

Manual

Extension for Shop System Gambio 2.3

Version 1.1.21 | 31. May 2019

Content

1	Introduction	3
2	Installation	3
2.1	Installation via zip file provided by VR pay eCommerce	3
3	Configuration	4
3.1	Basic configuration	4
3.2	Configuration of payment methods	4
3.3	Additional configuration options for cards, paydirekt and SEPA	4
3.4	Direct Debit (SEPA)	5
3.4.1	How to configure Direct Debit (SEPA)	5
3.4.2	How to configure Direct Debit (SEPA) Recurring	5
3.4.3	Enable Direct Debit (SEPA) in shipping method configuration	6
3.4.4	How to pay using Direct Debit (SEPA)	6
3.5	easyCredit	7
3.5.1	How to configure easyCredit	7
3.5.2	How to pay using easyCredit	7
4	Usage	8
4.1	Order status	8
4.2	Manual posting of pre-authorized amounts	8
4.3	Cancellations and credits	8
5	Plugin-Features	8
5.1	Easy Checkout	8
5.2	Manual Recurring / Reorder	9
5.3	Visa Merchant location disclosure	9
6	Miscellaneous	9
6.1	Error Analysis	9
6.2	Installation	10
6.3	Configuration	10
7	Version Tracker	10

1 Introduction

Many online shops use one of the leading shop systems. For them, VR pay eCommerce offers ready-to-use extensions which make integration much easier. Unless special requirements have to be mapped, these extensions suffice to use the services of VR pay eCommerce.

The present extension for the shop system Gambio supports the following payment methods:

- Cards (Visa, MasterCard, AMEX, JCB, Diners)
- Direct Debit
- EasyCredit
- PayPal
- SOFORT Banking
- Giropay
- PayDirekt

The extension is optimized for:

- Gambio 2.3.3.1

The following chapters explain:

- how to install the extension,
- which configuration possibilities exist,
- how to use the extension and
- which further items have to be observed.

2 Installation

The extension is installed via a zip file.

2.1 Installation via zip file provided by VR pay eCommerce

After successful download of the zip file, the extension is installed as follows:

- Decompress zip file (into a temporary directory).
- Adapt the decompressed files and directories according to the current status of the Gambio installation group and user access rights.
- Copy content of the directory “src” into the Gambio main directory, thus overwriting the previous files/directories.
- Delete complete Gambio cache under menu “Configuration” → “Toolbox” → “Clear cache”.
- Log out from the back-office area of your Gambio shop and log in again to update the rights management for the back-office user.

3 Configuration

3.1 Basic configuration

The payment methods are activated in the back-office area, under “Modules” “Payment Systems”. Each available payment method is shown under “installed payment methods” and presented as a separate bar.

PAYMENT MODULES	
MODULES (MODULENAME)	SORT ORDER
Installed payment methods	
Klarna Installments (vrpayecommerce_klarnainst)	
PayPal (vrpayecommerce_paypal)	
VR pay eCommerce General Settings (vrpayecommerce_agenral)	
Direct Debit (vrpayecommerce_dd)	
SOFORT Banking (vrpayecommerce_sofort)	
Direct Debit (vrpayecommerce_dd_saved)	
Credit Card (vrpayecommerce_cards_saved)	
Credit Card (vrpayecommerce_cards)	
Klarna Invoice (vrpayecommerce_klarnainv)	
PayPal (vrpayecommerce_paypal_saved)	

The information about „User-ID“, “Password“, “Recurring“, “Merchant Email“, “Merchant No” and “Shop URL” can be set in advance in the detail view of the “VR pay ecommerce General Settings” tab. Thus, the information will be “inherited” to the respective payment methods, which makes the repeated entry of this information unnecessary.

VR pay eCommerce General Settings

VR pay eCommerce General Settings
General settings for module VR pay eCommerce.

True

User-ID
Insert User-ID.

Password
Insert Password.

Recurring
Enabled Recurring.

True
 False

Merchant E-mail Address
Insert Merchant E-mail Address.

Merchant No. (VR Pay)
Your Customer ID from VR pay

Shop URL
Insert Shop URL.

3.2 Configuration of payment methods

In order to configure a payment method, the detail view of the chosen payment method must be opened via the “Edit” button. In the detail view, the following items can be configured:

- **Checkbox “Enable Cards Module”**: determines whether the payment method is active or inactive.
- **Checkbox “Server”**: determines whether transactions are processed via the TEST or LIVE server.
- **Drop-down list “Cards type”**: determines which cards types are available.

- **Field “Register Amount”**: If a stand-alone registration is performed, a minimum amount must be captured, so that the payment data for recurring is available. The amount will be credited immediately after execution. The merchant is able to set this amount in the recurring channels. We recommend 0.05 EUR.
- **Field “Entity-ID”**: determines the Entity-ID.
- **Drop-down list “Set Order Status for Accepted payment”**: defines which order status should be used for Accepted Payments.
- **Drop-down list “Set Order Status for Pre-Authorization”**: defines which order status should be used for Pre-Authorized Payments.
- **Check box “Multichannel”**: if activated, repeated recurring payment are handled by the alternative channel.
- **Drop-down list “Set Order Status for Refund”**: defines which order status should be used for Refund.
- **Field “Display Sort Order”**: determines the order in which the payment methods are shown in the order process; sequence is specified by numbering in ascending order beginning with “1”.

Direct Debit

Enable VR pay eCommerce Direct Debit Module
Please activate the module, if you want to accept Direct Debit transactions of VR pay eCommerce.

True
 False

Server
Choose the server for Direct Debit.

TEST
 LIVE

Transaction Mode
Select Transaction Mode for Cards.

Debit
 Pre-Authorization

Entity-ID
Insert the Entity-ID for Direct Debit.

Payment Zone
When a country is selected, this payment method will be enabled for that zone only.

Allowed Countries
Please enter the countries **individually** that should be allowed to use this module (e.g. US, UK (leave blank to allow all countries)).

Display Sort Order
Display sort order; the lowest value is displayed first.

3.3 Additional configuration options for cards and SEPA

For cards and SEPA transactions, there is an additional configuration option. The drop-down list “Transaction Mode” determines whether transactions are to be debited or only pre-authorized at first.

- **Pre-Authorization:** This mode means that the payment transaction is only reserved at first. After the merchant has confirmed the transaction manually, payment will be concluded successfully.
- **Debit:** In this mode, payment transactions are effected successfully at once and the transaction amount is debited against the customer’s card immediately.

3.3.1 How to configure Direct Debit (SEPA)

1. Open VR pay eCommerce configuration tab in admin page of Gambio.
2. Find the GENERAL SETTING configuration
3. User-ID field, User-ID used for your Direct Debit (SEPA) payment method.
4. Password field, Password used for your Direct Debit (SEPA) payment method.
5. Find the Direct Debit (SEPA) configuration (see Figure below)

6. Enabled field, set YES if you want to enable Direct Debit (SEPA) or set NO if you want to disable Direct Debit (SEPA).
7. Server field, if you use TEST, no real money will be charged, if you use LIVE, real money will be charged.

8. Transaction-mode field to set transaction mode that will be used.
9. Entity-ID field, Entity-ID used for your Direct Debit (SEPA) payment method.
10. Click Save Configuration button.

3.3.2 How to configure Direct Debit (SEPA) Recurring

Recurring is used for storing a user card information. If recurring is activated/enabled, the user/customer will no longer need to re-type all the card details that was entered for the first transaction. The user/customer can now just select on which of the stored user/customer card details will be used for the next transactions.

The following are the steps to configure Direct Debit (SEPA) Recurring:

1. Open VR pay eCommerce configure page in admin page of Gambio.
2. Find the GENERAL SETTING configuration
3. User-ID field, User-ID used for your Direct Debit (SEPA) Recurring payment method.
4. Password field, Password used for your Direct Debit (SEPA) Recurring payment method.
5. Find the Direct Debit (SEPA) (RECURRING) configuration (see Figure below).

6. Enabled field, set YES if you want to enable Direct Debit (SEPA) Recurring or set NO if you want to disable Direct Debit (SEPA) Recurring.
7. Server field, if you use TEST, no real money will be charged, if you use LIVE, real money will be charged.
8. Transaction-mode field to set transaction mode that will be used.
9. Entity-ID field, Entity-ID used for your Direct Debit (SEPA) Recurring payment method.
10. Click Save Configuration button.

3.3.3 How to pay using Direct Debit (SEPA)

1. Select Direct Debit (SEPA) payment method by clicking Direct Debit (SEPA) logo like Figure below. After that click Order with Obligation To pay button



2. You will see Direct Debit (SEPA) payment widget (see Figure below).

THIS IS A TEST. NO REAL MONEY WILL BE TRANSFERED

Country:

Account holder:

IBAN or account number:

BIC or bank code:

3. Account holder field, Account holder used for your Direct Debit (SEPA) payment method.
4. IBAN or account number field, IBAN or account number used for your Direct Debit (SEPA) payment method.
5. BIC or bank code field, BIC or bank code used for your Direct Debit (SEPA) payment method.
6. Click Pay Now button then you will be redirected to Direct Debit (SEPA) page (see Figure below).

Merchant Information

Name and Address: CardProcess Test GmbH
 Creditor-ID: DE98ZZZ09999999999
 Mandate Reference: MARKDEF1100-20170322-015000146

SEPA Direct Debit Mandate (with reduced direct debit pre-notification period)
 By signing this mandate form, I authorize CardProcess Test GmbH to send an instruction to my bank to debit my account and my bank to debit my account in accordance with the instruction from CardProcess Test GmbH.
 As part of my rights, I am entitled to a refund from my bank under the terms and conditions of my agreement with my bank. A refund must be claimed within 8 weeks starting from the date on which my account was debited.
 I further agree to the reduced direct debit pre-notification period of 1 calendar day.

Name of debtor:

Street name and number:

Country, Postal code and City: DE 99438 Bad Berka

Bank:

IBAN:

Date, City in which you are signing: 2017-03-22 Bad Berka

I confirm to be authorized for the aforementioned account to sign a mandate.
 I agree to the reduced direct debit pre-notification period of 1 calendar day.
 I certify that the mandate information provided is complete and accurate.

7. Bank field should be set name of Bank that used.
8. Check the three statements which marked by red rectangle (see Figure above) if you agree.
9. Click Sign mandate and pay button then you will be redirected to the next page (see Figure below).

Pre-Notification

The amount of 30.94 EUR will be collected from the following bank account on 2017-03-23

Bank: TEST
 IBAN: DE2310000001234567890
 Creditor-ID: DE98ZZZ09999999999
 Mandate Reference: MARKDEF1100-20170322-015000146

Receipt

Name and Address: CardProcess Test GmbH
 Creditor-ID: DE98ZZZ09999999999
 Name and Address (Customer): Plugin sales, Kellnersbergstraße 8
 Bank: TEST
 IBAN: DE2310000001234567890
 Your Reference: 170322164
 Amount: 30.94 EUR

10. Click Continue button then Direct Debit (SEPA) payment is finish.

3.4 easyCredit

3.4.1 How to configure easyCredit

1. Open VR pay eCommerce configuration tab in admin page of Gambio.
2. Find easyCredit configuration (see Figure below)

Marked item

VR pay eCommerce - Easycredit

Select the VR pay eCommerce Easy Credit module
 True

Server
 TEST

Entity ID
 8a82941756d6aa240156da319dce0d ...

payment zone
 --None--

Permitted Countries

Set the order of payment determined

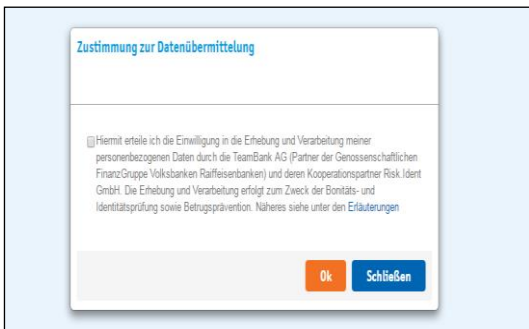
3. Enabled field, set YES if you want to enable easyCredit or set NO if you want to disable easyCredit.
4. Server field, if you use TEST, no real money will be charged, if you use LIVE, real money will be charged.
5. Entity-ID field, Entity-ID used for your easyCredit payment method
6. Click Save Configuration button.

3.4.2 How to pay using easyCredit

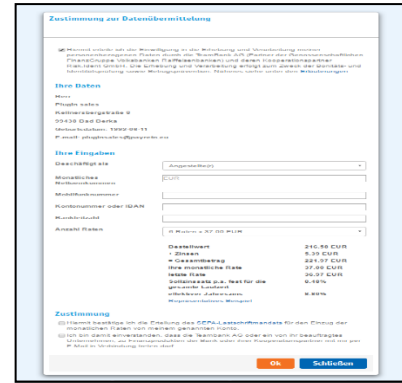
- Some notes you need to make sure before you pay using easyCredit :
 - ✓ Amount of order must be greater than EUR200 and lower than EUR3000
 - ✓ Duration between 6 and 36 months
 - ✓ Currency used must be EURO
 - ✓ It's mandatory to fill customer's date of birth
 - ✓ Customer's billing address must be equal to customer's shipping address.
 - ✓ It's mandatory to fill customer's gender



- Select easyCredit payment method by clicking easyCredit logo like Figure below. After that click Order with Obligation To pay button.
- You will be redirected to the first of Ratenkauf payment pages (see Figure below)



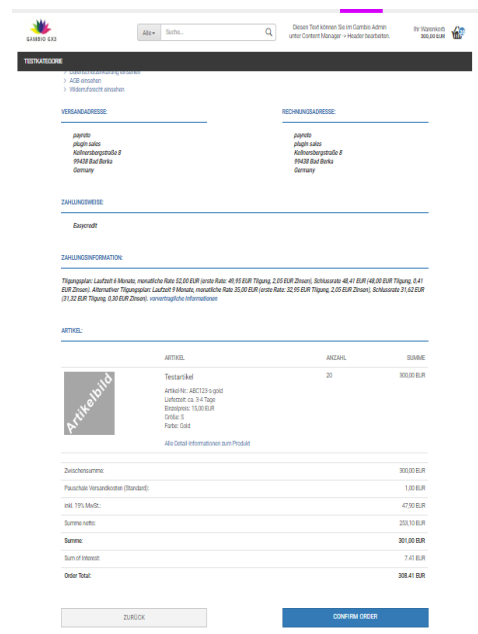
- Check easyCredit terms and conditions then click Ok button then you will be redirected to the next page.
- You must fill the mandatory fields (see Figure below).
- Check two statements in the Zustimmung agreement.
- Then click Ok button then you will be redirected to the next page of Ratenkauf payment pages. If want to cancel a payment, then click Schließen button.



- Click Bestätigen button (see Figure below) then you will be redirected to the confirmation page. If you want to cancel the payment, then click Stornieren button.



- Click "Confirm Order" button then easyCredit payment is finish. (Figure below)



4 Usage

After payment methods have been installed and activated successfully, they are displayed in the order process of the Gambio shop. Before using the module in live operation, detailed tests should be performed on a test system to ensure smooth processes.

4.1 Order status

The order status can be seen under “Customers” → “Orders”. The following two status messages are the most frequent ones:

- **“Payment Accepted”**: Order and payment were executed properly.
- **“Pre-Authorization of Payment”**: Final confirmation of the payment process is pending and must be triggered manually by the merchant.

4.2 Manual posting of pre-authorized amounts

If transactions are pre-authorized, the transaction amount is only reserved on the customer’s credit or debit card at first. In order to conclude the payment process, the transaction amount must be posted. This is done automatically as soon as the particular invoice is opened in the detailed view (“Customers” → “Orders”) and the status is changed to “Payment Accepted”.

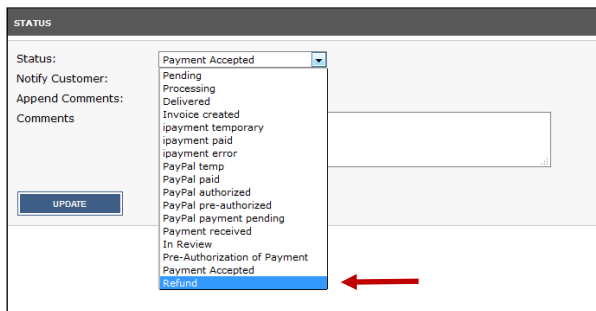
In order to complete the reservation the button “Update” must be clicked.

4.3 Cancellations and credits

If an order is credited or cancelled in the Gambio back-end, the payment transaction is not credited or cancelled automatically. This must be done separately in the VR pay eCommerce Backoffice area.

- The merchant is able to carry out refunds via the “Customers” → “Orders” tab. The respective invoice needs to be opened and the status needs to be changed to “Refund” in order to trigger the refund.

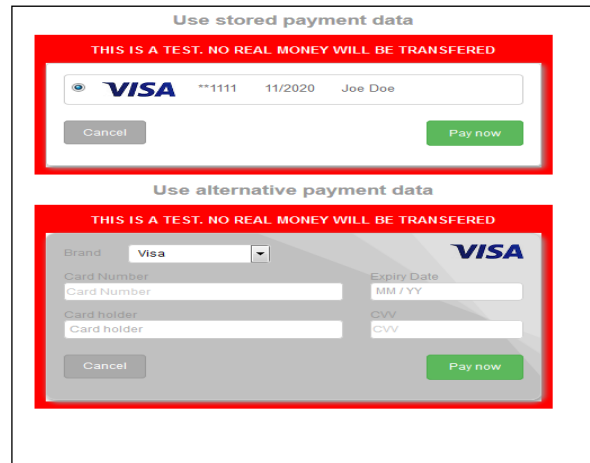
Finally, the merchant operates the “Update” button to create the credit.



5 Plugin-Features

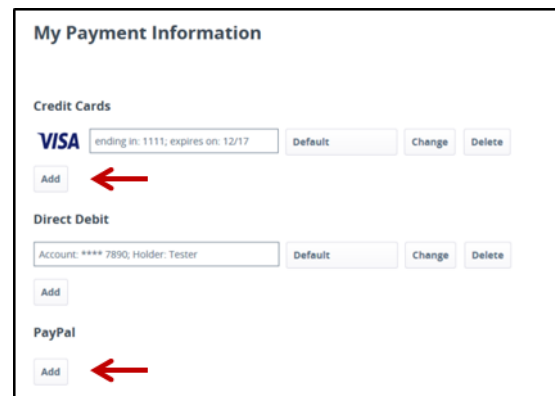
5.1 Easy Checkout

- The shopper can store card information / bank details and PayPal accounts in the checkout area for future shop visits
- Only after the order is placed, the user is prompted to store its data for further shop visits or to pay with already saved payment information.



Attention: Before processing the following steps, readme.txt instruction must be executed.

- Stored payment information are displayed at the shoppers account under „Your Account“→ “My Payment Information” and can be managed and complemented even without checking out in this area.



- The shopper is able to determine via the “Default” button in the “My Payment Information” area a credit card as a standard-card. This credit card is displayed as default option during the checkout.

Manual – Extension for Shop System Gambio 2.3

- Once created card information and bank details may be used for one-click checkouts (Recurring, no additional data entry required). For this purpose, the default payment methods are displayed in the checkout area - The shopper can view all stored payment options and select from them; Furthermore, the shopper is also able to add new data.

5.2 Manual Recurring / Reorder

- The merchant has the option to trigger and handle reorders by using registered payment data of a customer in the backend area via the tab “Customers” → “Customers”.

ACCOUNT	LAST NAME	FIRST NAME	CUSTOMER GROUP	VAT NO.	ACCOUNT CREATED
No	qmqwqw	qmqwqw	Guest (1)		11/06/2015
No	ben	ben	Guest (1)		11/06/2015
No	ja-jf-jf-jf	ja-jf-jf	Guest (1)		11/06/2015
No	Müller	Sandra	Guest (1)		11/06/2015
Yes	User	Test	New customer (2)		10/19/2015
Yes	Approved	Testperson-de	Admin (0)		

- The merchant selects at first the customer for whom an order shall be created, operates the “New Order” field on the right-hand side of the customer account area.
- At this point the admin needs to click the “Edit” button in the top right corner to add products to the cart. By following the steps: “Edit Products” → “Search” → “Close” the product is added to the “Customers” → “Customers” area. Finally, the merchant checks on the status and push the “UPDATE” button for a successful reorder.

Attention: For Reorder to be successful, the multichannel option for credit card must be activated within the payment method configuration (3.2).

5.3 Visa Merchant location disclosure

Since the release of Visa's merchant location disclosure compliance.

Upon payment, the Merchant's shop location is now displayed under the Credit Card payframe.

The field under the payframe is configurable via the shop plugin backend setting.

Note: This field is mandatory and should always have a value.

The entry in the backend would also be displayed in the CardProcess plugin administration interface for further monitoring.

- Note that the appearance of the field will differ per shop system.
- Field should be named as EN: “Merchant Location” or DE: “Firmensitz”
- Disclaimer EN: principal place of business (Company Name, Address including the Country)
- Disclaimer DE: Firmensitz lt. Handelsregister (Firmenname, Adresse inklusive Land)

Cardprocess will actively monitor the merchants who do not successfully comply with the changes implemented by Visa.

6 Miscellaneous

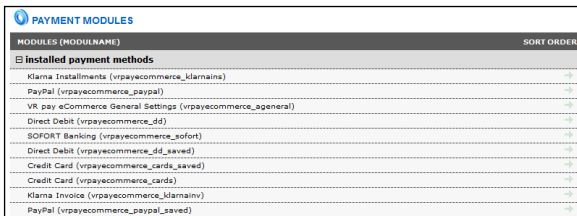
6.1 Error Analysis

Possibly, errors may occur when installing or configuring the module. The most common errors and their analyses are described in the following

Error	Solution approach
Customer transactions are not shown in the Online Administration Tool of VR pay eCommerce.	Check whether the data in the entry fields „User-ID“, “Password“, “Recurring“, “Merchant Email“, “Merchant No” and “Shop URL” are correct.
In the check-out of the online shop (front-end) no or not all payment methods are shown.	Check whether all payment methods are activated.
No purchases can be executed in the online shop although all payment methods are shown correctly in the checkout.	1. Check whether valid payment details (bank, cards, etc.) are used. 2. Check whether the server setting “LIVE” is activated. If the server is set to “TEST”, no transactions can be handled.
The sequence of the payment methods in the checkout is not correct.	Check whether the activated payment methods in the field “Display Sort Order” have a consecutive numbering in the desired order. This means, if there are seven active payment methods, the values “1” to “7” must be allocated under “Display Sort Order”.

6.2 Installation

In the Gambio back-end, the menu “Modules” → “Payment Systems” can be used to check whether the files were installed properly. Should the VR pay eCommerce module or the payment methods not be listed or be incomplete in the configuration menu, the files must be reinstalled.



PAYMENT MODULES	
MODULES (MODULNAME)	SORT ORDER
Installed payment methods	
Klarna Installments (vrpayecommerce_klarnainst)	→
PayPal (vrpayecommerce_paypal)	→
VR pay eCommerce General Settings (vrpayecommerce_ageneral)	→
Direct Debit (vrpayecommerce_dd)	→
SOFORT Banking (vrpayecommerce_sofort)	→
Direct Debit (vrpayecommerce_dd_saved)	→
Credit Card (vrpayecommerce_cards)	→
Credit Card (vrpayecommerce_cards_saved)	→
Klarna Invoice (vrpayecommerce_klarnainv)	→
PayPal (vrpayecommerce_paypal_saved)	→

6.3 Configuration

In the VR pay eCommerce back-end, the detailed configuration of the individual payment methods and payment settings can be checked via the menu “Modules” → “Payment Systems”.

7 Version Tracker

For providing the best service to you, to inform you about newer versions of the plugin and also about security issues, VR pay is gathering some basic and technical information from the shop system as listed below. The information will under no circumstances be used for marketing and/or advertising purposes. VR pay is also not gathering information underlying German Federal Data Protection Act regarding personal data (§ 3 Abs. 1 BDSG).

If you don't want to provide VR pay with this information you may deactivate the tracker when installing the plugin. Please do so under the general settings.

Once the plugin is installed, it regularly sends the following information to a secure and dedicated database of VR pay.

- Merchant id entered at the plugin
- E-mail-address entered at the plugin configuration
- URL of the shop system entered at the plugin configuration
- External IP-address of the shop system
- Shop system
- Shop version
- Plugin version
- Plugin mode (test/live)
- Date and time