordFence

ClearAccept Ltd

Registered Company No. 12334838

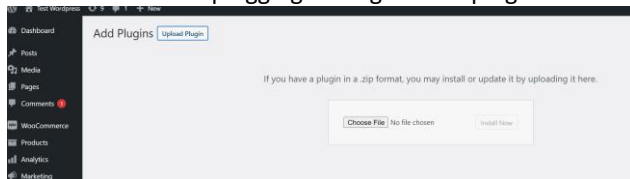
clearaccept.com

107 Cheapside, London, EC2V 6DN

ClearAccept Ltd is authorised and regulated by the Financial Conduct Authority under the Payment Service Regulations 2017 (FRN 926372) for the provision of payment services.

1.1 MANUAL BUILD/DEPLOYMENT

The plug in can be deployed by zipping the directory “woocommerce-gateway-clearaccept-payments” and uploading it via the WordPress plugging manager. The plugin file can be found at the link in section 1.2 of this document.



Alternatively, the directory can be uploaded to the following directory: [site root]/wp-content/plugins/

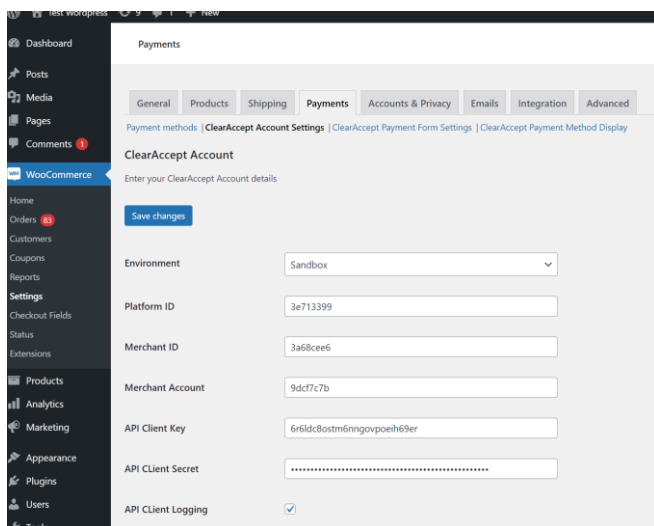
1.2 AUTO BUILD/DEPLOYMENT

Details of the auto build process can be found here:

https://dev.azure.com/ClearAccept/ClearAccept%20Public/_git/woocommerce-plugin?version=GBmaster

1.3 CONFIGURATION

- 1) The plug in is configured via the plugin management UI.



- 2) The plugin currently uses default settings for consumer facing emails. This means that a consumer won't receive an email if their payment is declined

1.4 COMPATIBILITY

The plugin is compatible with:

WordPress: v5.6 up to v6.8.2

WooCommerce: v6.00 up to v10.1.2

PHP: v7.4 up to v8.2.27

cURL must be installed on your server.

This plugin is not currently compatible with WordPress Plugin WordFence – see Appendix

ClearAccept Ltd

Registered Company No. 12334838

clearaccept.com

107 Cheapside, London, EC2V 6DN

ClearAccept Ltd is authorised and regulated by the Financial Conduct Authority under the Payment Service Regulations 2017 (FRN 926372) for the provision of payment services.

1.5 IN SCOPE PAYMENT FEATURES

1. Configuration of ClearAccept credentials within Plugin
 - a. Merchant and Merchant Account IDs that identify Merchant within ClearAccept
 - b. Platform IDs that identify Platform within ClearAccept
2. Integration to ClearAccept Hosted Fields for:
 - a. Payments – single step auth and capture
 - b. 3D Secure\Customer authentication
 - c. Save a card with a payment
 - d. Pay with a saved card (hosted field for CVV)
 - e. Refund via Woo back office
 - f. Support for Apple Pay
 - g. Process GBP and EUR transactions
 - h. Ability to retrieve Payment data on demand to populate a confirmation page or as recovery mechanism eg if customer does not complete checkout
 - i. Ability to send Woo transaction ID to ClearAccept Gateway and save ClearAccept Gateway transaction ID with Woo for reconciliation purposes
 - j. Basic configurability of Hosted Field UI within Plugin. Vanilla UI by default.
 - k. Support for Woo “Classic” checkout and “Block” checkout
 - l. Compatibility with High Performance Order Storage

The plugin is configured with the default WooCommerce emails both for the content and which emails are sent under what circumstances. For example, when a payment is declined, the default email and content sent to the customer will be the “Order on hold” email – see Appendix

1.6 OUT OF SCOPE FEATURES

The following features are currently not supported by the plugin:

- Two step payment processing i.e. Customer pays on shipping
- Merchant Initiated Transactions
- Recurring payments

1.7 STRUCTURE

```
woocommerce-gateway-clearaccept-payments/  
├── assets/  
│   ├── css/  
│   │   └── ClearAccept_Payments.css  
│   ├── icon/  
│   │   ├── ae.png (American Express)  
│   │   ├── mc.png (Mastercard)  
│   │   └── vi.png (Visa)  
│   └── js/  
│       ├── apple-pay.js  
│       ├── ClearAccept_Payments.js  
│       ├── clearaccept-admin-custom.js  
│       └── wc_clearaccept-block.js (Foundation for future Blocks support)  
├── includes/  
│   ├── class-clearaccept-payment-method.php (Foundation for future Blocks support)  
│   ├── ClearAccept.class.php  
│   ├── constants.php  
│   ├── EnableApplePayFacade.class.php  
│   ├── payment_form.php  
│   ├── settings_fields.php  
│   ├── wc_clearaccept_applepay_gateway.php  
│   └── wc_clearaccept_gateway.php  
└── woocommerce-gateway-clearaccept-payments.php
```

1.8 CORE COMPONENTS

1. `woocommerce-gateway-clearaccept-payments.php`: Main plugin file that initializes the plugin and declares WooCommerce compatibility
2. `ClearAccept.class.php`: Core payment processing logic and API interactions with ClearAccept services
3. `wc_clearaccept_gateway.php`: WooCommerce payment gateway integration for standard card payments
4. `wc_clearaccept_applepay_gateway.php`: WooCommerce payment gateway integration for Apple Pay
5. `EnableApplePayFacade.class.php`: Helper class for Apple Pay configuration and setup
6. `settings_fields.php`: Admin configuration options for the payment gateway
7. `payment_form.php`: Payment form template used in the checkout process

ClearAccept Ltd

Registered Company No. 12334838

clearaccept.com

107 Cheapside, London, EC2V 6DN

ClearAccept Ltd is authorised and regulated by the Financial Conduct Authority under the Payment Service Regulations 2017 (FRN 926372) for the provision of payment services.

1.9 APPENDIX

1.9.1 WordFence compatibility guide for ClearAccept payments plugin

1.9.1.1 *What this guide covers*

If you're running WordFence on your WordPress site and experiencing issues with ClearAccept payments (failed transactions, blocked payment forms, or broken checkout), this guide will help you configure WordFence to work properly with our plugin.

1.9.1.2 *How WordFence can interfere with payments*

WordFence is a security plugin that monitors and blocks suspicious activity. Unfortunately, it sometimes gets a bit overzealous and blocks legitimate payment processing. Here's what typically happens:

- AJAX request blocking - Our plugin makes several background requests to process payments. WordFence might see these rapid-fire requests as suspicious and block them.
- Rate limiting issues - Payment processing involves multiple quick API calls, especially during 3D Secure authentication or when customers switch between saved cards.
- External script blocking - We load payment form components from ClearAccept's secure domains (clearaccept.com, clearaccept.systems) and Apple Pay scripts from Apple's CDN. WordFence sometimes blocks these.
- File scanning false positives - Our JavaScript files contain payment processing code that might trigger WordFence's malware scanner.

1.9.1.3 *Fixing the configuration*

1.9.1.3.1 *Allow our AJAX endpoints*

1. Go to Wordfence → Firewall → Rate Limiting
2. Find the Whitelist section
3. Add these action names (one per line):
clearaccept_update_card
clearaccept_save_card
clearaccept_retry_payment
clearaccept_get_saved_cards
clearaccept_create_payment_request
clearaccept_get_real_token
clearaccept_enable_applepay

This tells WordFence these specific requests are always allowed.

1.9.1.3.2 *Whitelist our URLs*

1. Go to Firewall → Advanced Firewall Options
2. Find Whitelisted URLs
3. Add these patterns:
/wp-admin/admin-ajax.php?action=clearaccept_update_card
/wp-admin/admin-ajax.php?action=clearaccept_save_card
/wp-admin/admin-ajax.php?action=clearaccept_retry_payment
/wp-admin/admin-ajax.php?action=clearaccept_get_saved_cards

ClearAccept Ltd

Registered Company No. 12334838

clearaccept.com

107 Cheapside, London, EC2V 6DN

ClearAccept Ltd is authorised and regulated by the Financial Conduct Authority under the Payment Service Regulations 2017 (FRN 926372) for the provision of payment services.

```
/wp-admin/admin-ajax.php?action=clearaccept_create_payment_request  
/wp-admin/admin-ajax.php?action=clearaccept_get_real_token  
/wp-admin/admin-ajax.php?action=clearaccept_enable_applepay
```

1.9.1.3.3 Allow external payment scripts

If WordFence manages your content security policy:

1. Go to Firewall → Advanced Firewall Options
2. Update your CSP to include
script-src 'self' 'unsafe-inline' *.clearaccept.systems *.clearaccept.com applepay.cdn-apple.com;
connect-src 'self' *.clearaccept.systems *.clearaccept.com;

1.9.1.3.4 Stop scanning our plugin files

1. Go to Scan → Scan Options
2. Add these paths to Excluded from scans:
wp-content/plugins/woocommerce-gateway-clearaccept-payments/assets/
wp-content/plugins/woocommerce-gateway-clearaccept-payments/includes/

This prevents WordFence from flagging our payment processing code as suspicious.

1.9.1.4 Finding and fixing blocked requests

1.9.1.4.1 Check what's being blocked

1. Go to Tools → Live Traffic
2. Look for blocked requests containing "clearaccept"
3. For each blocked request, click Whitelist to allow it

1.9.1.4.2 Use learning mode first

If you're not sure what to whitelist:

1. Go to Firewall → All Firewall Options
2. Set firewall to Learning Mode
3. Process a few test payments
4. After 24 hours, check what was learned and whitelist legitimate traffic
5. Switch back to Enabled and Protecting

1.9.1.5 Testing your changes

After making these changes, test:

- Card checkout
- Saved payment methods (if you have returning customers)
- Apple Pay (if enabled)
- 3D Secure authentication flows

Try a few transactions in your sandbox/test environment before going live.

1.9.1.6 Quick troubleshooting

- Payment form won't load - Usually external script blocking. Check the CSP settings above.

ClearAccept Ltd

Registered Company No. 12334838

clearaccept.com

107 Cheapside, London, EC2V 6DN

ClearAccept Ltd is authorised and regulated by the Financial Conduct Authority under the Payment Service Regulations 2017 (FRN 926372) for the provision of payment services.

- "Payment failed" with no clear reason - Probably AJAX blocking. Make sure you've whitelisted all our endpoints.
- Apple Pay button missing - Apple's CDN is blocked. Add applepay.cdn-apple.com to your allowed domains.
- Intermittent failures - Rate limiting is kicking in. The whitelist entries should fix this.

1.9.1.7 *Still having problems?*

If payments are still failing after these changes:

1. Temporarily disable WordFence firewall (not the whole plugin, just the firewall)
2. Test payments - if they work, you know it's a WordFence config issue
3. Re-enable the firewall and double-check your whitelist entries
4. Check WordPress debug logs (/wp-content/debug.log) for specific error messages

1.9.1.8 *What not to do*

- Don't disable WordFence completely just to fix payment issues. The configurations above should solve the problems while keeping your site secure.
- Don't add overly broad whitelist rules like *clearaccept* or admin-ajax.php - be specific with the action names we've provided.

1.9.1.9 *Need help?*

If you're still stuck after trying these steps, send us:

- Your WordFence activity log (filtered for "clearaccept")
- Any JavaScript console errors during checkout
- WordPress debug log entries related to payments

We can usually spot the issue quickly with this information.

1.9.2 Default WooCommerce email behaviour

ClearAccept uses WooCommerce's default email configuration, both for the content of the emails and for which emails are sent under what circumstances. The standard WooCommerce notifications are described below.

1.9.2.1 *Admin emails*

- New order – sent to the store admin when a new order is placed.
- Cancelled order – sent to the admin when an order is cancelled.
- Failed order – sent to the admin when payment fails.

1.9.2.2 *Customer emails*

- Order on-hold – sent to the customer when the order is awaiting payment or review.
- Processing order – sent to the customer after successful payment (order is being prepared).
- Completed order – sent to the customer when the order is marked completed (usually shipped).
- Refunded order – sent to the customer when a refund (full or partial) is issued.
- Customer invoice / order details – can be sent manually to the customer; includes order details and, if unpaid, a payment link.
- Customer note – sent to the customer when you add a customer-visible note to the order.

ClearAccept Ltd

Registered Company No. 12334838

clearaccept.com

107 Cheapside, London, EC2V 6DN

ClearAccept Ltd is authorised and regulated by the Financial Conduct Authority under the Payment Service Regulations 2017 (FRN 926372) for the provision of payment services.

- Customer new account – sent to the customer when an account is created.
- Customer reset password – sent to the customer for password resets.

1.9.2.3 *How it works*

- Emails are triggered by order status changes (e.g. pending → processing → completed).
- You can enable or disable emails, change recipients, and edit subjects and headers under WooCommerce → Settings → Emails.

1.9.3 Bug fixes and technical changes

The following bug fixes and technical changes are included in the V2.2.5 release of the ClearAccept plugin.

1.9.3.1 *Bug fixes*

- #133927 – the checkout form is now validated before triggering Apple Pay; if the form contains errors, Apple Pay is blocked and validation messages are shown.
- #133926 – the processingRef.current flag is now reset immediately on validation failure, preventing the payment button from getting stuck.
- Apple Pay Blocks – improved Apple Pay availability detection (ApplePaySession.canMakePayments()) and proper handling of T&C validation errors (scroll to first error and clear errors from the WooCommerce Blocks store).
- Block checkout – improved CVV validation error messaging and state reset on retry.
- Cart not emptied on thank-you page – added a safety net to empty the cart after a successful order when paying with a saved card in classic checkout.
- CSS – added a height: auto !important fix for .wc-block-components-form.

1.9.3.2 *Technical changes*

- Refactored class-clearaccept-payment-method.php for Blocks API compatibility.
- Refactored wc_clearaccept_applepay_gateway.php.
- Dev dependency updates: phpstan/phpstan → v2.1.30–v2.1.32, szepeviktork/phpstan-wordpress → v2.0.2–v2.0.3.

ClearAccept Ltd

Registered Company No. 12334838

clearaccept.com

107 Cheapside, London, EC2V 6DN

ClearAccept Ltd is authorised and regulated by the Financial Conduct Authority under the Payment Service Regulations 2017 (FRN 926372) for the provision of payment services.