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1 Summary

This Implementation Guide describes how to integrate **paypal_credit_financing_options** version 20.2.2 into Commerce Cloud reference application Store Front Reference Architecture (SFRA) and **int_braintree** version 20.2.2

The **paypal_credit_financing_options** includes:

- Credit Financing Options

For more information, contact your PayPal support manager.

2 Component Overview

2.1 Credit Financing Options

The financing calculator is only available for UK-based PayPal merchants. Please reach out to Braintree/PayPal support to enable this feature for your account and get further details.

PayPal UK merchants can use this feature to present financing options, such as installment, same-as-cash, and no-interest options, to buyers paying for goods or services.

For more details check [Credit Financing Options Integration Guide](#)

3 Implementation Guide

3.1 Overview

paypal_credit_financing_options require **int_braintree** cartridge version 20.2.2 to work properly.

3.2 Installation

3.2.1 Import metadata file

1. Upload and import paypal-credit-financial-options.xml from the metadata/paypal-financial-options folder. To do so, go to **Business Manager > Administration > Site Development > Import & Export**. Click on **Upload** and add **paypal_credit_financing_options.xml** file from folder in your local file system.
2. Import file from **Import & Export** menu. Click on **import** in **Meta Data** section and choose **paypal-credit-financial-options.xml** from the list.

Import & Export

Meta Data	
Import and export your system meta data (i.e., system type extensions, custom object types, custom preference definitions).	Import Export
Geolocations	
Import geolocations for a country.	Import
Import & Export Files	
Upload and download your import and export files.	Upload Download

Figure 1. Metadata sections in Import & Export

3.2.2 Import service definition

1. Upload and import services_financing_options.xml from the metadata/paypal-financial-options folder. To do so, go to **Business Manager > Administration > Operations> Import & Export**. Click on **Upload** and add services_financing_options.xml file from folder in your local file system.
2. Import file from **Import & Export** menu. Click on import in Services section and choose services_financing_options from the list.

Import & Export

Jobs	
Import and export jobs.	Import Export
Jobs (Deprecated)	
Import and export jobs.	Import Export
Services	
Import and export your services.	Import Export
Import & Export Files	
Upload and download your import and export files.	Upload Download

Figure 2. Service Import

3.2.3 Add cartridge to cartridge path

Add **paypal_credit_financing_options** into the cartridge path of a target site. To do so, go to **Business Manager > Administration > Sites > Manage Sites > Your Target Site > Settings** and insert **int_braintree** before your cartridges record, as shown in Figure 3.

Instance Type: All	
Cartridges:	paypal_credit_financing_options:int_braintree:app_storefront_base
Effective Cartridge Path:	paypal_credit_financing_options int_braintree app_storefront_base

Figure 3. Storefront cartridge path

3.2.4 Enable Custom cache

Custom cache required for fast and stable work on the integration. Navigate to **Business Manager > Administration > Operations > Custom Caches** and check checkbox **Enable Caching**.

One custom cache object used by the integration

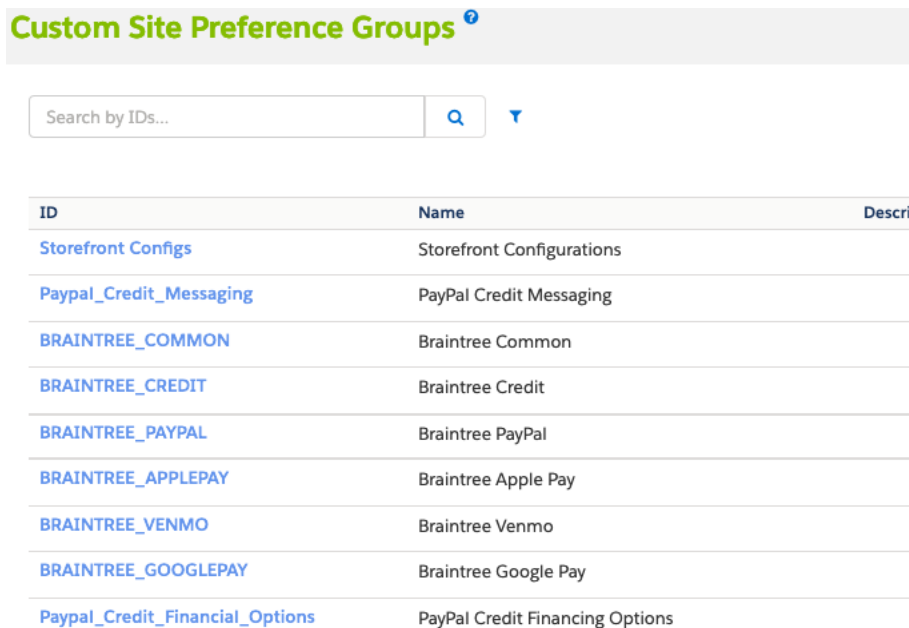
1. paypalCreditFinancingOptions - custom site preferences cached. Out of the box, the integration supports single site usage and custom preferences are cached. For multiple sites we recommend customizing cache logic in the cartridge.

NOTE: Custom Cache could be disabled for developing or testing purposes. But we don't recommend disabling it on production and staging to avoid performance issue and http calls quota violation.

3.3 Configuration

3.3.1 Updating Cartridge Custom Site Preferences

Go to **Business Manager > Merchant Tools > Site Preferences > Custom Site Preferences**. You'll see new Custom Site Preference Group called PayPal Credit Financing Options (Figure 4)



ID	Name	Descri
Storefront Configs	Storefront Configurations	
Paypal_Credit_Messaging	PayPal Credit Messaging	
BRAINTREE_COMMON	Braintree Common	
BRAINTREE_CREDIT	Braintree Credit	
BRAINTREE_PAYPAL	Braintree PayPal	
BRAINTREE_APPLEPAY	Braintree Apple Pay	
BRAINTREE_VENMO	Braintree Venmo	
BRAINTREE_GOOGLEPAY	Braintree Google Pay	
Paypal_Credit_Financial_Options	PayPal Credit Financing Options	

Figure 4. PayPal Credit Financial Options Configuration Custom Site Preferences

Click **View** for PayPal Credit Financial Options. Detailed description about each option is available under preference name on the page.

List of preferences:

- Enable PayPal UK Credit Financial Options Banners - show/hide Financial banners and options.
- Merchant Publisher ID - Merchant Id for credit banners
- Campaign ID for PayPal credit banner - Allow to bind credit banner visibility to existed promotion campaign in business manager.

3.3.2 Service credential configuration

Navigate to **Administration > Operations > Services** and open Credentials. Click on credential that is currently active for `int_paypal.http.rest.credit` service (Paypal_Sandbox_Credentials by default).

Enter Client Id as **User** and Secret as **Password**. Client Id and Secret can be obtained in the app details at the PayPal developer portal.

For more details about REST apps and credentials please visit [Get credentials](#) page at the PayPal Developer Portal.

For Production change URL to <https://api.paypal.com/>. Credentials Name could be changed to match credentials type, for example PayPal_Production_Credential but it is not required.

4 Operation and Maintenance

4.1 Testing

You must obtain your own test account on the [PayPal Developer Portal](#). If you can't create your own PayPal Sandbox account, contact PayPal support.

4.2 Logs

Cartridge uses `int_braintree` mechanism for logging errors.

4.3 SFRA core templates overlay list

The following templates from `app_storefront_base` cartridges been overlay by `int_paypalplugin_financial`

`cart/cart.isml`

`common/scripts.isml`

`home/homePage.isml`

`product/components/descriptionAndDetails.isml`

`product/productTile.isml`

`product/setDetails.isml`

`search/searchResults.isml`

Templates are up to date with SFRA 5.1.0

4.4 Support

To get help and support from PayPal:

- **PayPal Business support** – Go to PayPal's [Contact Us](#) and log in to your PayPal account.
- **Technical Support** – Go to the [Merchant Technical Support Help Center](#).

5 Examples

5.1 Financing Options API (Installment Calculator -UK merchants only)

To display financial options enable **Enable PayPal UK Credit Financial Options Banners** custom preference.

Financial option will be present at

- Category page - Figure 5
- Product detail page - Figure 6
- Cart page - Figure 7

Displayed options will depend on configuration done at PayPal side.

Reset

Category

Electronics

Televitions

Flat Screen

Projection

Price

\$100 - \$499.99

\$500 - \$999.99

\$1,000 - \$1,499.99

\$1,500 - \$1,999.99

\$2,000 - \$2,499.99

\$2,500 - \$4,999.99

\$5,000 - \$9,999.99

\$10,000 - \$14,999.99

Brand

Mitsubishi

Pioneer

Samsung

Sanyo

Sony

Vizio

Size

11 inches

19 inches

22 inches

26 inches

32 inches

37 inches

40 inches

42 inches

46 inches

47 inches


50 inches

52 inches


55 inches

60 inches


61 inches




Samsung Series 7 67" LED DLP® High Definition Television
\$2,099.99
From \$97.66 per month
★★★★☆




Sanyo 50" LCD High Definition Television
\$2,996.25
From \$139.34 per month
★★★★★




Sony Bravia® V-Series 42" LCD High Definition Television
\$1,000.00
From \$46.50 per month
★★★★☆




Vizio VO37L 37" LCD High Definition Television
\$699.99
From \$32.56 per month
★★★★☆




Samsung Series 9 55" LCD High Definition Television
\$2,624.99
From \$122.08 per month
★★★★☆




Pioneer 50" KURO Plasma High Definition Television
\$2,999.99
From \$139.52 per month
★★★★★



Sony OLED 11" High Definition Television
\$199.99
From \$9.30 per month
★★★★☆



Mitsubishi Diamond Series 52" LCD High Definition Television
\$1,999.99
From \$93.01 per month
★★★★★



Sony Bravia® W-Series 40" LCD High Definition Television
~~\$1,499.99~~ \$1,199.99
From \$55.81 per month
★★★★★

Figure 5 Financial Options at category page

[Electronics](#) / [Televisions](#) / [Projection](#)

Samsung Series 7 67" LED DLP® High Definition Television

Item No. samsung-hl67a750M

★★★★☆

TV Type: DLP
Size: 67 inches
TV Signal Format: 1080p
Resolution: 1920 x 1080

Quantity

1

Extended Warranty

[\$0.00] None

Availability: In Stock

\$2,099.99

 Add to Cart



Estimate your monthly instalment offer

	6 months	12 months	18 months	24 months
Monthly Payment:		\$97.66		
Instalment Rate:		9.99% p.a. (fixed)		
Cost of purchase:		\$2,099.99		
Total inc. interest:		\$2,343.04		

[More information](#)

If you are approved for a credit limit with PayPal Credit and use it for future purchases, the APR for those purchases won't be more than 17.9% and may be even lower.

Representative Example:

Purchase Rate: **17.9%** p.a. (variable)

Representative: **17.9%** APR (variable)

Assumed Credit Limit: **\$2,099.99**

Subject to status. Terms and Conditions apply.

Merchant name as on FCA register acts as a broker and offers credit solely from PayPal (Europe) S.à r.l. et Cie, S.C.A. 22-24 Boulevard Royal, L-2449, Luxembourg

Figure 6 Financial Options at product detail page


Your Cart

[Continue Shopping](#)

1 Items

Need Help? Call [1-800-555-0199](tel:1-800-555-0199)

Samsung Series 7 67" LED DLP® High Definition Television




Extended Warranty: None
In Stock

Each
\$2,099.99

Quantity
1

Total
\$2,099.99

[Edit](#)



From **\$104.55** per month with
instalment offers. [Click for details](#)

Enter Promo Code

Submit

Shipping

Ground (7-10 Business Days)

Shipping cost

\$40.99

Sales Tax

\$107.05

Estimated Total

\$2,248.03

PayPal Checkout

Debit or Credit Card

Powered by PayPal

Checkout

Figure 7 Financial Options at cart page

6 Version and Support Info

6.1 JavaScript Files and Cartridge Version Location

The JavaScript files to be added to your page are located at:

```
int_paypalplugin_financial/cartridge/templates/default/paypalCreditFinancingOptions/allOptionsBanner.isml
```

```
cartridges/int_paypalplugin_financial/cartridge/templates/default/search/searchResults.isml
```

The file with the current version of the PayPal cartridge is located at:

```
int_paypalplugin_financial/cartridge/templates/resources/paypal_financial_version.properties
```

The file with the current version of the SFRA cartridge is located at:

```
app_storefront_base/cartridge/templates/resources/version.properties
```

6.2 SFRA Version Support

PayPal Financial cartridge version 20.2.2 supports SFRA 5.1.0 only.

6.3 Compatibility Mode

Cartridge tested with Compatibility Mode 18.10

7 Service Errors Handling

7.1 Service Timeout Handle

If a PayPal service becomes unavailable, error details can be found in the following logs:

- Error details can be found in the log with the **custom-Braintree** prefix.
- Service request/response details can be found in the log with the **service-PayPalRest** prefix.

For more details about logs, see [Logs](#) section.

8 Known Issues

No reported issues so far.