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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 xt:Commerce 3.04 Community Edition supports the following payment methods:

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

The extension is optimized for:
- xt:Commerce 3.0.4 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 xt:Commerce installation group and user access rights.
- Copy content of the directory “src” into the xt:Commerce main directory, thus overwriting the previous files/directories.
- Delete complete xt:Commerce cache under menu “Configuration” → “Cache Options”.
- Log out from the back office area of your xt:Commerce 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 xtCommerce 3.04 shop system please follow the readme instructions, which is saved under xtcommerce304_plugin_vrpayecommerce\docs\readme.txt

In some environments, the readme.txt must be implemented for the plugin to fully function
3 Configuration

3.1 Basic configuration
The individual payment methods can be configured in the back-office area under "Modules" → "Payment Systems". Each payment method is presented as a separate bar.

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" 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 order to configure a payment method, the detail view of the chosen payment method must be opened via the "Edit" button. In the detail view, the following items can be configured:

- Checkbox "Enable Cards Module": determines whether the payment method is active or inactive.
- Checkbox "Server": determines whether transactions are processed via the TEST or LIVE server.
- Drop-down list "Cards type": determines which cards types are available.
- Field "Register Amount": 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.
- Checkbox "Enable Multichannel": if activated, repeated recurring payment are handled by the alternative channel.
- Field "Entity-ID": determines the Entity-ID.
- Drop-down list "Set Order Status for Accepted payment": defines which order status should be used for Accepted Payments.
- Drop-down list "Set Order Status for Pre-Authorization": defines which order status should be used for Pre-Authorized Payments.
- Drop-down list "Set Order Status for Refund": defines which order status should be used for Refund.
- Field "Display 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".
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.

- **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 Modules > Payment Systems
2. Find the VR pay eCommerce GENERAL SETTINGS tab configuration, click **Edit** (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. On the same page, find Direct Debit details, click and on the right of the small box details click **Edit**
6. Enabled field, set **TRUE** if you want to enable Direct Debit (SEPA) or set **FALSE** 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 Update 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 Modules > Payment Systems
2. Find the VR pay eCommerce GENERAL SETTINGS tab configuration, click Edit (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. On the same page, find Direct Debit Recurring details click and on the right of the small box details click Edit.
6. Enabled field, set TRUE if you want to enable Direct Debit (SEPA Recurring) or set FALSE 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 Update 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 Place 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. On XtCommerce open **Modules > Methods of payment**
2. Find the VR pay eCommerce and choose edit button (see Figure below)

3. User-ID field, User-ID used for your easyCredit payment method.

4. Enabled field, **CHECK** if you want to enable easyCredit or **UNCHECK** if you want to disable easyCredit.
5. Server field, if you use **TEST** no real money will be charged, if you use **LIVE** real money will be charged.
6. Entity-ID field, Entity-ID used for your easyCredit payment method.
7. Click **Save** 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
- 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

1. Select easyCredit payment method by clicking easyCredit logo like Figure below. After that click Place Order button.

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

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.

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.

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 xt:Commerce 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 "Customers" → "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 as soon as the particular invoice is opened in the detailed view ("Customers" → "Orders") and the status is changed to "Zahlung akzeptiert".

In order to complete the reservation the button "Update" 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 xt:Commerce 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 "Customers" → "Orders" tab. The respective invoice needs to be opened and the status needs to be changed to "Refund" in order to trigger the refund.

Finally, the merchant operates the "Update" 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.

• Only after the order is placed, the user is prompted to store its data for further shop visits.
**Attention:** In order to be able to use the menu "My Payment Information" section 2.3 of this manual need to be operated at first.

- Stored payment information is displayed at the shoppers account under "Your 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.

- 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.

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"
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 xt:Commerce back-end, the menu “Modules” → “Payment Systems” 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.

6.3 Database
In addition, it must be checked whether the xt:Commerce database 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 xt:Commerce reinstalls the files.

6.4 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 “Modules” → “Payment Systems”.

### 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.

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