



**Payment module integration
for VIRTUEMART 3**

Version 2.1.0

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1. RELEASE NOTES

Version	Date	Comments
2.1.0	2/13/2018	New features Addition of credit card installment payment
2.0.3	1/19/2017	Improvement of translations. Remove control over certificate format (accepts alphanumeric characters). <u>Bug fixes:</u> A warning occurred on a successful payment relative to emptyCart() function.
2.0.2	6/1/2016	German file language added
2.0.1	3/5/2015	<u>Bug fixes:</u> <ul style="list-style-type: none">• In Joomla 3, redirection to the payment page used to fail (<i>Fatal error: Class 'PayZenApi' not found in \plugins\vmpayment\Payzen\Payzen.php on line 155</i>).• The difference between the paid amount and the order amount does not exist anymore. The amount transmitted to the payment platform is now rounded-up, as at Virtuemart, to display the shopping cart amount.• The logo is now loaded in the right folder.• The user ID in Joomla is now sent to the payment gateway (vads_cust_id)
1.1	1/19/2015	<u>Bug fixes:</u> Correction of apostrophe management that used to generate an error with signature computation during the return to the shop.
1.0	1/14/2015	Creation of the document

2. MODULE FEATURES

The payment module contains the following features:

- Compatibility with VirtueMart version 3.0 and higher,
- Multi-language compatibility,
- Multi-currency compatibility,
- Selective 3D-Secure depending on the order amount,
- Automatic redirection to the shop at the end of payment
- Configuration of a minimum/maximum amount for each payment method
- Order status management for accepted and delined payments,
- Systematic registration of orders at the end of payment via a silent URL (Instant Payment Notification URL)

3. READ CAREFULLY BEFORE GOING ANY FURTHER

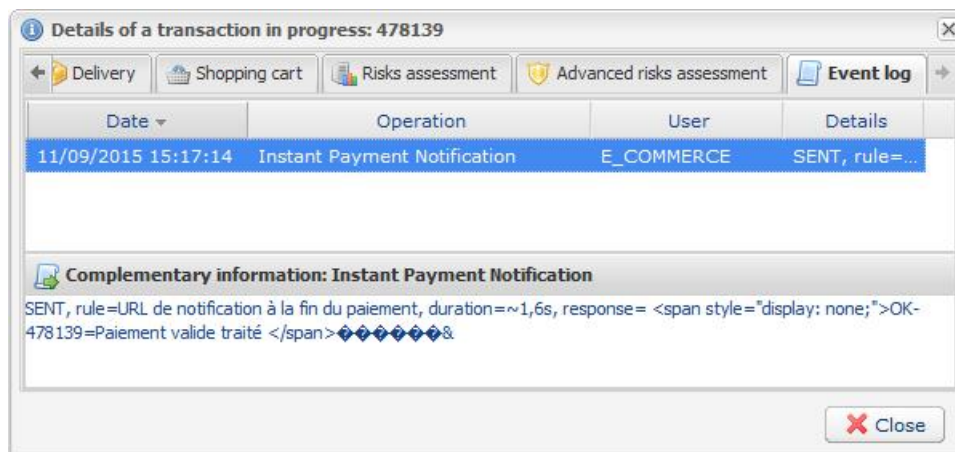
The most frequent error concerns the Instant Payment Notification URL. The Instant Payment Notification URL is the only way the PayZen gateway can notify you at the end of your payment. The chapter **Setting up the end of payment notification** must be read thoroughly and the provided instructions must be respected. It is essential to understand the difference between the Instant Payment Notification URL and the return URL which is called only if the buyer clicks on "Return to shop".

Common mistakes:

- **If your Virtuemart shop is in maintenance mode**
- **If your Instant Payment Notification URL is protected by an .htaccess file**
- **If you have blocked the IP addresses of the payment gateway**
- **If you have not coded the Instant Payment Notification URL within the Back Office PayZen**

How to check that the Instant Payment Notification URL has been called:

In the Back Office PayZen display the payment details (double click) and select the «**Event log**» tab.

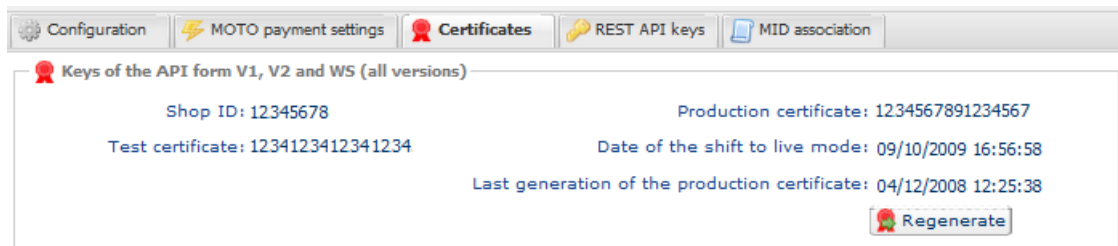


4. PREREQUISITES

Before integrating the payment module, please make sure that you are in possession of the following elements:

- **Payment module file:** PayZen_de_Virtuemart_3.x_v2.1.0.zip
- **Your shop ID**
- **Test or production certificate**

The shop ID and the certificates are available in the PayZen Back Office (Menu: **Settings > Shop > Certificates**)



The screenshot shows the 'Certificates' tab in the PayZen Back Office. The page title is 'Keys of the API form V1, V2 and WS (all versions)'. It displays the following information:

Shop ID: 12345678	Production certificate: 1234567891234567
Test certificate: 1234123412341234	Date of the shift to live mode: 09/10/2009 16:56:58
	Last generation of the production certificate: 04/12/2008 12:25:38

A 'Regenerate' button is located at the bottom right of the information box.

Your PayZen Back Office is available at this address:

<https://de.payzen.eu/vads-merchant/>

5. INSTALLATION OF THE PAYMENT MODULE

1. Connect to the administration page of Joomla (/administrator/index.php).
2. Go to **Extensions > Extension management**.
3. Open the **Installation** tab, click on **Browse** in the **Archive to send** view.
4. Navigate to the location where you have saved the PayZen_Virtuemart_3.x_v2.1.0.zip file and select it.
5. Click on **Send**.

6. ACTIVATION OF THE PLUGIN

If the payment module is not activated,

1. Go to **Extensions > Plugins management**.
2. Type **Payzen** in the search field and click on **Search**.
3. PayZen and PayZen installments payment have been found in the search results.
4. Activate the module by clicking on **Activate** button situated in the toolbar, activation must be done for each payment method if you want to enable one-time payment and installments payment.

7. ADDING A NEW PAYMENT METHOD

1. Go to **VirtueMart > Payment method**.
2. Then **Shop > Payment Methods**.
3. Click on the **New** button in the top right toolbar.
4. Populate the fields of the **Payment Method informations** tab as follows:
 - Name of the payment method: Enter **PayZen** for example.
 - Published : Yes
 - Description of the payment method: Enter **Pay by credit card**, for example.
 - Payment method: Select VM-Payment, PayZen
 - Customer group : default
 - Order: Leave empty or modify depending on the desired display order.
5. Click **Save**.
6. To provide installments payment, repeat actions from step 3 and select: VM-Payment, PayZen installments payment as **Payment Method**.

8. CONFIGURING THE SINGLE PAYMENT

After you have added a new payment method, you can proceed to its configuration.

Click on the **Configuration** tab to access the configuration view.

Module parameters	
Logos	Allows to display an image when selecting the payment method during an order.
Enable the debug function	Allows to enable log generation.
Transaction fees	Allows to charge extra fees when this payment method is selected during the order process.
Percentage of the total amount	Allows to apply a markup to the total amount when this payment method is selected during the order process.
Taxes	Allows to configure the tax to apply when this payment method is selected during the order process.
Access to the payment gateway	
Shop ID	Indicate the 8-digit shop ID provided in your Back Office (Menu: Settings > Shop > Certificates).
Test certificate	Indicate the test certificate provided in your Back Office (Menu: Settings > Shop > Certificates).
Certificate in production mode	Specify the production certificate provided in your Back Office (Menu: Settings > Shop > Certificates). Note that the production certificate will only become available after the test phase has been completed.
Mode	Allows to indicate the operating mode of the module (TEST or PRODUCTION) The PRODUCTION mode becomes available only after the test phase has been completed. The TEST mode is always available.
Payment gateway URL	This field is pre-populated by default: https://secure.payzen.eu/vads-payment/
Instant Payment Notification URL	Copy this URL into your Back Office (Menu Settings > Notification rules > Instant payment Notification URL at the end of payment): <code>http://www.mon-domaine.fr/index.php?option=com_virtuemart&view=pluginresponse&task=pluginnotification&tmpl=component</code>
Payment page	
Default language	This option allows to choose the default language of the payment page in case the language of the Virtuemart is not recognized by PayZen. If the language(s) used by the Virtuemart is(are) implemented into PayZen, the payment page will be displayed in the language of Virtuemart when the buyer clicks on "Pay".
Available languages	Allows to customize the language displayed on the payment page. Buyer will be able to select a language when he is redirected on the payment page. If you do not select any language, all the languages will be displayed on the payment page.

Payment page

To select a language, press and hold the Ctrl key and click on the desired languages.
Available languages:
French, German, English, Spanish, Chinese, Italian, Japanese, Portuguese, Dutch, Swedish, Russian

Capture delay

By default, this parameter is configured in your Back Office. (Menu: **Settings > Shop > Configuration** - section: Capture delay)
It is recommended to not populate this parameter.

Validation mode

Back Office Configuration: Recommended value.
Allows to use the configuration defined in the Back Office. (Menu: Settings > Shop > Configuration – section: validation mode)
Manual:
This value indicates that transactions will have to be manually validated by the merchant in the Back Office.
Warning: if the transaction has not been validated by the merchant before the expiration date, it will never be captured in the bank.
Remember to configure the **Instant Payment Notification rule on an operation coming from the Back Office** to update the order status in Virtuemart.
Automatic:
This value indicates that the payment will be captured in the bank automatically without any action on the merchant's part.

Card types

This field allows to indicate the images used for cards that will be displayed on the payment page or on the merchant website (see "Card data entry").
Warning:
The payment types offered to the buyer on the payment page depend on the contracts and options associated with your PayZen offer.
It is recommended to leave empty the parameter.

Selective 3DS

Minimum amount to enable 3DS

The minimum amount for which you wish to require 3D-Secure authentication.
WARNING:
The value of this field will be taken into account only if the option "Selective 3D-Secure" is enabled for your PayZen shop.
This option can only be enabled upon agreement of your bank.

Amount restrictions

Minimum amount

This field defines the minimum amount for which you wish to offer this payment method.

Maximum amount

This field defines the maximum amount beyond which you do not wish to offer this payment method.

Return to shop

Automatic redirection

This option allows to automatically redirect the buyer to the merchant website. This option depends on the following settings.
This option is disabled by default.

Time before redirection (successfully completed payment)

In case the **automatic redirection** option is enabled, you can define the delay in seconds before the buyer is redirected to your shop following a successful payment.

Return to shop

Message before redirection (successfully completed payment)

In case the option **automatic redirection** is enabled, you can define the message displayed on the payment platform following a successful payment before your buyer is redirected to the shop.

The default message is:

"Redirection vers la boutique dans quelques instants" (Redirection to the shop in a moment)

Time before redirection (failed payment)

In case the **automatic redirection** option is enabled, you can define the delay in seconds before your buyer is redirected to your shop in case of a failed payment.

Message before redirection (failed payment)

In case the automatic redirection option is enabled, you can define the message that will appear on the platform following a failed payment before your buyer is redirected to the shop.

The default message is:

"Redirection vers la boutique dans quelques instants" (Redirection to the shop in a moment)

Return mode

During the redirection to the shop, these parameters are returned to the shop in **GET** or **POST** modes.

The GET mode is more convenient for the buyer as it prevents the browser from displaying a pop-up window announcing that the buyer is leaving the secure https environment for an http environment and forcing the buyer to click on "Accept" to go back to the shop.

Order status (accepted payment)

This option allows to define the status of an order that was successfully paid with this payment method.

Default value:

Confirmed

Order status (failed payment)

This option allows to define the status of an order with a refused payment.

Default value:

Canceled

To validate the configuration of the module, click on **Save** in the toolbar in the top right corner of the window.

9. CONFIGURING THE INSTALLMENT PAYMENT

To provide several installment payment options (2, 3, 4 installments, ...) you must add a payment method for each installment payment option (see chapter **Adding a new payment method**).

Module parameters

Logos	Allows to display an image when selecting the payment method during an order.
Enable the debug function	Allows to enable log generation.
Transaction fees	Allows to charge extra fees when this payment method is selected during the order process.
Percentage of the total amount	Allows to apply a markup to the total amount when this payment method is selected during the order process.
Taxes	Allows to configure the tax to apply when this payment method is selected during the order process.

Access to the payment gateway

Shop ID	Indicate the 8-digit shop ID provided in your Back Office (Menu: Settings > Shop > Certificates).
Test certificate	Indicate the test certificate provided in your Back Office (Menu: Settings > Shop > Certificates).
Certificate in production mode	Specify the production certificate provided in your Back Office (Menu: Settings > Shop > Certificates). Note that the production certificate will only become available after the test phase has been completed.
Mode	Allows to indicate the operating mode of the module (TEST or PRODUCTION) The PRODUCTION mode becomes available only after the test phase has been completed. The TEST mode is always available.
Payment gateway URL	This field is pre-populated by default: https://secure.payzen.eu/vads-payment/
Instant Payment Notification URL	Copy this URL into your Back Office (Menu Settings > Notification rules > Instant payment Notification URL at the end of payment): <code>http://www.mon-domaine.fr/index.php?option=com_virtuemart&view=pluginresponse&task=pluginnotification&tmpl=component</code>

Payment page

Default language	This option allows to choose the default language for the payment page in case the language of Virtuemart is not supported by PayZen. If the language(s) used by the Virtuemart is(are) implemented into PayZen, the payment page will be displayed in the language of Virtuemart when the buyer clicks on "Pay".
Available languages	Allows to customize the language displayed on the payment page. Buyer will be able to select a language when he is redirected on the payment page. If you do not select any language, all the languages will be displayed on the payment page. To select a language, press and hold the Ctrl key and click on the desired languages.

Payment page

Available languages:

French, German, English, Spanish, Chinese, Italian, Japanese, Portuguese, Dutch, Swedish, Russian

Capture delay

By default, this parameter is configured in your Back Office. (Menu: **Settings > Shop > Configuration** - section: Capture delay)

It is recommended to not populate this parameter.

Validation mode

Back Office Configuration: Recommended value.

Allows to use the configuration defined in the Back Office. (Menu: Settings > Shop > Configuration – section: validation mode)

Manual:

This value indicates that transactions will have to be manually validated by the merchant in the Back Office.

Warning: if the transaction has not been validated by the merchant before the expiration date, it will never be captured in the bank.

Remember to configure the **Instant Payment Notification rule on an operation coming from the Back Office** to update the order status in Virtuemart.

Automatic:

This value indicates that the payment will be captured in the bank automatically without any action on the merchant's part.

Card types

This field allows to indicate the images used for cards that will be displayed on the payment page or on the merchant website (see "Card data entry").

Warning:

The payment types offered to the buyer on the payment page depend on the contracts and options associated with your PayZen offer.

It is recommended to leave empty the parameter.

Selective 3DS

Minimum amount to enable 3DS

The minimum amount for which you wish to require 3D-Secure authentication.

WARNING:

The value of this field will be taken into account only if the option "Selective 3D-Secure" is enabled for your PayZen shop.

This option can only be enabled upon agreement of your bank.

Installment payment

First installment

Amount of the first installment, expressed as a percentage of the total amount.

Example: For an amount of 100 euros paid in 3 installments, you can set the percentage of the first installment at 50% of the total amount. This means that the amount of the first installment will be 50 euros and the amount of the two other installments will be 25 euros.

For 50% enter **50**.

If you wish to set identical amounts for all installments, leave the field empty.

Number of due dates

The number of installments:

3 for payment in 3 installments

4 for payment in 4 installments

Etc.

Period

Delay (in days) between each installment.

Amount restrictions

Minimum amount	This field defines the minimum amount for which you wish to offer this payment method.
Maximum amount	This field defines the maximum amount beyond which you do not wish to offer this payment method.

Return to shop

Automatic redirection	This option allows to automatically redirect the buyer to the merchant website. This option depends on the following settings. This option is disabled by default.
Time before redirection (successfully completed payment)	In case the automatic redirection option is enabled, you can define the delay in seconds before the buyer is redirected to your shop following a successful payment.
Message before redirection (successfully completed payment)	In case the option automatic redirection is enabled, you can define the message displayed on the payment platform following a successful payment before your buyer is redirected to the shop. The default message is: "Redirection vers la boutique dans quelques instants" (Redirection to the shop in a moment)
Time before redirection (failed payment)	In case the automatic redirection option is enabled, you can define the delay in seconds before your buyer is redirected to your shop in case of a failed payment.
Message before redirection (failed payment)	In case the automatic redirection option is enabled, you can define the message that will appear on the platform following a failed payment before your buyer is redirected to the shop. The default message is: "Redirection vers la boutique dans quelques instants" (Redirection to the shop in a moment)
Return mode	During the redirection to the shop, these parameters are returned to the shop in GET or POST modes. The GET mode is more convenient for the buyer as it prevents the browser from displaying a pop-up window announcing that the buyer is leaving the secure https environment for an http environment and forcing the buyer to click on "Accept" to go back to the shop.
Order status (accepted payment)	This option allows to define the status of an order that was successfully paid with this payment method. <u>Default value:</u> Confirmed
Order status (failed payment)	This option allows to define the status of an order with a refused payment. <u>Default value:</u> Canceled

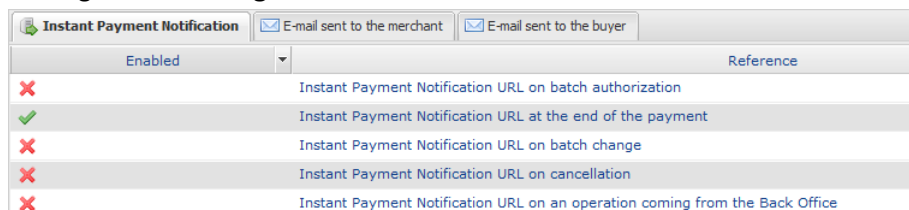
To validate the configuration of the module, click on **Save** in the toolbar in the top right corner of the window.

10. CONFIGURATION OF THE INSTANT PAYMENT NOTIFICATION URL

Several notification types are made available in the Back Office. They allow the configuration of the URL of the page to contact and the management of the events (payment abandoned by the buyer, payment canceled by the merchant, payment validated by the merchant, etc.) that will trigger a call to the merchant website.

To access notification rule management:

1. Connect to: <https://de.payzen.eu/vads-merchant/>.
2. Go to the following menu: **Settings > Notification rules.**



Instant Payment Notification	
<input checked="" type="checkbox"/> E-mail sent to the merchant <input checked="" type="checkbox"/> E-mail sent to the buyer	
Enabled	Reference
✘	Instant Payment Notification URL on batch authorization
✔	Instant Payment Notification URL at the end of the payment
✘	Instant Payment Notification URL on batch change
✘	Instant Payment Notification URL on cancellation
✘	Instant Payment Notification URL on an operation coming from the Back Office

Figure 1: Notification rules

A red cross in the "Activation" column means that the rule is not enabled. **Right-click > Enable the rule** to activate the rule.

WARNING: Only the rules described in this document must be enabled.

10.1. Setting up the Instant Payment Notification

In your PayZen Back Office, you must set up a URL that will be systematically called after a payment. It will inform the merchant website of the payment result even if your client has not clicked on return to the shop.

This parameter is called Instant Payment Notification at the end of payment.

To set up this notification:

1. Right-click **Instant Payment Notification URL at the end of payment.**
2. Select **Manage the rule.**
3. Enter the URL of your page into **URL to notify in TEST mode** and **URL to notify in PRODUCTION mode** : http://www.mon-domaine.fr/index.php?option=com_virtuemart&view=pluginresponse&task=pluginnotification&tmpl=component

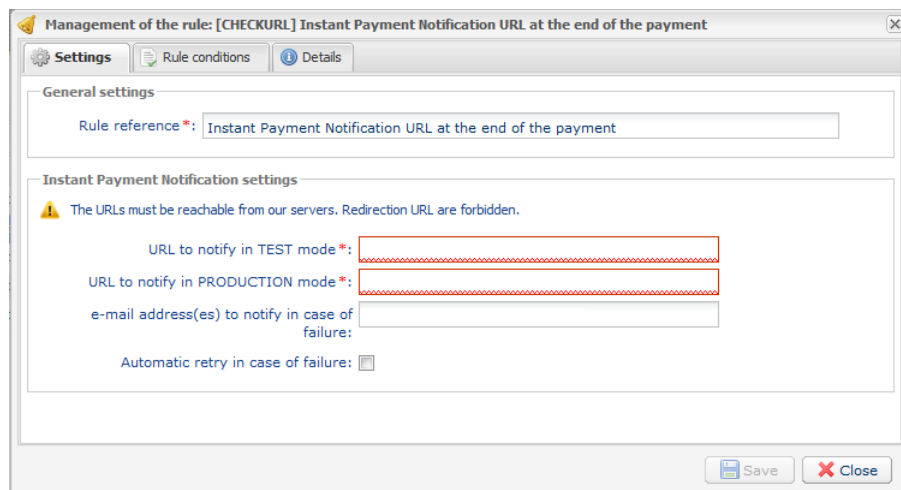


Figure 2: Instant Payment Notification URL at the end of payment

4. Enter the **E-mail address(es) to notify in case of failure.**

5. To specify several e-mail addresses, separate them with a semi-colon.

6. Configure the **Automatic retry in case of failure.**

This option allows to automatically send notifications to the merchant website in case of failure (up to 4 times).

7. Save the changes.

If the gateway is unable to access the URL of your page, an e-mail will be sent to the address specified in step 4.

It contains:

- the HTTP code of the encountered error
- Parts of analysis depending on the error
- its consequences,
- instructions to resend the notification to the URL specified in step 6 from the PayZen Back Office .

10.2. Setting up notifications in case of abandoned or canceled payments

The payment platform can systematically notify the merchant website:

- In case the buyer abandons/cancels the payment, using the **Cancel and return to shop** button.
- When the buyer has not completed the payment process before the payment session expired.

The maximum length of a payment session is 10 minutes.

To set up this notification:

1. Right-click **Instant Payment Notification URL on cancellation.**

2. Select **Manage the rule.**

3. Fill the fields **URL to call in TEST mode** and **URL to call in PRODUCTION mode** with the following URL : `http://www.mon-domaine.fr/index.php?option=com_virtuemart&view=pluginresponse&task=pluginnotification&tmpl=component`

4. Enter the **E-mail address(es) to notify in case of failure**.

5. To enter several e-mail addresses, separate them by a semi-colon.

6. Configure the **Automatic retry in case of failure**.

This option allows to automatically send notifications to the merchant website in case of failure (up to 4 times).

7. Save the changes.

If the gateway is unable to access the URL of your page, an e-mail will be sent to the address specified in step 4.

It contains:

- the HTTP code of the encountered error
- Parts of analysis depending on the error
- its consequences,
- instructions to resend the notification to the URL specified in step 6 from the PayZen Back Office .

10.3. Testing the Instant Payment Notification URL

In order to make sure that the Instant Payment Notification functions correctly, follow these steps:

1. Make sure that your URL is available online: your shop must neither be **in maintenance mode** nor be protected by an .htaccess file.
2. Make sure that the "Automatic redirection" option is disabled in the payment module settings.
3. Check that the **Instant Payment Notification URL at the end of payment** is populated in the PayZen Back Office (see above).
4. Make an order on your website and proceed to payment.
5. Do not click on "Return to shop" at the end of payment.
6. Make sure that the status of your order is **Confirmed** in the **VirtueMart > Orders** menu.

If the order status is still **Pending**, this means that the call has failed.

11. PROCEEDING TO TEST PHASE

Now that the payment module has been configured and you have specified the IPN URLs, you can move on to test phase in order to generate the production certificate.

The list of the tests to perform is provided in the PayZen Back Office in **Settings > Shop > Certificates**.

Tests control

Here is a summary of the tests performed up to now.
You must perform a valid payment for each row in the table below.
* manual payments are not taken into account ;
* test payments are deleted after 30 days ;
* the vads_page_action parameter must be set to PAYMENT.

CB	Mastercard	Maestro	Visa Electron	Payment date	Test status
4970100000000014	5970100300000018	5000550000000029	4917480000000008		✘
4970100000000055	5970100300000067	5000550000000052	4917480000000057		✘
4970100000000063	5970100300000075	5000550000000060	4917480000000065		✘
4970100000000071	5970100300000083	5000550000000078	4917480000000073		✘

Refresh the table

The "Generate the production certificate" button below will become operational once you have successfully completed all the required tests.
Click on the Refresh the table button to update the test progress.

Generate the production certificate

Each row of the list contains card numbers associated with the same scenario (i.e. 2 accepted payments and 2 refused payments).

Each column corresponds to a different card type: CB/VISA, MASTERCARD, MAESTRO, VISA ELECTRON.

To perform the test phase:

1. Make an order on your merchant website as if you were one of your buyers.
2. Select the **Pay by Credit Card** payment method.
3. Once redirected towards the payment page, select the card type of your choice.
4. Go to the list of tests to identify the card number to use.
5. Once a test has been validated, its status is updated in the list. Click on **Refresh the table** if the status has not been updated automatically.
6. Once the 4 tests have been validated, the **Generate the production certificate** button becomes available.

Tests control

Here is a summary of the tests performed up to now.
You must perform a valid payment for each row in the table below.
* manual payments are not taken into account ;
* test payments are deleted after 30 days ;
* the vads_page_action parameter must be set to PAYMENT.

CB	Mastercard	Maestro	Visa Electron	Payment date	Test status
4970100000000014	5970100300000018	5000550000000029	4917480000000008	02/08/2017 11:45:03	✔
4970100000000055	5970100300000067	5000550000000052	4917480000000057	02/08/2017 11:53:32	✔
4970100000000063	5970100300000075	5000550000000060	4917480000000065	02/08/2017 11:53:47	✔
4970100000000071	5970100300000083	5000550000000078	4917480000000073	02/08/2017 11:54:22	✔

Refresh the table

All the required tests have been successfully completed. You can now generate the production certificate by clicking on the below button.

Generate the production certificate

7. Click on **Generate the production certificate** and accept the notification messages that will appear.

The production certificate is now available.

12. SHIFTING THE SHOP TO PRODUCTION MODE

After you receive a confirmation e-mail informing you that a certificate has been generated, you can configure the payment method by following the steps below:

- Retrieve the production certificate provided in the Back Office (**Settings > Shop > Certificates**).
- In the module configuration parameters:
 - Populate the **Production certificate** field.
 - Switch from TEST to PRODUCTION mode.
 - Save the changes.
- Make sure that you have specified the Instant Payment Notification URL in production mode as described in the chapter **Setting up the Instant Payment Notification URL**.

Once the production settings have been configured, we recommend to make a first real payment.

You will be able to cancel this payment in the Back Office. This transaction will not be captured in the bank.

Note on the production certificate:

For security reasons, this certificate will no longer be visible after the first transaction in production mode has been made from your shop.

Note on the TEST mode:

When your shop is in production mode, the TEST mode remains available.

To work in test mode, follow the steps below:

- Switch from PRODUCTION to TEST mode.
- Make sure that the **Test certificate** is correctly specified.
- Save the changes.

13. DOCUMENTATION UPDATE

As we constantly strive to improve the understanding and proper use of this product documentation, we welcome constructive remarks from our users.

Please send us your comments and suggestions to the following address: support@payzen.eu You must specify the version of Virtuemart and of the payment module you use.