Moneris Payment Extension for Magento
USER GUIDE

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1.Overview

The Moneris Payment Extension for Magento is based on the *Moneris Checkout Integration Guide* (Version 1.0.12) .

This extension provides a seamless and secure method for processing payments by embedding a Moneris-hosted payment iframe directly into the Magento checkout page.

Key Features:

- **Transaction Types:** Preauthorization (Authorization) and Purchase (Authorization + Capture)
- **Fraud Prevention Tools:** AVS and CVD checks, 3-D Secure, Kount
- **Digital Wallets:** Vault, Apple Pay, Google Pay
- **Language Support:** English and French

Note: The **Capture, Void, and Refund features have been removed** in this version of the extension. These features require calling the Moneris Gateway API (PHP), which does not have a Composer package or meet Magento's coding standards. In previous extension versions, the Moneris API code was adjusted to meet Magento standards and was included in the extension package. However, Magento's coding standards now require DocBlocks for every class property and function. Adding hundreds of DocBlocks to the Moneris API code would be time-consuming and error-prone, so the Moneris API code and related features have been removed from the extension package.

Store owners can perform these actions directly in the Moneris Merchant Resource Center, then reflect them as offline actions within the Magento admin.

2. Storefront View

2.1 Checkout

The Moneris payment method appears on the checkout page when enabled.
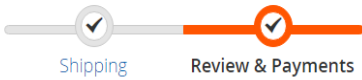
Clicking "Continue" displays a payment form, which is an iframe hosted on Moneris' secure server. You can find test credit card numbers at [Moneris Testing](), such as 5454 5454 5454 5454.

Note: The payment form is displayed only when the **correct** Store ID, API Token, and Checkout ID are configured in the admin panel (refer to Section 3.1 Basic Moneris Settings).

If 3-D Secure is enabled (configured in the Moneris Merchant Resource Center, refer to Section 5.1 Configure Checkout Profile), and the cardholder's bank requires additional verification, a challenge window will appear during the payment process.
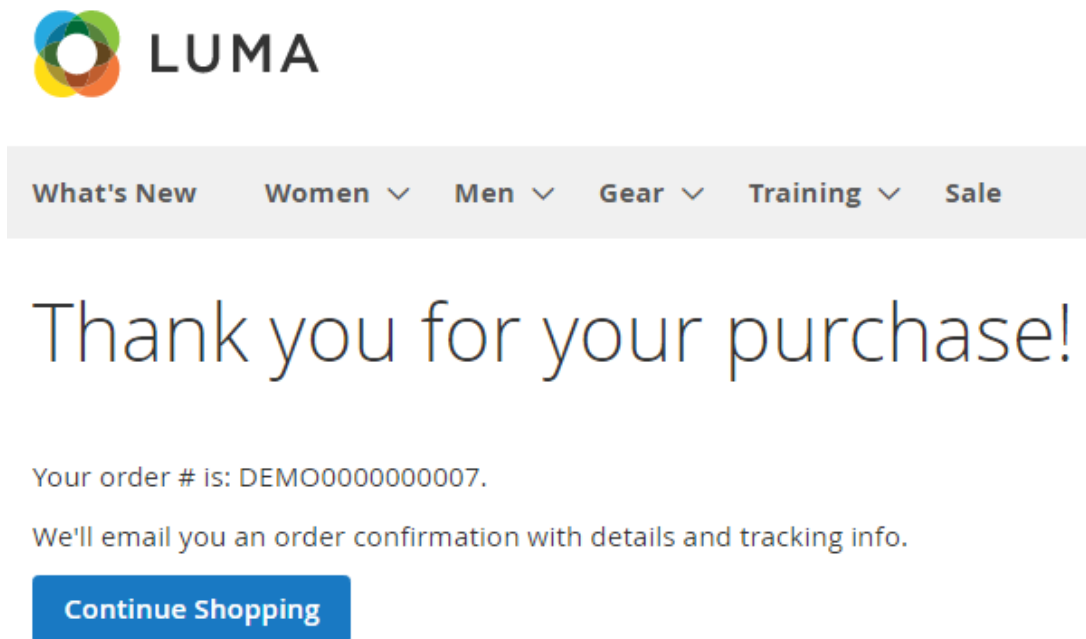
No configuration is needed within this extension.

Upon successful payment, the user will be redirected to a success page.
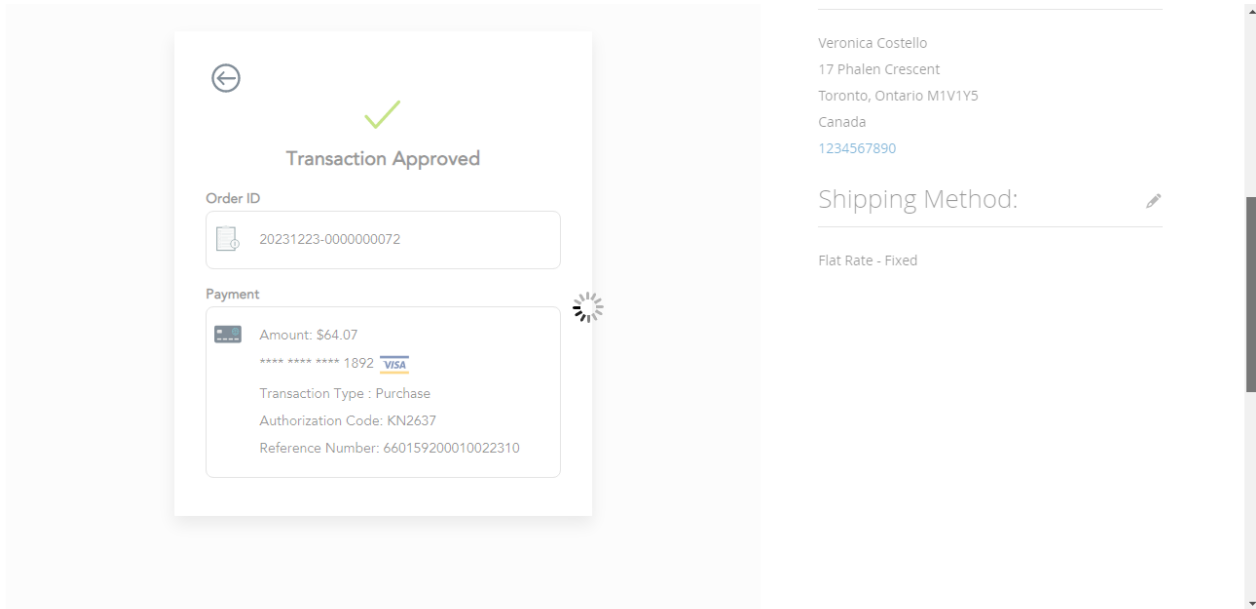
Soon it will be redirected to a Success page.

2.2 Stored Payment Method Management

Customers can store their payment information securely using the vault feature, allowing quicker checkouts without re-entering card details.

If the secure vault is enabled (refer to 3.2 Vault Settings), customers can manage their stored payment methods through their account dashboard.

2.3 Bilingual Support (English / Français)

If the Magento frontend is configured to display in French (e.g., CA-fr or FR-fr), the payment form will automatically display in French.

3.Admin Configuration

To configure the Moneris payment extension, log in to the Magento Admin panel as an administrator. The settings can be accessed via **Stores > Configuration > Sales > Payment Methods**. Expand the Moneris section to configure.

3.1 Basic Moneris Settings

- **Title:** Name the Moneris payment method for checkout display.
- **Environment:** Choose between "Sandbox" or "Production."
- **Payment Action:**
  - *Preauthorization:* Approves the payment and holds funds without withdrawal until captured by the merchant.
  - *Purchase:* Immediately authorizes and withdraws the payment amount from the customer's account.
- **Store ID, API Token, and Checkout ID:** Obtain these from your Moneris account.
- **Enable Card Payments:** Set to "Yes."

To get a Checkout ID, log in to the Moneris Gateway Merchant Resource Center, navigate to **Admin > Moneris Checkout Config**, and use an existing profile or create a new one (refer to Section 5.1 Configure Checkout Profile).

Test Configuration Example (Test Environment, valid at the time of writing this user guide):
Store ID: *monca10673*
API Token: *tpTsZxvbyyYj0MnhO2u4*
Checkout Id: *chktBXR3Y10673*
Payment Action: *Preauthorization*

3.2 Vault Settings

- Enable the vault by setting "Vault Enabled" to "Yes."
- If "Prompt for CVV" is enabled, customers will be asked to enter their CVV when using a stored card token.

3.3 Other Settings

- **Debug:** Enable to save a log file of interactions between the store and Moneris. **Note**: Turn off this feature in production mode to prevent potential leaks of credentials (API Token and Checkout Id).
- **Iframe Height:** Adjust to fit the checkout page.
- **Dynamic Descriptor:** Helps minimize chargebacks by clarifying transaction descriptions.
- **Sort Order:** Determines the display sequence of Moneris among other payment methods during checkout.

4.Order Processing

Store owners can perform Capture, Void and Refund directly in the Moneris Merchant Resource Center (refer to Section5.2 Perform Capture, Void, and Refund Actions), then reflect them as offline actions within the Magento admin.

5.Moneris Merchant Resource Center

Log in to the Moneris Merchant Resource Center:

- **Sandbox**: https://esqa.moneris.com/mpg/
- **Production**: https://www3.moneris.com/mpg/

For the Sandbox environment, a list of default login credentials is provided on the login page.

5.1 Configure Checkout Profile

Go to **Admin > Moneris Checkout Config** to edit an existing profile or create a new one.

Important Notes:

- **Transaction Type**: Ensure this matches the setting in the Magento admin panel (e.g., Purchase or Preauthorization).
- **Vault**: Enable by selecting "Tokenize Card" under **Payment > Transaction Type**.
- **Branding & Design**: Configure to align with the look and feel of the Magento checkout page.
- **Order Confirmation Processing**: It is recommended to select "Use Moneris" for order confirmation.

5.2 Perform Capture, Void, and Refund Actions

Navigate to the following sections for each action:

- **Capture**: **Terminal > Capture**
- **Void**: **Terminal > Void**
- **Refund**: **Terminal > Refund**