

# MANUAL

**Extension for Shop System VirtueMart**

Version 1.1.19 | 15<sup>th</sup> February 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 .....	5
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 .....	6
3.4.3	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.....	9
5.1	Easy Checkout.....	9
5.2	Visa Merchant location disclosure.....	9
6	Miscellaneous .....	10
6.1	Error Analysis.....	10
6.2	Installation.....	10
6.1.2	Database.....	10
6.1.3	Configuration.....	10
7	Version Tracker .....	10

Copyright © 2019 Payreto GmbH

This document including its attachments, if any, is confidential and may contain information subject to legal privilege. The information contained in this document remains property of Payreto GmbH. Any unauthorized copying of this document or unauthorized distribution of the information contained herein is prohibited.

## 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 VirtueMart supports the following payment methods:

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

The extension is optimized for:

- VirtueMart v. 3.0.12 – 3.2.14
- Joomla v. 3.4.5 – 3.9.1

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:

- Unzip the zip file (into a temporary directory).
- Upload the .zip file within the “src” directory in **Extensions > Manage > Upload Package File**
- Delete complete VirtueMart cache under “**System**” > “**Clear cache**”.
- Log out from the backoffice area of your VirtueMart shop and log in again to update the rights management for the back-office user.

### 2.2 Additional instruction to add Customer Date of Birth

1. Select Menu **Virtuemart > Configuration > Shopper Fields**
2. Create new one with click **New** button

3. Input form  
Field type : Date  
Field name : dob  
Field title : Date of Birth  
Default :  
Required : No  
Show in cart form : No  
Show in account maintenance : Yes  
Show in shipment form : No  
Read-Only : No  
Published : Yes  
Ordering : 10 password

#### 4. Save

### 2.3 Additional instruction to add Account Maintenance menu in shoper frontend

1. Select Menu **Menus**
2. Select where you want to add menu (Example : Fruit Shop)
3. Click **Add new menu item**.
4. Input form  
Menu Title : Account Maintenance  
Menu Item Type : Select  
**Virtuemart > Account Maintenance**  
Target Window : Parent  
Template Style : Use Default  
Menu Location : Fruit Shop  
Parent Item : Menu Item Root  
Ordering : Login  
Status : Published  
Default Page : No  
Access : Registered  
Language : All
5. **Save**

## 2.4 Additional Instruction to add My Payment Information

1. Select Menu **Menus**
2. Select where you want to add menu (Example : Fruit Shop)
3. Click **Add new menu item.**
4. Input form
  - Menu Title : My Payment Information
  - Menu Item Type : Select
  - VR pay eCommerce > My Payment Information**
  - Target Window : Parent
  - Template Style : Use Default
  - Menu Location : Fruit Shop
  - Parent Item : Menu Item Root
  - Ordering : Account Maintenance
  - Status : Published
  - Default Page : No
  - Access : Registered
  - Language : All
5. **Save**

## 3 Configuration

### 3.1 Basic configuration

The individual payment methods can be configured in the back-office area

**“VirtueMart” > “Payment Methods” > “VR pay eCommerce”.**

Under the Drop-down list “Payment Method” all payment methods are depicted.

### 3.2 Configuration of payment methods

In order to configure a payment method, the configuration tab must be opened at first by choosing “Configuration” next to “Payment Method Information” under the same path as above. The following items can be configured:

- **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”.
- **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 “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.
- **Field “Multichannel”**: If activated, repeated recurring payments are handled by the alternative channel (not recommended).
- **Field “Entity-ID”**: determines the Entity-ID.
- **Field “Entity-ID MOTO”**: determines the Entity-ID MOTO. Alternative channel (e.g. without 3D secure) for recurring payments. Only applied when multichannel active.

The general information about “User-ID”, “Password”, “Recurring”, “Merchant Email”, “Merchant No. (VR Pay)” and “Shop URL” can be set under the same path **“VirtueMart” > “Payment Methods” >**

**“VR pay eCommerce” > “Configuration”** and are mandatory. 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, Paydirekt and SEPA

For cards and SEPA transactions, there is an additional configuration option. The drop-down list “**Transaction-Modus**” 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.

### 3.4. Direct Debit (SEPA)

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

1. On Joomla, open **Components > VirtueMart > Payment Methods**
2. Find the GENERAL SETTINGS configuration (see Figure below)

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, scroll until you find Direct Debit (SEPA)

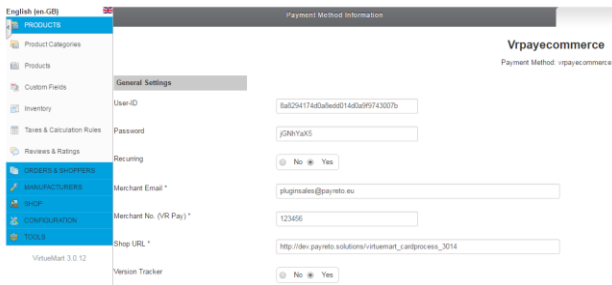
6. Enabled field, set **YES** if you want to enable Direct Debit (SEPA) or set **NO** if you want to disable Direct Debit (SEPA).
7. Server field, if you use **TEST** no real money will be charged, if you use **LIVE** real money will be charged.
8. Transaction-mode field to set transaction mode that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

#### 3.4.2 How to configure Direct Debit (SEPA) Recurring

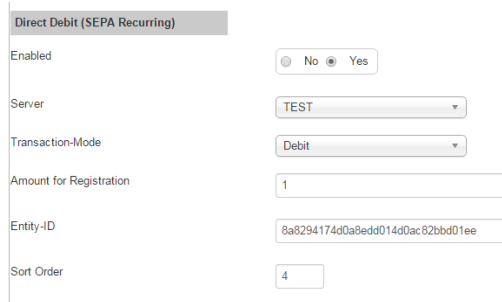
Recurring is used for storing a user card information. If recurring is activated/enabled, the user/customer will no longer need to re-type all the card details that was entered for the first transaction. The user/customer can now just select on which of the stored user/customer card details will be used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

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

1. On Joomla, open **Components > VirtueMart > Payment Methods**
2. Find the GENERAL SETTINGS configuration (see Figure below)



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, scroll until you find Direct Debit (SEPA)



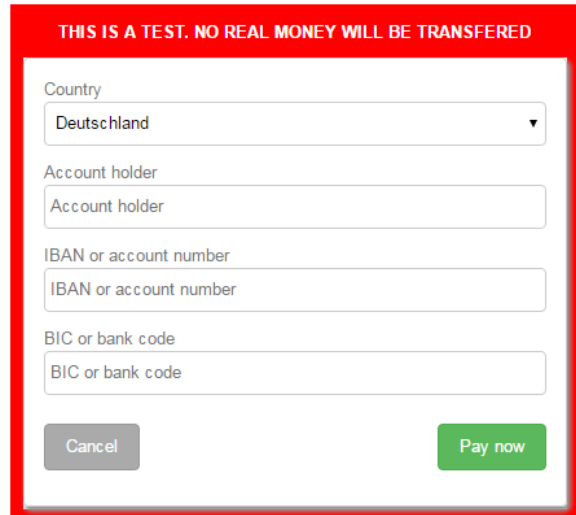
6. Enabled field, set **YES** if you want to enable Direct Debit (SEPA) or set **NO** if you want to disable Direct Debit (SEPA).
7. Server field, if you use **TEST** no real money will be charged, if you use **LIVE** real money will be charged.
8. Transaction-mode field to set transaction mode that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

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

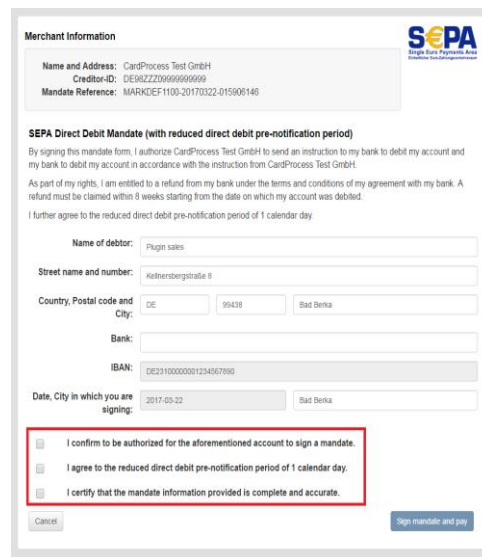
1. Select Direct Debit (SEPA) payment options by clicking Direct Debit (SEPA) logo (see Figure below). After that click **Check Out Now** button.




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



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).

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:	DE98ZZ09999999999
Mandate Reference:	MARKDEF100-20170322-015006148

Receipt

Name and Address:	CardProcess Test GmbH
Creditor-ID:	DE98ZZ09999999999
Name and Address (Customer):	Plugin sales, Kellnersbergstraße 8
Bank:	TEST
IBAN:	DE2310000001234567890
Your Reference:	170322164
Amount:	30.94 EUR

Download Mandate    Download Pre-Notification    **Continue**

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)

easyCredit

Enabled  No  Yes

Server

Entity-ID

Sort Order

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](#)

**Ok** **Schließen**

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.

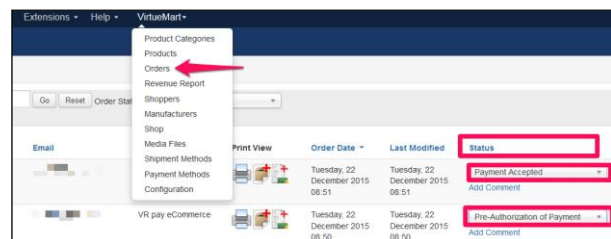
## 4 Usage

After payment methods have been installed and activated successfully, they are displayed in the order process of the VirtueMart 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

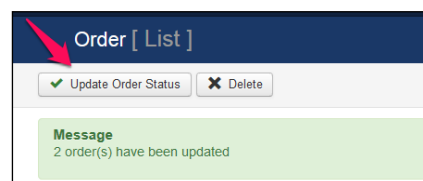
The order status can be seen under “VirtueMart” > “Orders” > “Status”. The following status messages are the most frequent ones:

- “**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 transaction is accepted in the VirtueMart back-end under “VirtueMart” > “Orders” > “Status” by changing the status to “Payment Accepted”. The new status needs to be saved through clicking the “Update Order Status” button.

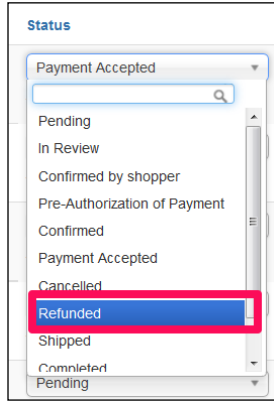


### 4.3 Cancellations and credits

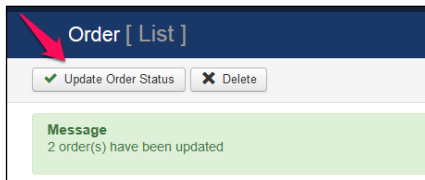
If an order is credited or cancelled in the JTL back-end, the payment transaction is not credited or cancelled automatically. This must be done separately in the VR pay backoffice.

- The merchant is able to carry out refunds under “VirtueMart” > “Orders” > “Status” by changing the status to “Refunded”.





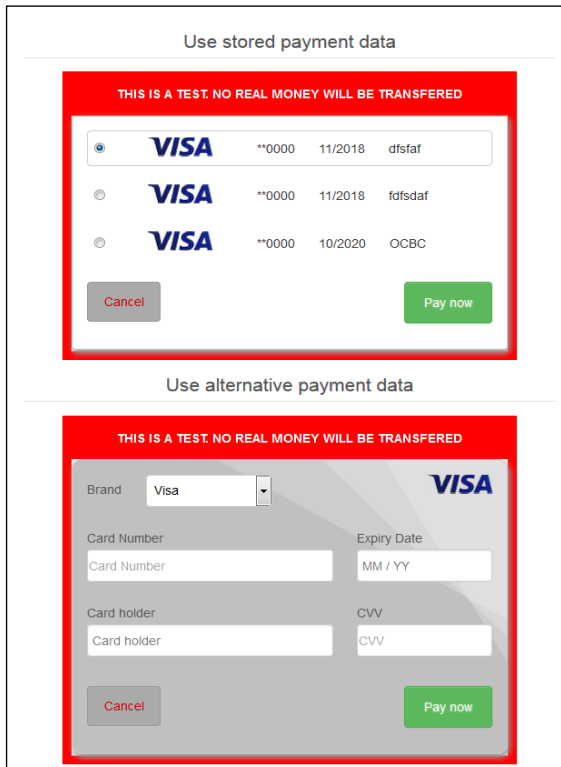
Afterwards, the new setting must be saved by clicking the **“Update Order Status”** button.



## 5 Plugin-Features

### 5.1 Easy Checkout

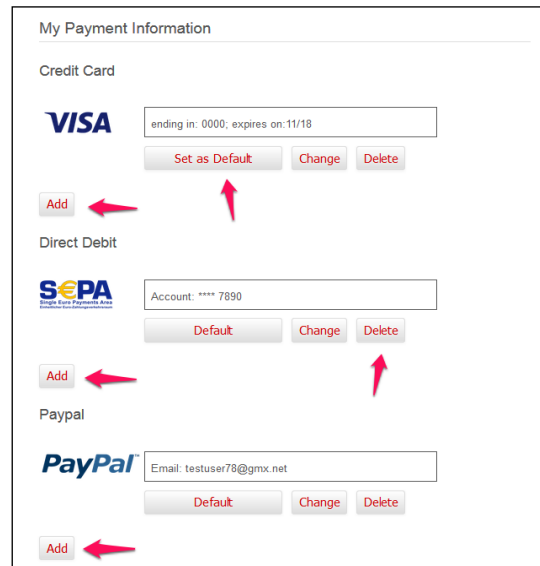
- Card information / bank details and PayPal accounts are automatically saved in the checkout area for future shop visits in case Recurring is activated in the back-end.



**Attention:** Before processing the following steps, read-me.txt instruction must be executed.

Stored payment informations are displayed at the shoppers account under **“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, 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.

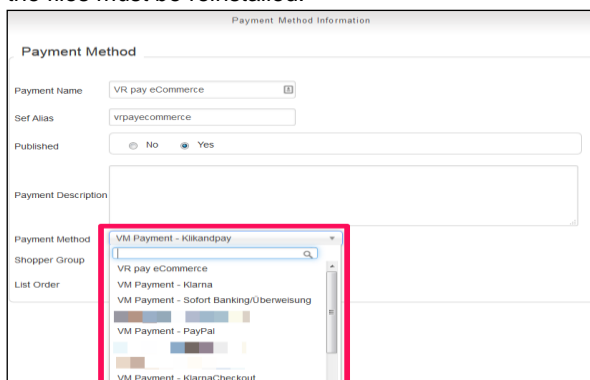
## 6 Miscellaneous

### 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.

### 6.2 Installation

In the VirtueMart back-end, the menu "VirtueMart" > "Payment Methods" > "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.



### 6.1.2 Database

In addition, it must be checked whether the VirtueMart database contains the following statuses:

"Payment Accepted" and "Pre-Authorization of Payment". If the code is not there, the installation failed, and the files must be reinstalled.

### 6.1.3 Configuration

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

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" and "Merchant No. (VR Pay)" 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 "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 "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)