

I only get sound in stereo from the optical output

Unless used to transmit AC-3 encoded signals (such as when reading DVD using Power DVD for example), the digital output will only transmit a standard PCM stereo signal, namely the same one sent to the FRONT analog output. It is then the job of your decoder, using Dolby Surround or similar process, to create a virtual surround environment by sending a signal to all the speakers.

Likewise, the speaker configuration and test only applies to the analog output of the card.