

MANUAL

Extension for Shop System Magento

Version 1.2.40 | 15th February 2019

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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 Magento Community Edition supports the following payment methods:

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

The extension is optimized for:

- Magento Community Edition 1.7.0.2 – 1.9.4.0

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 Magento installation group and user access rights.
- Copy content of the directory "src" into the Magento main directory, thus over-writing the previous files/directories.
- Delete complete Magento cache under menu "System" > "Cache Management".
- Log out from the back office area of your Magento shop and log in again to update the rights management for the back-office user.

3 Configuration

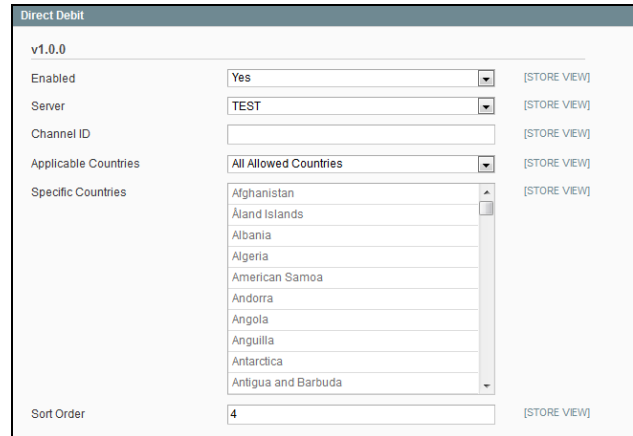
3.1 Basic configuration

The individual payment methods can be configured in the back-office area under "System" > "Configuration" > "VR pay eCommerce". Each payment method is presented as a separate bar.

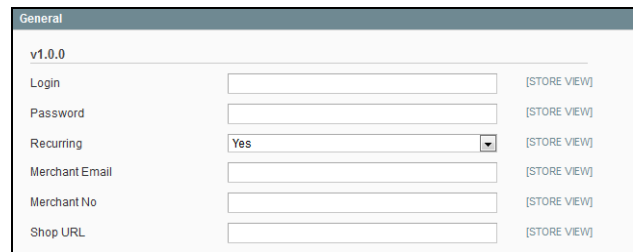
3.2 Configuration of payment methods

In order to configure a payment method, the detail view must be opened at first by clicking the arrow symbol at the right edge. In the detail view, the following items can be configured:

- **Drop-down list "Enabled"**: determines whether the payment method is active or inactive.
- **Drop-down list "Server"**: determines whether transactions are processed via the TEST or LIVE server.
- **Drop-down list "Card types"**: determines which card types are available.
- **Field "Amount for Registration"**: 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.
- **Drop-down list "Multichannel"**: if activated, repeated recurring payment are handled by the alternative channel.
- **Field "Entity-ID"**: determines the Entity-ID.
- **Drop-down list "Applicable Countries"**: determines whether transactions from all countries or only transactions from certain countries are admitted.
- **List "Specific Countries"**: defines which countries are admitted, if the option was chosen in the drop-down list; multiple selection of countries is possible by pressing and holding down the **Ctrl** key.
- **Field "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".

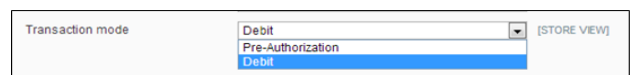


The information about "Log in", "Merchant Email", "Merchant No", "Shop URL" and "Password" can be set in advance in the detail view of the "general" tab. Thus, the information will be "inherited" to the respective payment methods, which makes the repeated entry of this information unnecessary.



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 Magento.
2. Find the GENERAL SETTING configuration (see Figure below)

VR pay eCommerce

General

V1.0.02

User ID [STORE VIEW]

password [STORE VIEW]

Recurring [STORE VIEW]

Dealer e-mail address [STORE VIEW]

Merchant number (VR Pay) [STORE VIEW]
▲ Your customer number / dealer number at VR pay

Shop URL [STORE VIEW]

About Proxy? [STORE VIEW]

Proxy URL [STORE VIEW]

Proxy port [STORE VIEW]

Version tracker [STORE VIEW]
▲ When enabled, you can use your IP, email address, etc with Cardprocess.

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)

Direct debit

V1.0.02

Activated [STORE VIEW]

server [STORE VIEW]

Transaction mode [STORE VIEW]

Entity ID [STORE VIEW]

Permitted countries [STORE VIEW]

Certain countries [STORE VIEW]
Aland Islands
Albania
Algeria
American Oceania
American Samoa
American Virgin Islands
Andorra
Angola
Anguilla

sequence [STORE VIEW]

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, real money will not be charged, if you use LIVE, real money will be charged.

8. Transaction-mode field to set transaction mode that will 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 Magento.
2. Find the GENERAL SETTING configuration (see Figure below)

VR pay eCommerce

General

V1.0.02

User ID [STORE VIEW]

password [STORE VIEW]

Recurring [STORE VIEW]

Dealer e-mail address [STORE VIEW]

Merchant number (VR Pay) [STORE VIEW]
▲ Your customer number / dealer number at VR pay

Shop URL [STORE VIEW]

About Proxy? [STORE VIEW]

Proxy URL [STORE VIEW]

Proxy port [STORE VIEW]

Version tracker [STORE VIEW]
▲ When enabled, you can use your IP, email address, etc with Cardprocess.

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.

- Find the Direct Debit (SEPA) (RECURRING) configuration (see Figure below).

- 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.
- Server field, if you use TEST, real money will not be charged, if you use LIVE, real money will be charged.
- Transaction-mode field to set transaction mode that will be used.
- Entity-ID field, Entity-ID used for your Direct Debit (SEPA) Recurring payment method.
- Click Save Configuration button.

3.3.3 How to pay using Direct Debit (SEPA)

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



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

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

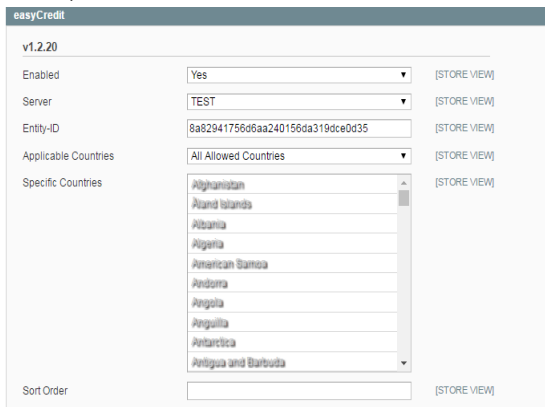
- Bank field should be set name of Bank that used.
- Check the three statements which marked by red rectangle (see Figure above) if you agree.
- Click Sign mandate and pay button then you will be redirected to the next page (see Figure below).

- 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 Magento.
2. Find easyCredit configuration (see Figure below)



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, real money will not 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

1. Some notes you need to make sure before you pay using easyCredit:
 - a. Amount of order must be greater than EUR200 and lower than EUR3000
 - b. Currency used must be EURO
 - c. Customer's date of birth is not empty
 - d. Customer's date of birth should be lower than today.
 - e. Customer's billing address should equal shipping address.
 - f. Gender is not empty
2. For testing purpose, you must set the address with the following address before you pay using easyCredit.

Example:

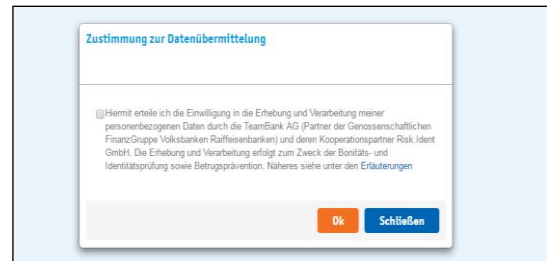
Address: Kellnersbergstraße 8

Zipcode: 99438

City: Bad Berka

Phone: +49891234567

3. Select easyCredit payment method by clicking



easyCredit logo like Figure below.. After that click Order With Obligation To pay button.

4. You will be redirected to the first of Ratenkauf payment pages (see Figure below)



5.
 6. Check easyCredit terms and conditions then click Ok button then you will be redirected to the next page.
 7. You must fill the mandatory fields (see Figure below).
 8. Check two statements in the Zustimmung agreement.
 9. 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.

Zustimmung zur Datenübermittlung

Hiermit erteile ich die Einwilligung in die Erhebung und Verarbeitung meiner personenbezogenen Daten durch die BamBank AG (Partner der Genossenschaftlichen FinanzGruppe Volksbanken Raiffeisenbanken) und deren Kooperationspartner Risk-Ident GmbH. Die Erhebung und Verarbeitung erfolgt zum Zweck der Bonitäts- und Identitätsprüfung sowie Betrugsprävention. Näheres siehe unter den Erläuterungen

Ihre Daten

Herr
 Plugin sales
 Kellnersbergstraße 8
 99438 Bad Berka
 Geburtsdatum: 1992-06-11
 E-Mail: plugin-sales@payreto.eu

Ihre Eingaben

Beschäftigt als:

Monatliches Nettoeinkommen:

Mobilfunknummer:

Kontonummer oder IBAN:

Bankleitzahl:

Anzahl Raten:

Bestellwert	216,58 EUR
+ Zinsen	5,39 EUR
= Gesamtbetrag	221,97 EUR
Ihre monatliche Rate	37,00 EUR
letzte Rate	36,97 EUR
Sollzinssatz p.a. fest für die gesamte Laufzeit	8,48%
effektiver Jahreszins	8,80%
Repräsentatives Beispiel	

Zustimmung

Hiermit bestätige ich die Erteilung des SEPA-Lastschriftmandats für den Einzug der monatlichen Raten von meinem genannten Konto.

Ich bin damit einverstanden, dass die BamBank AG oder ein von ihr beauftragtes Unternehmen, zu Finanzprodukten der Bank oder ihrer Kooperationspartner mit mir per E-Mail in Verbindung treten darf.

10. 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.

Ihr Ratenwunsch

Die Prüfung Ihrer Daten war erfolgreich. Sie können Ihren Ratenwunsch jetzt als Zahlungsart übernehmen

Herr
 Plugin sales
 Kellnersbergstraße 8
 99438 Bad Berka

Geburtsdatum: 1992-06-11

Mobilfunknummer: +491701623088

E-mail: plugin-sales@payreto.eu

Beschäftigt als: ANGESTELLTER

Monatliches Nettoeinkommen: 1500

Kontonummer oder IBAN: DE0670050000000022222

Anzahl Raten: 0 Raten x 37,00 EUR

Bestellwert	216,58 EUR
+ Zinsen	5,39 EUR
= Gesamtbetrag	221,97 EUR
Ihre monatliche Rate	37,00 EUR
letzte Rate	36,97 EUR
Sollzinssatz p.a. fest für die gesamte Laufzeit	8,48%
effektiver Jahreszins	8,80%

11. Click "Place Order" button then easyCredit payment is finish. (see Figure below)

Magento®

ACCOUNT CART (15)

SHOES CART DISC (5)

Search entire store here...

ORDER REVIEW

BILLING ADDRESS
 plugin sales
 Kellnersbergstraße 8
 Bad Berka, Baden-Württemberg, 99438
 Germany
 T: +49891234567

SHIPPING ADDRESS
 plugin sales
 Kellnersbergstraße 8
 Bad Berka, Baden-Württemberg, 99438
 Germany
 T: +49891234567

PAYMENT METHOD
easyCredit
 Tilgungsplan: Laufzeit 6 Monate, monatliche Rate 49,00 EUR (erste Rate: 47,06 EUR Tilgung, 1,94 EUR Zinsen), Schlussrate 47,04 EUR (46,64 EUR Tilgung, 0,40 EUR Zinsen). Alternativer Tilgungsplan: Laufzeit 9 Monate, monatliche Rate 33,00 EUR (erste Rate: 31,06 EUR Tilgung, 1,94 EUR Zinsen), Schlussrate 31,10 EUR (30,61 EUR Tilgung, 0,49 EUR Zinsen).
 Vorvertragliche Informationen zum Ratenkauf hier abrufen

SHIPPING METHOD
 Flat Rate - Fixed C75.00

PRODUCTS

PRODUCT	PRICE	QTY	SUBTOTAL
SHOES	€14.00	15	€210.00
		Subtotal	€210.00
		Shipping & Handling (Flat Rate - Fixed)	€75.00
		Grand Total	€285.00
		Sum of Interest	€7.04
		Order Total	€292.04

Forgot an item? Edit Your Cart

4 Usage

After payment methods have been installed and activated successfully, they are displayed in the order process of the Magento 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 "Sales" > "Orders". The following four status messages are the most frequent ones:

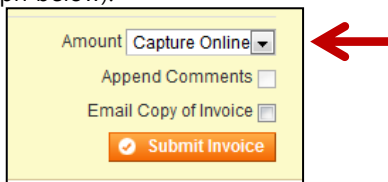
- **"Payment Accepted"**: Order and payment were executed properly.
- **"Pending Payment"**: Final confirmation of payment is pending.
- **"Canceled"**: Payment was not affected; therefore the order was canceled automatically.
- **"Pre-Authorization of Payment"**: Final confirmation of the payment process 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. Afterwards, the invoice needs to be generated by clicking the "Invoice" button in the Magento back-end.



In order to complete the reservation, the button "Submit Invoice" must be clicked. It should also be noted that the amount is set to "Capture Online" (as can be seen in the graph below).



4.3 Cancellations and credits

They are two ways to credit an order: offline and online. When an order is refunded offline, the status change will not be reflected in VR pay portal, but will only modify the status of the order in the shop system. If you wish to have the amount refunded to the client, please perform an online refund.

- The merchant is able to carry out refunds and partial refunds via the "Sales" > "Orders" tab. The respective invoice needs to be opened and the "credit memo" button needs to be pushed in order to access the refund or partial refund functionality.



Note: To perform a partial refund, you need to set the "Qty to Refund" to 0 and click "Update Qty". The "Adjustment Fee" field should not be used as it will not be taken in account within the reimbursed amount.

- Finally, the merchant operates the "Refund" button to create the credit and send the request to Cardprocess server.

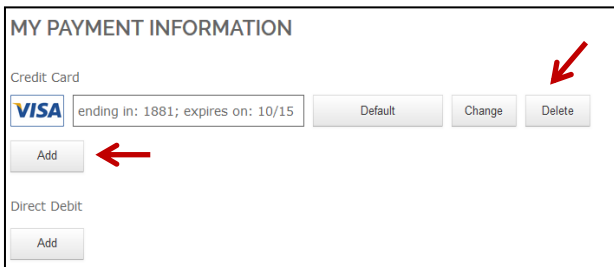
5 Plugin-Features

5.1 Easy Checkout

- The shopper is able to 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.

Stored payment information are displayed at the shoppers account under "My Account" > "My Payment Information" and can be managed and complemented even without checkout in this area.

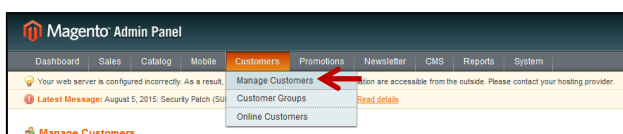


- The shopper is able to determine via the "Default"-button in the „My Payment Information“-area a credit card as a standard-card. This credit card is displayed as default option during the checkout.
- Once created card information and bank details may be used for one-click checkouts (Recurring, no additional 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 them for usage by pushing the "Change" button. Furthermore, the shopper is also able to add new data.



5.2 Manual Recurring / Reorder

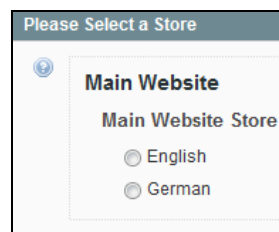
- The merchant has the option to trigger and handle reorders by using registered payment data of a customer in the backend area via the tab "Customers" > "Manage Customers".



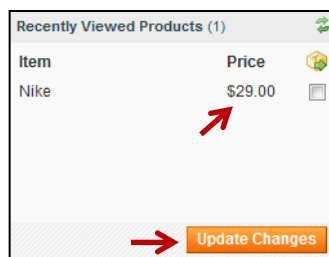
- The merchant selects at first the customer for whom an order shall be created, operates the "Edit" field and afterwards the "Create Order" button.



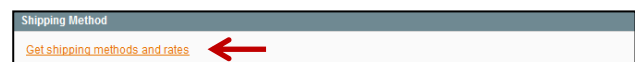
- At this point the merchant selects at first the language of the shop if the shop use multiple languages.



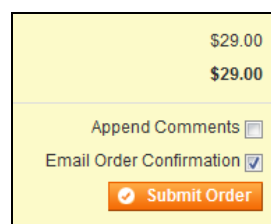
- By using the toolbar on the left hand side the merchant is able to add or remove items in the cart of the customer. The specifications will succeed via the "Update Changes" button.



- After that, the stored credit card data will be displayed under "Payment Method" and can be used to submit the order.
- Before completing the ordering process, yet the delivery method needs to be selected.



- Via the field „Submit Order“, the order will be placed.



- Alternatively, the merchant is able to select an existing order from a shopper via the tab "Sales" > "Orders" and trigger the reorder by pushing the "Reorder" button and follow the steps mentioned before.

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.

Zahlungsempfänger: Vrpay, Germany

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, Adress 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.

6.2 Installation

In the Magento back-end, the menu "System" > "Configuration" > "VR pay eCommerce" can be used to check whether the files were installed properly. Should not all payment methods be listed as shown below, the files must be reinstalled.

VR pay eCommerce
General
Credit Card (Recurring)
Credit Card
Direct Debit (Recurring)
Direct Debit
giropay
PayPal (Recurring)
PayPal
paydirekt
Online Bank Transfer.

Moreover, the "VR pay eCommerce" module must be listed under the tab "Advanced" > "Disable Modules Output". The setting "enable" must be selected. If the module is not listed, the files must be reinstalled.

Mage_Weee	Enable
Mage_Widget	Enable
Mage_Wishlist	Enable
Mage_XmlConnect	Enable
Phoenix_Moneybookers	Enable
Vrpayecommerce	Enable

6.1.2 Database

In addition, it must be checked whether the Magento data-base shows the following tables and statuses:

- Tables: "sales_order_status" and "sales_order_status_state"
- Statuses: "payment_accepted" and "payment_pa".

If the tables or files are not there, the installation failed, and the files must be reinstalled. In order to reinstall the tables, the entry "PaymentOperator_setup" must be deleted from the table "core_ressource". Subsequently Magento reinstalls the files.

```
mysql> select * from sales_order_status_state where status in ('payment_pa', 'payment_accepted');
+-----+-----+-----+
| status | state | is_default |
+-----+-----+-----+
| payment_accepted | processing | 1 |
| payment_pa | new | 1 |
+-----+-----+-----+
2 rows in set (0.00 sec)
```

6.1.3 Configuration

In the Magento back-end, the detailed configuration of the individual payment methods and payment settings can be checked via the menu "System" > "Configuration" > "VR pay eCommerce".

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 "Channel ID", "Sender", "Login" and "Password" 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".

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



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