

MANUAL

Extension for Shop System OpenCart 3.0

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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 OpenCart supports the following payment methods:

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

The extension is optimized for:

- OpenCart 3.0.2.1

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:

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

2.2 Additional Features

In order to add additional features to the extension of OpenCart shop system please follow the readme instructions, which is saved under `opencart_plugin_vrpayecommerce\docs\readme.txt`. In some environments, the `readme.txt` must be implemented for the plugin to fully function.

3.4 Direct Debit (SEPA)

3.4.1 How to configure Direct Debit (SEPA)

1. Go to **Extensions > Payments** and find VR pay eCommerce General Settings (see Figure below), then click edit.

VR pay eCommerce General Settings	
VR pay eCommerce Credit Card	
VR pay eCommerce Credit Card (Recurring)	
VR pay eCommerce Direct Debit (SEPA)	

2. Fill the data in the configuration (see Figure below), and click **Save Configuration** button.

Edit VR pay eCommerce General Settings	
Login	8a8294174d0a8edcd014d0a9f9743007b
Password	jGNhYaX5
Recurring	Yes
Gender custom field	Gender
Gender male value	Mr
Gender female value	Mrs
Date of Birth custom field	Birth Date
Merchant E-mail Address	support.ecommerce@cardprocess.de
Merchant No. (VR Pay)	12345
Shop URL	http://opencart.cardprocess_230
Version Tracker	Enabled
Status	Enabled

3. Login field, Login used for your Direct Debit (SEPA) payment method.
4. Password field, Password used for your Direct Debit (SEPA) payment method.
5. Go back to **Extensions > Payment** and find VR pay eCommerce Direct Debit (SEPA), then click **Edit**.

VR pay eCommerce Direct Debit (SEPA)		Enabled
VR pay eCommerce Direct Debit (SEPA) (Recurring)		Enabled
VR pay eCommerce giro pay		Enabled

6. Fill the data in the configuration (see Figure below), and click **Save Configuration** button.

VR pay eCommerce Direct Debit (SEPA) [Home](#) / [Payment](#) / [VR pay eCommerce Direct Debit \(SEPA\)](#)

Edit VR pay eCommerce Direct Debit (SEPA)	
Server	TEST
Transaction Mode	Debit
Entity-ID	8a8294185d8ee11d015aa3d1e7cc1cd2
Total	Total
Geo Zone	All Zones
Status	Enabled
Sort Order	Sort Order

7. Status field, set **YES** if you want to enable Direct Debit (SEPA) or set **NO** if you want to disable Direct Debit (SEPA).
8. Server field, if you use **TEST** no real money will be charged, if you use **LIVE** real money will be charged.
9. Transaction-mode field to set transaction mode that will be used.
10. Entity-ID field, Entity-ID used for your Direct Debit (SEPA) payment method.
11. Click **Save Configuration** 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. Go to **Extensions > Payments** and find VR pay eCommerce General Settings (see Figure below), then click **Edit**.

VR pay eCommerce General Settings	
VR pay eCommerce Credit Card	
VR pay eCommerce Credit Card (Recurring)	
VR pay eCommerce Direct Debit (SEPA)	

2. Fill the data in the configuration (see Figure below), and click **Save Configuration** button.

3. Login field, Login used for your Direct Debit (SEPA Recurring) payment method.
4. Password field, Password used for your Direct Debit (SEPA Recurring) payment method.
5. Go back to **Extensions > Payment** and find VR pay eCommerce Direct Debit (SEPA Recurring), then click **Edit**.

VR pay eCommerce Direct Debit (SEPA)		Enabled
VR pay eCommerce Direct Debit (SEPA Recurring)		Enabled
VR pay eCommerce group		Enabled

6. Fill the data in the configuration (see Figure below), and click **Save Configuration** button.

7. Status field, set **YES** if you want to enable Direct Debit (SEPA Recurring) or set **NO** if you want to disable Direct Debit (SEPA Recurring).
8. Server field, if you use **TEST** no real money will be charged, if you use **LIVE** real money will be charged.
9. Transaction-mode field to set transaction mode that will be used.
10. Entity-ID field, Entity-ID used for your Direct Debit (SEPA Recurring) payment method.
11. Click **Save Configuration** 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. Check Terms and Conditions. After that click **Continue > Confirm Order** 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).

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 Opencart.
2. Find the easyCredit configuration
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 Eingaben

Beschäftigt als	Angestellte(r) ▼
Monatliches Nettoeinkommen	EUR ⓘ
Mobilfunknummer	<input type="text"/>
Kontonummer oder IBAN	<input type="text"/>
Bankleitzahl	<input type="text"/>
Anzahl Raten	6 Raten x 257.00 EUR ▼

Bestellwert	1505.00 EUR
+ Zinsen	35.28 EUR
= Gesamtbetrag	1540.28 EUR
Ihre monatliche Rate	257.00 EUR
letzte Rate	255.28 EUR
Sollzinssatz p.a. fest für die gesamte Laufzeit	8.00%
effektiver Jahreszins	8.30%
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.

Beschäftigt als:	ARBEITER
Monatliches Nettoeinkommen:	10000
Kontonummer oder IBAN:	DE89370400440532013000
Anzahl Raten:	6 Raten x 257.00 EUR
Bestellwert	1505.00 EUR
+ Zinsen	35.28 EUR
= Gesamtbetrag	1540.28 EUR
Ihre monatliche Rate	257.00 EUR
letzte Rate	255.28 EUR
Sollzinssatz p.a. fest für die gesamte Laufzeit	8.00%
effektiver Jahreszins	8.30%

8. Click Confirmation button then easyCredit payment is finish.

4 Usage

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

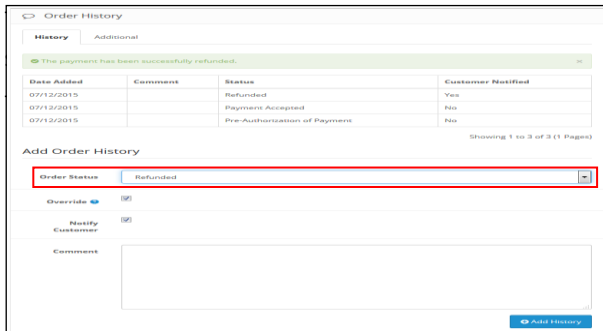
If transactions are pre-authorized, the transaction amount is only reserved on the customer's credit or debit card at first. In order to conclude the payment process, the transaction amount must be posted. This is done automatically by selecting the order by clicking the **"View"** button under **"Sales" → "Orders"** and setting its status to **"Payment accepted"** in the **"Order History"** tab.

In order to complete the change of payment status the button **"Add History"** must be clicked.

4.3 Cancellations and credits

- Attention: Section 2.2 of this manual needs to be operated at first in order to be able to trigger captures and refunds.

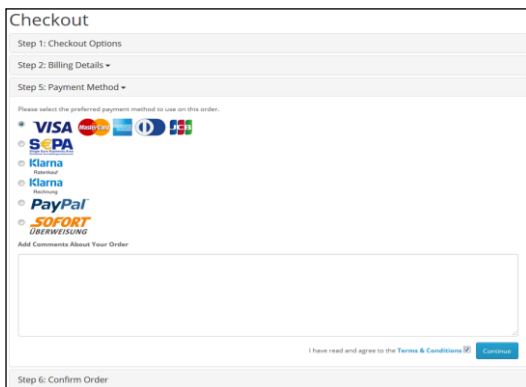
- If an order is credited or cancelled in the OpenCart back-end, the payment transaction is not credited or cancelled automatically. This must be done separately in the VR pay backoffice area.
- The merchant is able to carry out refunds via the "Sales" → "Orders" tab. The respective invoice needs



Finally, the merchant operates the "Add History" button to create the credit.

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
- At his next visit, the shopper will be presented with the option to use its saved payment data or enter new payment information.

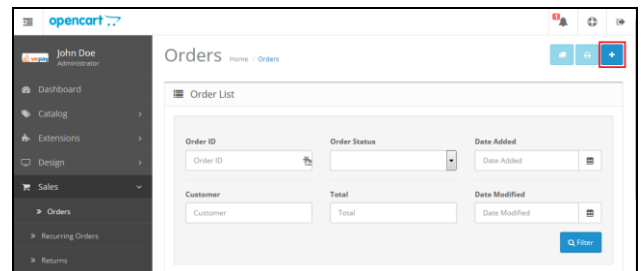
Stored payment information are displayed at the shoppers account under "My Account" → "My Payment Information" and can be managed and complemented even without checking out in this area.

- The shopper is able to determine via the "Default" button in the "My Payment Information" area a credit

card as a standard-card. This credit card is displayed as default option during the checkout.

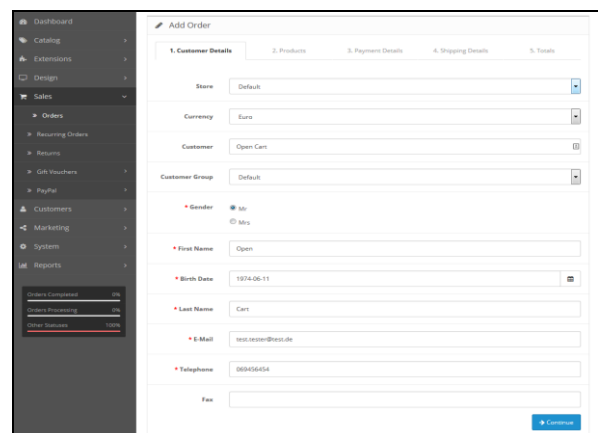
5.2 Manual Recurring / Reorder

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 "Sales" > "Orders" > "Add New".



- The merchant selects at first the store and currency for which he wants to create an order before to choose the customer for whom an order shall be created. Click on "Customer" field to see a list of registered customers.

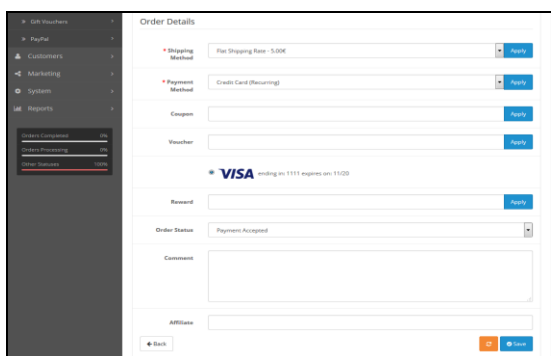
Attention: Only customers with at least one registered payment method can be used to create manual orders.



- At this point, the merchant selects the product to be inserted into the shopping cart. Clicking on "Choose Product" field will display a list of available products in store. Click "Add Product" to effectively add the chosen product into the cart; then click "Continue".
- In the "3. Payment Details" tab, the billing address need to be selected; an address can manually be en-

tered or chosen from the drop-down list **“Choose Address”**, which contain all registered address by customer.

- Click on **continue** to select the shipping address the same way the billing address was selected.
- On the last tab **“5. Totals”**, the merchant must select a shipping method as well as one of the payment method registered by the chosen customer (Credit Card, SEPA or Paypal).
- Finally, select **“Payment Accepted”** in order status before to click on the **“Save”** button.



Attention: if pre-authorization is selected in **“Configuration of Payment Method”**, the order will automatically be posted as Pre-authorization. In order capture the payment, please follow the instructions from chapter 4.2 **“Manual posting of pre-authorized amounts”**.

5.3 Visa Merchant location disclosure

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

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



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



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

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

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

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

6 Miscellaneous

6.1 Error Analysis

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

6.2 Installation

In the OpenCart backend, the menu **“Extension”** → **“Payments”** 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 OpenCart database shows the following tables and statuses:

VR pay eCommerce General Settings	
VR pay eCommerce Credit Card	
VR pay eCommerce Credit Card (Recurring)	
VR pay eCommerce Direct Debit (SEPA)	
VR pay eCommerce Direct Debit (SEPA Recurring)	
VR pay eCommerce Klarna Installments	
VR pay eCommerce Klarna Invoice	
VR pay eCommerce PayPal	
VR pay eCommerce PayPal (Recurring)	
VR pay eCommerce SDFORT Banking	

- 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 Open Cart reinstalls the files.

```
mysql> select * from xt_system_status_description where status_name in ('Pre-Authorization of Payment', 'Pre-Authorisierung der Zahlung');
+-----+-----+-----+-----+
| status_id | language_code | status_name | status_image |
+-----+-----+-----+-----+
| 39 | en | Pre-Authorization of Payment | NULL |
| 39 | de | Pre-Authorisierung der Zahlung | NULL |
+-----+-----+-----+-----+
2 rows in set (0.00 sec)
```

```
mysql> select s.* from xt_config_payment c join xt_system_status_description s on c.config_value = s.status_id where c.config_key = 'XT_EVO_STATUS_ACCEPT';
+-----+-----+-----+-----+
| status_id | language_code | status_name | status_image |
+-----+-----+-----+-----+
| 23 | en | Payment received | NULL |
+-----+-----+-----+-----+
1 row in set (0.00 sec)
```

6.1.3 Configuration

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

Error	Solution approach
The sequence of the payment methods in the checkout is not correct.	Check whether the activated payment methods in the field "[payment method] sort" 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 "[payment method] sort".

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

Error	Solution approach
Customer transactions are not shown in the Online Administration Tool of VR pay eCommerce.	Check whether the data in the entry fields „User-ID“, "Password", "Recurring", "Merchant Email", "Merchant No" and "Shop URL" are correct.
In the check-out of the online shop (front-end) no or not all payment methods are shown.	Check whether all payment methods are activated.
No purchases can be executed in the online shop although all payment methods are shown correctly in the checkout.	1. Check whether valid payment details (bank, cards, etc.) are used. 2. Check whether the server setting "LIVE" is activated. If the server is set to "TEST", no transactions can be handled.



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