

# MANUAL

**Extension for Shop System osCommerce**

Version 1.1.19 | 17<sup>th</sup> December 2018

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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 osCommerce Community Edition supports the following payment methods:

- Cards (Visa, MasterCard, AMEX, JCB, Diners)
- Direct Debit (SEPA)
- PayPal
- SOFORT Banking
- Giropay
- Paydirekt
- easyCredit

The extension is optimized for:

- osCommerce 2.3.4 Community Edition

The following chapters explain:

- How to install the extension.
- Which configuration possibilities exist.
- How to use the extension.
- 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 osCommerce installation group and user access rights.
- Copy content of the directory "src" into the osCommerce main directory, thus over-writing the previous files/directories.
- Please follow the readme.txt instruction in order to fully enable all functionalities of the plugin
- Delete complete osCommerce cache
- Log out from the backoffice area of your osCommerce 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 **"Modules" > "Payment"**. Each payment method is presented separately. If the modules do not appear, please select them first from **"Modules" > "Payment" > "Install Module"**.

### 3.2 Configuration of payment methods

In order to configure a payment method, the detail view must be opened at first by choosing the payment method and clicking the arrow symbol under **"Action"**. In the detail view, the following items can be configured:

- **Tick box "Enabled"**: determines whether the payment method is active or inactive.
- **Tick box "Server"**: determines whether transactions are processed via the TEST or LIVE server.
- **Tick box "Transaction Mode"**: determine if the transaction is a debit or a pre-authorization.
- **Drop-down list "Cards type"**: determines which cards 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.
- **Tick box "Enable 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".

VR pay eCommerce - Direct Debit

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

True  
 False

**Server**  
Choose the server.

TEST  
 LIVE

**Transaction Mode**  
Select Transaction Mode for Direct Debit.

Debit  
 Pre-Authorization

**Entity-ID**  
Insert the Entity-ID.

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

--none--

**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

The information about "User-ID", "Merchant Email", "Merchant No", "Shop URL" and "Password" can be set in advance in the detail view of the "general" tab and are mandatory. 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**  
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.

### 3.3 Additional configuration options for cards, Paydirekt and SEPA

For cards, Paydirekt 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.

**Transaction Mode**  
Select Transaction Mode for Cards.

Debit  
 Pre-Authorization

- **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 affected

successfully at once and the transaction amount is debited against the customer’s card immediately.

### 3.4 Direct Debit (SEPA)

#### 3.4.1 How to configure Direct Debit (SEPA)

1. Open VR pay eCommerce configuration tab in modules page of osCommerce admin.

**Payment**

**Modules**

- VR pay eCommerce General Settings
- VR pay eCommerce - Credit Card
- VR pay eCommerce - Credit Card (Recurring)
- VR pay eCommerce - Direct Debit
- VR pay eCommerce - Direct Debit (Recurring)
- VR pay eCommerce - easyCredit
- VR pay eCommerce - giropay
- VR pay eCommerce - Klarna Installments
- VR pay eCommerce - Klarna Invoice
- VR pay eCommerce - paydirekt
- VR pay eCommerce - PayPal
- VR pay eCommerce - PayPal (Recurring)
- VR pay eCommerce - SOFORT

Module Directory: /var/www/html/oscommerce\_cardprocess\_234/includes/modules/payment/

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

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

True

**User-ID**  
Insert User-ID.  
8a8294174d0a8edd014d0a

**Password**  
Insert Password.  
jGNhYaX5

**Recurring**  
Enabled Recurring.

True  
 False

**Merchant E-mail Address**  
Insert Merchant E-mail Address.  
pluginsales@payreto.eu

**Merchant No. (VR Pay)**  
Your Customer ID from VR pay  
123456

**Shop URL**  
Insert Shop URL.  
http://dev.payreto.solution

**Version Tracker**  
When enabled, you accept to share your IP, email address, etc with Cardprocess.

True  
 False

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. After that, go back and find the Direct Debit (SEPA) configuration (see Figure below)

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

True  
 False

**Server**  
Choose the server.

TEST  
 LIVE

**Transaction Mode**  
Select Transaction Mode for Direct Debit.

Debit  
 Pre-Authorization

**Entity-ID**  
Insert the Entity-ID.  
8a8294174d0a8edd014d0a

**Payment Zone**  
When a country is selected, this payment method will be enabled for that zone only.  
--none--

**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.

6. Enable VR pay eCommerce Cards Module 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** button.

### 3.4.2 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 configuration tab in modules page of osCommerce admin.

#### Payment

**Modules**

- VR pay eCommerce General Settings
- VR pay eCommerce - Credit Card
- VR pay eCommerce - Credit Card (Recurring)
- VR pay eCommerce - Direct Debit
- VR pay eCommerce - Direct Debit (Recurring)
- VR pay eCommerce - easyCredit
- VR pay eCommerce - giropay
- VR pay eCommerce - Klarna Installments
- VR pay eCommerce - Klarna Invoice
- VR pay eCommerce - paydirekt
- VR pay eCommerce - PayPal
- VR pay eCommerce - PayPal (Recurring)
- VR pay eCommerce - SOFORT

Module Directory: /var/www/html/oscommerce\_cardprocess\_234/includes/modules/payment/

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

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

True

**User-ID**  
Insert User-ID.  
8a8294174d0a8edd014d0a

**Password**  
Insert Password.  
jGNhYaX5

**Recurring**  
Enabled Recurring.  
 True  
 False

**Merchant E-mail Address**  
Insert Merchant E-mail Address.  
pluginsales@payreto.eu

**Merchant No. (VR Pay)**  
Your Customer ID from VR pay.  
123456

**Shop URL**  
Insert Shop URL.  
http://dev.payreto.solutior

**Version Tracker**  
When enabled, you accept to share your IP, email address, etc with Cardprocess.  
 True  
 False

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)

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

True  
 False

**Server**  
Choose the server.

TEST  
 LIVE

**Transaction Mode**  
Select Transaction Mode for Direct Debit (Recurring).

Debit  
 Pre-Authorization

**Register Amount**  
Amount that is debited and refunded when a shopper registers a payment method without purchase

**Entity-ID**  
Insert the Entity-ID.

**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.

6. Enable 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** button.

### 3.4.3 How to pay using Direct Debit (SEPA)

1. Select Direct Debit (SEPA) payment options by clicking Direct Debit (SEPA) logo like Figure below, then check Terms and Conditions. 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 TRANSFERRED**

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 field 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)

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).

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

### 3.5. easyCredit

#### 3.5.1 How to configure easyCredit

1. Open VR pay eCommerce configuration tab in admin page of osCommerce.
2. Find the 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** 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.

#### 3.5.2 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
- Currency used must be EURO
- Customer's date of birth is not empty
- Customer's date of birth should be lower than today.
- Customer's billing address should equal shipping address.
- Gender is not empty

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

1. Select easyCredit payment method by clicking easyCredit logo like Figure below. After that click Order with Obligation to Pay button.



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

#### Zustimmung zur Datenübermittlung

Hiermit erteile ich die Einwilligung in die Erhebung und Verarbeitung meiner personenbezogenen Daten durch die TeamBank 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](#)

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

#### Ihre Daten

Herr  
plugin sales  
Beuthener Straße 25  
90471 Bayern  
Geburtsdatum: 1970-03-11  
E-mail: demoshop@payreto.eu

#### Ihre Eingaben

Beschäftigt als:

Monatliches Nettoeinkommen:

Mobilfunknummer:

Kontonummer oder IBAN:

Bankleitzahl:

Anzahl Raten:

Bestellwert	246.31 EUR
+ Zinsen	6.03 EUR
= Gesamtbetrag	252.34 EUR
Ihre monatliche Rate	43.00 EUR
letzte Rate	37.34 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 Teambank AG oder ein von ihr beauftragtes Unternehmen, zu Finanzprodukten der Bank oder ihrer Kooperationspartner mit mir per E-Mail in Verbindung treten darf.

7. 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  
Beuthener Straße 25  
90471 Nürnberg

Geburtsdatum: 1970-03-11

Mobilfunknummer: +491701234567

E-mail: demoshop@payreto.eu

Beschäftigt als: ARBEITER

Monatliches Nettoeinkommen: 10000

Kontonummer oder IBAN: DE89370400440532013000

Anzahl Raten: 6 Raten x 43.00 EUR

Bestellwert	246.31 EUR
+ Zinsen	6.03 EUR
= Gesamtbetrag	252.34 EUR
Ihre monatliche Rate	43.00 EUR
letzte Rate	37.34 EUR
Sollzinssatz p.a. fest für die gesamte Laufzeit	8.48%
effektiver Jahreszins	8.80%

8. Click **Confirmation** button then easyCredit payment is finish.

## 4 Usage

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

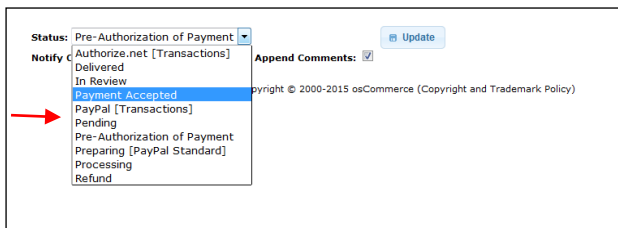
### 4.1 Order status

The order status can be seen under "Orders" > "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 by selecting the invoice, clicking the "Edit" button and setting the invoice status to "Payment Accepted" in the "Status" field.



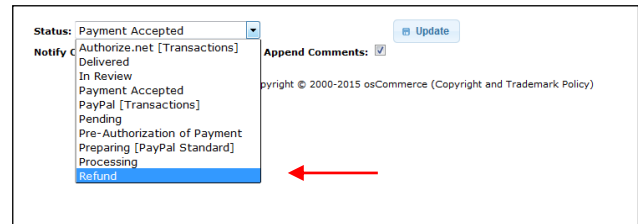
In order to complete the change in status click the "Update" button.

### 4.3 Cancellations and credits

If an order is credited or cancelled in the osCommerce back-end, the payment transaction is not credited or

cancelled automatically. This must be done separately in the VR pay backoffice.

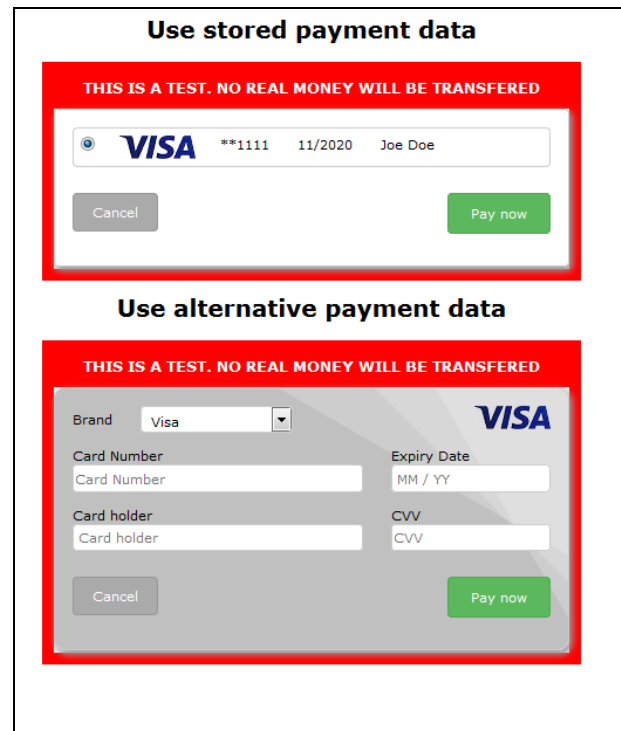
- The merchant is able to carry out refunds via the "Order" > "Orders" tab. The respective invoice needs to be opened and the status needs to be changed to "Refund" in order to trigger the refund.

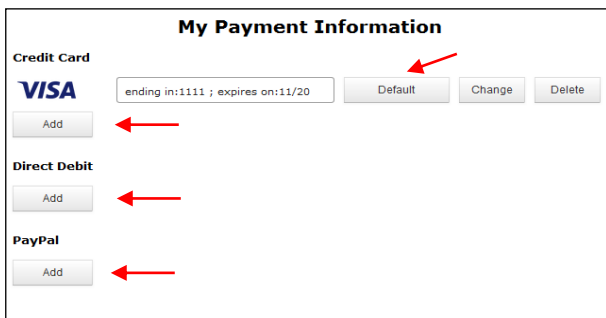


## 5 Plugin-Features

### 5.1 Easy Checkout

- Card information / bank details and PayPal accounts are automatically saved in the checkout area for future shop visits in case Recurring is activated in the back-end.





- 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 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 osCommerce backend, the menu "Modules" > "Payment" 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.

Payment		
Modules	Sort Order	Action
VR pay eCommerce General Settings		
VR pay eCommerce - Credit Card	1	⊕
VR pay eCommerce - Credit Card (Recurring)	2	⊕
VR pay eCommerce - Direct Debit	3	⊕
VR pay eCommerce - Direct Debit (Recurring)	4	⊕
VR pay eCommerce - Klarna Installments	5	⊕
VR pay eCommerce - Klarna Invoice	6	⊕
VR pay eCommerce - PayPal	7	⊕
VR pay eCommerce - PayPal (Recurring)	8	⊕
VR pay eCommerce - SOFORT	9	⊕

Module Directory: /var/www/oscommerce.vr-pay-ecommerce.net/catalog/includes/modules/payment/

### 6.1.2 Database

In addition, it must be checked whether the osCommerce 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 osCommerce reinstalls the files.

```
mysql> select * from orders_status where orders_status_name in ('Payment Accepted', 'Zahlung akzeptiert', 'Pre-Authorization of Payment', 'Pre-Authorisierung der Zahlung');
+-----+-----+-----+-----+-----+-----+
| orders_status_id | language_id | orders_status_name | public_flag | download_flag |
+-----+-----+-----+-----+-----+
| 0 | 5 | 1 | Payment Accepted | 1 |
| 0 | 5 | 2 | Zahlung akzeptiert | 1 |
| 0 | 6 | 1 | Pre-Authorization of Payment | 1 |
| 0 | 6 | 2 | Pre-Authorisierung der Zahlung | 1 |
+-----+-----+-----+-----+-----+
4 rows in set (0.00 sec)
```

### 6.1.3 Configuration

In the osCommerce back-end, the detailed configuration of the individual payment methods and payment settings can be checked via the menu "Modules" > "Payment".

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.

Error	Solution approach
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



**CardProcess GmbH**

Wachhausstraße 4  
76227 Karlsruhe

**Geschäftsstelle Ettlingen**

Am Hardtwald 3  
76275 Ettlingen

**Geschäftsstelle Frankfurt**

Saonestraße 3a  
60528 Frankfurt am Main

[www.cardprocess.de](http://www.cardprocess.de)