

# Manual

## Extension for Shop System Oxid

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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 OXID Community Edition supports:

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

The extension is optimized for:

- OXID Community Edition 4.7.0 – 4.10.8

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 OXID installation group and user access rights.
- Copy content of the directory "src" into the OXID main directory, thus overwriting the previous files/directories.
- Delete complete OXID cache
- Log out from the Backoffice area of your OXID 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 "**Shop Settings**" → "**Payment Methods**". Each payment method is presented as a separate block.

The field "**Sorting**" 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 screenshot shows the 'Main' configuration tab for a payment method. The 'Sorting' field is highlighted with a red box and contains the value '1'. Other fields include 'Active' (checked), 'Name' (Direct Debit), 'Price Surcharge/Reduction (€)' (0), 'Base of price surcharge/reduction' (checked for 1-5), 'min. Credit Rating' (0), 'Purchase Price (€)' (from 0 to 10000), and 'Selected' (unchecked).

The screenshot shows the 'Enable Credit Card (Recurring)' configuration tab. The 'Cards Types' dropdown is open, showing options like VISA, MasterCard, American Express, Diners, and JCB. Other fields include 'Server' (TEST), 'Transaction-Mode' (Debit), 'Amount for Registration', 'Multichannel' (No), 'Entity-ID', and 'Entity-ID MOTO'.

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

### 3.2 Configuration of payment methods

In the back-office area under "VR pay eCommerce" → "Setting", the individual payment methods can be configured. Each payment method is shown in a separate block.

- **Checkbox "Enable"**: determines whether the payment method is active or inactive.
- **Drop-down list "Server"**: determines through the payment method whether transactions are processed via the TEST or LIVE server.
- **Field "Cards Types"**: determines which cards types are provided by VR pay eCommerce.
- **Field "Entity-ID"**: serve to deposit the access data provided by VR pay eCommerce.
- **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"**: gives the merchant the opportunity to handle recurring payments through a separate channel. In general, this procedure is not necessary. Exceptions may for example be through the connector "Migs".

The screenshot shows the 'General Setting' configuration tab. Fields for User-ID, Password, Recurring (Yes), Merchant Email, Merchant No. (VR pay), and Shop URL are visible.

### 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.

The screenshot shows the 'Transaction-Mode' dropdown menu. The 'Debit' option is selected. Other options include 'Pre-Authorization'.

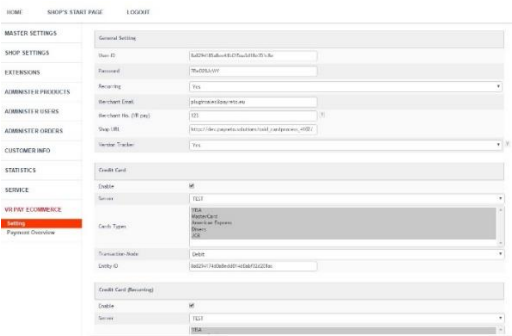
- **Pre-Authorization**: This mode means that the payment transaction is only reserved at first. After the merchant has confirmed the transaction manually, payment will be concluded successfully.
- **Debit**: In this mode, payment transactions are effected successfully at once and the transaction amount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

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## 3.4 Direct Debit (SEPA)

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

1. Open VR pay eCommerce configuration tab in **VR PAY ECOMMERCE > SETTING** page of OXID admin.
2. Find the GENERAL SETTING 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, find the Direct Debit (SEPA) configuration (see Figure below)



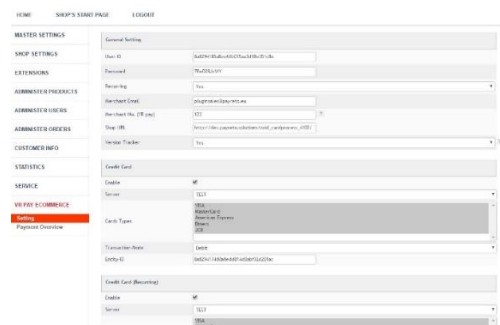
6. Enable field, **CHECK** if you want to enable Direct Debit (SEPA) or **UNCHECK** if you want to disable Direct Debit (SEPA).
7. Server field, if you use **TEST** no real money will be charged, if you use **LIVE** real money will be charged.
8. Transaction mode field to set transaction mode that will be used.
9. Entity-ID field, Entity-ID used for your Direct Debit (SEPA) payment method.
10. Click **Start Installation** 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 **VR PAY ECOMMERCE > SETTING** page of OXID admin.
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. After that, find the Direct Debit (SEPA Recurring) configuration (see Figure below)



6. Enable field, **CHECK** if you want to enable Direct Debit (SEPA) or **UNCHECK** if you want to disable Direct Debit (SEPA).

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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 **Start Installation** button.

### 3.4.3 Enable Direct Debit (SEPA) in shipping method configuration

After configure Direct Debit (SEPA) you need to 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 **SHOP SETTINGS > SHIPPING METHODS**.
2. Then click in shipping method you want to edit.
3. On Payment tab click **"Assign Payment Methods"**.
4. Then click **"Assign All"** and close it.

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

1. Select Direct Debit (SEPA) payment options by clicking Direct Debit (SEPA) logo like Figure below when choosing payment method. After that click **Order Now** button.



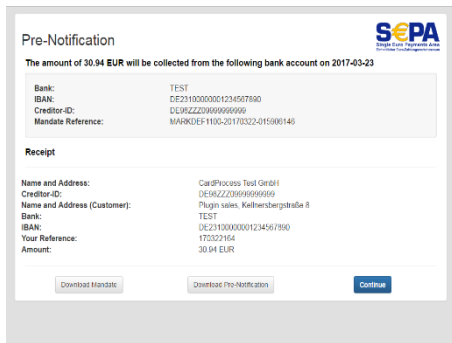
2. You will see Direct Debit (SEPA) payment widget (see Figure below)

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.

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9. Click **Sign mandate and pay** button then you will be redirected to the next page (see Figure below).

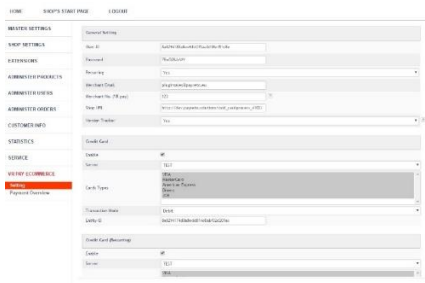


10. Click **Continue** button then Direct Debit (SEPA) payment is finish.

## 3.5 easyCredit

### 3.5.1 How to configure easyCredit

1. Open VR pay eCommerce configuration tab in **VR PAY ECOMMERCE > SETTING** page of OXID admin.
2. Find the GENERAL SETTING configuration (see Figure below)



3. User-ID field, User-ID used for your easyCredit payment method.
4. Password field, Password used for your easyCredit payment method.
5. After that, find the easyCredit configuration (see Figure below)



6. Enable field, **CHECK** if you want to enable easyCredit or **UNCHECK** if you want to disable easyCredit.

7. Server field, if you use **TEST** no real money will be charged, if you use **LIVE** real money will be charged.

8. Entity-ID field, Entity-ID used for your Direct Debit (SEPA) payment method.

9. Click **Start Installation** button.

### 3.5.2 Enable easyCredit in shipping method configuration

After configuring easyCredit you need to add your easyCredit 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 easyCredit in shipping method configuration:

5. Go to **SHOP SETTINGS > SHIPPING METHODS**.
6. Then click in shipping method you want to edit.
7. On Payment tab click **“Assign Payment Methods”**.
8. Then click **“Assign All”** and close it.

### 3.5.3 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
- 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

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1. Select easyCredit payment method by clicking easyCredit logo like Figure below.



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 finished.

## 4 Usage

After payment methods have been installed and activated successfully, they are displayed in the order process of the OXIDshop. 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 in the back-office area under **"VR pay eCommerce"** → **"Payment Overview"**. The following two status messages are the most frequent ones:

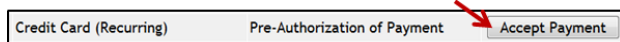
- **"Payment Accepted"**: Order and payment were executed properly.
- **"Pre-Authorization of Payment"**: Final confirmation of the payment process is ready and must be triggered manually by the merchant.



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## 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 by clicking the "Accept Payment" button in the OXID back-end under "VR pay eCommerce" → "Payment Overview".



## 4.3 Cancellations and credits

If an order is credited or cancelled in the OXID 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 "VR pay eCommerce" → "Payment Overview" tab. The "Refund" button, which is next to the respective order, needs to be pushed in order to trigger the refund.

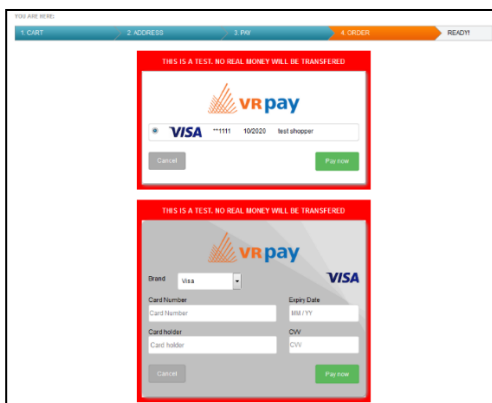


- The refund should be checked in the Online Administration Tool of VR pay eCommerce.

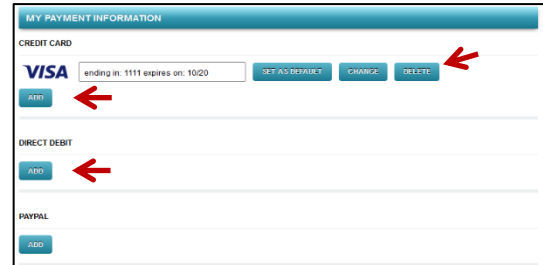
# 5 Plugin-Features

## 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.



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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.

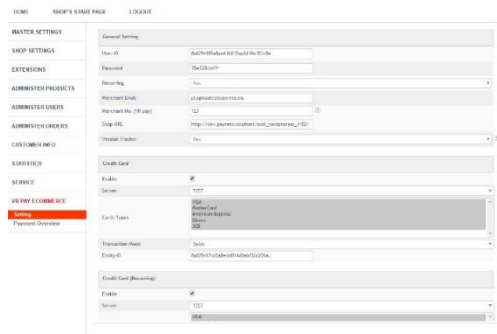
## 6 Miscellaneous

### 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 OXID back-end, the menu "VR pay eCommerce" → "Setting" can be used to check whether the files were installed properly. Should the module not be listed as shown below, the files must be reinstalled.



### 6.3 Database

In addition, it must be checked whether the OXID database contains the status codes "Payment Accepted" and "Pre-Authorization of Payment". If the code is not there, the installation failed, and the files must be reinstalled.

```
if (($order->oxorder__oxpaymenttype=="evc_cards") && ($xRegistry->getConfig()->getConfigParam('evc_cc_payment_type')=="PA")) {
    $order->evc__updateOrderStatus("Pre-Authorization of Payment");
} else {
    $order->evc__updateOrderStatus("Payment Accepted");
}
```

### 6.4 Configuration

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

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