# User guide

# Up2pay e-Transactions Module

Version: 1.0.0

**The Up2pay e-Transactions module** for PrestaShop allows you to benefit from Credit **Agricole's** remote payment solution in a secure environment.

With this module, you can choose the payment methods to display on your online store, have a secure and personalized payment page, and set up your cashing arrangements.

The Up2pay e-Transactions module for PrestaShop is 3D-Secure v2 compatible, compliant with PSD2 regulation.

The following payment methods are available for your customers:

- ⇨ Bank cards (CB / VISA / Mastercard / Amex / JCB)
- ⇨ Paylib
- ⇨ PayPal
- ⇨ Diners
- ⇨ Aurora Map
- ⇨ Sofinco Map
- ⇨ Cofinoga Map

The Up2pay e-Transactions module offers:

- ✓ **Activation of the payment methods** mentioned above.
- ✓ **Seamless integration of the credit card payment page** (CB/VISA/Mastercard) **inside your shop**
- ✓ **Cashing arrangements from the PrestaShop Back office:**
  - • **flexibility of debit confirmation** (on order creation, on shipment)
  - • **partial or total refund function on an order**
- ✓ **One-click** feature (payment with already registered card) natively integrated.
- ✓ **Multiple installments payment** feature for your customer depending on the amount of the order
- ✓ **Subscription-based payment feature**

**1. Installation**

The installation and use of this module require the subscription of a distance-selling contract and an Up2pay e-Transactions service contract with your Credit Agricole Regional Bank.
The activation and setting of your contracts will be carried out upon receipt of the membership file.
You will receive a welcome email to the email address provided when you signed up for your contracts.

In order to install the Up2pay e-Transactions Crédit Agricole module in your Prestashop store, simply log on to the back office of your Prestashop store and open the "Payment / Payment Methods" page.

In this page, you will find a list of payment modules partners of Prestashop.
Look for the "Up2pay e-Transactions Crédit Agricole" module in this list and click the "Install" button available for this module.

**Modules list**

CA  Up2pay e-Transactions Crédit Agricole v5.1.0 - by Crédit Agricole      Install
Online & secured Gateway powered by Crédit Agricole

Once the module is installed:
- It is available in your store's manager module and listed in the "PERSONALIZED / MODULES / Module Manager" page in the "Payment" category.
- You can also find it on the "Payment / Payment Methods" page.
- You need to set up your module in order to connect your store to your Up2pay e-Transactions contract and to define how the module will work according to your needs. To do this, please follow the instructions below in the "CONFIGURATION" chapter.

*By clicking on the "Configure" button on the row for this module, you can access its management and configuration interface (see the following chapters).*

## 2. DOCUMENTATION TAB

At any time, you can use this "DOCUMENTATION" tab to view the module's documentation and help you set it up.

On our website https://www.ca-moncommerce.com/ you will find a complete documentation of the Up2pay e-Transaction solution as well as a FAQ (https://www.ca-moncommerce.com/faq/) to answer the most frequently asked questions.

## 3. CONTACT TAB

Access the form at any time allowing you to contact us for any question regarding the use of the module using Prestashop's contact tool on its Add-ons Marketplace. A link in this tab allows you to access it directly.

You can also contact the Up2pay e-Transactions support (Monday to Friday from 9am to 6pm) at the following contact details:

- **By email**: support@e-transaction.fr
- **By phone:** 0810 812 810 (cost of a local call from a landline)

## 4. CONFIGURATION TAB

The "CONFIGURATION" tab allows you to provide the identifiers associated with your Up2pay e-Transactions contract and to set up your module according to the needs and uses you have defined.

To set up and put your module into production, you need to have the following information: *"numéro de site", "rang", "identifiant e-Transactions"* received in your welcome email.

### MODE: *TEST /PRODUCTION MODE*

**In TEST mode, payments will not be sent to the bank.**
We recommend you to start with the "test" mode, to check the set-up of the module you've performed and to be sure it matches the needs and uses you've set. After having validated your setting and made orders, you can switch to PRODUCTION mode.

By default, the module provides test identifiers allowing you to explore its features (DEMO mode). When you are in test mode, you do not have to fill in your credentials.

However, you can generate test account identifiers associated with your distance-selling contract from your Vision Up2pay e-Transactions BackOffice . In this case, you must generate a HMAC secret key for test environment in your Vision Back-office dedicated to your tests (see appendix I procedure). In the module configuration, select "TEST Mode" and then "Yes" to use your own test identifiers.

After completing the tests, you can switch to PRODUCTION mode. In this case, before anything, it is imperative to inform the identifiers received in your welcome email that the Up2pay e-Transactions solution has sent you. The following information will therefore need to be specified:

- "Site number": "numéro de site" provided by e-Transactions (7 digits);
- "Rank": "Rang" provided by e-Transactions (2 digits);
- "Up2pay e-Transactions ID": "Identifiant e-Transactions" provided by e-Transactions (1 to 9 digits);
- HMAC Authorization Key: By default, this key is the generic test account one.
  **Once your account is activated, you need to generate your own PRODUCTION HMAC key from your Vision Back-Office** (see Appendix 1 procedure) and replace it in your module configuration.

### ⊕ ENVIRONMENT

Please select your payment gateway.

| PRODUCTION | TEST MODE |
|---|---|

Do you want to use your account information for testing? If not, you can use the information provided by default.

| YES | NO |
|---|---|

### 👤 ACCOUNT CONFIGURATION

| Field | Value | Note |
|---|---|---|
| Site number (TPE 7 digits) | 1234566 | Sent to you by Crédit Agricole |
| Rang (2 digits) | 1 | Sent to you by Crédit Agricole |
| Up2pay e-Transactions ID (9 digits) | 28381249 | Sent to you by Crédit Agricole |

**HMAC Authorisation Key**

5190AED3B1F56E6F1430EA0969B5E6568757FE16EFAACAB479AFCC20F3659841C483547A8CBA75958B1636C1986AC1D58

Secret HMAC key to be generated from the Vision Air interface

**✳ *SUBSCRIBED UP2PAY E-TRANSACTIONS SOLUTION:***

You must provide here the e-Transactions contract you have subscribed to, namely "Pack ACCESS" or "Pack PREMIUM".

The following 2 packs are available:

| *MODULE e-Transactions* | *ACCESS* Pack | *PREMIUM* Pack |
|---|:---:|:---:|
| **Web payment page** | ✓ | ✓ |
| **CB, Visa, MasterCard, Paylib** | ✓ | ✓ |
| **Vision Air** Back-Office | ✓ | ✓ |
| **Anti-fraud tool:** 3-D Secure, filters on nationality/IP | ✓ | ✓ |
| **Multiple installments payment free of charge** | - | ✓ |
| **Total / partial** capture at order validation | - | ✓ |
| **Cash functions from your Prestashop Back-Office** (Capture on shipment, partial/total refund) | - | ✓ |
| **Seamless integration of Payment page built inside your shop** | - | ✓ |
| **PayPal** | *Optional* | *Optional* |
| **Cards' packs and private payment methods** American Express, Sofinco Cofinoga, etc. | | *Optional* |

You must indicate in the configuration of your shop the pack you have subscribed to, with your Regional Credit Agricole Bank, with the corresponding pack button:

🛒 *PAYMENT OPTIONS:*



You can choose here how to purpose means of payment in your payment method choice page as well as how offering the credit card payment form (CB/VISA/ Mastercard).

- o **Redirection:** This mode allows you to finalize the payment on secure pages hosted on the Up2pay e-Transactions platform. In this case, your customer, after choosing a payment method, is redirected to a payment page of the e-Transactions solution and automatically returns to your shop at the end of payment.

  - **Simple:** This option displays a single choice of payment "Secure payment via Crédit Agricole » on your store and allows your customer to finalize the payment on secure pages hosted on the Up2pay e-Transactions platform. The customer will choose their final payment method on the secure page of the e-Transactions solution.

- **Advanced:** This option displays individual payment buttons for any payment method enabled and allows your customer to finalize payment on secure pages hosted on the Up2pay e-Transactions platform. Therefore, your customer choses the payment method directly on your shop and they are redirected to the payment form corresponding to their choice.

To enable the desired payment methods, please go to the "**Contracts**" tab on the menu on the left.



In this tab, you will be able to activate the desired payment methods (by default, only the CB, Visa and Mastercard mean of payment is enabled).

**Warning:** Make sure your contract incorporates the chosen payment methods and that they have been set up previously by Up2pay e-Transactions. This information is visible in your Vision Back-office.

Once saving settings ("Save" button at the bottom of the page), the enabled payment choice buttons will appear on your store's payment method choice page with the following template:

o **Full integration:** This mode allows your customer to perform payment directly in your store's pages. In this case, the payment form is displayed to your customer, after choosing payment method, inside the payment choice page of your shop as if it were part of it (seamless integration).
However, the payment form is really hosted by the Up2pay e-Transactions platform and is integrated into a secure block of your page.
If you enable this option, your customer will be able to perform payment without leaving your shop.



<u>One-click:</u> **If you subscribed to and configured the PREMIUM pack and when the payment form is integrated inside your store,** you are **offered an additional option to enable the "One-Click" payment.**

- **YES/Activated:** If you enable this option, your customers will have the ability to request the registration of their card allowing them not to re-enter it for future purchases if they also create a customer account on your store.

**This is a completely secure service. The card number is stored in a digital safe of the Up2pay e-Transactions solution and only the necessary items allowing your customers to indicate that the card they want to choose on a future purchase are returned to your shop (partial card number, expiry date,** card token).

When purchasing, if the customer chooses the "Pay by Credit Card" payment method, a checkbox is offered (not checked by default) to "Save their card for future payments."



If your customer ticks the box «Save my card for future payments" and validates their payment, they will now be offered a choice of additional payment method on their next purchase allowing him to use the registered card without the need to re-enter the card number and the expiry date. This is only possible if your customer has also created a customer account on your store.

If your customer uses their registered card, the payment form will be displayed with their card information pre-entered and partially hidden.
In this case, all they must do is to fill in their verification code - Visual Cryptogram (CVC - the last 3 digits displayed on the back of their card) and finalize their payment (authentication with his bank) by clicking on the "Validate" button.

If your customer chooses to pay with a new card and re-check the "Save my card for future payments" box, this new card will replace the previous one registered in their profile (in case of a successful transaction).

***Payment in installments:***

Note: This choice of payment method cannot be fully integrated inside your store page. Your customer will necessarily be redirected to the secure pages hosted on the Up2pay e-Transactions platform.

This option allows you to offer a payment in 2, 3 or 4 times from a minimum order amount.

If you set-up an amount, installment payments will only be offered if the amount of the order is greater or equal to the one entered.

By default, the field is filled in with 0 euro by Prestashop and payment in several installments is therefore offered regardless of the amount of the order.

You can also set up the number of days between each payment.
**Warning:** the maximum delay between the initial payment (first due date) and the last due date must be less than 90 days.

Here is the result of this setting on your payment choice page:





**DEBIT TYPE:**



You can select the following types of debit:

- **Immediate**

    The payment will be automatically remitted to the bank on D-Day.
    "Immediate " is selected by default.

    Once your customer has made the payment on your store, the order will appear on your Prestashop Back-Office with the "Payment Accepted" state.

- **Delayed**

    The payment will be automatically remitted to the bank at "J-n," depending on the setting of the "Number of Days Before Bank remittance" (delayed).

    You do not need to confirm your payment in this case. Confirmation of the payment is simultaneous to the payment, only its bank remittance is deferred.  The delay for remitting a transaction to the bank must not exceed 7 days after the authorization request or you will lose the 3D-Secure warranty.

    Once your customer has made the payment on your store, the order will appear on your Prestashop Back-Office with the "Payment Accepted" state.

    By choosing this option, a drop-down menu appears. The proposed values (from 1 to 7) are the number of days after which the payment will be automatically sent to the bank.

The default is "1." In this case, the bank remittance is done the day after the payment.



- **Manual**

  **This option is only available if you have subscribed to and configured the PREMIUM pack.**
  You choose the moment to confirm the payment and to remit it to the bank.

  **Warning:** The manual debit does not apply if your customer chooses a payment in multiple installments. In this case, even if the "manual debit" is configured, the first deadline will be immediately remitted.

  To set the debit to manual, follow the steps below:

  1. Make sure you've selected the "PREMIUM Pack" option in the "Up2pay e-Transactions Subscribed Offer" block

  2. Go to the "Debit Type" option and select the "manual" option.

Once your customer has made the payment on your store, the order will appear on your Prestashop Back-Office with the "Pending Debit Confirmation" state.

Your customer will receive a confirmation message for their order and will then be informed from their customer space that their order is still waiting for confirmation.



**Automatic debit confirmation:**
If your order goes to "Shipped" state, the debit confirmation (Capture) will be automatically performed.

In this case, the state of your order remains "Shipped", but the button for manual confirmation (Capture) will be grayed out (see below). This will indicate the Capture has been completed.

The remittance to the bank will take place within one day from this confirmation.

**Manual Debit Confirmation:**

You can also decide to confirm the debit at any other time.

To do this, just click on the "Orders" tab of your BackOffice Prestashop. Then click on the desired order which is in "Pending Debit Confirmation" state:



On the order detail page, you will find on the right the block "Up2pay e-Transactions Crédit Agricole". The blue "Capture Full Payment" button also tells you that the transaction is awaiting debit confirmation.



After clicking the button the transaction will be confirmed and the button will be grayed out. The order will automatically go to "Accepted Payment" status.

The bank remittance will take place within one day from this confirmation.

**Warning:** You have 7 days to confirm the debit (Capture).
As long as you have not captured the transaction, your client is not charged and your account is not credited. You can also check the bank remittance of your transactions in your Vision Back-Office.

Your customer will also be able to see in their account that the payment has been confirmed; he will then receive an email confirming his payment.

**Payment error:**

When a transaction is refused by the customer's bank, you will find the information in your Prestashop Back-office with the "Payment Error" state on the order concerned.



### 5. MAKE A REFUND

**Warning: Refund functionality is only available if you have subscribed to and configured the PREMIUM pack.**

Buttons are available for any accepted transaction (with immediate or delayed debit or debit after manual or automatic capture of the transaction).

With these buttons, you can fully or partially refund your customer directly from your Prestashop Back office.

**Full refund of the transaction:**

1. Go to the "Orders" tab in your back office. Click "View" to see details of the order you want to refund.
2. Make sure the order is on "Payment Accepted" state or that the capture has been completed. Otherwise, the refund button will not be available.
3. Then click on the "Full Refund" button.



The order will appear with the "Refunded" state in your PrestaShop Back-Office.

Your customer will see on their history that their order has been refunded and will also receive an email about the refund performed.

**Partial refund:**

A refund of an amount, less than the order amount, can be made by clicking on the "Partial Refund" button.

1. Enter the amount to be refunded in the corresponding field to the right. The maximum refundable amount is shown.

2. Click the "Partial Refund" button on the left to perform the refund.



Your customer will see on their history that their order has been "partially refunded" and will also receive an email about the refund performed.



You can make one or more partial refunds for the same order, up to the initial order amount.

4. **SUBSCRIPTIONS TAB**

With this module, you can offer a subscription payment choice with the the same amount as the order being paid.

The Up2pay e-Transactions solution offers a simple way to make subscriptions. Any need for specific subscription management can only be achieved with a technical integration dedicated to your need.

For each defined subscription due date, the e-Transactions solution performs a new transaction. This one will not appear in your Prestashop Back office. Once a subscription is registered (online payment for the 1st due date), the new deadlines are available in your VISION Up2pay e-Transactions Back-office .

**Please note: Subscriptions are only available if you have subscribed to and configured the PREMIUM pack.**

If you want to enable this choice of payment method, you must switch the Subscriptions activation option to "YES."
Once activated, a new payment choice is offered to your customer: "Buy a Subscription".

You can then set up:
- Frequency of payments in months (1 for every month, 2 for every 2 months …and so on)
- The date (day of the month) for triggering a new due date and creating the new associated transaction.
- Delay in days between the initial payment and triggering the first automatic due date. The first payment of the subscription will be made as soon as possible after this deadline.
- **Warning:** a first payment is always made when the order is created

**Reminder:** The amount of due date payments will be the same over the duration of the subscription and cannot be changed later.

To stop a subscription, you will need to log on to your Vision Back-Office and cancel that subscription.

Here is the result on the payment choice page:
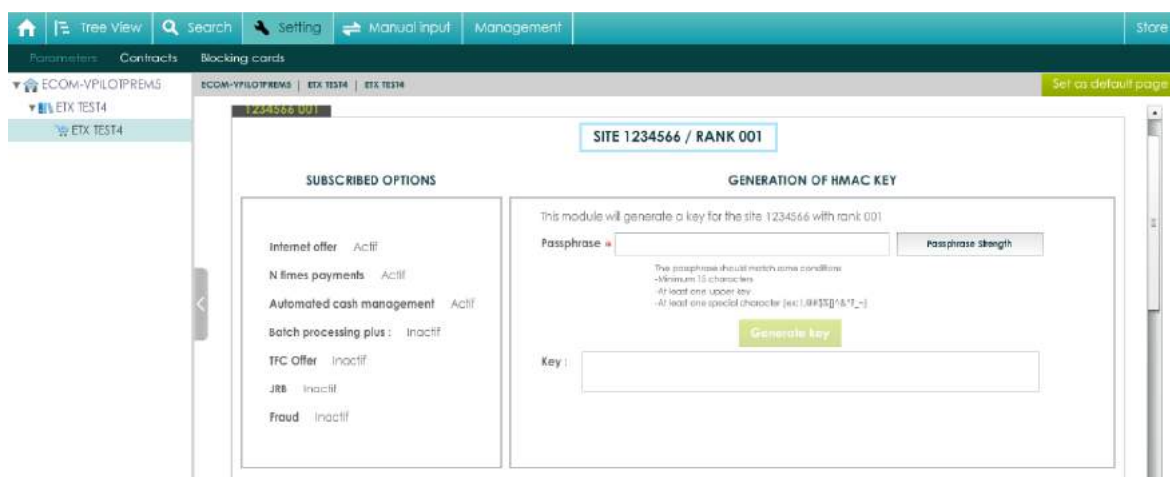
## 6. Appendix

**Appendix I: Generation of the HMAC key from the VISION Up2pay e-Transactions Back Office**

This key is essential; it allows authenticating and guaranteeing the integrity of all messages exchanged between your shop and the Up2pay e-Transactions servers. Therefore, you need to generate your own secret and confidential key (test and production).

To do this, you need to connect to the VISION Back-office by choosing the environment for which you want to generate this HMAC secret key: test or production.

The HMAC secret key generation interface can be accessed at the top right of your Back Office Vision settings management window (Settings tab).



The "Password" field can be filled with a sentence, password or other text.
The "Sentence Quality" field is automatically updated when the "pass phrase" is entered. This field ensures that the minimum acceptance security rules for the "Pass Phrase" are followed (minimum 15 characters, at least one capital and at least one special character and 90% force).
*The strength of the "Pass phrase" is calculated according to several specific criteria: the number of capital letters, lower case, special characters, etc. It is therefore necessary to vary the characters entered, to alternate them and to avoid repetitions, which tends to decrease the final score.*

**The "Generate the key" button is greyed and inactive by default and will remain greyed and inactive until these rules are followed.**

Once your "Pass phrase" is entered with the security rules and the "Generate the Key" button available, you can click on it.
It allows you to calculate the HMAC key from the "Pass Phrase" entered. This calculation is a standard method that ensures the randomness of the key and reinforces its robustness. Because this method of calculation is fixed, it is possible at any time to find your key by entering the same "Password" and re-launching the calculation.

**It is possible that the calculation of the key will take a few seconds, depending on the Internet browser you are using and the power of your computer. During the calculation, the "Internet Explorer" browser may ask you if you should "stop running this script." You must answer "No" to this alert and wait until the end of the calculation.**

Once the calculation is complete, the HMAC secret key will be displayed in the "Key" field. You must then copy and paste it in the "HMAC Authorization Key" field of your Up2pay e-Transactions module configuration for Prestashop.

**Warning:** The key that has just been generated is only really active in your environment once the key creation confirmation procedure has been followed (see below).

For security reasons, this key will never be sent to you or requested by our services. Therefore, if this key is lost, you will need to generate a new one. Be sure to securely keep the authentication key displayed before you leave the page because it will no longer be displayed to you once you leave the page.

The key is dependent on the environment in which it is generated. This means generating a key for the test environment and one for the production environment.

Once the new key is registered, you receive a confirmation request email. This email contains a link to validate the generation of this new HMAC key.

**Warning:** The key that has just been generated is only active once the procedure, described in this email, is performed.

Here's an example of an email you get after you generate a new HMAC key:

**After clicking on the confirmation link in the email, you will see a page with a message announcing "Hmac Key Confirmed."**

**The HMAC secret key then immediately comes into operation. This means that the new key just generated and validated must also be set up and according to your shop.**

**If you are using a previous secret HMAC key and as long as you don't click on that link, it's still this old HMAC key that's valid and should still be running on your store.**



**The HMAC key must not be transmitted by e-mail WITHOUT SECURISATION (encrypted file).** The e-Transactions solutions services willnever ask you forit (including the e-Transactions support teams). You should therefore be particularly vigilant about suspicious requests to transmit the HMAC authentication key, this is probably an attempt at phishing or social engineering.
If your secret HMAC key is lost, e-Transactions services will not be able to give it back to you. You will then need to generate a new one via the Back Office Vision.

The compromise of the HMAC key, used to calculate the HMAC signature, no longer guarantees the integrity of the data transmitted and your identity during technical exchanges with the solution's servers.

**You must protect this key** both when it is stored and when it is used. You should also keep a secure copy of the key (archiving) to allow the service to be reactivated quickly in the event of degradation or loss of the main support:
- The key must be archived on a durable, secure (encrypted) medium and isolated from the operational system,
- The operational implementation of the key must also be secured, encrypted support, and control of access to the system hosting it,

"Clear" storage in a file or on any other medium of any kind is prohibited.

The disclosure of sensitive data must be secure, i.e. the confidentiality, integrity and authenticity of the information must be ensured.

Regarding the confidentiality of communication:

- Transmission through physical support:

o   You need to encrypt the data before it is recorded on the media.

-   Transmission via a network:
o   If this transmission uses e-mail, you need to encrypt the parts to be transmitted.
o   If it's a file transfer, you need to use an encrypted privacy protocol, such as SFTP;
o   If this transmission uses the HTTP protocol, you must use the TLS protocol (HTTPS - from version 1.2) to ensure server authentication and communications privacy.

-   In all cases, the transmission of the secrecy (decryption key, password, etc.) guaranteeing the confidentiality of the transfer must be carried out in a separate transmission, if possible via a channel of a different nature than that which will be used to transmit the data (for example, sending the encrypted file by email and communicating the password by phone or SMS).

HMAC key management should never be done by providing a third party with your login/password login credentials to log into the Vision Back-office.

If this third party needs to retrieve the HMAC key, you must generate the key on the Vision Back Office and send it via email containing a password-protected file (compressed archive) or other secure exchange.

*The Up2pay e-Transactions* module *for PrestaShop has been* validated *by Prestashop's teams,* which *ensures perfect compatibility with PrestaShop e-commerce software.*

*(1): Up2Pay e-Transations is an offer subject to general terms and tariffs, reserved for professionals registered in France, outside the market place. The Up2pay e-Transactions offer requires holding a Credit Agricole account agreement and signing a secure remote payment acceptance contract with the Up2pay e-Transactions Services option.*