Payment module integration for WooCommerce

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1. RELEASE NOTES

Version	Date	Comments
1.9	4/21/2021	New features • Create a support ticket via the **Module configuration** section. • Create a support ticket via a CMS order. • The REST API keys have been transferred to the section **General module configuration**. • The REST API key configuration section has been reorganized and precisions have been added to the parameter description. • Possibility to configure the URLs of the REST API. • Addition of the **Category association** parameter. • Possibility to add a payment method manually, if it is not present on the list of available payment methods. • Embedded form: The pop-in is now customizable in the section **Card data entry mode**. • Embedded form: Customize the label **Save my card**. • Do not remove the **Description** parameter, regardless of the value selected for the **Card data entry mode** configuration. • Displays the brand of the payment method stored for payment by token. • Payment by token: A link has been added to enable the buyer to delete his/her recorded payment method. • Verification of token validity before proceeding to payment. • The **vads_order_info** variables have been replaced with **vads_ext_info**. • Possibility to add a menu to the buyer in order to display their registered payment methods.
1.8.9	12/24/2020	New features
1.8.8	12/16/2020	Bug fixes • 500 error related to an obsolete function in PHP 7.4 (get_magic_quotes_gpc).
1.8.7	10/30/2020	New features • If the formtoken is not returned, the buyer is redirected to the payment page (payment by form). Bug fixes • Embedded form: The embedded fields are returned empty and it is impossible to enter banking details.
1.8.6	10/13/2020	New features • The Choozeo payment method has been reactivated. Bug fixes • Manage the Notification URL on cancellation for transactions with the **on-hold** status.
1.8.5	9/2/2020	New features • Addition of the vads_card_type code in the **Card type** configuration. Bug fixes • Embedded form: Compatibility issue with IE11. • Embedded form: Use of the strongAuthentication field instead of strongAuthenticationState.
1.8.4	6/14/2020	New features

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Version	Date	Comments
		• The Choozeo payment method has been removed.
1.8.3	5/25/2020	New features • Embedded form: handles the new format of metadata fields. • Payment by token: display of a confirmation message when payment by token is activated. Bug fixes • Embedded form: JavaScript error when switching between payment with and without a token with REST API. • Subscriptions: PHP error upon payment with subscription if the subscription sub-module is enabled.
1.8.2	3/16/2020	New features • Compatibility with version 4.x of WooCommerce. Bug fixes • PHP error when a product amount equals 0 (related to the tax). • Disable the “record card details” mode completely for non-registered users. • Remove the warning message displayed by WordPress that is displayed in iFrame and embedded form mode (version 3.9 and above of WooCommerce). • Display issue with the embedded form and version 3.9 of WooCommerce.
1.8.1	12/23/2019	Bug fixes • Better handling of multiple payment attempts.
1.8	11/20/2019	New features • Addition of a customizable submodule for all payment means (Other submodules). • Addition of the **Embedded payment fields (REST API)** feature. • Payment by token activated via REST API. • Update of translations.
1.0	3/18/2013	Initial version

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2. MODULE FEATURES

The payment module offers the following functionalities:

- Immediate payment
- Payment in installments with the possibility to offer several options (2, 3, 4 installments, etc.)
- Payment by token (requires subscription to the payment by token option)
- Payment by subscription
- Klarna payment
- Customizable submodule for all payment methods
- Compatibility with WooCommerce version 2.x-5.x
- Compatibility with the multi-site mode of WordPress
- Multi-language compatibility
- Multi-currency compatibility
- Automatic redirection to the shop once the payment is made
- Definition of a minimum/maximum amount for each payment type
- Custom 3D Secure depending on the order amount
- Management of the order status for accepted payments
- Payment page integrated into the checkout flow (display in an iframe)
- Embedded payment fields (REST API)
- Possibility to enable or disable module logs
- Systematic registration of orders at the end of payment via a silent URL (Instant Payment Notification URL)

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3. READ CAREFULLY BEFORE GOING ANY FURTHER

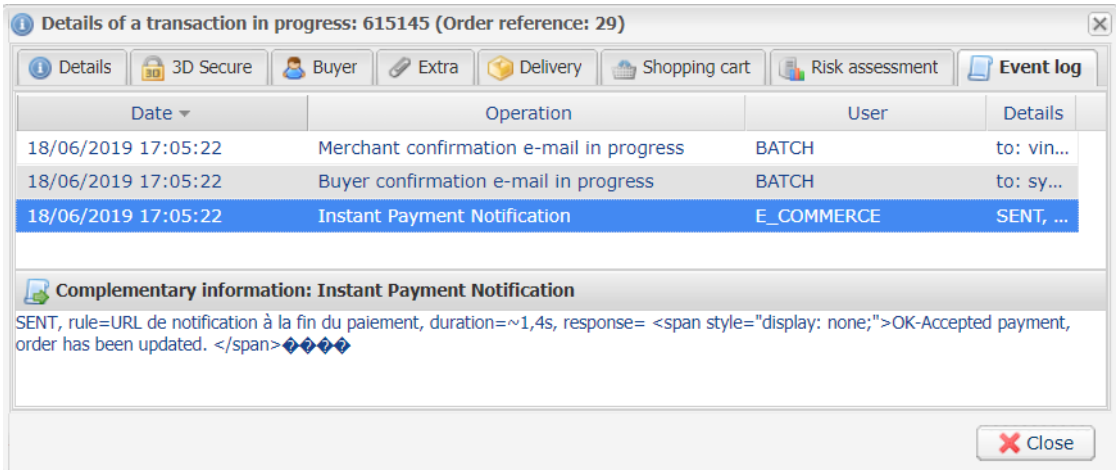
The most frequent error concerns the Instant Payment Notification URL. The Instant Payment Notification URL is the only way the Systempay gateway can notify you at the end of your payment. The chapter **Setting up the end of payment notification** must be read thoroughly and the provided instructions 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”.

Frequent errors:

- **Your WooCommerce shop is in maintenance mode**
- **Your Instant Payment Notification URL is protected by an .htaccess file**
- **You have blocked the IP addresses of the payment gateway**
- **You have not encoded the notification URL in the Merchant Back Office**

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

Via the Merchant Back Office, display the payment details (double click), then go to the “**Event log**” tab.



IMPORTANT: Other topics are also presented in our FAQ, which lists the most frequently asked questions and is regularly updated. The module FAQ is available via the link below in the **Payment modules** section > **WooCommerce 2.x-5.x**:

https://paiement.systempay.fr/doc/en-EN/faq/sitemap.html

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4. INSTALLMENT PAYMENT FEATURES

This module also allows you to offer the possibility to pay in installments. In module settings, you can choose the number of installments and the delay in days between each installment.

This module will allow you to view an order in your WooCommerce Back Office with the total amount that has been paid using the “payment in 3 installments with no fees” module, for instance.

During the first installment payment, an authorization request for the amount of the first installment is sent (if the capture date is before the current date + 6). Therefore, you cannot be sure that the upcoming installments will be honored. Remember to check that the upcoming installments are authorized.

Starting from the second installment, the IPN is no longer called, as WooCommerce does not support such notifications for finalized orders. It is needless to resend the IPN from the Back Office.

However, it is possible to be notified by e-mail in case one of the following installment payments is refused. All you need to do is enable and configure the **Installment payment rejection e-mail** rule. This rule can be found in the **Settings** > **Notification rules** menu > **E-mail sent to the merchant** tab of the Merchant Back Office.

Additional feature implemented into this module

For installment payments, the Systempay payment gateway allows to also choose the amount of the first installment.

Example:

For an amount of 100 EUR in 3 installments, you can set the percentage of the first payment at 50% of the amount. This means that the amount of the first installment will be 50 EUR and that the two others will be of 25 EUR.

Payment method view

In module settings, you can define the minimum amount starting from which you wish to offer installment payment.

You can also set up the maximum amount until which you wish to offer installment payment.

To sum up, you must define a range for enabling payment in installments.

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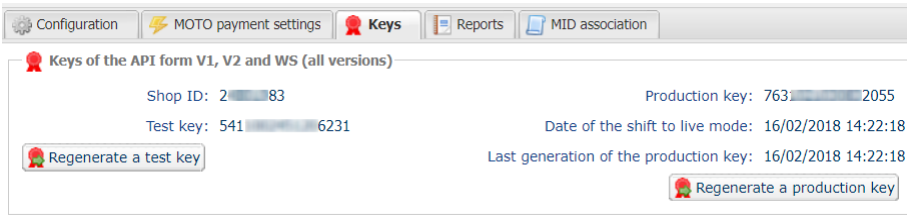
5. PREREQUISITES

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

- **Payment module file**: Systempay_WooCommerce_2.x-5.x_v1.9.x.zip
- **Your shop ID**
- **Test or production key**

The Shop ID and the keys are available in the Merchant Back Office (menu: **Settings** > **Shop** > **Keys**)



Reminder, your Merchant Back Office is available at this address:

https://paiement.systempay.fr/vads-merchant/

WARNING: All our payment modules are tested, starting from PHP version 5.3.

Therefore, all the previous PHP versions are no longer supported by our modules. If you have an earlier version, you must ask your hosting provider to install a more recent version on your server prior to contacting us.

Please note that the 5.3 version is no longer supported by PHP: *http://php.net/supported-versions.php*

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6. INSTALLING AND CONFIGURING THE PAYMENT MODULE

6.1. Updating the module

To update the payment module, you must first disable and then delete the previous version.

WARNING: Make sure you save the parameters of your module before you deactivate it and, most importantly, save the production key that is no longer visible in your Merchant Back Office.

Moreover, the new version of the module introduces a new setting: **Signature algorithm**. This parameter is set by default to **SHA-256** and must be identical to the one in Merchant Back Office (**Settings** > **Shop**). If the algorithm is different, the parameter will have to be modified via the Merchant Back Office.

1. From the Wordpress Back Office, go to the **Plugins** > **Installed Plugins** menu.
2. Search for the **WooCommerce Systempay Payments** module.
3. To deactivate the payment module, click **Deactivate**.
4. Then click on **Delete** in order to delete the module from your shop.
5. The procedure for installing a new module is described in the next chapter.

6.2. Adding payment modules

There are two ways of adding Systempay payment modules:

Automatic installation:

The first method consists in adding the payment module via the WordPress Back Office.

From your WordPress shop administration interface, in the **Plugins** > **Installed Plugins** menu, click **Add New**.

Select **Upload Plugin**, click **Browse** and search for the payment module on your hard drive.

Then click the **Install now** button.

Manual installation:

The second method consists in copying the module via FTP. To do this, copy the woo-systempay-payment folder into the /wp-content/plugins/ folder of your website.

Once the module is installed, click **Activate** to activate the module (**Extensions** / **Installed extensions**).

6.3. Activating the payment module

If you have not already enabled the Systempay payment module upon the installation:

1. Sign in to the WordPress Back Office.
2. Click **Plugins** > **Installed Plugins**.
3. Search for the **WooCommerce Systempay Payment** module.
4. Click **Activate**.

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7. CONFIGURING THE PAYMENT MODULE

1. In the WordPress back-end, go to **WooCommerce** > **Settings**.
2. Click on the **Payments** tab.
3. Search for the **Systempay** modules.
4. Search for the **General configuration** sub-module and click **Configure** before configuring the other sub-modules.
5. Then, the other sub-modules will have to be configured, if necessary.
6. The details of each parameter are described in the following chapters.

7.1. General configuration

Basic settings	
Logs	Allows to enable or disable module logs. The logs will be available in the /wp-content/uploads/wc-logs/ directory on the server. This parameter is **enabled** by default.

Access to the payment gateway	
Shop ID	Indicate the 8-digit shop ID, available in your Merchant Back Office (Menu: **Settings** > **Shop** > **Keys**).
Test key	Specify the test key available via your Merchant Back Office (Menu: **Settings** > **Shop** > **Keys**).
Production key	Specify the production key available in your Merchant Back Office (Menu: **Settings** > **Shop** > **Keys**). Note that the production key 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.
Signature algorithm	Algorithm used to compute the signature of the payment form. The algorithm must be the same as the one configured in the Merchant Back Office (**Settings** > **Shop** > **Keys**). If the algorithm is different, the parameter will have to be modified via the Merchant Back Office.
Instant Payment Notification URL	URL to copy in your Merchant Back Office (**Settings** > **Notification rules** > **Instant Payment Notification URL at the end of the payment** > **Instant Payment Notification URL of the API form V1, V2** menu).
Payment page URL	This field is pre-populated by default: *https://paiement.systempay.fr/vads-payment/*

REST API keys	
Test password	Password allowing to use Web Services or embedded payment fields in test mode. The password is available in your Merchant Back Office (Menu: **Settings** > **Shops** > **REST API keys**).
Production password	Password allowing to use Web Services or embedded form in production mode. The password is available in your Merchant Back Office (Menu: **Settings** > **Shops** > **REST API keys**).
IPN URL of the REST API	This field is pre-populated by default: *https://api.systempay.fr/api-payment/*

REST API keys	
	It is recommended to leave the **default** value.
Public test key	The test public key the test must be filled in if you use the embedded payment fields, such as **Card data entry mode**. The public key is available via your Merchant Back Office (Menu: **Settings** > **Shops** > **REST API keys**).
Public production key	The production public key be must be filled in if you use the embedded payment fields, such as **Card data entry mode**. The public key is available via your Merchant Back Office (Menu: **Settings** > **Shops** > **REST API keys**).
HMAC-SHA-256 test key	The test HMAC-SHA--256 key must be filled in if you use the embedded payment fields, such as the **Card data entry mode**. The HMAC-SHA-256 key is available from your Merchant Back Office (Menu: **Settings** > **Shops** > **REST API keys**).
HMAC-SHA-256 production key	The production HMAC-SHA--256 key must be filled in if you use the embedded payment fields, such as the **Card data entry mode**. The HMAC-SHA-256 key is available from your Merchant Back Office (Menu: **Settings** > **Shops** > **REST API keys**).
JavaScript client URL	This field is pre-populated by default: *https://api.systempay.fr/static/* It is recommended to leave the **default** value.
REST API Instant Payment Notification URL	URL to copy in your Merchant Back Office (**Settings** > **Notification rules** > **Instant Payment Notification URL at the end of the payment** > **REST API Instant Payment Notification URL** menu).

Payment page	
Default language	This option allows to choose the default language of the payment page in case the language of WooCommerce is not supported by Systempay. If the language(s) used by the WooCommerce is (are) implemented into Systempay, the payment page will be displayed in the language of WooCommerce when the buyer clicks on “Pay”.
Available languages	Allows to customize the language displayed on the payment page. The buyer will be able to select a language when he or she is redirected to the payment page. If you do not select any language, all languages will be displayed on the payment page. To select a language, press and hold the “`Ctrl`” key and click on the desired languages. Available languages: German, English, Chinese, Spanish, French, Italian, Japanese, Dutch, Polish, Portuguese, Russian, Swedish, Turkish.
Capture delay	Indicates the delay (in days) before the capture. By default, this parameter can be configured in your Merchant 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 Merchant Back Office. (Menu: Settings > Shop > Configuration section: validation mode) ***Automatic:*** This value indicates that the payment will be captured in the bank automatically without any action on the merchant’s part. ***Manual:*** This value indicates that the transactions will require manual validation by the merchant via the Merchant Back Office. Warning: if the transaction is not validated by the merchant before the expiration date, it will not be captured in the bank.

Custom 3DS	
Managing 3DS	This parameter is taken into account only if the store has the **Selective 3DS1** or **Frictionless 3SD2** option.

Custom 3DS	

	• **in 3DS1: Disables** the 3DS1 process during an e-commerce payment. Requires the **Selective 3DS1** option.
	
	IMPORTANT
	This feature will become obsolete as soon as the 3DS1 version is no longer supported by the networks.
	As of September 2020, issuers can refuse the transaction if 3D Secure authentication has not been performed.
	This behavior is called "Soft Decline".
	To reduce the number of rejected payments, the payment gateway automatically makes a new payment attempt with 3D Secure authentication, when possible.
	
	• **in 3DS2:** Allows to request authentication without interaction (frictionless). Requires the **Frictionless** 3DS2 option.
	
	  • For payments made in euro, if the amount is lower than €30, a request for frictionless is transmitted to the DS. **If the request for frictionless is accepted by the issuer, the merchant loses the payment guarantee.**
	
	  • For payments made in euros, if the amount is greater than €30, the value transmitted by the merchant is ignored and the management of cardholder authentication is delegated to the gateway.
	
	  • For payments made in a currency other than euro, a request for frictionless is transmitted to the DS.

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 (success)	If 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 successful payment.
Message before redirection (success)	If the **automatic redirection** option is enabled, you can define the message that will appear on the gateway following a successful payment before your buyer is redirected to the shop. The default message is: "Redirection to the shop in a moment".
Time before redirection (failure)	If 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 (failure)	If the **automatic redirection** option is enabled, you can define the message that will appear on the gateway following a failed payment before your buyer is redirected to the shop. The default message is: "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 allows to prevent the browser from displaying a pop-up window that indicates that the buyer is leaving an https environment for an http environment which obliges the buyer to click on "Accept" to return to the shop.
Order status	Select the Registered orders status. It is recommended to leave the **default** value.

Additional options	
Category association	Associate a type with each category in your catalog. This parameter is required to perform fraud verification (subject to the option). You can: • quickly associate a category with all the products in your catalog, • associate a type with each category in your catalog. The categories are: Food and grocery | Cars | Entertainment | Home and gardening | Household appliances | Auctions and group purchasing | Flowers and presents | Computers and software | Health and beauty | Services for individuals | Services for

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Additional options	
	companies | Sports | Clothes and accessories | Travel | Home audio, photo, video | Telephony.

Once you have completed the configuration, click **Save**.

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7.2. Standard payment

Module option	
Activation	Check the box to enable the payment method. This mode is set to **Enabled** by default.
Payment method title	This option allows you to define the title of the payment method. The buyer will see this title when choosing a payment method. If your shop is available in several languages, a drop-down list will appear on the right of the method title. Changing the language allows you to enter a different title in each language.
Description	This option allows you to define the description of the payment method. If your shop supports several languages, you can also define the description of the payment method for each language.

Restrictions	
Supported countries	Configure the countries for which the payment method is available: • **All countries:** the payment method is available for all countries. • **Specific countries:** after choosing this option, the list of **Authorized countries** appears. Press and hold "`Ctrl`" and select the countries of your choice from the list of **Authorized countries**.
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.

Payment page	
Capture delay	Delay (in days) before the capture for this payment method. If you leave this field empty, the value configured in the **General configuration** section will be applied. If the **Capture delay** field of the **General configuration** is also empty, the value configured in the Merchant Back Office will be applied.
Validation mode	Validation mode for this payment method. ***General configuration:*** Recommended value. Allows to apply the configuration defined in the **General configuration** section. ***Back Office configuration:*** Allows to use the configuration defined in the Merchant Back Office. (Menu: Settings > Shop > Configuration – section: validation mode) ***Automatic:*** This value indicates that the payment will be captured in the bank automatically without any action on the merchant's part. ***Manual:*** This value indicates that the transactions will require manual validation by the merchant via the Merchant Back Office. Warning: if the transaction is not validated by the merchant before the expiration date, it will not be captured in the bank.
Card types	This field allows to select the cards logo to be displayed on the payment page. Warning: The payment types offered to the buyer on the payment page depend on the contracts and options associated with your Systempay offer. It is recommended to leave this parameter empty.

Advanced options	
Card data entry mode	The module provides the following operating modes: *Bank data acquisition on the payment gateway* Card type selection and data entry is done on the Systempay payment page. *Card type selection on the merchant website*

Advanced options	
	The card type is selected on the merchant website, the list of available payment methods depends on the configuration of accepted card types (see “Card type configuration”). Once the card type has been selected, the buyer will be invited to enter their bank data on the Systempay payment page. *Payment page integrated into the checkout flow (iframe mode)* This feature allows the integration of the Systempay payment page via a tunnel on your merchant website. In this case, PCI DSS certification is not necessary. **WARNING** Some payment methods are not compatible with integration by iframe. For more information please see this documentation: *Click here to see the documentation* *Payment fields embedded on the merchant website (REST API)* This option enables the integration of embedded payment fields (card number, expiry date, cvv) on your merchant website. The configuration of the REST API keys present in **General configuration** > **REST API keys** is mandatory if you enable this functionality. PCI DSS certification is not necessary in this case, however it is strongly recommended for your merchant website to be secure in order to reassure buyers. **To use this solution, the merchant must subscribe to the TEST API option (Use of REST API payment).** *Payment fields embedded in a pop-in (REST API)* This option allows to integrate the payment fields (card number, expiry date, cvv) in a pop-in on your merchant website. The configuration of the REST API keys present in **General configuration** > **REST API keys** is mandatory if you enable this functionality. PCI DSS certification is not necessary in this case, however it is strongly recommended for your merchant website to be secure in order to reassure buyers. **To use this solution, the merchant must subscribe to the TEST API option (Use of REST API payment).**
Theme	Choose the theme you would like to use to display the embedded payment fields.
Custom fields placeholders	This option will allow you to define the label that will get displayed by default in the embedded payment fields. If your shop supports several languages, you can also define the title of the payment method for each language.
Card registration label	Enter the label that you wish to display for the button **Save my card**. The **Payment by token** settings must be enabled to have this text displayed. If your shop is available in several languages, a button will appear on the right of the method title. You can use this button to enter a different title for each language.
Payment attempts number	Maximum number of payment retries after a failed payment, this value must be between 0 and 9. If this value is not specified, the default value will be 3.
Payment by token	The payment by token allows to pay for the order without having to enter the card details upon each payment. During the payment, the buyer decides whether he/she wishes to register his/her card details by ticking the corresponding box available in the payment page. The box will be displayed only if the buyer is connected to the merchant website. This option is **disabled** by default. **WARNING:** **The ‘payment by token’ option must be enabled in your Systempay shop.**

Once you have completed the configuration, click **Save**.

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7.3. Payment in installments

Module option	
Activation	Check the box to enable the payment method. By default, this method is **Disabled**.
Payment method title	This option allows you to define the title of the payment method. The buyer will see this title when choosing a payment method. If your shop is available in several languages, a drop-down list will appear on the right of the method title. Changing the language allows you to enter a different title in each language.
Description	This option allows you to define the description of the payment method. If your shop supports several languages, you can also define the description of the payment method for each language.

Restrictions	
Supported countries	Configure the countries for which the payment method is available: • **All countries:** the payment method is available for all countries. • **Specific countries:** after choosing this option, the list of **Authorized countries** appears. Press and hold "Ctrl" and select the countries of your choice from the list of **Authorized countries**.
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.

Payment page	
Capture delay	Delay (in days) before the capture for this payment method. If you leave this field empty, the value configured in the **General configuration** section will be applied. If the **Capture delay** field of the **General configuration** is also empty, the value configured in the Merchant Back Office will be applied.
Validation mode	Validation mode for this payment method. ***General configuration:*** Recommended value. Allows to apply the configuration defined in the **General configuration** section. ***Back Office configuration:*** Allows to use the configuration defined in the Merchant Back Office. (Menu: Settings > Shop > Configuration – section: validation mode) ***Automatic:*** This value indicates that the payment will be captured in the bank automatically without any action on the merchant's part. ***Manual:*** This value indicates that the transactions will require manual validation by the merchant via the Merchant Back Office. Warning: if the transaction is not validated by the merchant before the expiration date, it will not be captured in the bank.
Card types	This field allows to select the cards logo to be displayed on the payment page. Warning: The payment types offered to the buyer on the payment page depend on the contracts and options associated with your Systempay offer. It is recommended to leave this parameter empty.

Advanced options	
Card data entry mode	The module provides the following operating modes: *Bank data acquisition on the payment gateway* Card type selection and data entry is done on the Systempay payment page. *Card type selection on the merchant website*

Advanced options	
	The card type is selected on the merchant website, the list of available payment methods depends on the configuration of accepted card types (see “Card type configuration”). Once the card type has been selected, the buyer will be invited to enter their bank data on the Systempay payment page.

Installment payment option	
Payment option	This module allows you to create as many credit card installment payment options as you like. Each payment option will have a different code that will be displayed in the order table. To add a payment option, click on **Add**. Once you have completed the configuration, do not forget to click **Save** in order to save your changes.
Label	Text describing the installment payment option as it will be offered to the buyer. Example: Pay in 3 installments with no fees
Minimum amount	Allows to define the minimum amount required to make the payment option available.
Maximum amount	Allows to define the maximum amount required to make the payment option available.
Merchant ID	The Merchant ID to use with the option, in case your shop has several Merchant IDs. **It is recommended to leave this field empty.**
Number	Number of installments: **3** for payment in 3 installments **4** for payment in 4 installments Etc.
Period	Period (in days) between each installment.
First installment	Amount of the first installment, expressed as a percentage of the total amount. Example: For an amount of 100 EUR in 3 installments, you can set the percentage of the first payment at 50% of the amount. This means that the amount of the first installment will be 50 EUR an that the two others will be of 25 EUR. For 50% enter **50**. If you want the amount of every installment to be the same, leave this field empty.

Once you have completed the configuration, click **Save**.

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7.4. Klarna

To use this payment method, it is strongly recommended to configure the **Category association** parameter. This parameter is present in the **General configuration** > **Additional options** part of the module.

To use this payment method, the merchant must:

- Request the activation of the Payment via Klarna option via Systempay,
- Sign a contract with Klarna.

This payment method will be available if the buyer specifies one of the following countries as their billing address: Germany, Denmark, Finland, Austria, Netherlands, Norway or Sweden.

Module option	
Activation	To enable the Klarna payment method, select **Enabled**. By default, this option is **Disabled**. Activation redirects the buyer directly to the Klarna payment page. However, this payment method can also appear on the payment page if the buyer selects the standard payment (if there are no restrictions in **General configuration** > **Card Types**).
Payment method title	This option allows you to define the title of the payment method. The buyer will see this title when choosing a payment method. If your shop is available in several languages, a drop-down list will appear on the right of the method title. Changing the language allows you to enter a different title in each language.
Description	This option allows you to define the description of the payment method. If your shop supports several languages, you can also define the description of the payment method for each language.

Restrictions	
Supported countries	Configure the countries for which the payment method is available: • **All countries:** the payment method is available for all countries. • **Specific countries:** after choosing this option, the list of **Authorized countries** appears. Press and hold "`Ctrl`" and select the countries of your choice from the list of **Authorized countries**.
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.

Payment page	
Capture delay	Delay (in days) before the capture for this payment method. A value between 0 and 7 days must be entered, as recommended by Klarna. The field is filled with "0" by default.

Once you have completed the configuration, click **Save**.

WARNING: In the WooCommerce Back Office, the payment will be displayed with the **On-Hold** status. As opposed to payment by credit card, the final stage of a Klarna payment is reached when the bank transfer is validated by Klarna. It is required to configure the **Instant Payment Notification URL on batch change** in order to send the final status to the merchant website.

The merchant will have to validate the payment in the Systempay Back Office.

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7.5. Payment by subscription

WARNING: To be able to use this feature, you must enable the **subscription** option in your Systempay shop.

Module option	
Activation	Check the box to enable the payment method. By default, this method is **Disabled**.
Payment method title	This option allows you to define the title of the payment method. The buyer will see this title when choosing a payment method. If your shop is available in several languages, a drop-down list will appear on the right of the method title. Changing the language allows you to enter a different title in each language.
Description	This option allows you to define the description of the payment method. If your shop supports several languages, you can also define the description of the payment method for each language.

Restrictions	
Supported countries	Configure the countries for which the payment method is available: • **All countries:** the payment method is available for all countries. • **Specific countries:** after choosing this option, the list of **Authorized countries** appears. Press and hold "Ctrl" and select the countries of your choice from the list of **Authorized countries**.
Minimum amount	This field defines the minimum amount for which you wish to offer this payment method. By defining a minimum amount for **ALL GROUPS**, the payment method will not be enabled for users with a smaller shopping cart amount. It is also possible to define a minimum amount for each customer group in your shop.
Maximum amount	This field defines the maximum amount beyond which you do not wish to offer this payment method. By defining a minimum amount for **ALL GROUPS**, the payment method will not be enabled for users with a greater shopping cart amount. It is also possible to define a maximum amount for each customer group in your shop.

Payment page	
Capture delay	Delay (in days) before the capture for this payment method. If you leave this field empty, the value configured in the **General configuration** section will be applied. If the **Capture delay** field of the **General configuration** is also empty, the value configured in the Merchant Back Office will be applied.
Validation mode	Validation mode for this payment method. ***General configuration:*** Recommended value. Allows to apply the configuration defined in the **General configuration** section. ***Back Office configuration:*** Allows to use the configuration defined in the Merchant Back Office. (Menu: Settings > Shop > Configuration – section: validation mode) ***Automatic:*** This value indicates that the payment will be captured in the bank automatically without any action on the merchant's part. ***Manual:*** This value indicates that the transactions will require manual validation by the merchant via the Merchant Back Office. Warning: if the transaction is not validated by the merchant before the expiration date, it will not be captured in the bank.

Advanced options	
Subscription management	If you offer a subscription service on your website, you must select one of the 3 offers:

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Advanced options	
	WooCommerce Subscriptions In the case where your website subscriptions are handled by the **WooCommerce Subscriptions** module. Subscriptio In the case where you use the **Subscriptio - WooCommerce Subscriptions** module. Custom In the case where you have developed your own subscription management solution.

Once you have completed the configuration, click **Save**.

IMPORTANT: To cancel a subscription via the WooCommerce Back Office, it is mandatory to:

- Use **WooCommerce Subscriptions**, if you use another module you must ask a developer to integrate this feature for you.
- Have the **Web Services REST Subscription** option.
- Configure the **REST API keys** Web Services.

You can configure Web Services in the payment module: **General configuration** > **REST API keys** > the parameters in question are **Test password** and **Production password**.

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7.6. Other payment methods

It is recommended to enable this option if you have configured the card data entry mode with “Embedded payment fields”, and if you would like to offer other payment methods than CB, VISA, VISA ELECTRON, MASTERCARD, MAESTRO, AMEX that are not present in the other submodules.

Module option	
Activation	Check the box to enable the payment method. By default, this method is **Disabled**.
Payment method title	This option allows you to define the title of the payment method. The buyer will see this title when choosing a payment method. If your shop is available in several languages, a drop-down list will appear on the right of the method title. Changing the language allows you to enter a different title in each language.
Description	This option allows you to define the description of the payment method. If your shop supports several languages, you can also define the description of the payment method for each language.

Restrictions	
Supported countries	Configure the countries for which the payment method is available: • **All countries:** the payment method is available for all countries. • **Specific countries:** after choosing this option, the list of **Authorized countries** appears. Press and hold “`Ctrl`” and select the countries of your choice from the list of **Authorized countries**.
Minimum amount	This field defines the minimum amount for which you wish to offer this payment method. By defining a minimum amount for **ALL GROUPS**, the payment method will not be enabled for users with a smaller shopping cart amount. It is also possible to define a minimum amount for each customer group in your shop.
Maximum amount	This field defines the maximum amount beyond which you do not wish to offer this payment method. By defining a minimum amount for **ALL GROUPS**, the payment method will not be enabled for users with a greater shopping cart amount. It is also possible to define a maximum amount for each customer group in your shop.

Payment options	
Group payment methods	By enabling this option, all the payment methods added in this section will be displayed within the same payment submodule. Otherwise, each payment method will be represented in a different submodule. This parameter is set to **Disabled** by default.
Label	Text describing the payment option as it will be offered to the buyer. The label will be displayed only if the **Group payment methods** option is **disabled**. Example: Pay via Bancontact If your shop supports several languages, you can also define the label of the payment method for each language.
Payment method	Choose the payment method you are willing to offer.
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.
Authorized countries	Select the country that you would like to authorize for the selected payment method. If no countries are selected from the list, all countries will be authorized. Hold down the **Ctrl** key to select or deselect several countries.
Validation mode	Validation mode for this payment method.

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Payment options	
	General configuration: Recommended value. Allows to apply the configuration defined in the **General configuration** section. ***Back Office configuration:*** Allows to use the configuration defined in the Merchant Back Office. (Menu: Settings > Shop > Configuration – section: validation mode) ***Automatic:*** This value indicates that the payment will be captured in the bank automatically without any action on the merchant's part. ***Manual:*** This value indicates that the transactions will require manual validation by the merchant via the Merchant Back Office. Warning: if the transaction is not validated by the merchant before the expiration date, it will not 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 WooCommerce.
Capture delay	Delay (in days) before the capture for this payment method. If you leave this field empty, the value configured in the **General configuration** section will be applied. If the **Capture delay** field of the **General configuration** is also empty, the value configured in the Merchant Back Office will be applied.
Shopping cart data	Check this box if you wish to send the shopping cart details to the payment gateway. For some payment methods, such as and PayPal, the shopping cart details are required.
Add payment methods	If you want to create payment methods that are not present in the **Payment methods** list, you can add them manually in the payment module: **1.** Click the Add button. **2.** Enter the technical code provided by Systempay. This code must be exactly the same as the one present in the *Dictionnaire des données* in the **Card types (vads_payment_cards)** column. If your payment method is not on the list, it is not available in Systempay **3.** Enter the **name** of the payment method to be added. **4.** Save your changes. **5.** Once the payment method created, you will have to add and configure it from the **Payment methods** section (previous parameter). The new payment method will be displayed at the end of the **Payment methods** list.

Once you have completed the configuration, click **Save**.

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8. SETTING UP THE INSTANT PAYMENT NOTIFICATION URL

Several types of notifications are provided in the Merchant Back Office. They allow to manage the events that will generate a call to the merchant website and to configure the URL of the contact page.

To access notification rule management:

1. Sign in to: *https://paiement.systempay.fr/vads-merchant/*.
2. Go to the following menu: **Settings** > **Notification rules**.

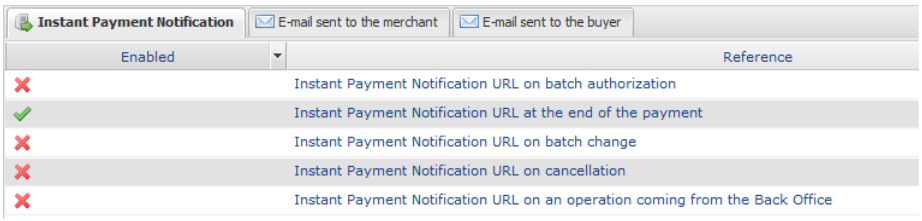

Figure 1: Notification rules

Right click > **Enable the rule** if a red cross appears in the **Enabled** column of the following rules:

- Instant Payment Notification URL at the end of the payment
- Instant Payment Notification URL on cancellation
- Instant Payment Notification URL on batch change
- Instant Payment Notification URL when creating a recurring payment

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8.1. Setting up the Instant Payment Notification

This notification is required to communicate the result of a payment request.

In your Merchant 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 URL at the end of the payment.

To set up this notification:

1. Right-click **Instant Payment Notification URL at the end of the payment**.
2. Select **Enable the rule**.
3. Right-click **Instant Payment Notification URL at the end of the payment** once again.
4. Select **Manage the rule**.
5. Enter the **E-mail address(es) to notify in case of failure**.
6. To specify several e-mail addresses, separate them with a semi-colon.
7. Set up the parameters for **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).

   A notification will be considered as failed if the HTTP code returned by the merchant server is not on the following list: **200**, **201**, **202**, **203**, **204**, **205**, **206**, **301**, **302**, **303**, **307**, **308**.

   Automatic retry does not apply to notifications manually triggered via the Merchant Back Office.

   Call attempts are scheduled at fixed intervals every 15 minutes (00, 15, 30, 45). After each failed attempt, a notification e-mail is sent to the e-mail address specified earlier.
8. Enter the following URL in the fields **URL to call in TEST mode** and **URL to call in PRODUCTION mode** (**Notification URL of the Hosted payment page V1, V2** section):

   http://www.your-domain.com/?wc-api=WC_Gateway_Systempay

   Replace **your-domain.com** with the domain name of your website.
9. If you have enabled the **Embedded payment fields (REST API)** option as entry mode of card data, enter the following URL in the **URL to call in TEST mode** and **URL to call in PRODUCTION mode** (**Notification of the REST API** section):

   http://www.your-domain.com/?wc-api=WC_Gateway_Systempay_Notify_Rest

   Replace **your-domain.com** with the domain name of your website.
10. Save the changes.

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

The payment gateway can systematically notify the merchant website:

- When the buyer abandons/cancels a payment - via the **Cancel and return to shop** button.
- When the buyer has not completed the payment and the payment session has 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. Enter the **E-mail address(es) to notify in case of failure**.
4. To specify several e-mail addresses, separate them with a semi-colon.
5. Set up the parameters for **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).
6. Enter the following URL in the fields **URL to call in TEST mode** and **URL to call in PRODUCTION mode** (**Notification URL of the Hosted payment page V1, V2** section):

   http://www.your-domain.com/?wc-api=WC_Gateway_Systempay

   Replace **your-domain.com** with the domain name of your website.
7. Save the changes.
8. Once again, right-click **Instant Payment Notification URL on cancellation**.
9. Select **Enable the rule**.

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8.3. Setting up a notification on batch change

It is recommended to enable this notification for **PayPal** transactions in order to manage the **UNDER_VERIFICATION** status. The merchant website will be notified about the acceptance or refusal by PayPal.

In case you have enabled the **Klarna** payment method, **you must enable this rule** for your merchant website to be notified when orders are accepted or rejected by Klarna.

This rule is **disabled by default**.

To set up this notification:

1. Right-click **Instant Payment Notification URL on batch change**.
2. Select **Manage the rule**.
3. Enter the following URL in the fields **URL to call in TEST mode** and **URL to call in PRODUCTION mode** (**Notification URL of the Hosted payment page V1, V2** section):

   http://www.your-domain.com/?wc-api=WC_Gateway_Systempay

   Replace **your-domain.com** with the domain name of your website.
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. Set up the parameters for **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.
8. Enable the rule by right-clicking on **Instant Payment Notification URL on batch change** and select **Enable the rule**.

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8.4. Configuring the notification for recurring payments

This notification is required for communicating the result of a payment request for a subscription.

In your Merchant Back Office, you must configure a URL that will be systematically called after a subscription-type payment. It will inform the merchant website about the payment result.

This parameter is called Instant Payment Notification URL when creating a recurring payment.

To set up this notification:

1. Right-click **Instant Payment Notification URL when creating a recurring payment**.
2. Select **Enable the rule**.
3. Right-click **Instant Payment Notification URL when creating a recurring payment** once again.
4. Select **Manage the rule**.
5. Enter the following URL in the fields **URL to call in TEST mode** and **URL to call in PRODUCTION mode** (**Notification URL of the Hosted payment page V1, V2** section):

   http://www.your-domain.com/?wc-api=WC_Gateway_Systempay

   Replace **your-domain.com** with the domain name of your website.
6. Enter the **E-mail address(es) to notify in case of failure**.
7. To specify several e-mail addresses, separate them with a semi-colon.
8. Set up the parameters for **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).

   A notification will be considered as failed if the HTTP code returned by the merchant server is not on the following list: **200**, **201**, **202**, **203**, **204**, **205**, **206**, **301**, **302**, **303**, **307**, **308**.

   Automatic retry does not apply to notifications manually triggered via the Merchant Back Office.

   Call attempts are scheduled at fixed intervals every 15 minutes (00, 15, 30, 45). After each failed attempt, a notification e-mail is sent to the e-mail address specified earlier.
9. Save the changes.

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8.5. 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 your notification URL is available without any redirection.

   a. To do this, paste your notification URL to the address bar of your browser and launch the search.

   b. Make sure your URL did not change.

      If your URL has changed, for example from "*http*" to "*https*" or "*http://abc.net*" to "*http://**www**.abc.net*", it means a redirection is active on your website. Then, copy the URL from the address bar and modify the URL filled in the configuration of all notification rules.

3. Make sure that the "Automatic redirection" option is disabled in the payment module settings.

4. Check that the **Instant Payment Notification URL at the end of payment** is populated in the Merchant Back Office (see above).

5. Make an order on your website and proceed to payment.

6. **Do not click on** "Return to shop" at the end of payment and close the current tab of your browser.

7. In the **WooCommerce** > **Orders** menu, check that the order status is **In progress**.

If the order status remains **Pending payment**, the call has failed.

If the payment gateway is unable to access the URL of your page, an e-mail will be sent to the shop administrator.

It contains:

- The HTTP code of the encountered error,
- Parts of error analysis,
- Its consequences,
- Instructions to resend, from the Merchant Back Office, the notification to the URL already specified above.

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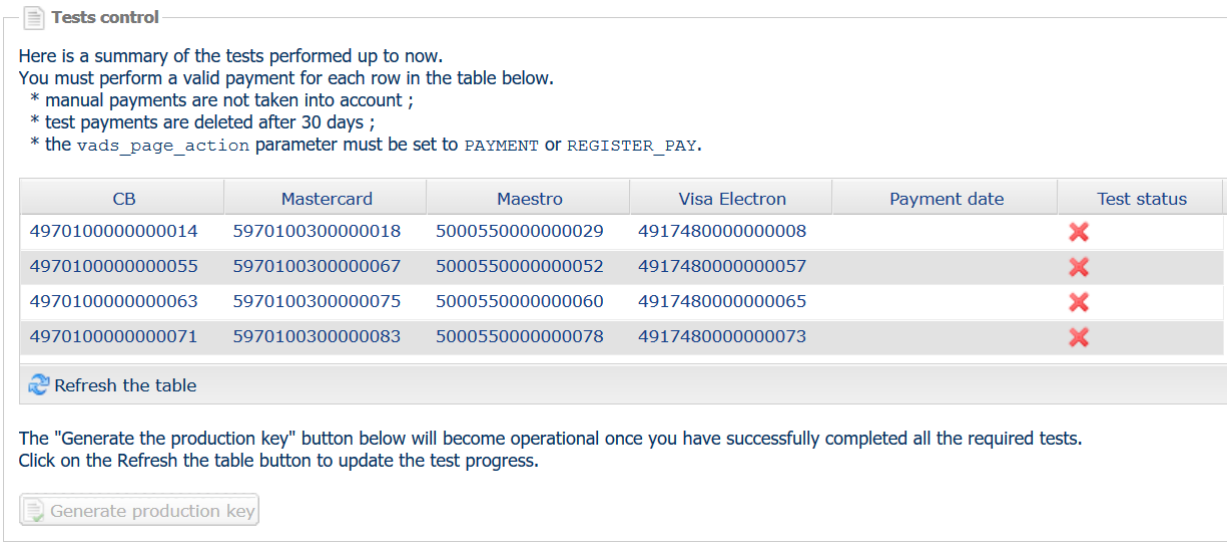
9. PROCEEDING TO TEST PHASE

Once 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 key.

Different cases of payments can be simulated by using test card numbers specified on the payment page. The Merchant will be able to test all 3D Secure authentication results (if the Merchant is enrolled and 3DS is not disabled).

The list of the tests to perform for generating the production key is provided in the Merchant Back Office, **Settings** > **Shop** > **Keys** menu.



If your store does not have the test control table, it is not necessary to perform tests before going into production. You can directly click the **Generate the production key** button to go into production. However, we recommend to make some payment tests to make sure that the payment solution is correctly integrated.

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 payment method "**Payment by credit card**".
3. Once redirected to the payment page, select the card type of your choice.
4. Refer 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** button if the status has not been updated automatically.
6. Once the 4 tests have been validated, the **Generate the production key** button becomes available.

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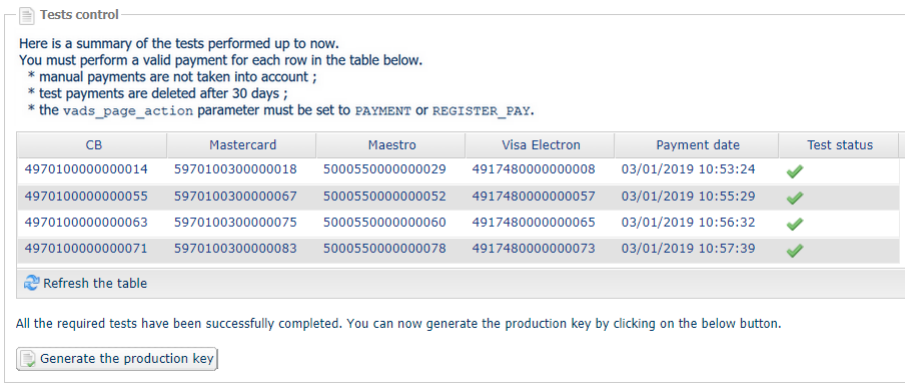

7. Click the **Generate the production key** button and accept the notification messages that will appear.

The production key is now available.

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10. SHIFTING THE SHOP TO PRODUCTION MODE

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

- Retrieve the production key available in the Merchant Back Office (**Settings** > **Shop** > **Keys**).
- In the module configuration parameters:
  - Populate the **Production key** 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 parameters have been configured for your store, we recommend to make a real payment to make sure that your banking contract is functional.

You will then be able to cancel the payment via the Merchant Back Office.

Note on the production key:

For security reasons, this key will no longer be visible as soon as the first transaction in production mode is made in your shop.

Note on the TEST mode:

Once you 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 key** is correct.
- Save the changes.

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11. OBTAINING HELP

Looking for help? Check our FAQ on our website

https://paiement.systempay.fr/doc/en-EN/faq/sitemap.html

If you have any technical questions or need assistance, our tech support is available

from Monday to Friday from 9 a.m. to 6 p.m.

by phone at:	0810004724 Service fee 0,06 € / min + call charge
	for the clients of Banque Populaire
by phone at:	0811363364 Service fee 0,06 € / min + call charge
	for the clients of Caisse d'Epargne
by e-mail :	*supportvad@lyra-network.com*

and via your Merchant Back Office, **Help** > **Contact support**

To facilitate the processing of your demands, you will be asked to communicate your shop ID (an 8-digit number).

This information is available in the "registration of your shop" e-mail or in the Merchant Back Office (**Settings** > **Shop** > **Configuration**).

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