

User guide Saferpay Plugin for WooCommerce

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ABOUT DOCUMENT

Version No.	Prepared by	Version Changes	Date
V1.0.0	Sherin Mathew & Aswathy PG, PIT Solutions Pvt Ltd	Prepared initial document version	18.08.2020
V1.0.1	Hakkim P Ahammed, PIT Solutions Pvt Ltd	Reviewed and updated	19-08-2020
V1.0.2	Preethi S, Hakkim P Ahammed & Aswathy PG, PIT Solutions Pvt Ltd	Updated with new features 3DS popup for iFrame and Saferpay (Hosted) Fields, iDeal Pre-selection for bank account, My Account Add card section modification, CVC modification for saved cards.	28-10-2020
V1.0.3	Hakkim P Ahammed & Aswathy PG, PIT Solutions Pvt Ltd	WordPress compatible version updated	14-12-2020
V1.0.4	Preethi S, Hakkim P Ahammed & Aswathy	Added Klarna payment method. Ideal pre-select bank listing on checkout page. Save	11-01-2021

	PG, PIT Solutions Pvt Ltd	card in checkout using Saferpay Fields.	
V1.0.5	Hakkim P Ahammed, Sherin Mathew &Aswathy PG, PIT Solutions Pvt Ltd	WordPress and WooCommerce compatible version updated. Order status of digital products to "Completed" if payment is successful. "Refund" functionality to orders with "Completed" status.	01-04-2021
V1.0.6	Hakkim P Ahammed, Sherin Mathew &Aswathy PG, PIT Solutions Pvt Ltd	WordPress 5.7.1 and WooCommerce 5.2.2 compatible version updated.	08-06-2021
V1.0.7	Hakkim P Ahammed, Sherin Mathew &Aswathy PG, PIT Solutions Pvt Ltd	WordPress 5.7.2 and WooCommerce 5.3 compatible version updated.	15-06-2021
V1.0.8	Hakkim P Ahammed, Sherin Mathew	*WooCommerce 5.3.1 compatible version updated. * WL Crypto payments. * New countries for Klarna Payments	09-08-2021

	&Aswathy PG, PIT Solutions Pvt Ltd	<ul style="list-style-type: none"> * New currencies for SOFORT * EPS Refund support * Removed Bonus card * Saferpay Fields Access Token generation via REST API 	
V1.0.9	Hakkim P Ahammed, Sherin Mathew & Aswathy PG, PIT Solutions Pvt Ltd	<p>WordPress 5.8.1 and WooCommerce Subscription 3.1.3 compatible version updated.</p> <p>Soft decline mail on checkout</p> <p>Bug regarding unit price calculation in Klarna</p> <p>3DS popup window for save card via my-account.</p>	16-09-2021
V1.1.0	Saferpay Integration team & Sherin Mathew	User manual template and logo updated.	22-10-2021

ABOUT SAFERPAY

Saferpay is the easy, flexible, secure and the comprehensive e-payment solution from SIX Payment Services for easier and more secure payment in your online shop.

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are

SIX Payment Services has been part of Worldline since the end of 2018, making it Europe's largest technology partner for banks and merchants. The tailor-made solutions from SIX Payment Services include a broad portfolio of payment terminals and the acceptance and processing of national and international payments with credit, debit and prepaid cards as well as the smartphone.

ABOUT WORDPRESS PLUGIN

This plugin is implemented to integrate Saferpay Payment methods in WooCommerce. It supports the following payment methods of Saferpay to work with WooCommerce plugin.

1. VISA
2. MASTERCARD
3. MAESTRO
4. AMERICAN EXPRESS
5. BANCONTACT
6. DINERS/DISCOVER

7. JCB
8. SEPA ELV
9. MYONE
10. MASTERPASS
11. UNIONPAY
12. PAYPAL
13. TWINT
14. PAYDIREKT
15. IDEAL
16. EPRZELEWY
17. POSTFINANCECARD
18. POSTFINANCE EFINANCE
19. APPLEPAY
20. CREDITCARD (SAFERPAY FIELDS)
21. KLARNA PAYMENTS
22. EPS
23. SOFORT
24. WL CRYPTO PAYMENTS

This plugin supports all the features of online payment methods like payment capturing, refunding & cancellation. All these payment operations are done in the WooCommerce backend & will be synced to Saferpay account also.

REQUIRMENTS

To install and configure Saferpay plugin in WordPress, the following is required:

- WordPress (5.0 to 5.8.1) and WooCommerce (tested 3.9 to 5.3.1) plugin.
- License for Saferpay.

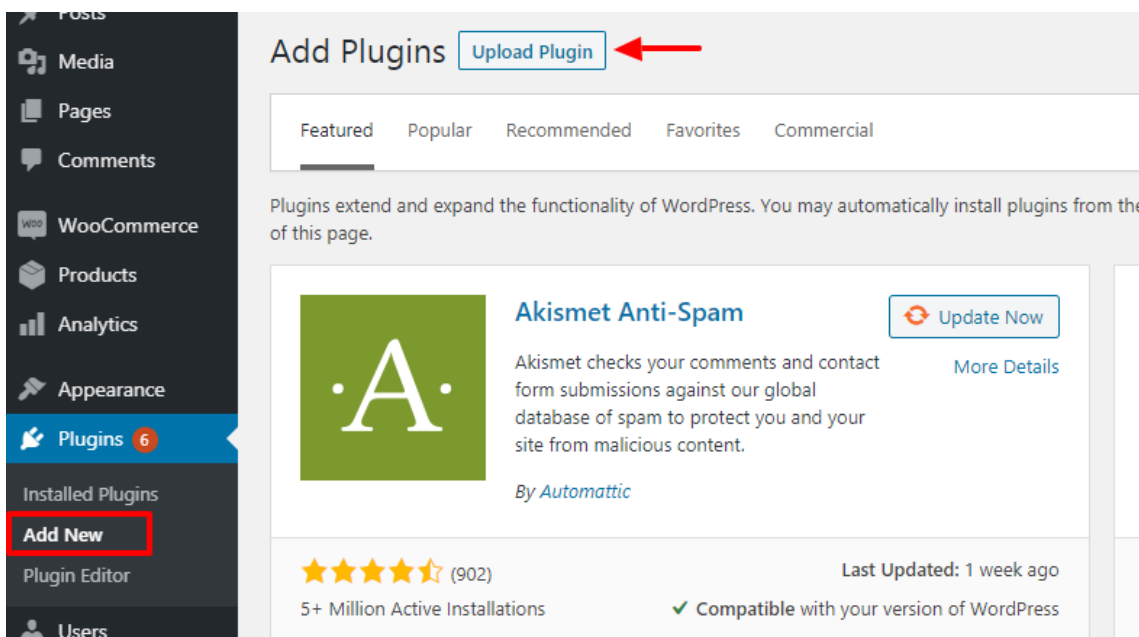
- A valid Saferpay account with at least one active Saferpay terminal through which payments can be carried out.
- API credentials like Terminal ID, Customer ID, JSON Username and JSON Password for the Saferpay Live- and/or Test environment.
- Valid acceptance agreement for payment methods.

INSTALLATION

To install Saferpay Plugin, follow the steps below.

Step 1: Download Saferpay plugin ZIP package.

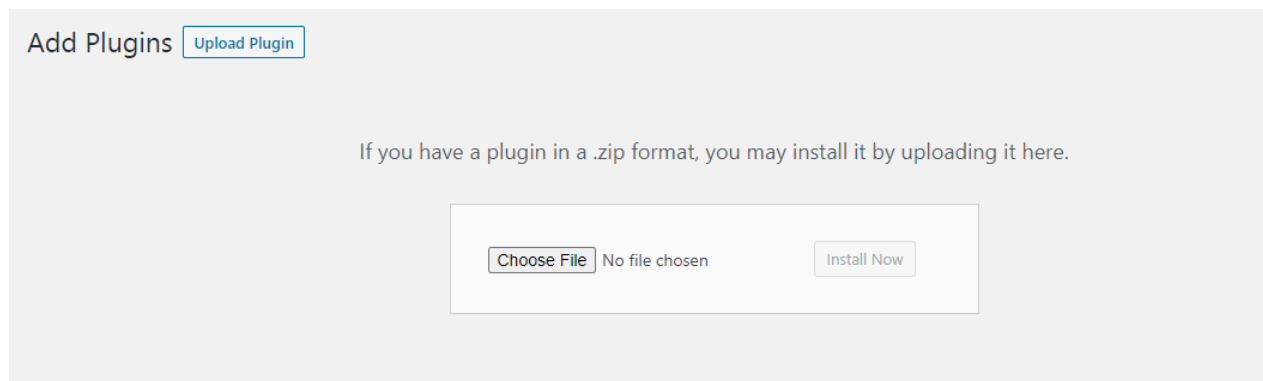
Step 2: Go to WordPress admin dashboard and visit Plugins » Add New. After that, click on the 'Upload Plugin' button on top of the page.



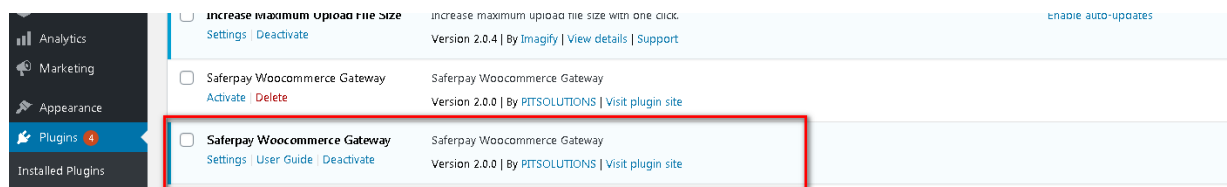
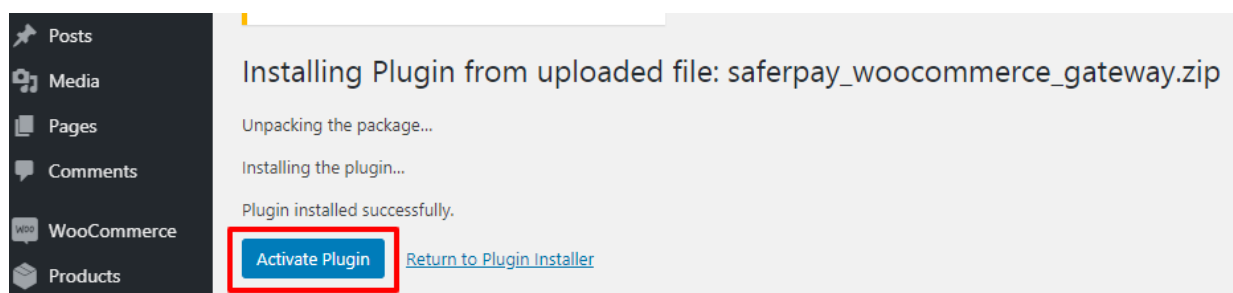
Step 3: Then a plugin upload form will appear. Here you need to click on the 'Choose File' button and select the plugin file you downloaded earlier.

Step 4: After you have selected the file, you need to click on the 'Install Now' button.

WordPress will now upload the plugin file from your computer and install it for you. You will see a success message after the installation is finished.



Step 5: Once installed, you need to click on the Activate Plugin link to start using the plugin.



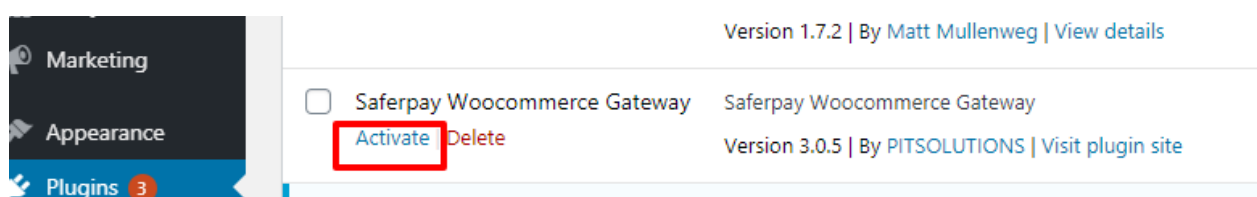
Manual installation via FTP

In rare cases, your WordPress hosting provider may have file restrictions that could prevent you to install a plugin from the admin area. In this situation, best way is to install the plugin manually using FTP.

First you will need to download the plugin's source as zip file. Next, you need to extract the zip file on your computer. Open the FTP client on your computer and connect to your

website using the login credentials provided by your web host. Once connected, you need to go to the `/wp-content/plugins/` folder on your website, and then upload the extracted plugin folder to that path.

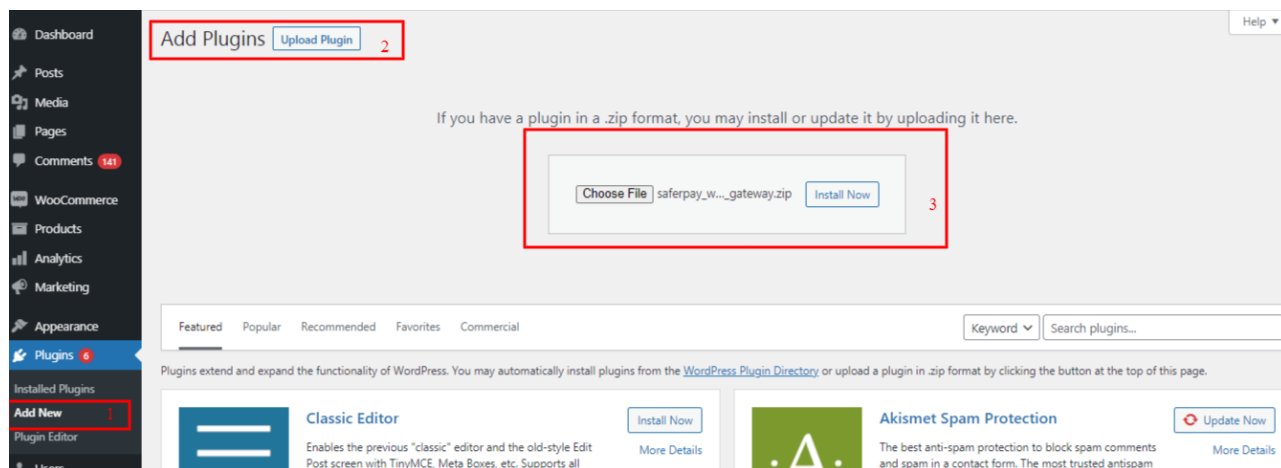
After uploading the files, you need to visit the WordPress admin area and click on the Plugins link in the admin menu. You'll see Saferpay plugin successfully installed on the plugins page. You need to click on the Activate link below the plugin to start using it.



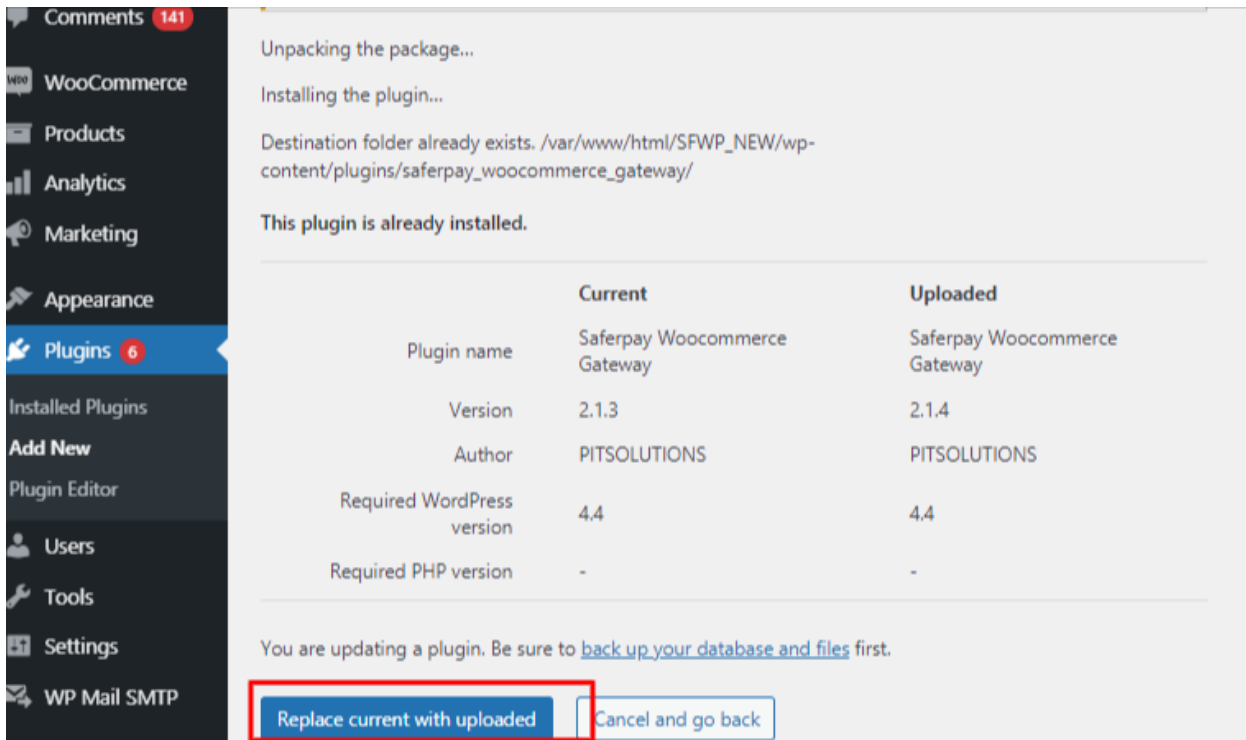
After successfully installing the plugin, you can either enable test mode or live mode

Plugin update

To update the plugin, you have to follow up to step 4 from the Installation process described above.



Step 5: After installation you will redirect to a page like below. From that you have to click "Replace current with uploaded" button.



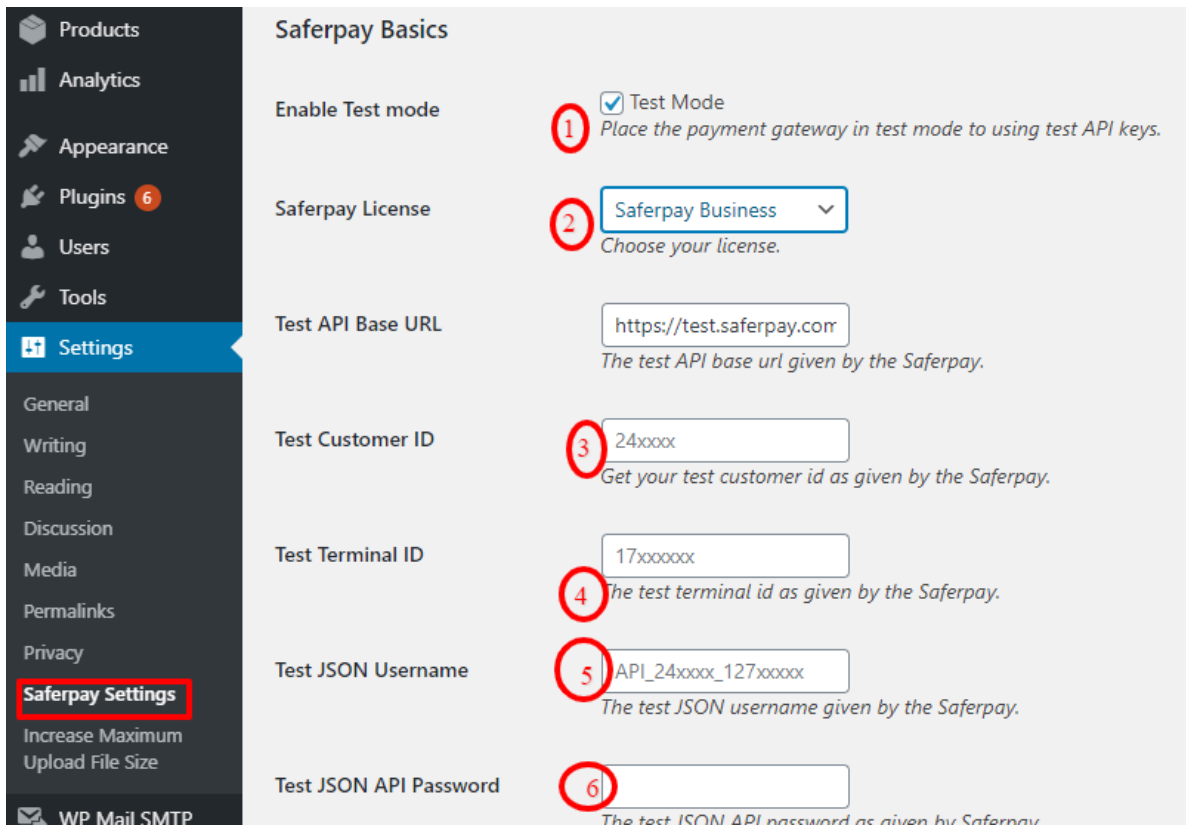
SAFERPAY TEST ACCOUNT

Saferpay offers the possibility to test all interfaces especially for your created test account.

The Saferpay test account allows you to implement Saferpay into your system and make test transactions over several payment simulators before going live.

<https://www.six-payment-services.com/en/site/e-commerce-developer/testaccount.html>

Test mode configuration



We need to enter the provided test credentials into Saferpay settings:

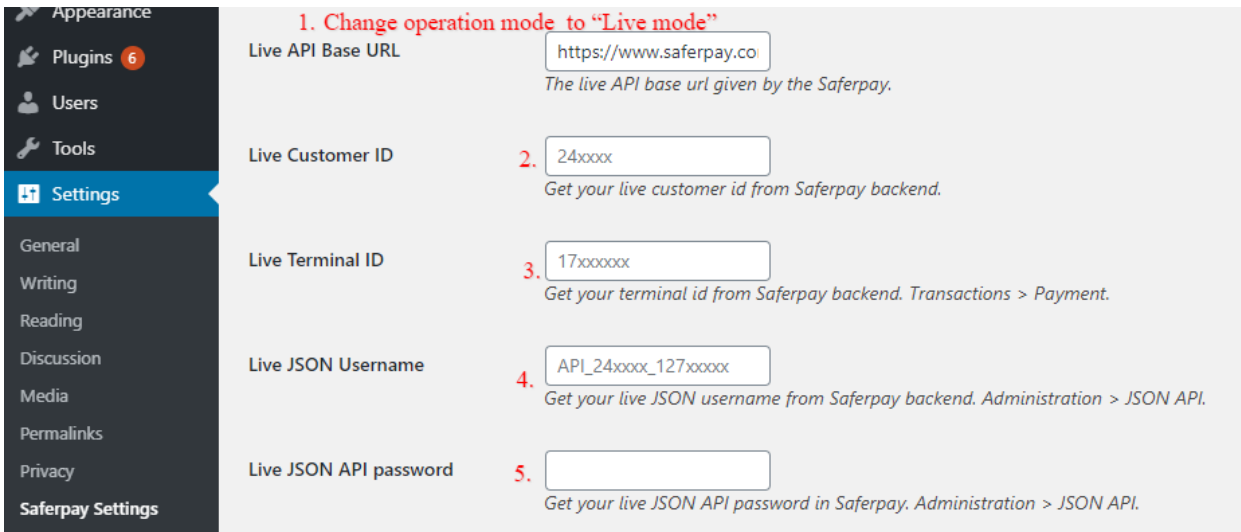
Menu → Settings → Saferpay Settings

Initially, enable test mode and we need to enter the provided test credentials into Saferpay settings:

Required Data:

- Test-Customer ID
- Test-Terminal ID (eCommerce Terminal).
- Test JSON API username.
- Test JSON API password.

Live mode configuration



Switch to Saferpay Operation mode to live & we need to enter the provided live credentials into Saferpay settings:

The following data is required

- Live-Customer ID
- Live-Terminal ID
- Live JSON API username
- Live JSON API password

Note: If you are using WPML, you need to create "Saferpay Checkout" page in all supporting languages in order to make translation works properly. Refer screenshot below

Home > Saferpay Checkout

Saferpay Checkout

⚠ Please do not refresh or close the window.

Pay with a card

Card number * This input is required.

Valid until *

Owner name *

Card verification code ?

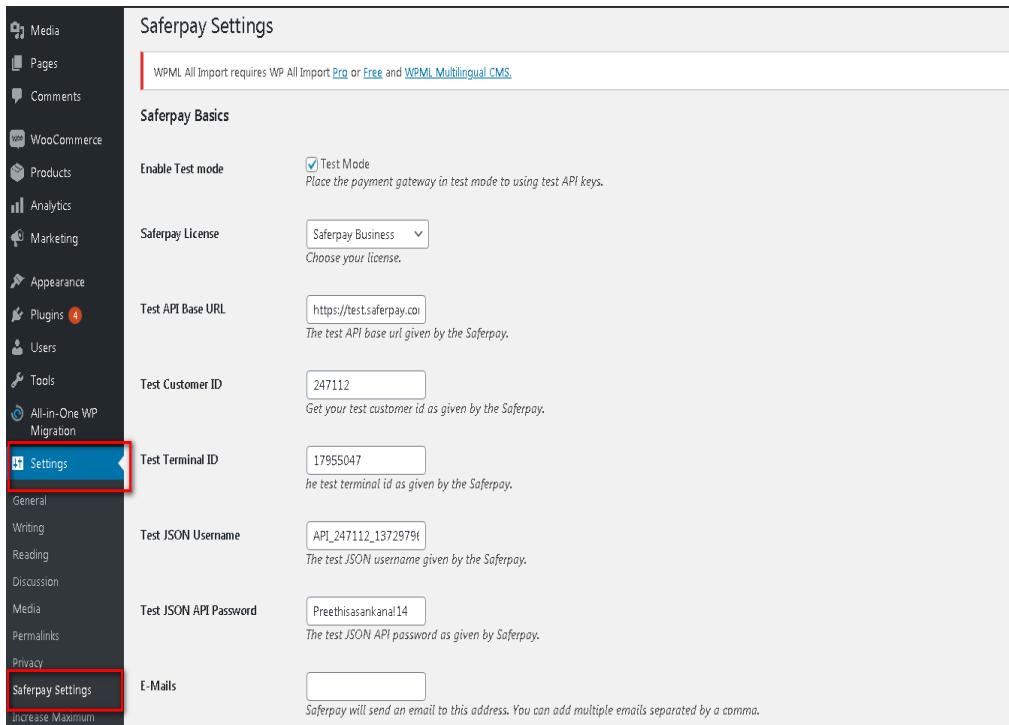
[Cancel](#)

CONFIGURATION

Saferpay Plugin configuration includes two sections

1. Saferpay general settings
2. Payment method specific settings

SAFERPAY GENERAL SETTINGS



Saferpay Settings

WPML All Import requires WP All Import [Pro](#) or [Free](#) and [WPML Multilingual CMS](#).

Saferpay Basics

Enable Test mode Test Mode
Place the payment gateway in test mode to using test API keys.

Saferpay Licence
Choose your license.

Test API Base URL
The test API base url given by the Saferpay.

Test Customer ID
Get your test customer id as given by the Saferpay.

Test Terminal ID
he test terminal id as given by the Saferpay.

Test JSON Username
The test JSON username given by the Saferpay.

Test JSON API Password
The test JSON API password as given by Saferpay.

E-Mails
Saferpay will send an email to this address. You can add multiple emails separated by a comma.

Configure general Saferpay settings from Menu → Settings → Saferpay Settings

The following configurations are available in Saferpay basic settings

- Enable Test Mode:** It defines the Saferpay Operation mode. If it is enabled, it allows the payment gateway to work in test mode by using test API keys otherwise it will work as live mode. By default, test mode is enabled.
- Saferpay Licence:** Choose the Saferpay licence you own. Saferpay has two licenses:
 - Saferpay **eCommerce**
Access to: **Payment Page Interface**
 - Saferpay **Business**
Access to: **Payment Page Interface**
Transaction Interface

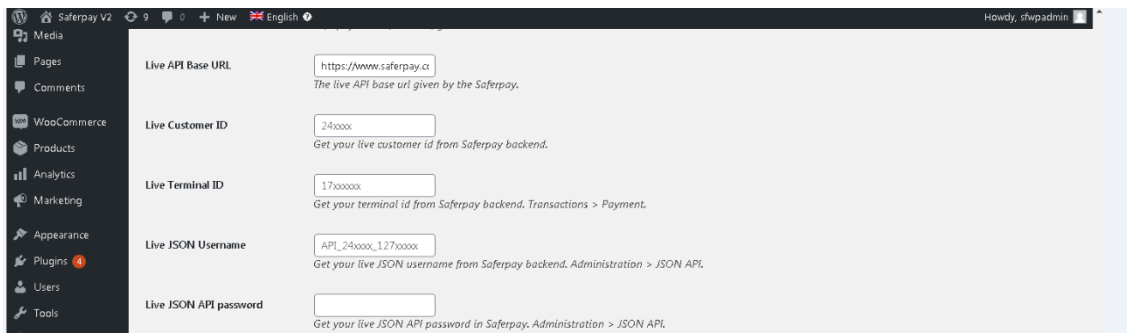
Saferpay Fields and more

In case you have Saferpay Business without the corresponding license, the API will throw an error.

3. **Test API Base URL:** These fields already have default values of API base URL.
E.g.: <https://test.saferpay.com/api>. **Note:** *Recommended not to change it in ideal case. Changes applicable only if there is an update in base test url from Saferpay side.*
4. **Test Customer ID:** Enter your test customer id given by Saferpay while creating a partner account in Saferpay.
5. **Test Terminal ID:** Enter your test terminal id given by the Saferpay.
6. **Test JSON Username:** Enter test JSON username given by the Saferpay
7. **Test JSON API Password:** Enter test JSON API password given by Saferpay. To get JSON API username and password you have to login to Saferpay management interface and go to Settings -> JSON API basic authentication. Please refer <https://www.six-payment-services.com/en/site/e-commerce-developer/integration.html> and <https://saferpay.github.io/sndbx/index.html#terms> for more information.
8. **E-Mails:** Saferpay will send an email to the address specified in this field. You can add multiple emails separated by a comma. It is not a mandatory field.
9. **Check Extra Level of Authentication:** Recommended for high-risk businesses (Jewelry, Electronics, etc.) to stick to the highest level of security. Else you can have it as “No, I don’t want extra level of authentication.”
10. **Liability Shift Behavior:** This field determines how to handle the transactions if a fraudulent card is used on the website. When we use this functionality, the liability shifts to the authorizing bank and the store owner receives no claim for any chargeback. It has two options:

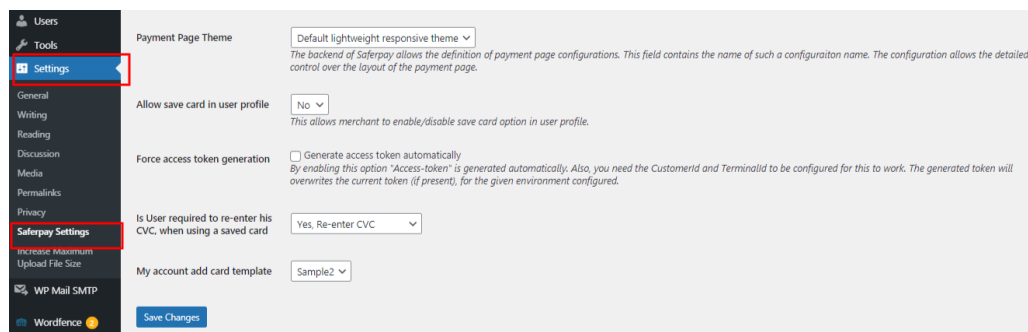
- Option A:” If no liability shift has been granted transaction will be on-hold, merchant can capture or cancel transaction”. Here order placed via fraudulent card will be on-hold and merchant can capture or cancel transaction accordingly.
- Option B: If no liability shift has been granted transactions will be auto cancelled. Here order placed via fraudulent card will be cancelled.

11. **Payment Page CSS URL:** Enter a valid CSS URL which is included in the payment page. This file must be hosted on an SSL/TLS secured web server (the URL must start with https://) Example: <https://merchanthost/merchant.css>. Refer <https://saferpay.github.io/sndbx/CssiFrame.html> for more details.
12. **Description of the order:** A human readable description provided by the merchant that will be displayed in Payment Page.
13. **Payment Page Configuration Name:** Here you can define the payment page configuration name. The configuration can be created from Safer pay Backoffice ('Settings > Payment Page Configuration'). If the configuration is not found by in Safer Pay (setting / Backoffice); the default configuration will be used.



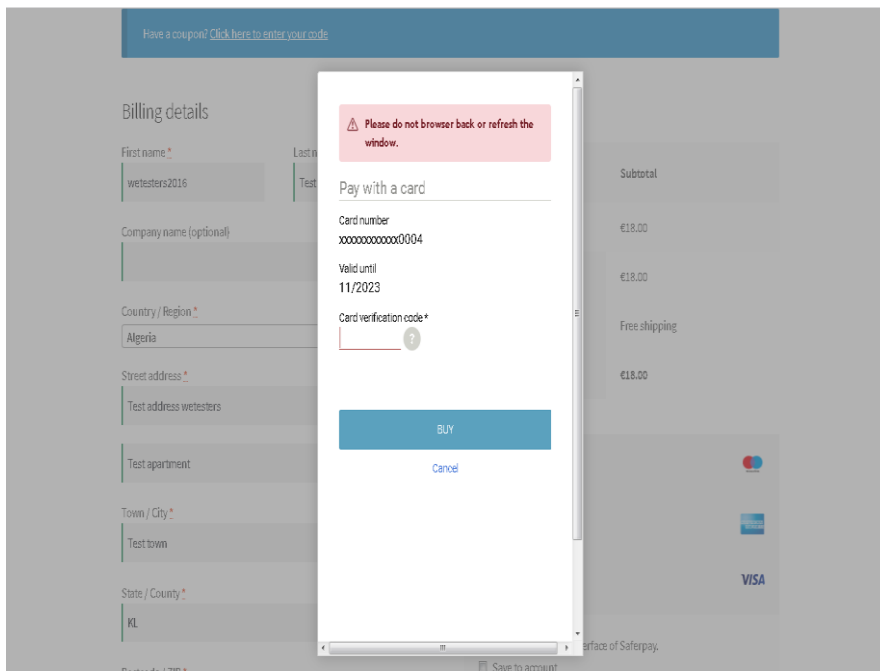
14. If you are using live mode enter **Live Customer ID**, Live Terminal ID, Live JSON Username and Live JSON API password given by Saferpay while creating a partner account in Saferpay. To get access information for live environment you have to [request](#) an offer here. To get access information to live account please follow this [link](#).

15. **Payment Page Theme:** Choose the theme to customize the appearance of Saferpay payment pages. As per default a lightweight responsive styling will be applied. Three types of settings are available:
- Default lightweight responsive theme
 - Six
 - No Theme



16. **Allow save card in user profile:** This allows merchant to enable/disable save card option in user profile. If it is enabled, allows your customer to save the credit card information in 'My account 'and to reuse the saved information for future payments.
17. **Force access token generation:** This allows merchant to enable/disable Access-token generation. If it is enabled, "Access-token" is generated automatically. Also, you need the CustomerId and TerminalId to be configured for this to work. The generated token will overwrite the current token (if present), for the given environment configured. If it is not enabled, you need to create access-token manually from Saferpay backoffice. This is explained in pg.no. 26 under SAFERPAY (HOSTED) FIELDS SETTINGS (SAFERPAY CREDIT CARD).
18. **Is User required to re-enter his CVC, when using a saved card:** If we choose "Yes, Re-enter CVC" user will be prompted to enter CVC again during checkout while using saved card for their transaction.

If "No need to re-enter CVC" chosen user will not be prompted to enter CVC during checkout while using saved card for their transaction.



Screenshot: User prompted to enter CVC again during checkout when “Yes, Re-enter CVC “option selected in Saferpay Settings

19. **My Account Add Card template:** Here we can choose templates for adding card details in My Account Saved Cards section for users. Four sample templates are available.

Once you have configured Saferpay general settings, review all the settings carefully. If everything is fine, click Save Changes button.

JSON API USERNAME AND PASSWORD GENERATION

To create JSON API username and password you have to login to Saferpay management interface and go to Settings -> JSON API basic authentication. Please refer <https://www.six-payment-services.com/en/site/e-commerce-developer/integration.html> for more information.