

Manual

Extension for Shop System JTL 3

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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 JTL 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:

- JTL v3.2.0

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 JTL installation group and user access rights.
- Copy content of the directory "src" into the JTL main directory, thus over-writing the previous files/directories.
- Delete complete JTL cache

Log out from the Backoffice area of your JTL 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 **"Kaufabwicklung"** > **"Zahlungsarten"** > **"Einstellen"**. Each payment method is presented separately.

Banküberweisung	VR pay eCommerce	Ja	
Bank Girozahlung	VR pay eCommerce	Ja	
Kreditkarte (Normal)	VR pay eCommerce	Ja	
Kreditkarte (Recurring)	VR pay eCommerce	Ja	
Kreditkarte (3DPA Accounting)	VR pay eCommerce	Ja	
Kreditkarte (3DPA)	VR pay eCommerce	Ja	
PayPal (Normal)	VR pay eCommerce	Ja	
PayPal (Recurring)	VR pay eCommerce	Ja	
SOFORT	VR pay eCommerce	Ja	

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 "einstellen" button. In the detail view, the following items can be configured:

- **Field "Sortiernummer"**: 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 "Aktivieren"**: 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 "Aktivieren_Cards type"**: determines which cards types are available.
- **Field "Betrag für Registrierung"**: 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.
- **Field "Entity-ID MOTO"**: determines the Entity-ID MOTO. Alternative channel (e.g. without 3D secure) for recurring payments. Only applied when multichannel active.

- **Drop-down list "Multichannel aktivieren"**: if activated, repeated recurring payment are handled by the alternative channel.
- **Field "Anzahl Bestellungen nötig"**: Only customers who performed at least this amount of orders may use this payment method (setting not recommended).
- **Field "Mindestbestellwert"**: Only, if this order value has been reached, this payment method can be used. (setting not recommended)
- **Field "Maximaler Bestellwert"**: Only up to this order value the payment method may be used. (setting not recommended)

The general information about "User-ID", "Passwort", "Recurring", "Händler E-Mail Adresse", "Händlernummer" and "Shop URL" can be set in advance via the path **"Plugins"** > **"Plugins"** > **"VR pay eCommerce"** and are mandatory. Thus, the information will be "inherited" to the respective payment methods, which makes the repeated entry of this information unnecessary.

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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-Modus" determines whether transactions are to be debited or only pre-authorized at first.

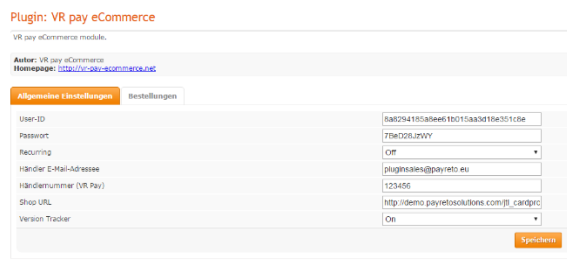


- **Pre-Authorization:** This mode means that the payment transaction is only reserved at first. After the merchant has confirmed the transaction manually, payment will be concluded successfully.
- **Debit:** In this mode, payment transactions are effected successfully at once and the transaction amount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

3.4. Direct Debit (SEPA)

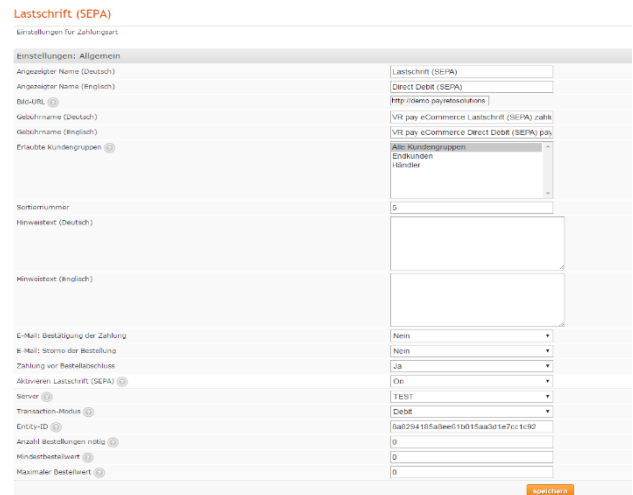
3.4.1 How to configure Direct Debit (SEPA)

1. Open VR pay eCommerce configuration in admin page of JTL (**Plugins > Plugins > VR pay eCommerce**)
2. Find the GENERAL SETTING configuration (see Figure below)



3. User ID field, User ID used for your Direct Debit (SEPA) payment method.

4. Passwort field, Passwort used for your Direct Debit (SEPA) payment method.
5. Find the Direct Debit (SEPA) configuration on **Kaufabwicklung > Zahlungsarten > Lastschrift (SEPA)** (see Figure below)



6. Aktivieren Lastschrift (SEPA), set **ON** if you want to enable Direct Debit (SEPA) or set **OFF** 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-modus 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 "**Speichern**" button.

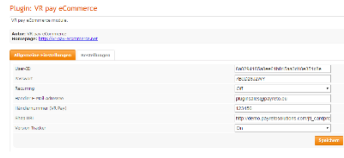
3.4.2 How to configure Direct Debit (SEPA) Recurring

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.

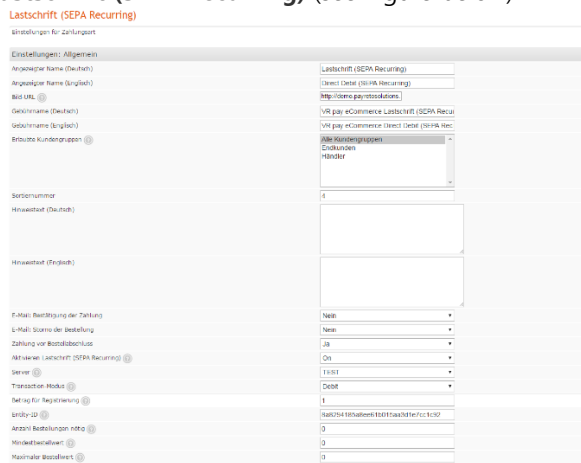
The following are the steps to configure Direct Debit (SEPA) Recurring:

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1. Open VR pay eCommerce configuration tab in admin page of JTL.
2. Find the GENERAL SETTING configuration (see Figure below)



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 on **Kaufabwicklung > Zahlungsarten > Lastschrift (SEPA Recurring)** (see Figure below)



6. Aktivieren Lastschrift (SEPA Recurring), set **ON** if you want to enable Direct Debit (SEPA Recurring) or set **OFF** 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-modus 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 **Speichern** button.

3.4.3 Enable Direct Debit (SEPA) in shipping method configuration

After configuring Direct Debit (SEPA) you must add your Direct Debit (SEPA) payment method to shipping method.

Example: in DHL shipping method configuration there is 1 payment method is enabled, then when user use DHL shipping method only 1 payment method will be showed.

The following are the steps to enable Direct Debit (SEPA) in shipping method configuration:

1. Go to **Kaufabwicklung > Versandarten**.
2. Then click **ändern** button in shipping method you need to edit.
3. Scroll until you find **„Akzeptierte Zahlungsarten“**.
4. Check Lastschrift (SEPA) (VR pay eCommerce). Then click **„Versandartändern“**.

3.4.4 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 Buy button.



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

THIS IS A TEST. NO REAL MONEY WILL BE TRANSFERRED

Country: Deutschland

Account holder:

IBAN or account number:

BIC or bank code:

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- 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 field 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.

3.5 easyCredit

3.5.1 How to configure easyCredit

- Open VR pay eCommerce configuration tab in admin page of JTL.
- Find easyCredit configuration **kaufabwicklung > zahlungsarten > easycredit > einstellen**

- Enabled field, set YES if you want to enable easyCredit or set NO if you want to disable easyCredit.
- Server field, if you use TEST, real money will not be charged, if you use LIVE, real money will be charged.
- Entity-ID field, Entity-ID used for your easyCredit payment method
- 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
 - ✓ Duration between 6 and 36 months

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- ✓ 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

2. Select easyCredit payment method by clicking easyCredit logo like Figure below. After that click Order with Obligation To pay button.



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

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

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	8.89%

8. 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 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 JTL shop. Before using the module in live operation, detailed tests should be performed on a test system to ensure smooth processes.

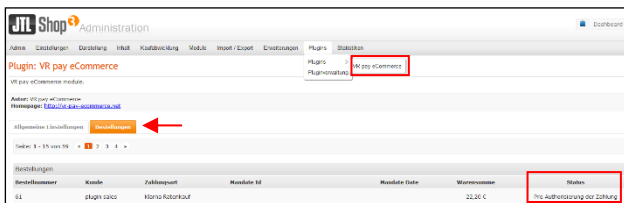
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4.1 Order status

The order status can be seen under "Plugins" > "Plugins" > "VR pay eCommerce" > "Bestellungen".

The following status messages are the most frequent ones:

- "Zahlung akzeptiert": Order and payment were executed properly.
- "Pre-Authorisierung der Zahlung": Final confirmation of the payment process is pending and must be triggered manually by the merchant.



4.2 Manual posting of pre-authorized amounts

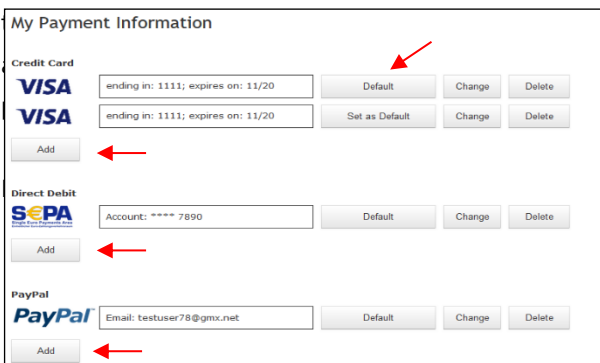
If transactions are pre-authorized, the transaction amount is only reserved on the customer's credit or debit card at first. In order to conclude the payment process, the transaction amount must be posted. This is done automatically, as soon as the transaction is accepted in the JTL

back-end under "Plugins" > "Plugins" > "VR pay eCommerce" > "Bestellungen" by clicking the "Capture" button.

Status	Bestelldatum	Aktion
Pre-Authorisierung der Zahlung	14.12.2015 13:23:06	<input type="button" value="Capture"/>

4.3 Cancellations and credits

If an order is credited or cancelled in the JTL back-end,



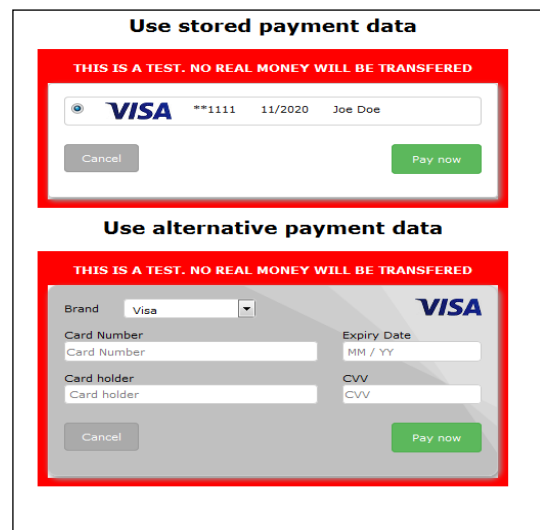
The merchant is able to carry out refunds under "Plugins" > "Plugins" > "VR pay eCommerce" > "Bestellungen" by clicking the "Refund" button.

Status	Bestelldatum	Aktion
Pre-Authorisierung der Zahlung	14.12.2015 13:23:06	<input type="button" value="Capture"/>
Zahlung akzeptiert	14.12.2015 10:06:50	<input type="button" value="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 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

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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.

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 JTL back-end, the menu **“Kaufabwicklung”** > **“Zahlungsarten”** 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 JTL database contains the following statuses:

- “Zahlung akzeptiert”
- “Pre-Autorisierung der Zahlung”

If the code is not there, the installation failed, and the files must be reinstalled.

Visa (Bankof)	VR pay vCommerce	Ja	☞ erlöslos
Visa (Bankof)	VR pay vCommerce	Ja	☞ erlöslos
Kreditkarte (Bankof)	VR pay vCommerce	Ja	☞ erlöslos
Kreditkarte (Bankof)	VR pay vCommerce	Ja	☞ erlöslos
Kreditkarte (Bankof)	VR pay vCommerce	Ja	☞ erlöslos
Kreditkarte (Bankof)	VR pay vCommerce	Ja	☞ erlöslos
PayPal (Bankof)	VR pay vCommerce	Ja	☞ erlöslos
PayPal (Bankof)	VR pay vCommerce	Ja	☞ erlöslos
SOFORT	VR pay vCommerce	Ja	☞ erlöslos

6.1.3 Configuration

In the JTL back-end, the detailed configuration of the individual payment methods and payment settings can be checked via the menu **“Kaufabwicklung”** > **“Zahlungsarten”** and via the path **“Plugins”** > **“Plugins”** > **“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 “User-ID”, “Passwort”, “Recurring”, “Händler E-Mail Adresse” and “Händlernummer” 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 “Sortiernummer” 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 “Sortiernummer”.

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