EN - BS PAYONE PAYMENT-EXTENSION FOR MAGENTO 1

BS PAYONE GmbH

Version 6

ÜBER DIESES DOKUMENT

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GENERAL INFORMATION

The PAYONE Payment-Extension for Magento enables the connection of Magento version 1.4.1 and higher to the PAYONE platform for secure and automated handling of all payment processes.
The extension supports over 20 national and international payment methods and offers integrated risk management services to minimize the risk of non-payment. The payment type portfolio can be dynamically controlled depending on the creditworthiness of the respective buyer.
The extension fits seamlessly into the existing checkout process of the Magento shop.
In the Magento administration area, extensive configuration and administration options are available. All functions of the extension can be configured individually and according to requirements.

The PAYONE Payment-Extension is developed in close cooperation with the agency Fatchip GmbH and can be downloaded free of charge by interested merchants.
The extension is constantly being further developed.

FUNCTIONAL DESCRIPTION

SUPPORTED PAYMENT METHODS

The extension supports the processing of the following payment methods via the PAYONE platform.
Credit cards and debit cards

Visa	master card	American Express	JCB	Diners Club
maestro	Discover			
Information: Depending on the respective acceptance contract, other payment methods such as Visa Electron, Visa Debit and other cards can also be processed via the aforementioned payment methods. Please				

contact us if you need further information.				

Security procedure (3-D Secure)

Verified by Visa	MasterCard SecureCode	American Express SafeKey

Online Bank Transfer

giropay	IMMEDIATELY by bank transfer	eps (electronic payment standard)	iDEAL	PostFinance Card & e-finance	P24

Account-based Payment Methods

SEPA basic direct debit	prepayment	bill	cash on delivery

Wallet Systems

PayPal	paydirekt	amazon pay	MasterPass	Alipay
PayPal	paydirect	Amazon Pay	MasterPass	Alipay

Secured payment methods ("factoring")

Gesicherter Rechnungskauf	Klarna.	RatePAY A member of the otto group	Paysafe: Pay Later™
PAYONE secured invoice	Klarna	RatePay	Paysafe Pay Later

cash payment

Barzahlen Online bar bezahlen
Barzahlen

RISK MANAGEMENT

The following risk management services are supported by the extension:

- **Address Check Basic *(20 countries[1])***
- Check of the billing address for existence including address correction
- Check of the delivery address for existence including address correction
- **Address Check Person *(Germany only)***
- Checking the billing address for the existence of the address and for postal deliverability (name, address) including address correction

- Checking the delivery address for the existence of the address and for postal deliverability (name, address) including address correction
- **POS blocking file (direct debit Germany)**
    - Checking of account connections against blocking files from stationary trading
- **Credit assessment (Germany)**
- infoscore (hard characteristics only)
- infoscore (all characteristics)
- infoscore (all features incl. boni score)
- Boniversum Address validation, identification (Premium) (address validation and identification)
- Boniversum VERITA Premium Ident S incl. address validation, identification (premium) and special addresses (address validation, identification, score value, special address)

In order to use the aforementioned risk management services, the **Protect module of** the PAYONE platform must be commissioned.
The plausibility and validity check of bank account connections (bank account check) and credit card numbers using LUHN checks (credit card check) is used for processing payments by direct debit and credit card regardless of the functionalities of the Protect module.
In addition, additional risk management services can be used to prevent fraud via the PAYONE platform (IP Check, BIN Check, Velocity Check, Risk Matrix, etc.).

CREDIT RATING-DEPENDENT CONTROL OF THE PAYMENT TYPE PORTFOLIO

The PAYONE Extension for Magento allows you to control which payment methods are offered to your buyers, depending on their creditworthiness. The check takes place in real time for each individual buyer during the checkout process.
The settings can be defined differently for each payment type so that the risk checks are only carried out under certain conditions and a payment type is only offered under certain conditions.

INTEGRATION IN CHECKOUT AND CONNECTION TYPES (INTERFACES)

The payment extension fits seamlessly into the existing checkout process of the Magento shop. The communication and data transfer takes place in the background - not visible to the buyer - between the module and the server API of the PAYONE platform. With the credit card payment method, data is transferred during the checkout process for the verification and secure storage of card data at PAYONE via the Client API of the PAYONE platform.
Feedback on the status of the transactions processed is provided via the transaction status of the PAYONE

platform, which is processed by the extension to synchronise orders in the Magento shop with the current status.

LOGGING

All communication with the PAYONE platform is logged and can be viewed in the administration area of the Magento shop for support, testing and debugging purposes:

- risk management services
- payment processing
- transaction status

An exception to this are requests sent via the Client API. This only applies to credit card verification during the checkout process.

CONFIGURATION AND ADMINISTRATION OPTIONS OF THE EXTENSION

The extension provides a new menu item PAYONE in the Magento administration area of your Magento shop. All configuration and management options as well as protocols and information are centrally located in this directory.

DOWNLOAD AND INSTALLATION

COMPATIBILITY AND REQUIREMENTS

Magento shop:

- Edition: Enterprise, Professional or Community Edition
- Versions: from 1.8.0.0 (older versions may work, we strongly recommend using the 1.9.3.x version series)

PAYONE merchant account:

- PAYONE Processing or PAYONE Business
- Interface: Server API
- Interface: Client API (if credit or debit cards are to be processed)

- Payment methods as required
- Optional: Module Protect
- Optional: Weitere Module der PAYONE Plattform (Accounting, Invoicing, Collect, Contract, Billing)

If you do not yet have a PAYONE Merchant account, please contact us. Upon request, we will gladly provide you with a test account.

INSTALLATION STEPS

INSTALLATION VIA GITHUB/MODMAN (RECOMMENDED)

We recommend installing the latest release from our Github repository: https://github.com/PAYONE-GmbH/magento-1/releases. The tool modman can also be used for this purpose.

INSTALLATION VIA MAGENTO CONNECT

The extension can also be installed via Magento Connect. However, updates are provided less frequently there, so we do not recommend this method of installation.

DOWNLOAD

1. Go to the PAYONE Payment-Extension page at Magento-Connect. http://www.magentocommerce.com/magento-connect/payone-extension.html
2. After agreeing to the license agreements, select the URL offered there and copy it to the clipboard.

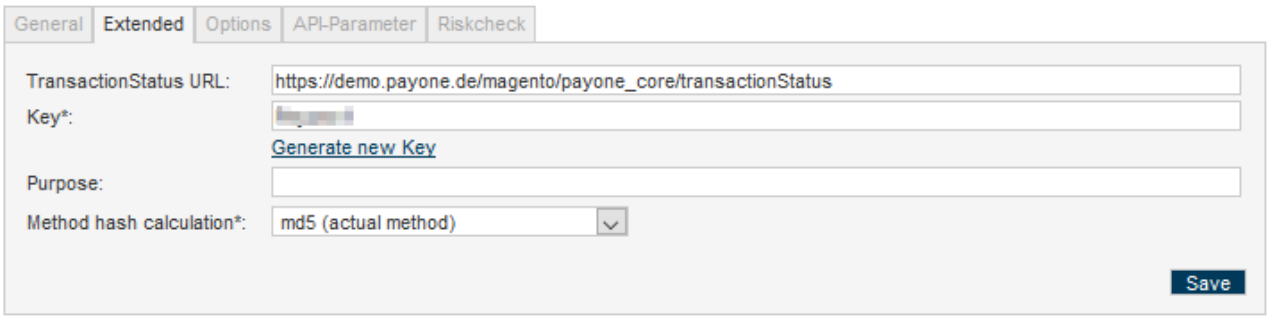
INSTALLATION WITH THE MAGENTO CONNECT MANAGER

1. In the administration area of your Magento shop, select *System > Magento Connect > Magento Connect Manager*.
2. Insert the previously selected URL and follow the installation process.
3. Return to the administration area. You will be prompted to activate the PAYONE Payment Extension. Click on "Activate the PAYONE Payment Extension" and follow the instructions on the page.
4. After returning to the administration area, update all Magento caches under *System> Cache Management*. Log off from the administration area.

5. Log in to the Magento backend with your access data. The *PAYONE* menu is now available.

CONFIGURATION IN THE PAYONE MERCHANT INTERFACE

To send the number status to the correct address, the following must be entered in the PAYONE Merchant Interface (PMI).
Configuration > Payment Portals > YOUR_PORTAL > Advanced > TransactionsStatus URL
http:// >YOUR_SHOP< /index.php/payone_core/transactionStatus



CONFIGURATION

SETTING UP THE CRONJOB FOR PAYMENT STATUS PROCESSING

In order to be able to process the payment status that the PAYONE platform sends to the Magento shop, it is mandatory to set up a cronjob.
Detailed information about this can be found in the Magento Wiki: http://www.magentocommerce.com/wiki/1_-_installation_and_configuration/how_to_setup_a_cron_job

CONFIGURATION OF STATE CODES FOR INTERNATIONAL SHOPS

A standard version of Magento 1 does not install itself with the federal state codes from e.g. Japan or Indonesia. As a result, a free text field is displayed in the checkout by default for such countries. However, the PAYONE API expects the abbreviations for states according to ISO 3166-2. These must then be added to the table of Shop System > directory_country_region.

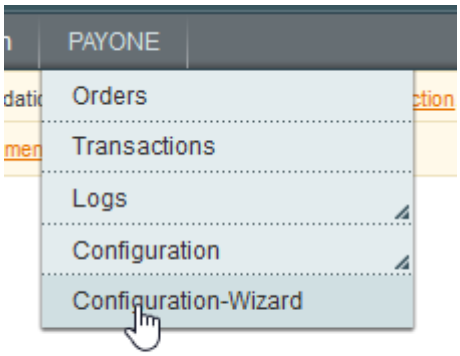
Code Block 1 sample query

```
insert into directory_country_region (`country_id`,`code`,`default_name`) values
('JP','JP-05','Akita')
```

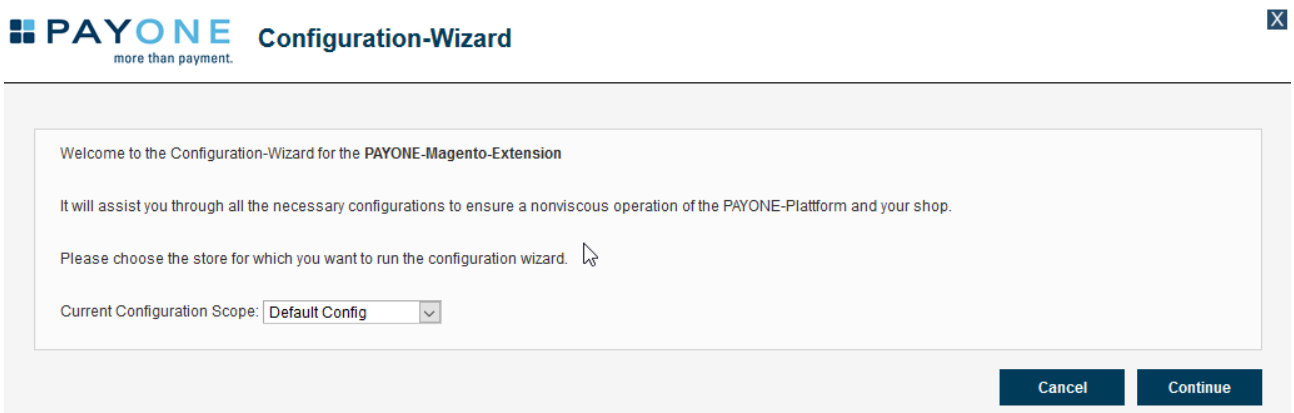
A complete reference of the codes for the states can be found in chapter 5.10 of the Server API documentation.

CONFIGURATION WIZARD

PAYONE Menu > Configuration Wizard

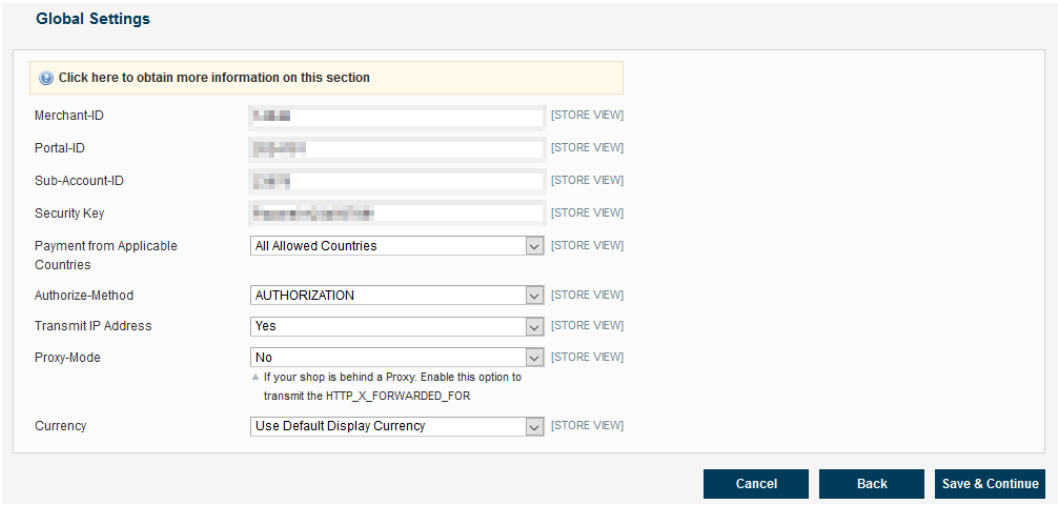


STEP 1: CONFIGURATION AREA



In step 1, select the configuration area for which you want to perform the configuration with the configuration wizard. Then click *Next*.

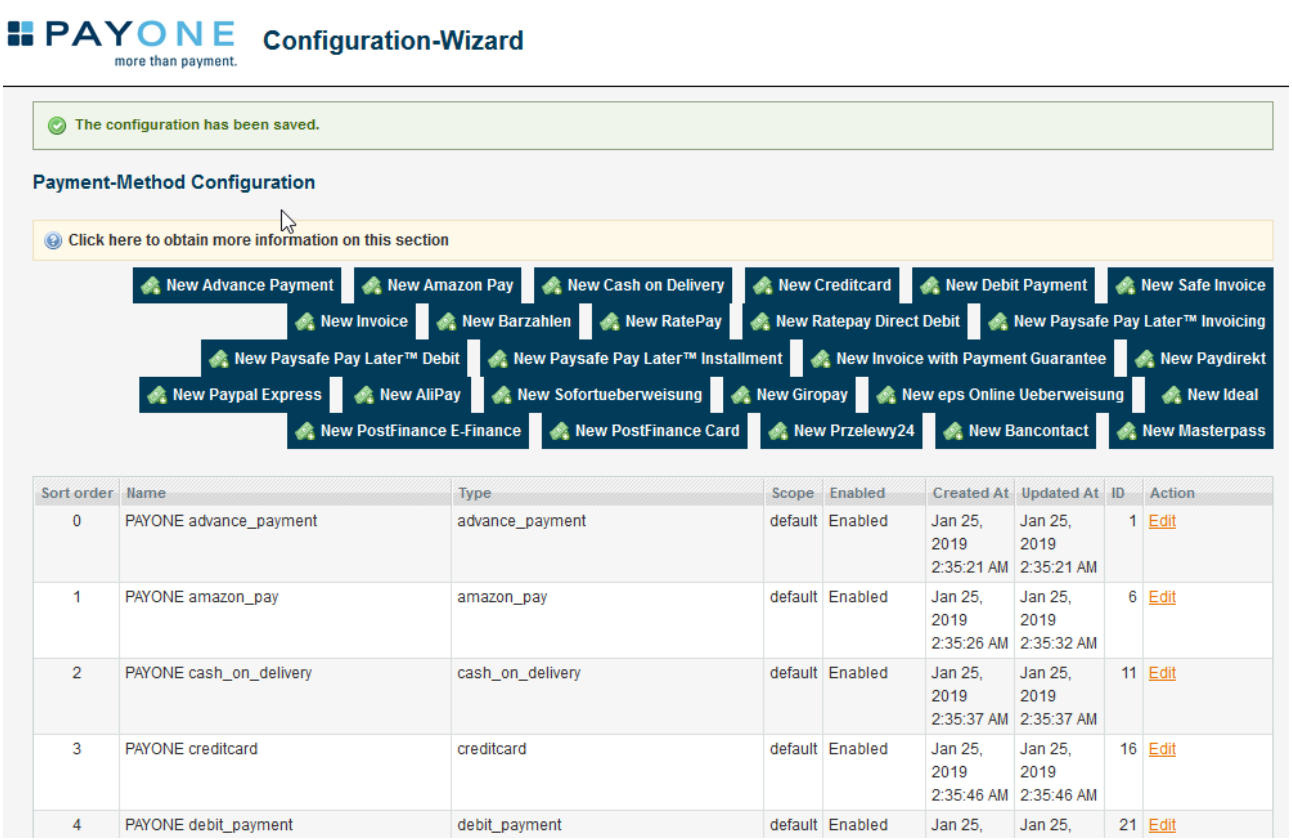
STEP 2: GLOBAL SETTINGS



field	Description
Merchant ID	The customer number assigned by PAYONE.
portal ID	The ID of the payment portal via which the shop sends its requests to the PAYONE platform.
sub account ID	The ID of the sub-account you created in the PMI, which is used to process the transactions.
security key	The key you assign in the PMI to encrypt requests to the PAYONE platform.
Payment from permitted countries	Selection option for the shop in which countries payment via PAYONE is to be made possible.

authorization method	Pre-authorizationWhenselecting "Pre-authorization", the amount to be paid is reserved in the course of the order. In this case, the debit must be initiated in a second step when the goods are delivered (Capture). The receivable is only posted after the capture has been carried out. AuthorizationWhen"Authorization" is selected, the amount to be paid is collected immediately when the order is placed. The receivable is posted immediately. *Note: With the online transfer types giropay, SOFORT Überweisung, eps, PostFinance and iDEAL, payment is made in full even if "Preauthorization" is selected. In this case, the claim is to be booked separately by "Capture" despite this.*
Transfer IP address	Select whether the IP address of the end customer should be transmitted to the PAYONE platform. Currently the PAYONE platform only supports IPv4. If your hoster supports IPv6, you should deactivate this setting, otherwise rejected transactions may occur. In this case a check of the IP address is not possible.
currency	Here you can select whether requests are sent to the PAYONE platform in the selected currency, or whether the amounts should be converted Magento internally into a base currency beforehand.

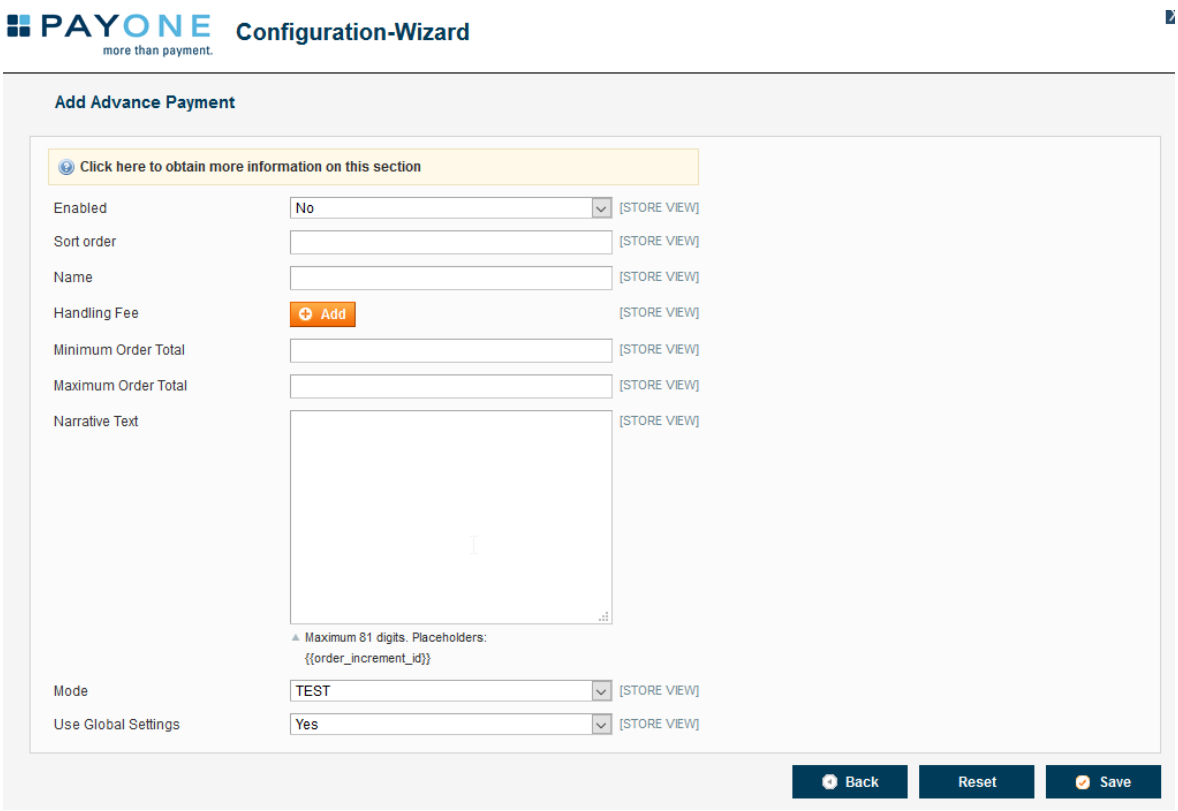
STEP 3: CONFIGURE PAYMENT METHODS



Sort order	Name	Type	Scope	Enabled	Created At	Updated At	ID	Action
0	PAYONE advance_payment	advance_payment	default	Enabled	Jan 25, 2019 2:35:21 AM	Jan 25, 2019 2:35:21 AM	1	Edit
1	PAYONE amazon_pay	amazon_pay	default	Enabled	Jan 25, 2019 2:35:26 AM	Jan 25, 2019 2:35:32 AM	6	Edit
2	PAYONE cash_on_delivery	cash_on_delivery	default	Enabled	Jan 25, 2019 2:35:37 AM	Jan 25, 2019 2:35:37 AM	11	Edit
3	PAYONE creditcard	creditcard	default	Enabled	Jan 25, 2019 2:35:46 AM	Jan 25, 2019 2:35:46 AM	16	Edit
4	PAYONE debit_payment	debit_payment	default	Enabled	Jan 25,	Jan 25,	21	Edit

In this overview you can see all payment methods configured so far. You can add further payment methods using the blue buttons. Via the Edit links in the right column, already configured payment methods can be edited.

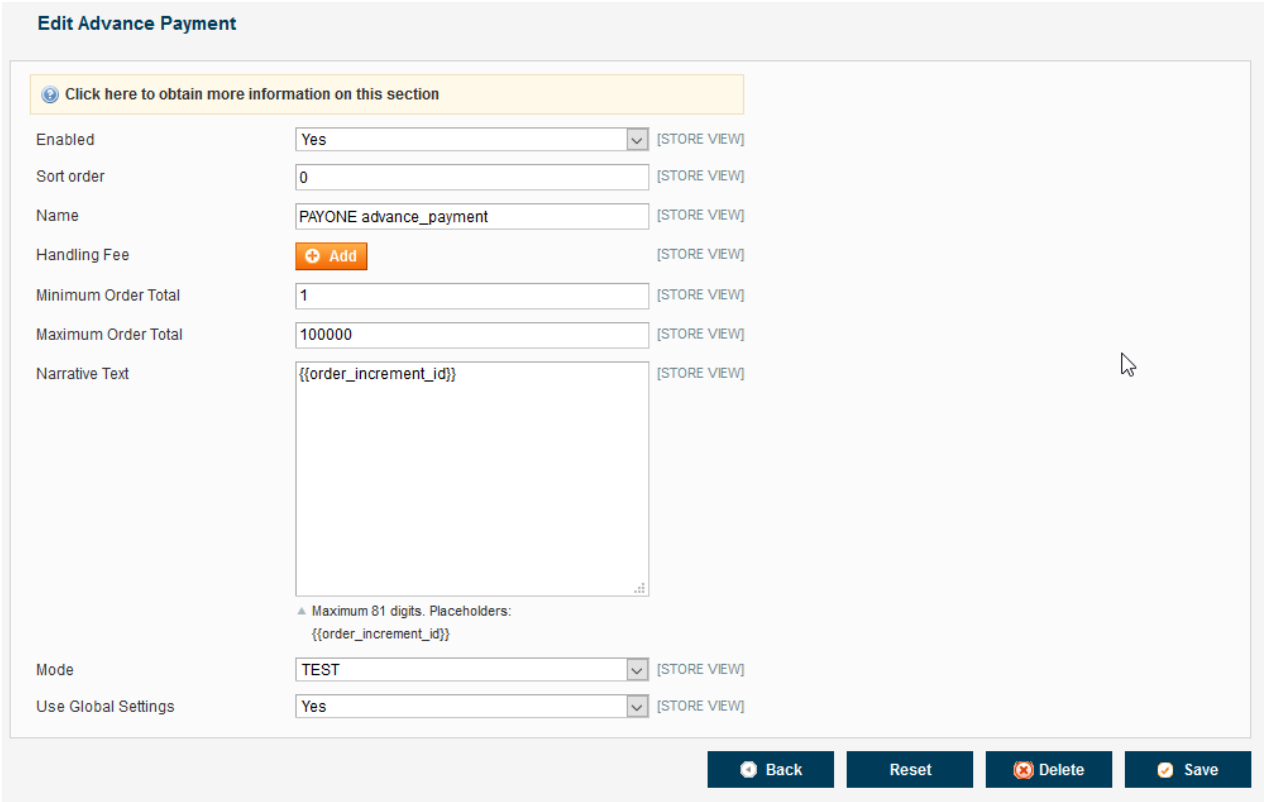
ADD PAYMENT TYPE



field	Description
Activated	Select Yes / No if the payment method is activated.
order	Enter an integer that determines where in the checkout the payment method is offered to the customer.
name	Free text entry for the name of the payment method as it is displayed to the customer in the checkout.
handling charge	Determination of a handling fee per shipping method and associated countries.

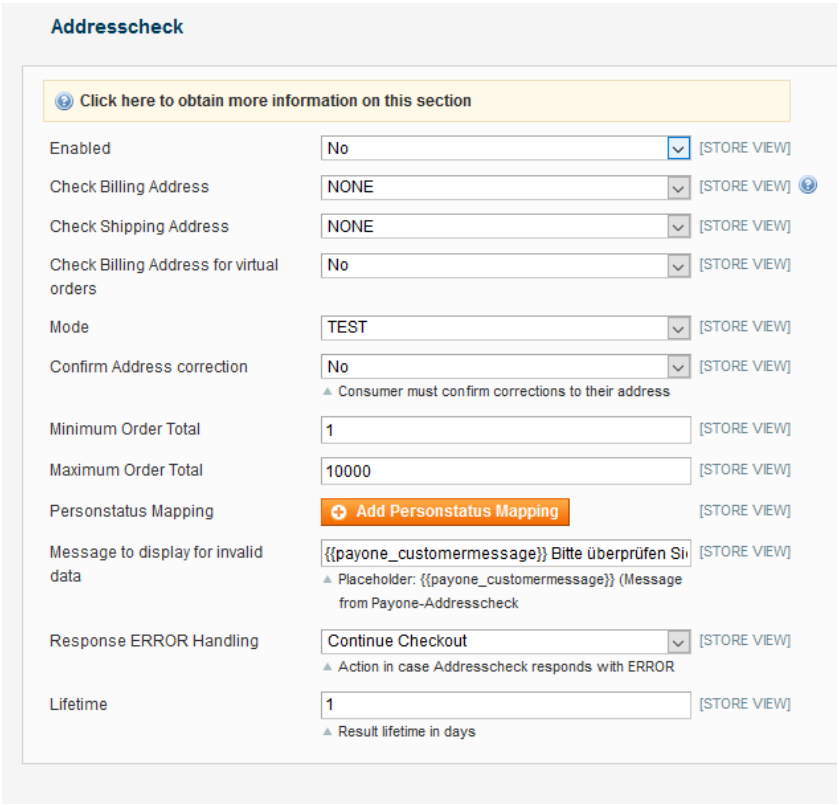
Minimum value of goods	The minimum value of goods from which the payment type is displayed to the customer in the checkout.
Maximum value of goods	The maximum value of goods up to which the payment method is displayed to the customer in the checkout.
operating mode	Choice between Test / Live. This determines whether the PAYONE platform is addressed in Test or Live mode.
Use Global Settings	Select Yes / No. If No is selected, all parameters from the global settings can be configured individually for this payment method. The documentation of these settings can be found under point 4.2.2.

EDIT PAYMENT TYPE



When editing a payment type, you can adjust the previously configured values or delete the entire payment type.

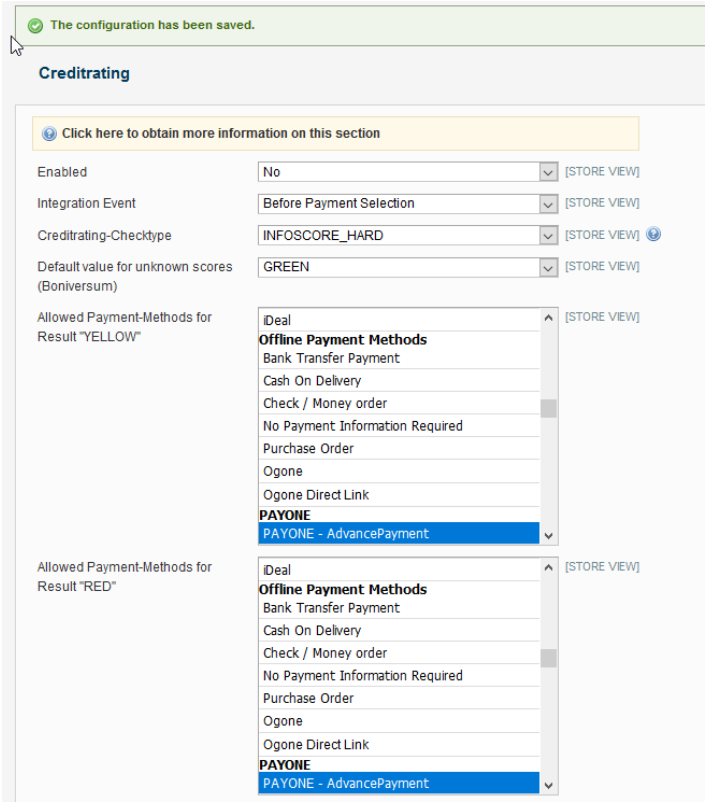
STEP 4: ADDRESS VALIDATION



field	Description
Activated	Selection Yes / No. Depending on the selection, the address check is carried out according to the settings.
Check billing address	Selection None / Basic / Person. Depending on the selection, the address is checked in the appropriate granularity.
Check delivery address	Selection None / Basic / Person. Depending on the selection, the address is checked in the appropriate granularity.

operating mode	Choice between Test / Live. This determines whether the PAYONE platform is addressed in Test or Live mode.
Confirming the address correction	Select Yes / No. This determines whether the buyer will be asked to confirm the correction when returning a corrected address.
Minimum value of goods	The minimum value of goods from which an address check is carried out.
Maximum value of goods	The maximum value of goods up to which an address check is carried out.
person status mapping	When the address check is executed at person level, a traffic light value can be assigned for payment type selection, depending on the result of the person check.
Invalid data message	Free text field for entering the message that is displayed to the buyer in the checkout if he has not entered valid data.
error handling	Cancel selection of order / Continue order process. This determines whether the order process should still be carried out in the event of technical problems or missing entries.
validity	Enter an integer that determines how long the result of the address check is to be kept. No new check is carried out within this period.

STEP 5: CREDITRATING

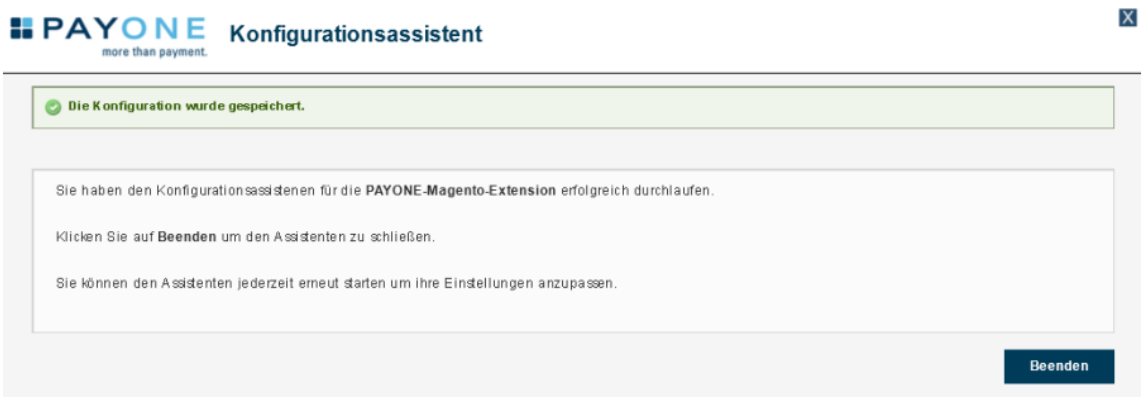


field	Description
Activated	Select Yes / No. Determines whether the credit check is activated with the following settings.
Time of examination	Selection of Before payment method selection / After payment method selection. Determines the time of the test. Only the selection According to payment method selection is Trusted Shops compliant and the following italicized fields are additionally displayed.
Activated for the following payment types	Multiple selection of payment types that result in a credit check when selected.

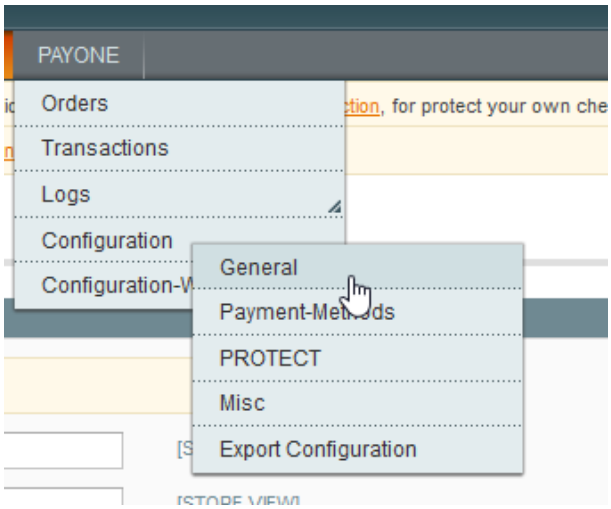
Note text activated	Select Yes / No. Determines whether a text message is displayed to the buyer.
hint text	Free text field for specifying the note text.
customer approval	Select Yes / No. Determines whether the buyer is asked to perform a credit check. If the customer does not agree, an order is still possible.
Text of the consent query	Free text field for the approval query. Only displayed if customer approval is set to Yes.
Creditworthiness check type	Selection of whether hard/soft criteria and the boniscore value should be queried.
Permitted payment types for traffic light value "YELLOW	Multiple selection of the permitted payment types when the traffic light value YELLOW is returned.
Permitted payment types for traffic light value "ROT".	Multiple selection of the permitted payment types when the traffic light value YELLOW is returned.
Activate A/B test mode	Select Yes / No. Determines whether the credit assessment is to be carried out on a random basis.
Frequency of sampling	Enter an integer that defines the frequency of the creditworthiness checks performed in the sampling mode.
error handling	Cancel selection of order / Continue order process. This determines whether the order process should still be carried out in the event of technical problems or missing entries.

validity	Input of an integer that determines how long the result of the credit assessment should be kept. A buyer who reorders within this period will not be subject to any further review.
operating mode	Choice between Test / Live. This determines whether the PAYONE platform is addressed in Test or Live mode.
Minimum value of goods	The minimum value of goods from which a credit check is carried out.
Maximum value of goods	The maximum value of goods up to which a credit check is carried out. The minimum and maximum goods value are checked against the Magento internal value "Subtotal", which does not include taxes (nor VAT) or shipping costs.

STEP 6: END

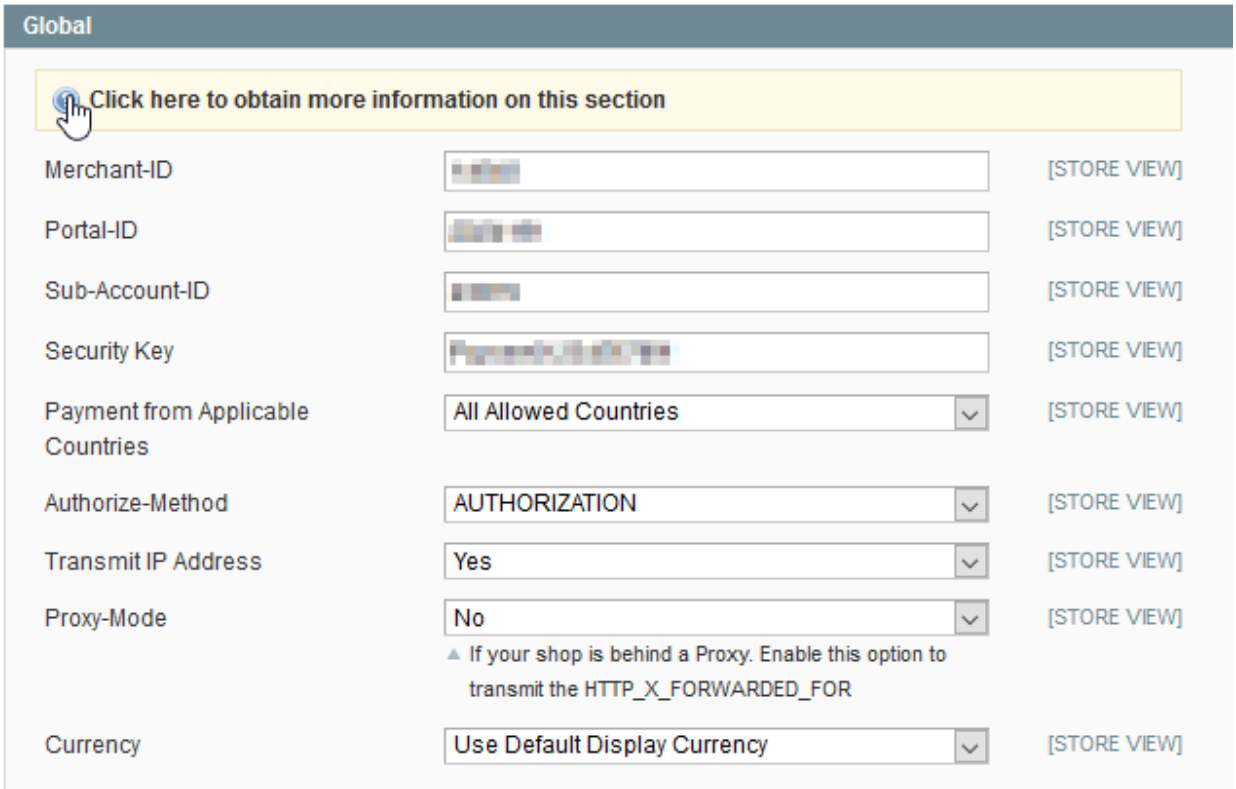


GENERAL INFORMATION



Menu *PAYONE > Configuration > General*

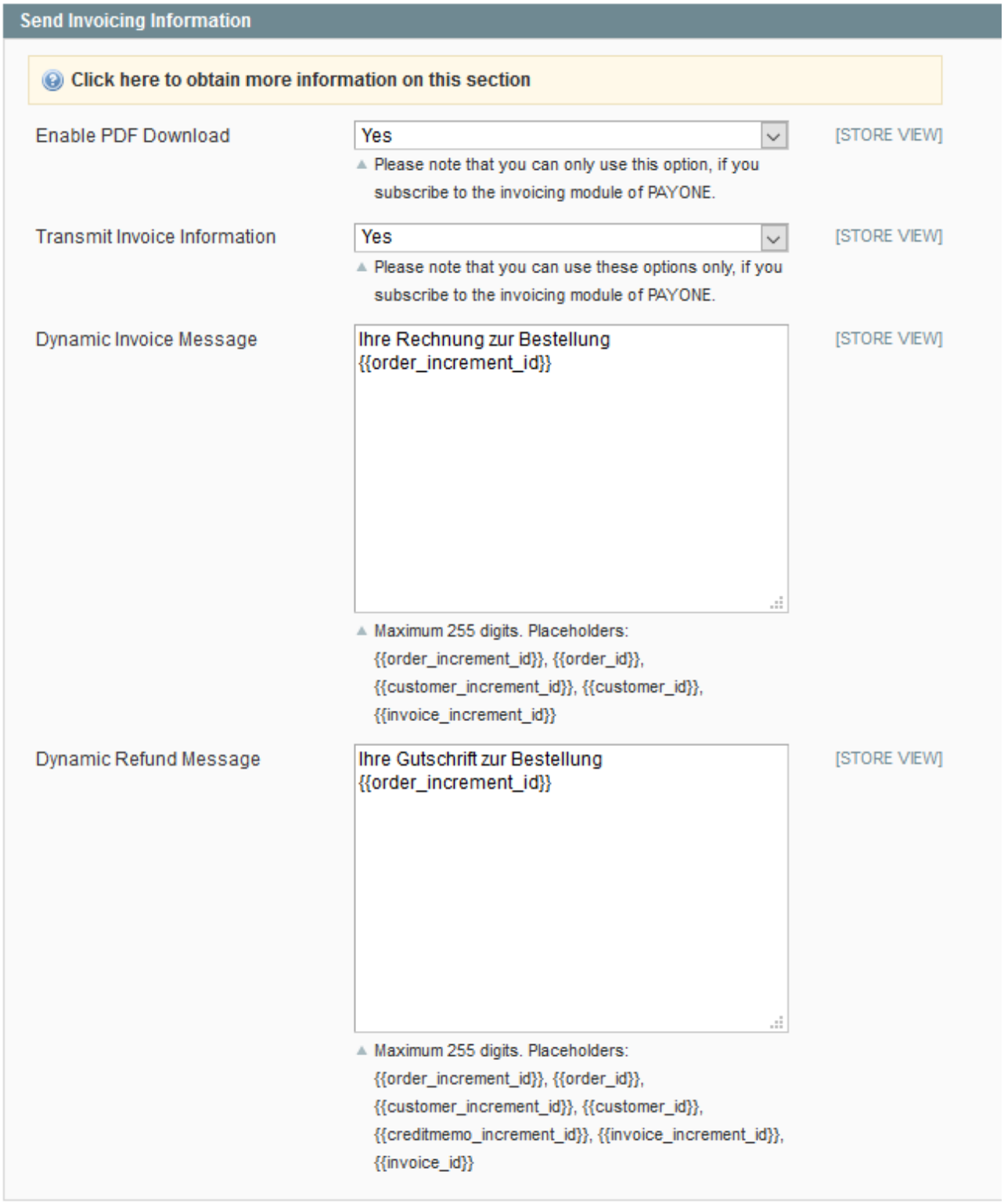
GLOBAL



field	Description
Merchant ID	The customer number assigned by PAYONE.
portal ID	The ID of the payment portal via which the shop sends its requests to the PAYONE platform.
sub account ID	The ID of the sub-account you created in the PMI through which the transactions are processed.
security key	The key you assign in the PMI to encrypt requests to the PAYONE platform.
Payment from permitted countries	Selection option for the shop in which countries payment via PAYONE is to be made possible.
authorization method	• Pre-authorization - When selecting "Pre-authorization", the amount to be paid is reserved in the course of the order. In this case, the debit must be initiated in a second step when the goods are delivered (Capture). The receivable is only posted after the capture has been carried out. • Authorization - When "Authorization" is selected, the amount to be paid is collected immediately when the order is placed. The receivable is posted immediately. *Note: With the online transfer types giropay, SOFORT Überweisung, eps, PostFinance and iDEAL, payment is made in full even if "Preauthorization" is selected. In this case, the claim is to be booked separately by "Capture" despite this.*
Transfer IP address	Select whether the IP address of the end customer should be transmitted to the PAYONE platform. Currently the PAYONE platform only supports IPv4. If your hoster supports IPv6, you should deactivate this setting, otherwise rejected transactions may occur. In this case a check of the IP address is not possible.

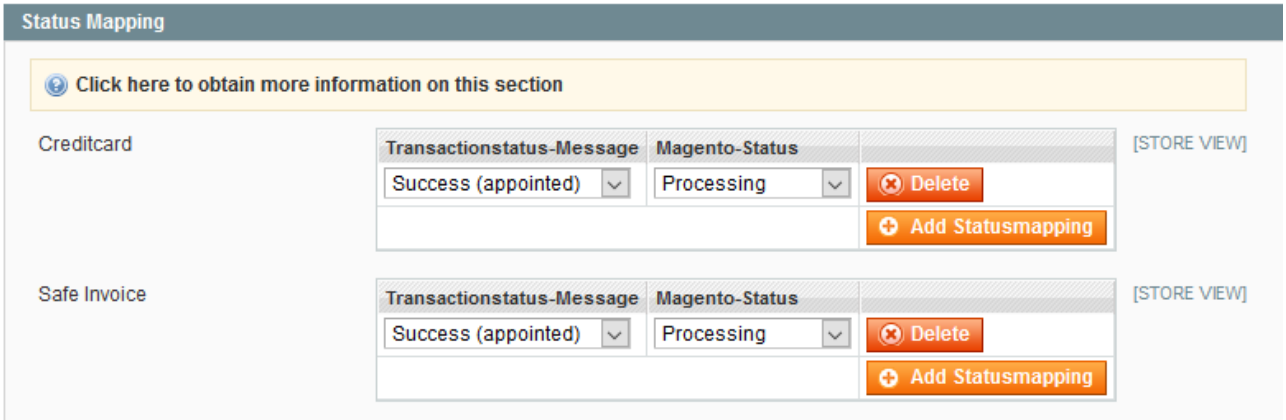
proxy mode	Activate this option to transfer the IP from the HTTP_X_FORWARDED_FOR header. This is only necessary if your shop is running behind a proxy server.
currency	Here you can select whether requests are sent to the PAYONE platform in the selected currency, or whether the amounts should be converted Magento internally into a base currency beforehand.

SEND INVOICE INFORMATION



field	Description
Activate PDF download	Select Yes / No. Activates the download of PDF files created via the PAYONE platform. To be able to use this function, you must have ordered the Invoicing module.
Transfer invoice information	Select Yes / No. This option activates the transmission of article data in order to create an invoice on the PAYONE platform.
Dynamic text on the invoice	Free text entry for a dynamic text on the invoice. The maximum length is 255 characters and various Magento variables can be used as placeholders.
Dynamic text on the credit memo	Free text entry for a dynamic text on the credit memo. The maximum length is 255 characters and various Magento variables can be used as placeholders.

STATUS MAPPING

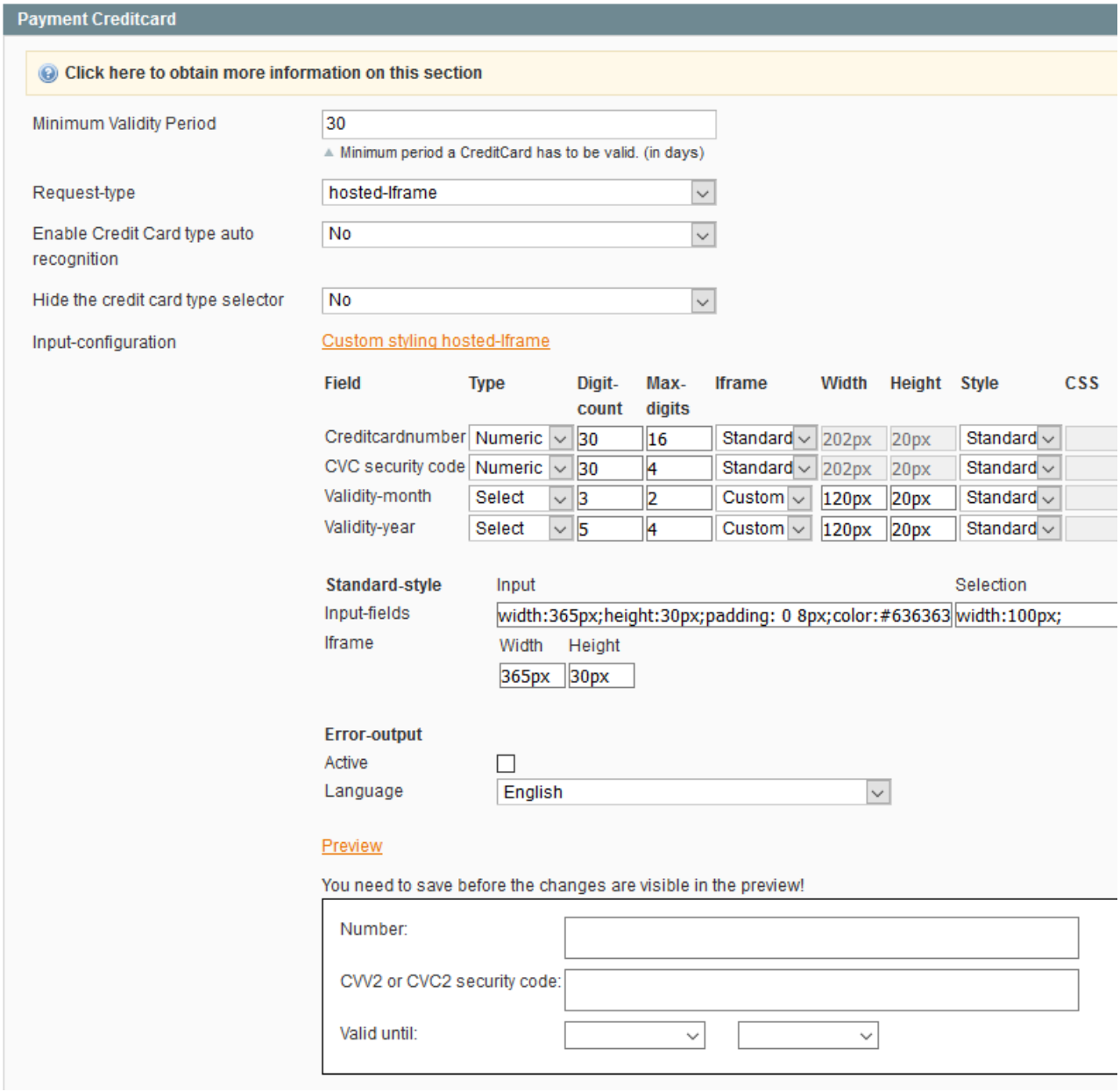


In this mask the different transaction statuses of the PAYONE platform can be mapped to Magento order status. If a new transaction status is received, the corresponding "Magento status" is set in the order overview in the Magento backend.

please notice
If you map the status "appointed" to "Payment Review", the PDF invoices will not be generated automatically. A different status should be selected here.

CREDIT CARD PAYMENT

As long as there is no contrary release or increased PCI DSS compliance, the request type hosted-Iframe is to be used!

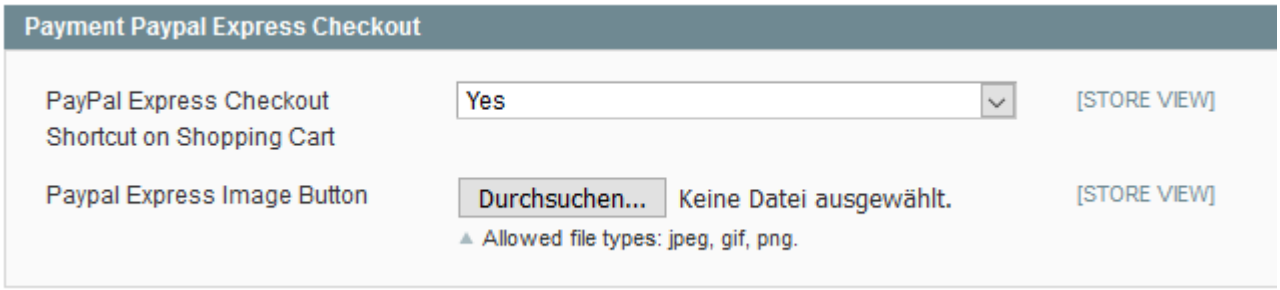


field	Description
minimum validity period	Enter an integer in days. This value defines the number of days a credit card must be valid up to before it is rejected at checkout.
query type	Selection of:

	• hosted-iFrame • AJAX It is essential to use the "hosted iFrame" mode, which is protected according to the latest security standards and makes it considerably more difficult for hackers to share credit card data even if the shop is taken over!
field configuration	Here you can set separate parameters for the individual fields of the credit card query.
type	Selection of: • Numeric - Only numbers are allowed and for mobile devices the numeric keyboard is used input type="tel". • Password - input type="password" • Text - input type="text"
Number of characters	Length of the field in characters (HTML attribute size)
Max character	Maximum length of input (HTML attribute maxlength)
iFrame	Selection of: • Standard - Uses width and height from standard style • Custom - Uses width and height from the following fields
width	CSS - Specify width
height	CSS - Indication of height

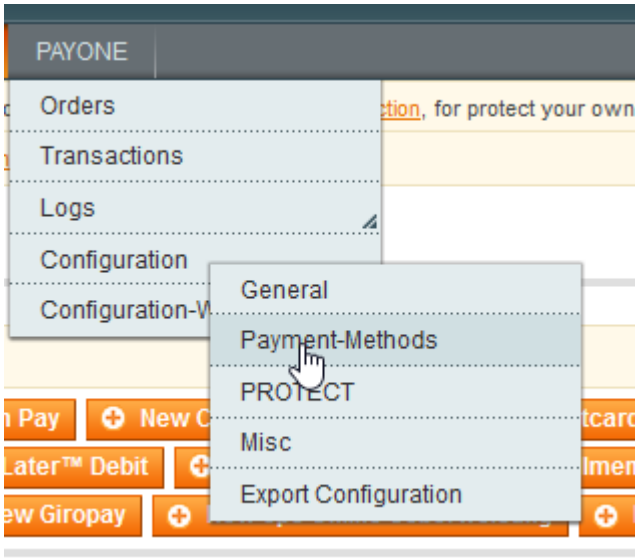
style	• Standard - Uses CSS specification from *Standard* • Custom - Uses CSS specification from the following field
CSS	Specification of CSS properties for field Deactivated with previous selection of *Standard*
standard style	
fields	• Input - CSS specification for all input fields (HTML input) • Selection - CSS specification for all selection fields (HTML select)
iFrame	• Width - CSS specification • Height - CSS specification
error output	
active	Selection of: • Yes • No
Language	Select the language in which the error message should be returned.
Activate automatic recognition of credit card number	determines whether the card number should be determined automatically when the first six digits are entered.

PAYPAL ECS



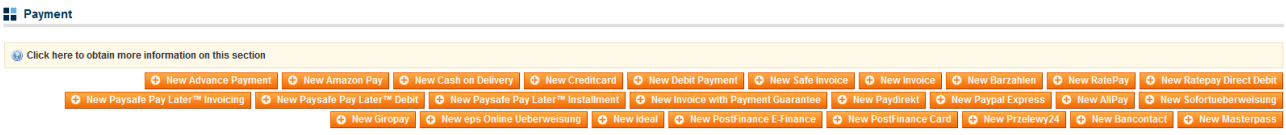
field	Description
PayPal Express Checkout Shortcut on Shopping Cart	Activates the PayPal ECS button in the shopping cart for checkout
Paypal Express Image Button	Here you can upload the corresponding logo for the StoreView.
In order to use PayPal ECS correctly, it is necessary to have activated the module included in the Magento standard for PayPal. 	

PAYMENT METHODS



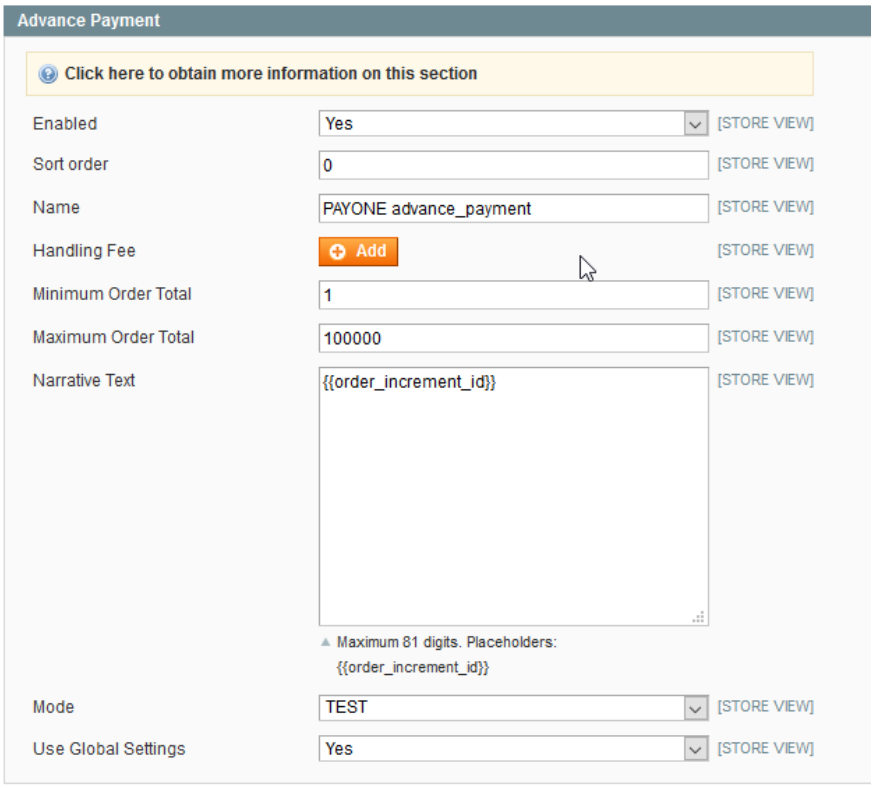
Menu: *PAYONE > Configuration > Payment methods*

OVERVIEW



All PAYONE payment types created are displayed in this overview. Using the buttons at the top you can add and configure further payment methods. The Edit link can be used to configure each individual payment type specifically. Please note that you should only configure the payment methods that you have ordered from PAYONE.

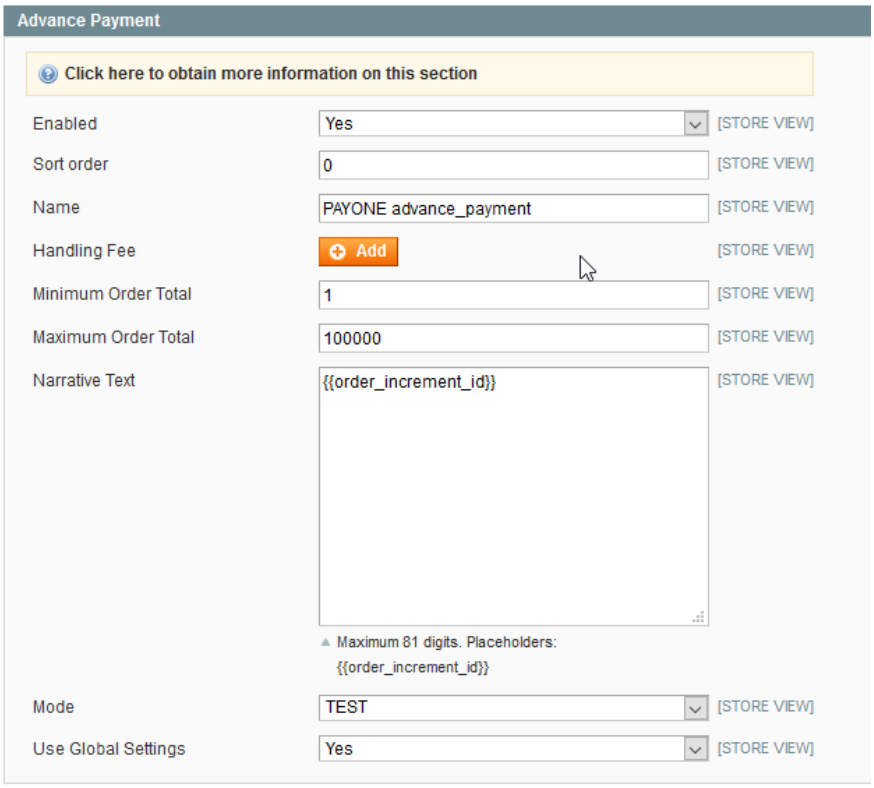
ADD PAYMENT METHOD



field	Description
Activated	Select Yes / No if the payment method is activated.
order	Enter an integer that determines where in the checkout the payment method is offered to the customer.
name	Free text entry for the name of the payment method as it is displayed to the customer in the checkout.
handling charge	Determination of a handling fee per shipping method and associated countries.

Minimum value of goods	The minimum value of goods from which the payment type is displayed to the customer in the checkout.
Maximum value of goods	The maximum value of goods up to which the payment method is displayed to the customer in the checkout.
booking text	Free text input for the information that appears subsequently on the buyer's settlement. (e.g. purpose of use for SEPA direct debits)
operating mode	Choice between Test / Live. This determines whether the PAYONE platform is addressed in Test or Live mode.
Use Global Settings	Select Yes / No. If No is selected, all parameters from the global settings can be configured individually for this payment method. The documentation of these settings can be found under point 4.3.1.

EDIT PAYMENT METHOD



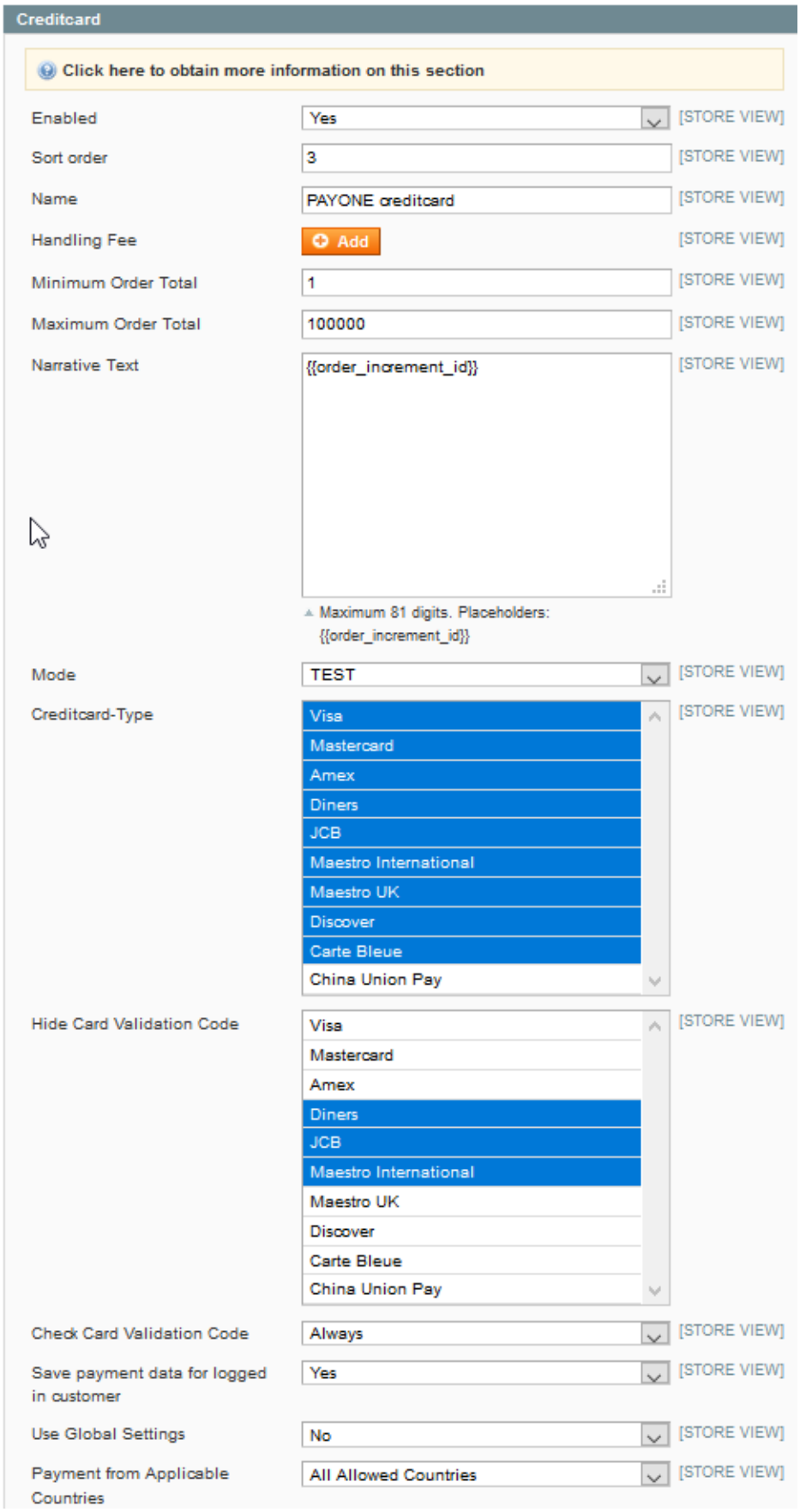
field	Description
Activated	Select Yes / No if the payment method is activated.
order	Enter an integer that determines where in the checkout the payment method is offered to the customer.
name	Free text entry for the name of the payment method as it is displayed to the customer in the checkout.
handling charge	Determination of a handling fee per shipping method and associated countries.

Minimum value of goods	The minimum value of goods from which the payment type is displayed to the customer in the checkout.
Maximum value of goods	The maximum value of goods up to which the payment method is displayed to the customer in the checkout. Please note that here, in contrast to the configuration of the credit check, the Magento internal value "BaseGrandTotal" (i.e. the completely invoiced amount including VAT and shipping costs) is used as a basis.
operating mode	Choice between Test / Live. This determines whether the PAYONE platform is addressed in Test or Live mode.
Use Global Settings	Select Yes / No. If No is selected, all parameters from the global settings can be configured individually for this payment method. The documentation of these settings can be found under point 4.3.1.

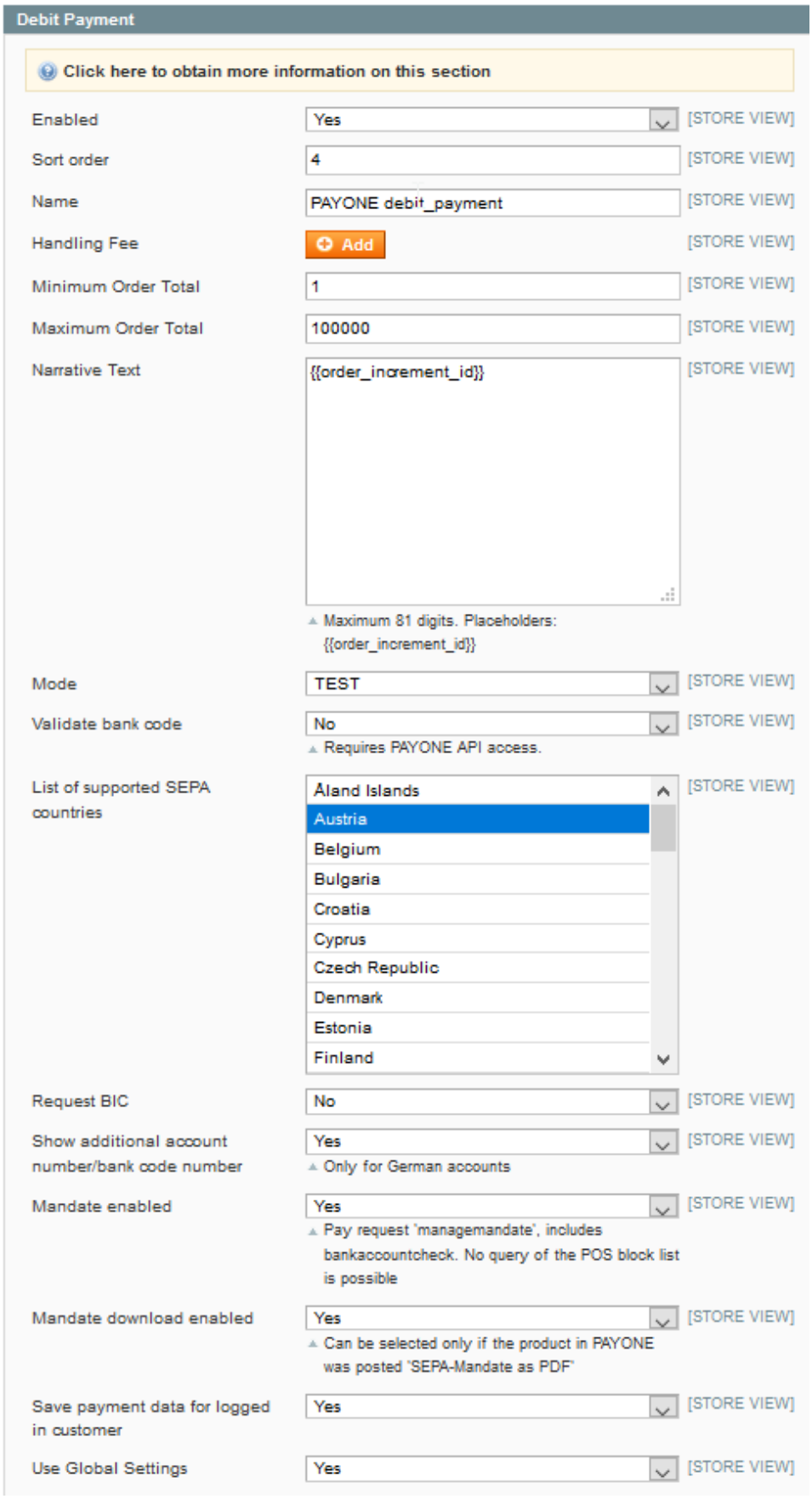
PAYMENT TYPE-SPECIFIC SETTINGS

The following describes the configuration options that are specific to a payment type. Only those fields are explained that differ from the above configuration or are new.

CREDIT CARD


Creditcard
Click here to obtain more information on this section
Enabled
Yes
[STORE VIEW]
Sort order
3
[STORE VIEW]
Name
PAYONE creditcard
[STORE VIEW]
Handling Fee
Add
[STORE VIEW]
Minimum Order Total
1
[STORE VIEW]
Maximum Order Total
100000
[STORE VIEW]
Narrative Text
{{order_increment_id}}
[STORE VIEW]
Maximum 81 digits. Placeholders:
{{order_increment_id}}
Mode
TEST
[STORE VIEW]
Creditcard-Type
Visa
Mastercard
Amex
Diners
JCB
Maestro International
Maestro UK
Discover
Carte Bleue
China Union Pay
[STORE VIEW]
Hide Card Validation Code
Visa
Mastercard
Amex
Diners
JCB
Maestro International
Maestro UK
Discover
Carte Bleue
China Union Pay
[STORE VIEW]
Check Card Validation Code
Always
[STORE VIEW]
Save payment data for logged in customer
Yes
[STORE VIEW]
Use Global Settings
No
[STORE VIEW]
Payment from Applicable Countries
All Allowed Countries
[STORE VIEW]

field	Description
card type	Multiple selection. Which credit card brands should be offered in the frontend?
Hide Card Verification Number	hides the verification number for cards that do not offer it
Check card verification number	Selection of: • No • First order with card • Always Determines whether the credit card verification number is queried. This is only possible if the acquirer allows it.
Save payment data for registered users	Here you can specify whether the pseudo credit card data should be saved for registered users so that the user does not have to enter his credit card number again when ordering again. The actual credit card data is only stored with PAYONE.


Debit Payment
Click here to obtain more information on this section
Enabled
Yes
[STORE VIEW]
Sort order
4
[STORE VIEW]
Name
PAYONE debit_payment
[STORE VIEW]
Handling Fee
Add
[STORE VIEW]
Minimum Order Total
1
[STORE VIEW]
Maximum Order Total
100000
[STORE VIEW]
Narrative Text
{{order_increment_id}}
[STORE VIEW]
Maximum 81 digits. Placeholders: {{order_increment_id}}
Mode
TEST
[STORE VIEW]
Validate bank code
No
[STORE VIEW]
Requires PAYONE API access.
List of supported SEPA countries
Aland Islands
Austria
Belgium
Bulgaria
Croatia
Cyprus
Czech Republic
Denmark
Estonia
Finland
[STORE VIEW]
Request BIC
No
[STORE VIEW]
Show additional account number/bank code number
Yes
[STORE VIEW]
Only for German accounts
Mandate enabled
Yes
[STORE VIEW]
Pay request 'managemandate', includes bankaccountcheck. No query of the POS block list is possible
Mandate download enabled
Yes
[STORE VIEW]
Can be selected only if the product in PAYONE was posted 'SEPA-Mandate as PDF'
Save payment data for logged in customer
Yes
[STORE VIEW]
Use Global Settings
Yes
[STORE VIEW]

field	Description
Check bank details	Select Yes / No. Determines whether an additional check of the bank details is to be carried out.
Type of bank details check	Select Regular Check / Check against POS Block List. Specifies how the bank details are to be checked. There is the possibility of a check against a POS blacklist with information on open receivables from the stationary retail trade. The examination is carried out by the credit agency KUNO.
Message when bank details are blocked	This message is displayed in the checkout if the bank details check returns a negative result.
List of supported account countries	Multiple selection of the countries from which the payment type debit memo is supported. The PAYONE platform currently only supports direct debits for German bank accounts.
Display additional account number/bank code number	Select Yes / No. If Yes is selected, the fields for account number and bank sort code are displayed in addition to the input fields for IBAN and BIC. The end customer only has to specify one of the two combinations. The account number and bank code can only be entered for German bank accounts.
Save payment data for registered users	Here you can specify whether the IBAN and BIC of a logged in user should be saved so that they do not have to be entered again when a new order is placed. The account connection is stored encrypted in the Magento database.
Activate Mandate Granting	Select Yes / No. Should the SEPA mandate manager be used? A check of the bank details is obligatory. A check against the POS lock list is not possible.

Download mandate as PDF	Select Yes / No. If Yes is selected, a link is offered after the order has been placed, via which the end customer can download the SEPA Mandate as a PDF file. *Note: This product must be ordered separately.*

SECURE PURCHASE ON ACCOUNT (KLARNA)

field	Description
Klarna Store IDs	Specific store IDs must be configured for the Klarna payment method. You can obtain these store IDs from Klarna. **Please note that payment processing via Klarna is only possible if the billing address and delivery address are the same.**

CASH PAYMENTS

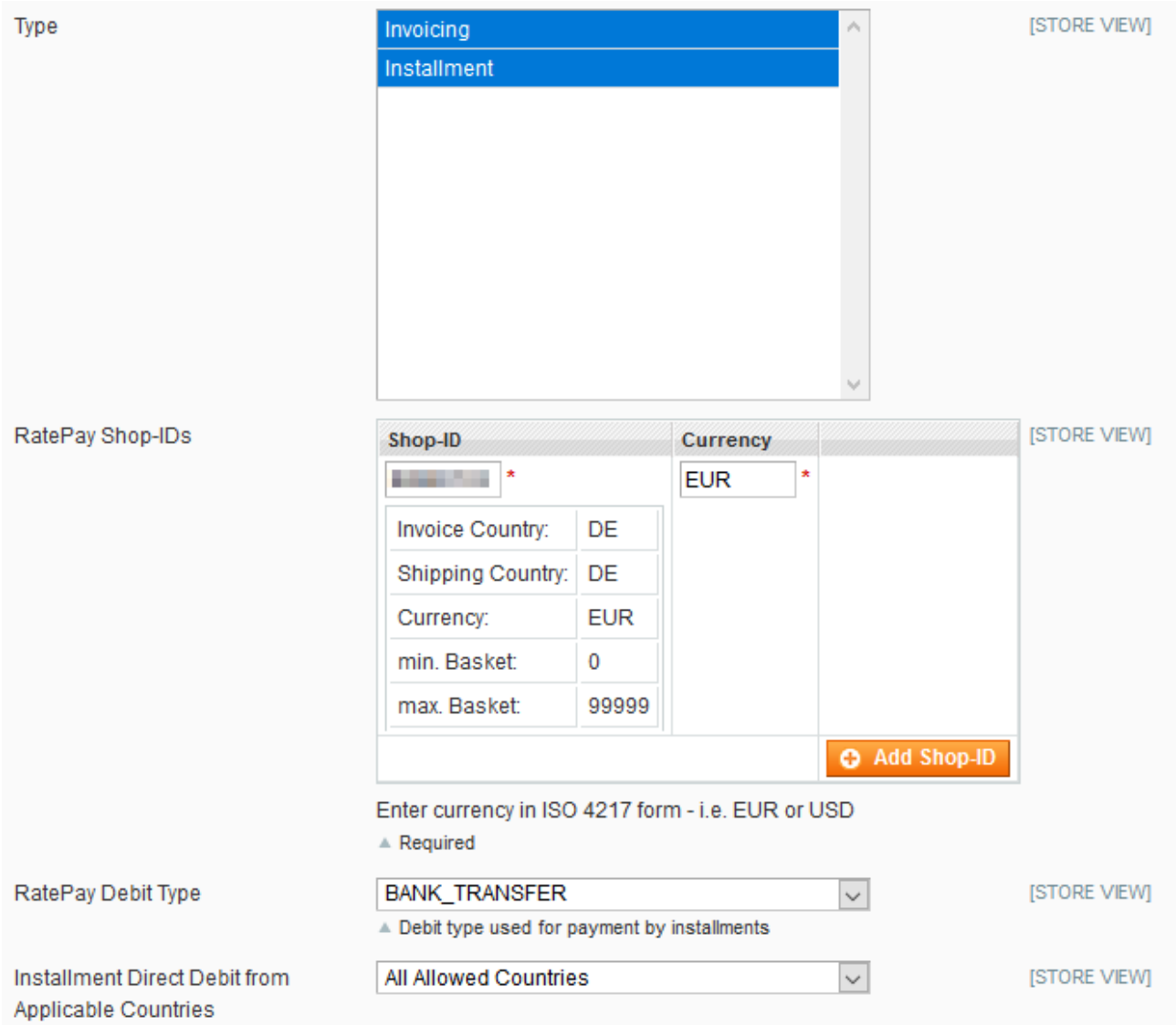
To activate the payment method, we recommend that you copy the display at: https://integration.barzahlen.de/de/designanforderungen
Example:

```
<label for="payment_barzahlen">
  <img style="height: 3em; vertical-align: -1em;" src="https://cdn.barzah-
len.de/images/barzahlen_logo.png" alt="Barzahlen">
</label>
```

```
<img style="float: right; margin-left: 10px; max-width: 180px; max-height: 180px;"
src="https://cdn.barzahlen.de/images/barzahlen_special.png">
Mit Abschluss der Bestellung bekommen Sie einen Zahlschein angezeigt, den Sie sich
ausdrucken oder auf Ihr Handy schicken lassen können. Bezahlen Sie den Online-Ein-
kauf mit Hilfe des Zahlscheins an der Kasse einer Barzahlen-Partnerfili-
ale.<br/><br/>
<strong>Bezahlen Sie bei:</strong>

<img src="https://cdn.barzahlen.de/images/barzahlen_partner_01.png" style="height:
1em; vertical-align: -0.1em;">
<img src="https://cdn.barzahlen.de/images/barzahlen_partner_02.png" style="height:
1em; vertical-align: -0.1em;">
<img src="https://cdn.barzahlen.de/images/barzahlen_partner_03.png" style="height:
1em; vertical-align: -0.1em;">
<img src="https://cdn.barzahlen.de/images/barzahlen_partner_04.png" style="height:
1em; vertical-align: -0.1em;">
<img src="https://cdn.barzahlen.de/images/barzahlen_partner_05.png" style="height:
1em; vertical-align: -0.1em;">
<img src="https://cdn.barzahlen.de/images/barzahlen_partner_06.png" style="height:
1em; vertical-align: -0.1em;">
<img src="https://cdn.barzahlen.de/images/barzahlen_partner_07.png" style="height:
1em; vertical-align: -0.1em;">
<img src="https://cdn.barzahlen.de/images/barzahlen_partner_08.png" style="height:
1em; vertical-align: -0.1em;">
<img src="https://cdn.barzahlen.de/images/barzahlen_partner_09.png" style="height:
1em; vertical-align: -0.1em;">
<img src="https://cdn.barzahlen.de/images/barzahlen_partner_10.png" style="height:
1em; vertical-align: -0.1em;">
```

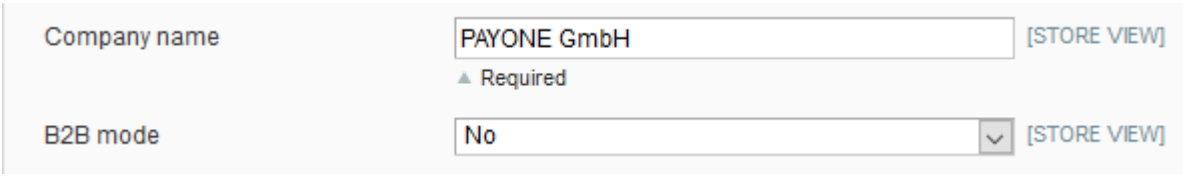
RATEPAY

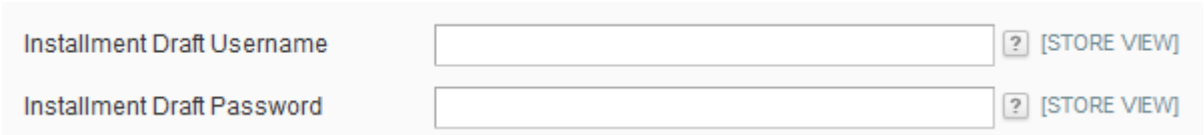


field	Description
Display detailed error messages	Here you can select whether, in the case of rejection, the error message transferred by RatePay should be displayed, for example, that the transaction could not be executed due to the credit check, or whether a generic error message should be displayed.

type	Multiple selection. Here you can select which payment methods offered by Ratepay should be available.
RatePay Shop IDs	RatePay requires the transfer of a so-called Shop-ID, which identifies the parameters of the shop. Enter the shop IDs received from RatePay and the corresponding currency in ISO 4217 format (e.g. EUR, USD, DKK). When saving the configuration, the parameters are queried at RatePay and transferred to the configuration.

PAYSAFE PAY LATER

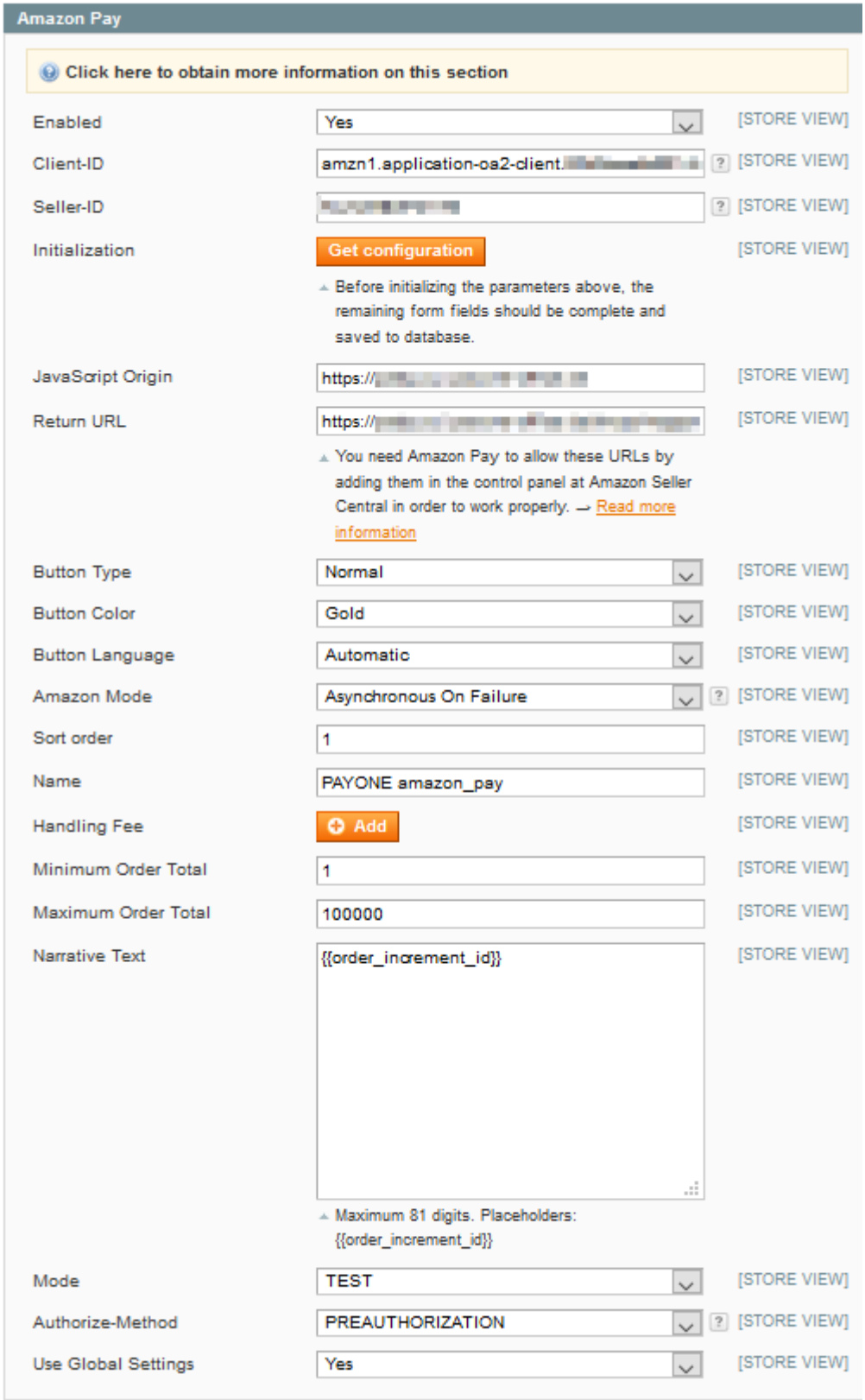




field	Description
Company Name	The full name of the company must appear here. The name will be used in the privacy policy.
Installment purchase Sample Username	In order to retrieve the installment purchase draft contract, the user name assigned by Payolution (usually dealer name installation) must be stored here.

Installment purchase Sample Password	The password assigned by Payolution must be stored here in order to retrieve the installment purchase draft contract.
B2B Fashion	If the B2B mode is activated, it is automatically assumed that it is a B2B transaction if the "Company" field was executed during address entry. To check the creditworthiness of the company, further information such as the commercial register number is then requested in the checkout.
type	Multiple selection: Here you can select which payment methods of Payolution should be available to the buyer. You can choose between purchase on account, payment by instalments and direct debit.

AMAZON PAY


Amazon Pay
Click here to obtain more information on this section
Enabled
Yes
[STORE VIEW]
Client-ID
amzn1.application-oa2-client.
[STORE VIEW]
Seller-ID
[STORE VIEW]
Initialization
Get configuration
[STORE VIEW]
Before initializing the parameters above, the remaining form fields should be complete and saved to database.
JavaScript Origin
https://
[STORE VIEW]
Return URL
https://
[STORE VIEW]
You need Amazon Pay to allow these URLs by adding them in the control panel at Amazon Seller Central in order to work properly. → Read more information
Button Type
Normal
[STORE VIEW]
Button Color
Gold
[STORE VIEW]
Button Language
Automatic
[STORE VIEW]
Amazon Mode
Asynchronous On Failure
[STORE VIEW]
Sort order
1
[STORE VIEW]
Name
PAYONE amazon_pay
[STORE VIEW]
Handling Fee
Add
[STORE VIEW]
Minimum Order Total
1
[STORE VIEW]
Maximum Order Total
100000
[STORE VIEW]
Narrative Text
{{order_increment_id}}
[STORE VIEW]
Maximum 81 digits. Placeholders: {{order_increment_id}}
Mode
TEST
[STORE VIEW]
Authorize-Method
PREAUTHORIZATION
[STORE VIEW]
Use Global Settings
Yes
[STORE VIEW]

field	Description
Client ID & Seller ID	These fields contain the Client ID and Seller ID as stored by the Merchant Service on the PAYONE platform after completion of the configuration.
Watch your step! You must first make all other settings and save the payment method Amazon Pay once before you can retrieve these values via the "Get Configuration" button!	
JavaScript Origin & Return URL	The URLs in these fields are for your information. They must be deposited in the Amazon Seller Central, otherwise Amazon will reject the login requests.
Button Type, Color, Language	Here you can select the type of button, the color and the language for the Amazon Pay Button. The recommended settings are already selected as default.
Amazon Fashion	Amazon Pay supports two basic operating modes: • Synchronous: An attempt is made to obtain a direct (synchronous) confirmation for the Amazon Pay payment request. It may be that Amazon Pay refuses a payment request because a longer check would be necessary. • Asynchronous: Amazon Pay checks the payment over a longer period of time. The payment is accepted or rejected later (asynchronously). In the PAYONE Plugin for Magento, this results in two operating modes: • Always synchronous: There is always an attempt to obtain a synchronous confirmation for the Amazon Pay

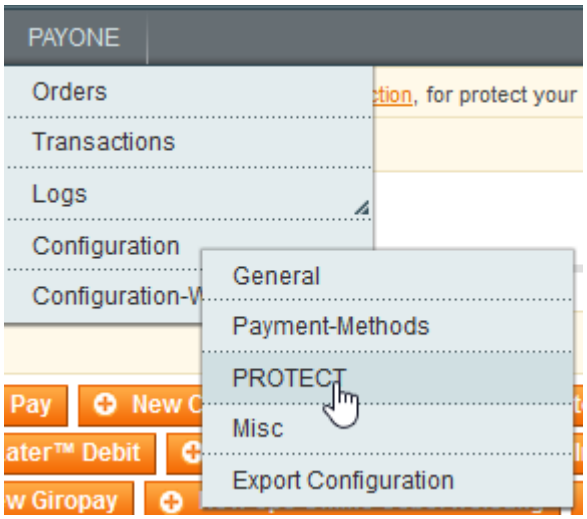
	payment request. An asynchronous payment request does not take place. • Asynchronous on error: A synchronous payment request is first attempted. If this is rejected by Amazon Pay, an asynchronous payment request is attempted, which has a higher chance of success. Only if this was also rejected, the buyer will be returned accordingly.

Integration Settings in Seller Central

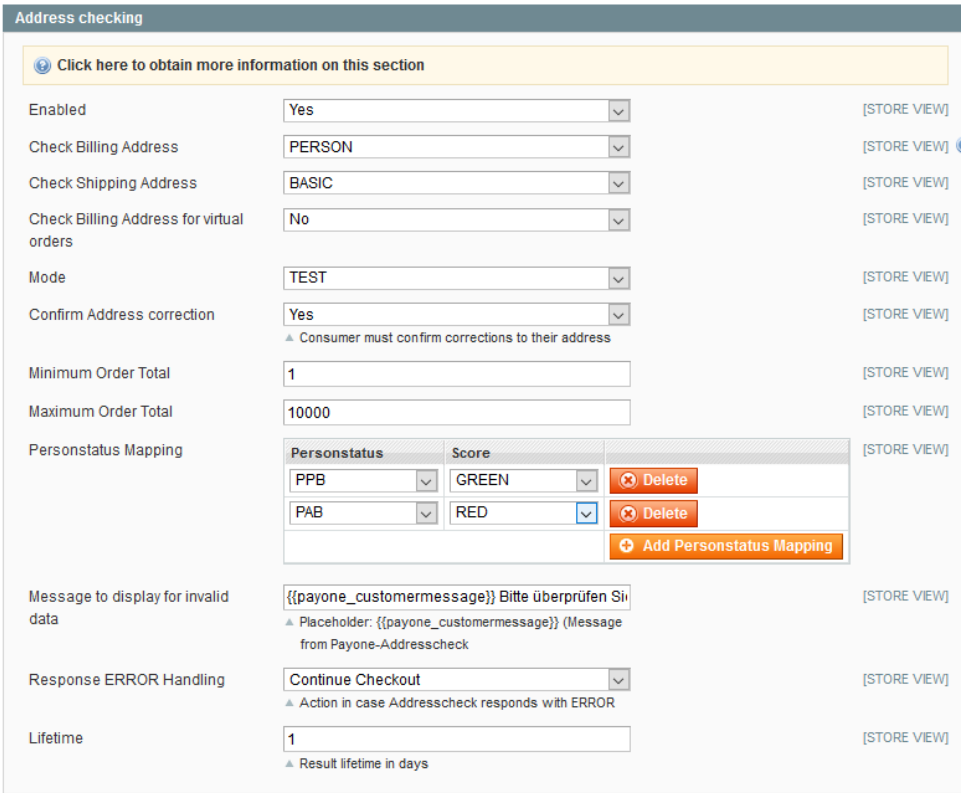
Please enter the following URL under Integrator-URL in the item "Integration settings" in Seller Central: https://gpc-sys.pay1.de/gpc/amazon/1.0/notify - the "Seller URL" may remain empty. This URL ensures that the shop receives all notifications from Amazon.

PROTECT

Menu *PAYONE > Configuration > PROTECT*



ADDRESS VALIDATION

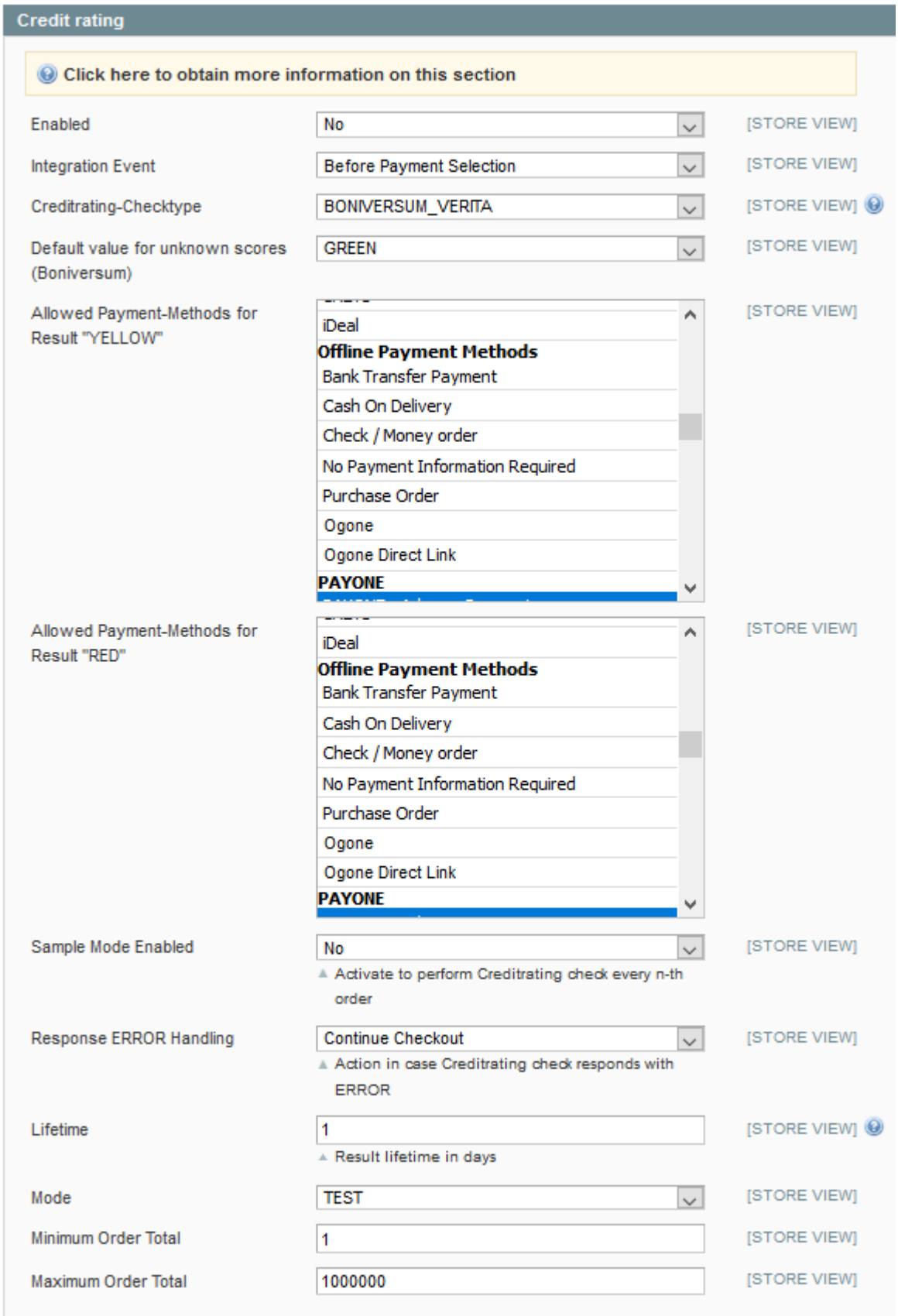


field	Description

Activated	Selection Yes / No. Depending on the selection, the address check is carried out according to the settings.
Check billing address	Selection None / Basic / Person. Depending on the selection, the address is checked in the appropriate granularity.
Check delivery address	Selection None / Basic / Person. Depending on the selection, the address is checked in the appropriate granularity.
Check billing address for virtual orders	Should the billing address be checked for orders without a delivery address?
Mode	Choice between Test / Live. This determines whether the PAYONE platform is addressed in Test or Live mode.
Confirming the address correction	Select Yes / No. This determines whether the buyer will be asked to confirm the correction when returning a corrected address.
Minimum value of goods	The minimum value of goods from which an address check is carried out.
Maximum value of goods	The maximum value of goods up to which an address check is carried out.
person status mapping	When the address check is executed at person level, a traffic light value can be assigned for payment type selection, depending on the result of the person check. Please refer to our Server API documentation (chapter 5) for an explanation of the specific codes.
Invalid data message	Free text field for entering the message that is displayed to the buyer in the checkout if he or she has not entered valid data.

error handling	Cancel selection of order / Continue order process. This determines whether the order process should still be carried out in the event of technical problems or missing entries.
validity	Enter an integer in days that determines how long the result of the address check is to be kept. No new check is carried out within this period.

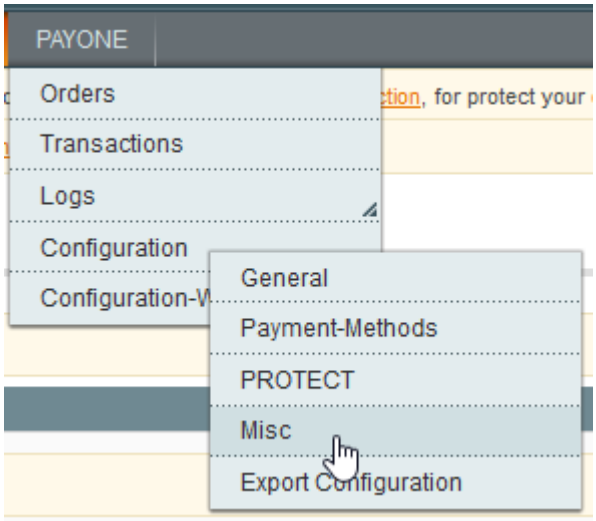
Service provider for address checks
Various service providers are available for address and creditworthiness checks. Our support team will be happy to explain the range of services of the individual checks and which service provider is the right one for you.


Credit rating
Click here to obtain more information on this section
Enabled
No
[STORE VIEW]
Integration Event
Before Payment Selection
[STORE VIEW]
Creditrating-Checktype
BONIVERSUM_VERITA
[STORE VIEW]
Default value for unknown scores (Boniversum)
GREEN
[STORE VIEW]
Allowed Payment-Methods for Result "YELLOW"
iDeal
Offline Payment Methods
Bank Transfer Payment
Cash On Delivery
Check / Money order
No Payment Information Required
Purchase Order
Ogone
Ogone Direct Link
PAYONE
[STORE VIEW]
Allowed Payment-Methods for Result "RED"
iDeal
Offline Payment Methods
Bank Transfer Payment
Cash On Delivery
Check / Money order
No Payment Information Required
Purchase Order
Ogone
Ogone Direct Link
PAYONE
[STORE VIEW]
Sample Mode Enabled
No
Activate to perform Creditrating check every n-th order
[STORE VIEW]
Response ERROR Handling
Continue Checkout
Action in case Creditrating check responds with ERROR
[STORE VIEW]
Lifetime
1
Result lifetime in days
[STORE VIEW]
Mode
TEST
[STORE VIEW]
Minimum Order Total
1
[STORE VIEW]
Maximum Order Total
1000000
[STORE VIEW]

field	Description
Activated	Select Yes / No. Determines whether the credit check is activated with the following settings.
Time of examination	Selection of Before payment method selection / After payment method selection. Determines the time of the test. Only the selection of By payment method selection is Trusted Shops compliant and the following italicized fields are additionally displayed.
Activated for the following payment types	Multiple selection of payment types that result in a credit check when selected.
Note text activated	Select Yes / No. Determines whether a text message is displayed to the buyer.
hint text	Free text field for specifying the note text.
customer approval	Select Yes / No. Determines whether the buyer is asked to perform a credit check. If the customer does not agree, an order is still possible.
Text of the consent query	Free text field for the approval query. Only displayed if customer approval is set to Yes.
Creditworthiness check type	Selection of whether hard/soft criteria and the boniscore value should be queried.
Permitted payment types for traffic light value "YELLOW	Multiple selection of the permitted payment types when the traffic light value YELLOW is returned.

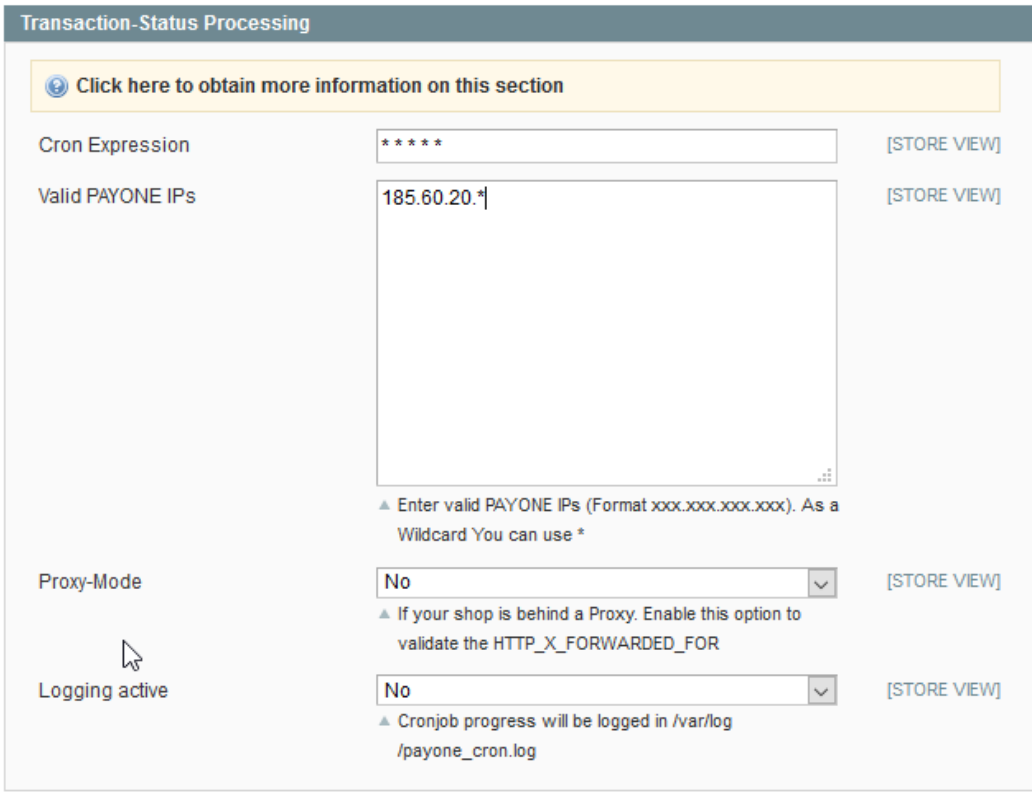
Permitted payment types for traffic light value "ROT".	Multiple selection of the permitted payment types when the traffic light value YELLOW is returned.
Activate A/B test mode	Select Yes / No. Determines whether the credit assessment is to be carried out on a random basis.
Frequency of sampling	Enter an integer that defines the frequency of the creditworthiness checks performed in the sampling mode.
error handling	Cancel selection of order / Continue order process. This determines whether the order process should still be carried out in the event of technical problems or missing entries.
validity	Enter an integer that determines how long the result of the credit check is to be kept. A buyer who reorders within this period will not be subject to any further review.
operating mode	Choice between Test / Live. This determines whether the PAYONE platform is addressed in Test or Live mode.
Minimum value of goods	The minimum value of goods from which a credit check is carried out.
Maximum value of goods	The maximum value of goods up to which a credit check is carried out. The minimum and maximum goods value are checked against the Magento internal value "Subtotal", which does not include taxes (nor VAT) or shipping costs.

MISCELLANEOUS



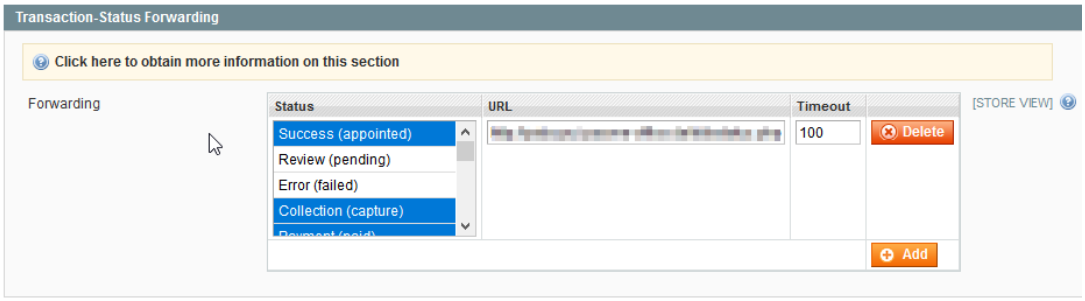
Menu *PAYONE > Configuration > Misc*

PROCESSING THE TRANSACTION STATUS



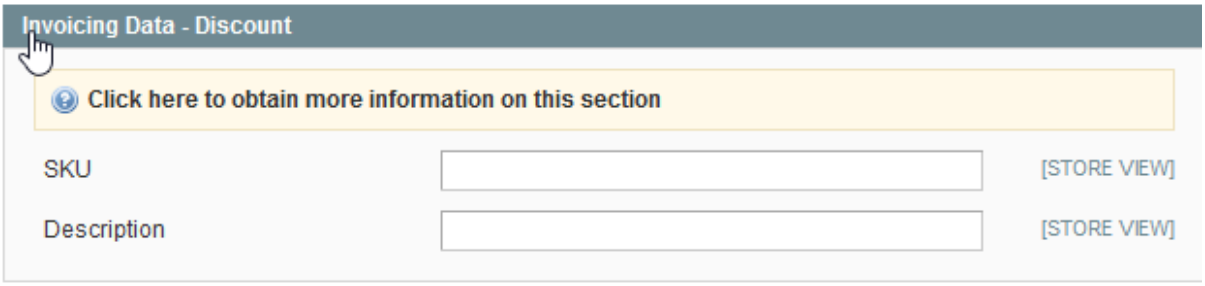
field	Description
cron expression	Value for the Linux service CRON, which determines the intervals at which the transaction status is processed.
Valid PAYONE IPs	List of valid PAYONE IP addresses that may deliver a transaction status.
proxy mode	Enable this option for IP validation with HTTP_X_FORWARDED_FOR. This is only necessary if your shop is running behind a proxy server.
Logging active	Cronjob progress in transaction status processing is logged in /var/log/payone_cron.log.

FORWARDING THE TRANSACTION STATUS



field	Description
forwarding	At this point you can define which status is forwarded to which URL and how long the timeout is in seconds until the redirection attempt is terminated.

INVOICE INFORMATION - DISCOUNT

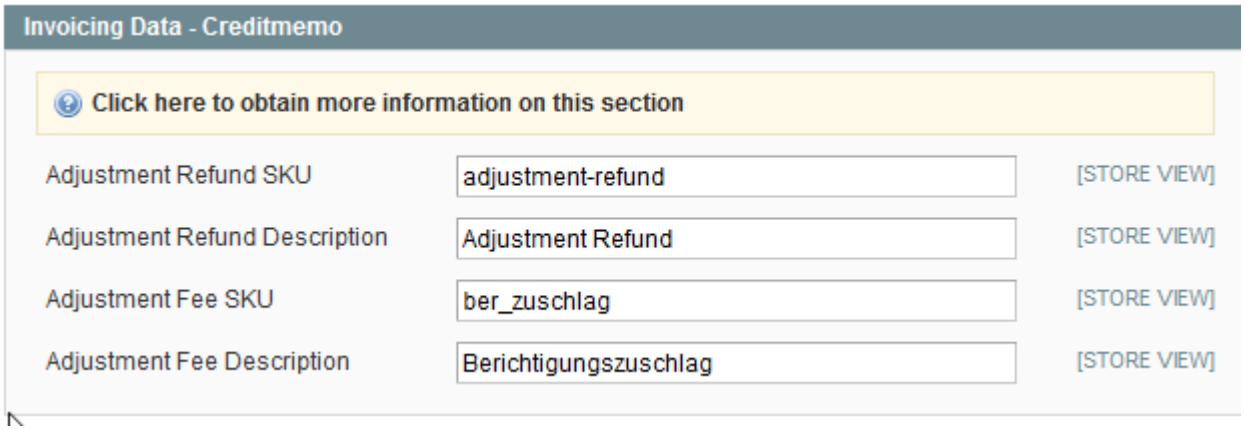


field	Description
item number	Here you can define the article number, how it should be transferred to PAYONE. If you do not require special treatment, leave the fields blank.
designation	Here you can enter a value as for the article number, which then corresponds to the description of the article.

INVOICE INFORMATION - SHIPPING COSTS

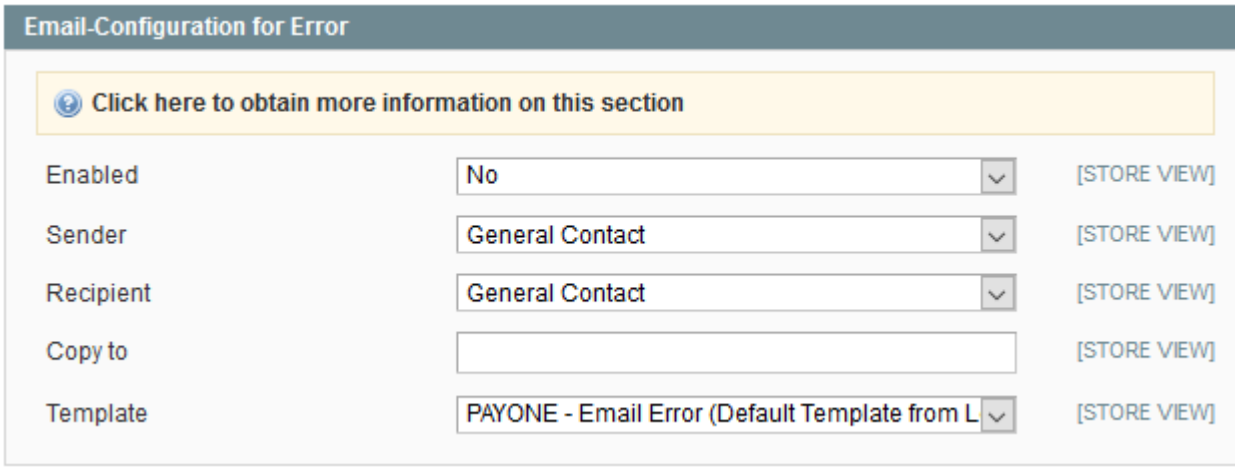
field	Description
item number	Here you can define the article number, how it should be transferred to PAYONE. If you do not require special treatment, leave the fields blank.

INVOICE INFORMATION - CREDIT MEMO



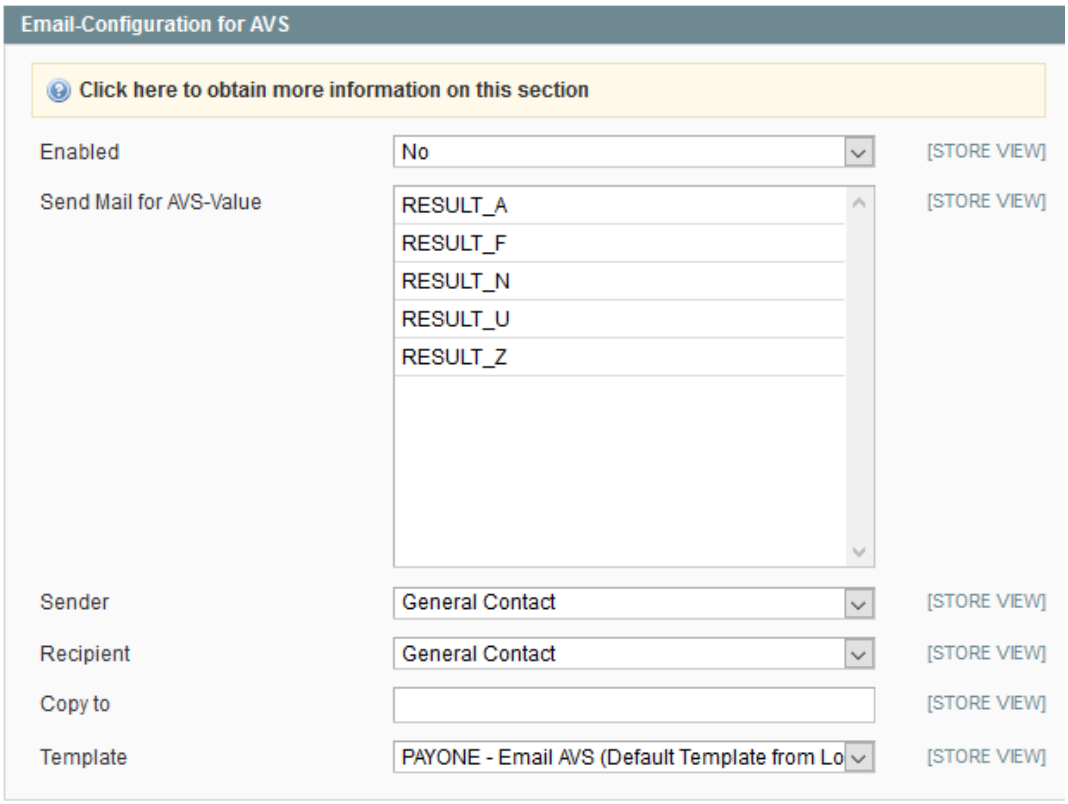
field	Description
Correction refund - Article number	Here you can define the article number for the correction reimbursement as it is to be transferred to PAYONE. If you do not require special treatment, leave the field blank.
Correction refund - Description	Here you can define the description for the correction reimbursement as it is to be transferred to PAYONE. If you do not require special treatment, leave the field blank.
Correction surcharge - Article number	Here you can define the article number for the correction surcharge as it is to be transferred to PAYONE. If you do not require special treatment, leave the field blank.
Correction surcharge - Description	Here you can define the description for the correction surcharge as it is to be transferred to PAYONE. If you do not require special treatment, leave the field blank.

CONFIGURATION E-MAIL IN CASE OF ERRORS



field	Description
Acti-vated	Activates the mail reporting in case of error messages that arise in relation to the exten-sion.
consig-nor	Here you can select who is the sender of the error mails. The contacts are taken from the Magento function of the addresses.
receivers	Here you can select who is the recipient of the error mails. The contacts are taken from the Magento function of the addresses.
Copy to	Here you can select who is the additional recipient of the error mails. The contacts are taken from the Magento function of the addresses.
submis-sion	Here you can select the template used to create the e-mail. However, you should always use the PAYONE e-mail error template.

E-MAIL CONFIGURATION AVS

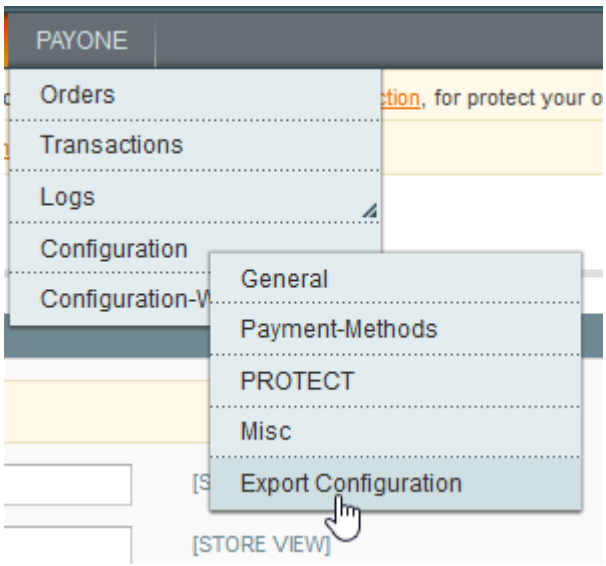


The Address Verification System (AVS) is a American Express address verification system. The billing address entered by the end customer is compared with the billing address of the credit card.

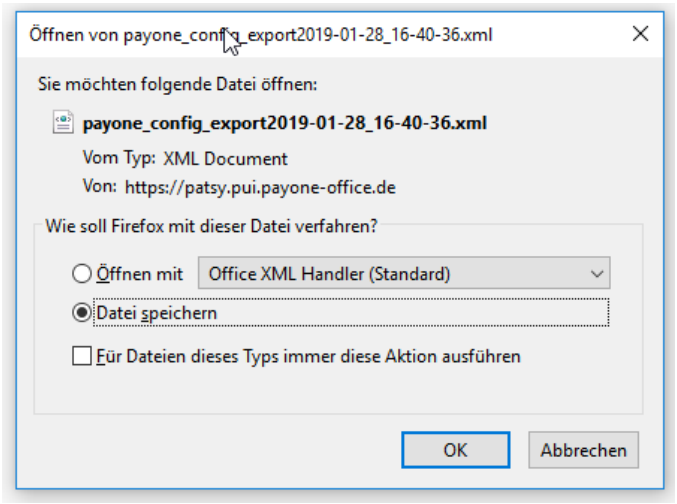
field	Description of the
Activated	Enables / disables the sending of mail, for AVS conditional information.
Send e-mail for AVS value	Multiple drive selection of values that can be returned by the AVS system.
consignor	Here you can select who is the sender of AVS mails. The contacts are taken from the Magento function of the addresses.

receivers	Here you can select who the recipient of AVS mails is. The contacts are taken from the Magento function of the addresses.
Copy to	Here you can select who is the additional recipient of AVS mails. The contacts are taken from the Magento function of the addresses.
submission	Here you can select the template used to create the e-mail. However, you should always use the PAYONE Email AVS template.

EXPORT CONFIGURATION

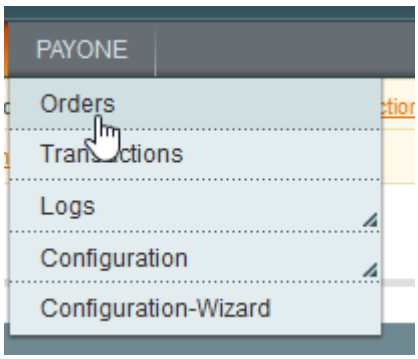


Menu *PAYONE > Configuration > Export configuration*
A click on *Export configuration* opens a download request of your browser.



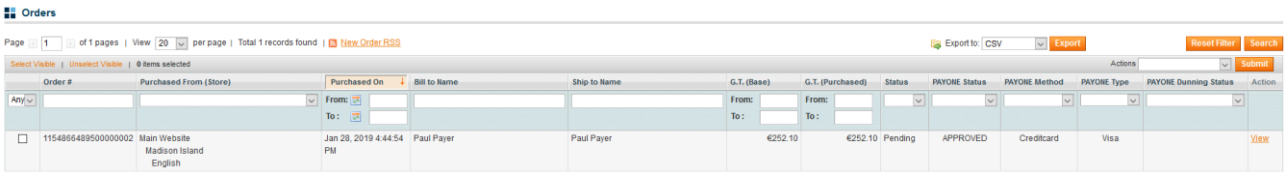
You can now open this file with an XML editor and view or save it. This export is very important for every support request to the PAYONE team in order to avoid possible configuration problems. This file can also be used to determine whether any further extensions have been installed that could cause compatibility problems.

ORDERS

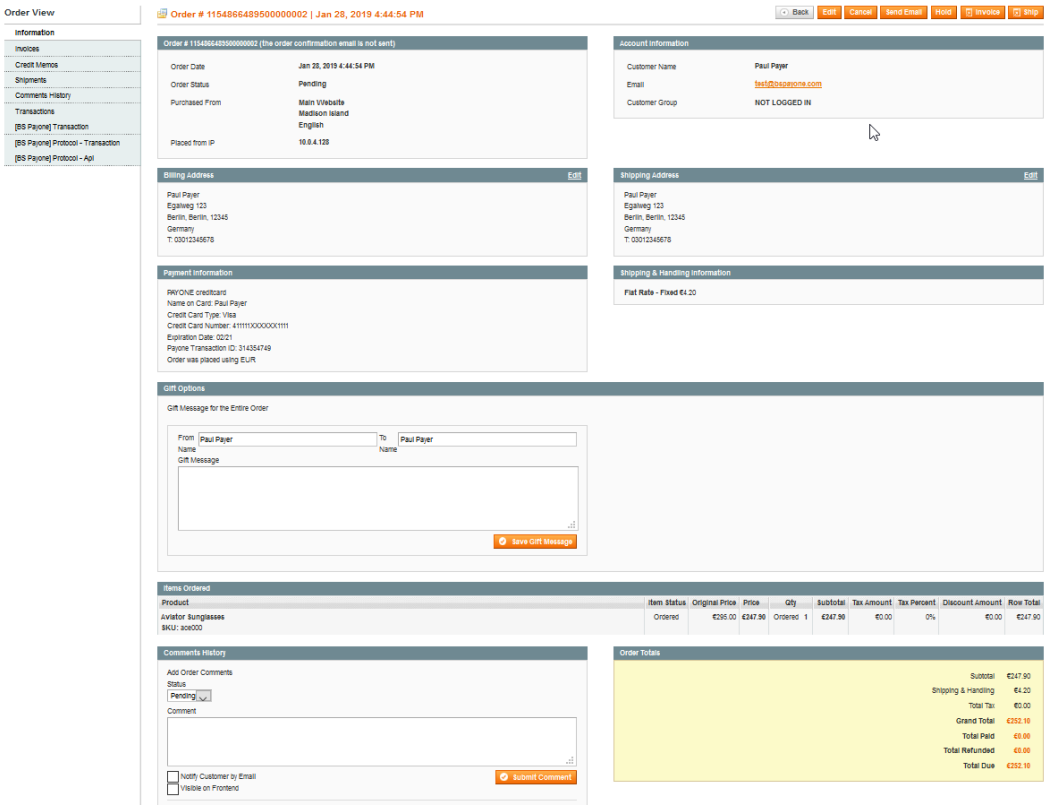


PAYONE menu > *Orders*

OVERVIEW



Here you will find a PAYONE-specific order overview similar to the Magento order overview. In addition to the standard information, you can view at a glance the payment status on the PAYONE platform, the exact type of payment (e.g. credit card brands) and, if applicable, the dunning status. A click on *View* opens the detailed view of the corresponding order.



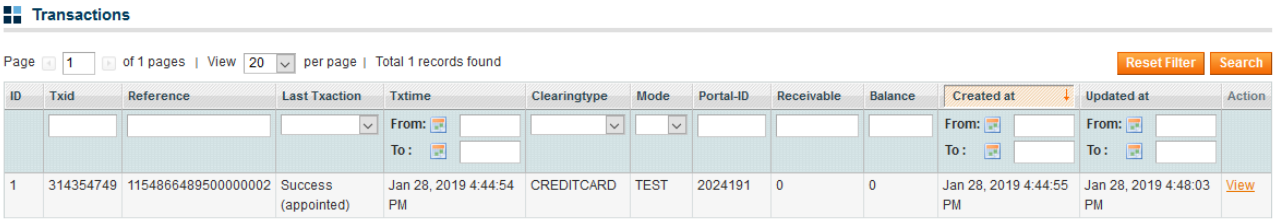
DETAILS

On the detail page, you can view details on the current status of the payment. Furthermore, invoices can be created, captures can be booked and credit notes can be created using the buttons at the top.

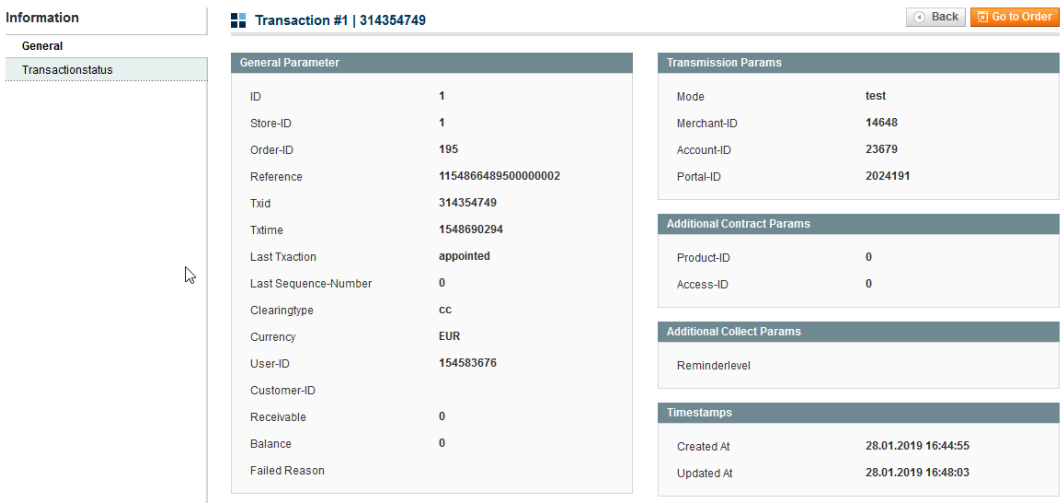
TRANSACTIONS

PAYONE Menu > *Transactions*

OVERVIEW



Here you will find an overview of all transactions processed via PAYONE. By clicking on *View*, you can view details of the relevant transaction. You also have the option of filtering by payment type, status or amount, for example.



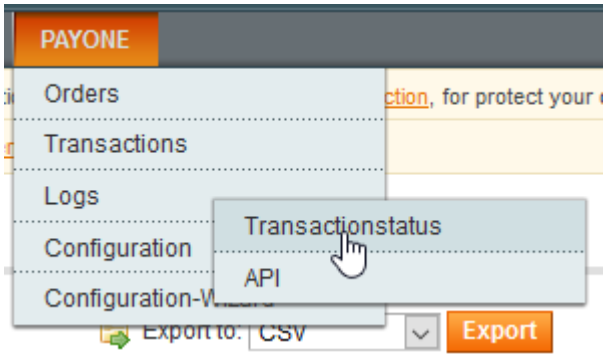
DETAILS

Here you will find all parameters of a specific transaction via the PAYONE platform. In addition to transaction and order numbers, the payment method, currency and status are also displayed. This view is also useful for troubleshooting, as the reason for a failed transaction is also displayed.

LOGS

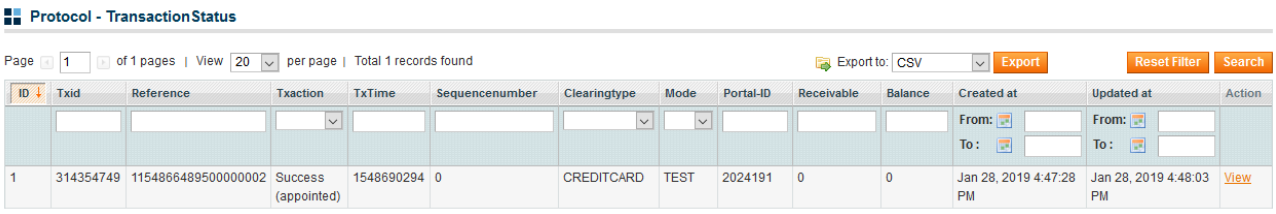
Under the menu item *Logs* you will find all information about processed payments and communication with the PAYONE platform.

TRANSACTIONSTATUS



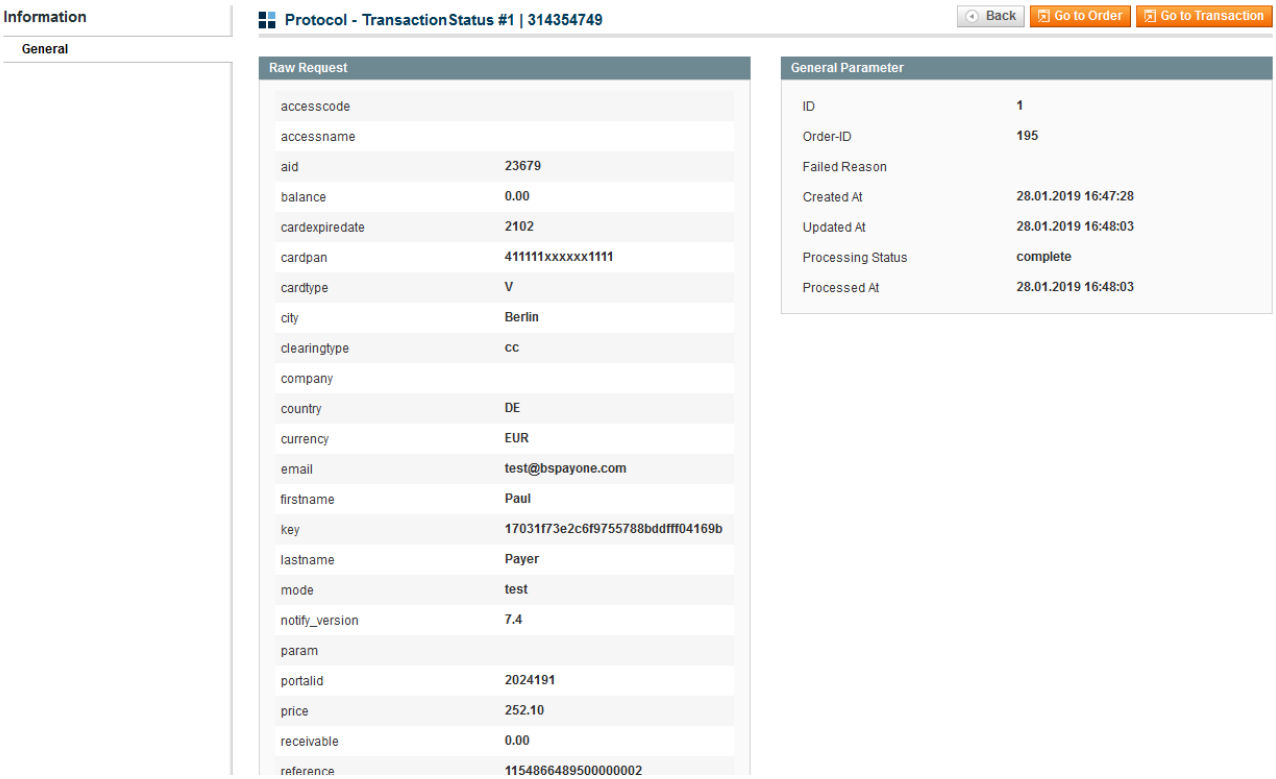
Menu *PAYONE > Logs > Transaction status*

OVERVIEW



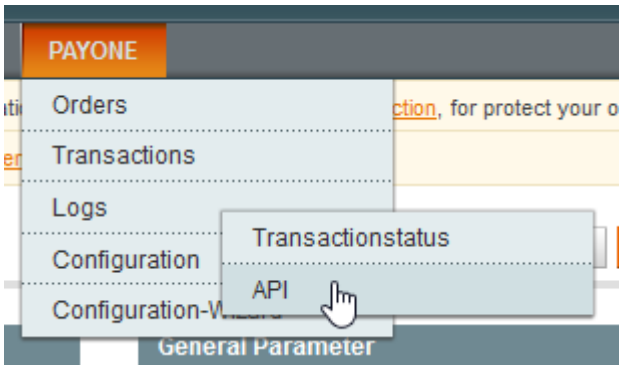
The Transactions submenu item displays Magento received transaction status notifications for each order and transaction. These notifications are sent from the PAYONE platform to your shop. If there are any errors, you can find out here whether the transaction status was received correctly and what the current status is for a transaction. By clicking on *View*, you can display details on a transaction status.

DETAILS



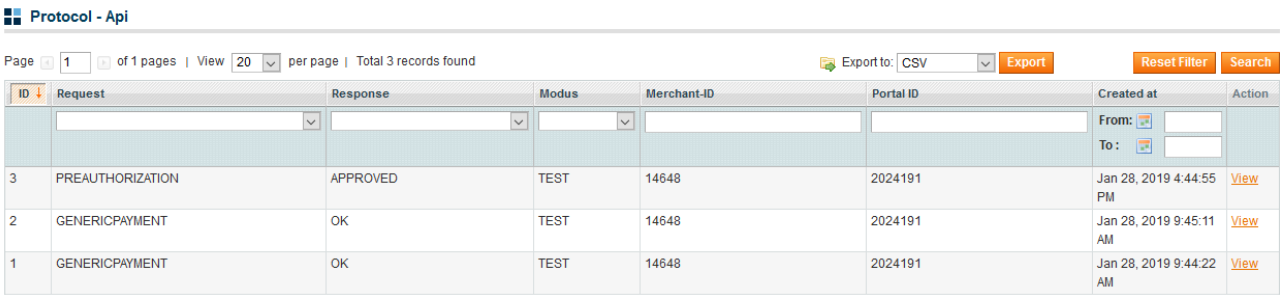
On the details page, you will see all the transaction status information transmitted through the PAYONE platform to your shop. Thus, you can always track which data your Magento shop has received and processed. A detailed explanation of the respective parameters can be found in the technical documentation of the PAYONE platform in the PAYONE Merchant Interface (PMI) under *Downloads > Documentation*.

API



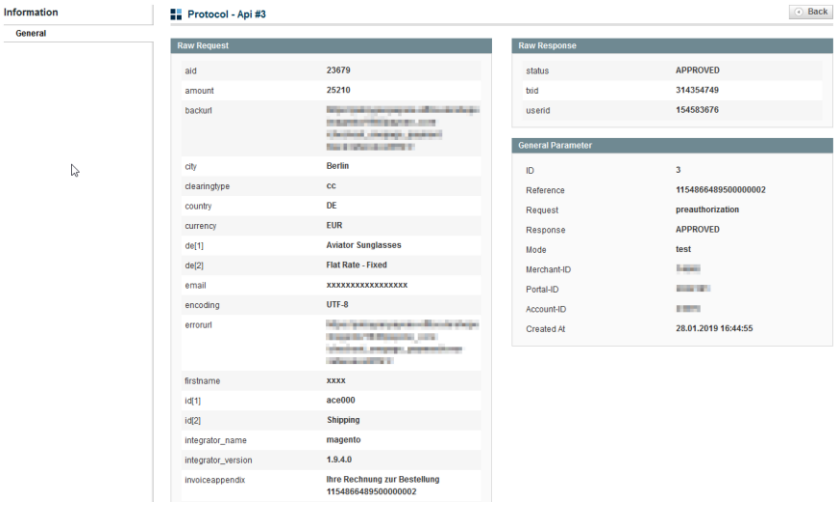
Menu *PAYONE > Logs > API*

OVERVIEW



In this overview you will find all requests from the Magento shop to the PAYONE platform as well as the answers of the PAYONE platform to these requests. Only the requests that were transmitted to the PAYONE platform via Client API are not listed in this overview. This applies to credit card information that is transferred directly from the buyer's browser to the PAYONE platform using Ajax technology so that your shop does not come into contact with sensitive credit card information. By clicking on *View*, you can display an API request in detail.

DETAILS



In the left column you can see the request that the Magento shop has sent to the PAYONE platform. On the right you will find the answer. A detailed explanation of the respective parameters can be found in the technical documentation of the PAYONE platform in the PAYONE Merchant Interface (PMI) under *Downloads > Documentation*.

INFORMATION AND SUPPORT

Do you have any bugs or suggestions to improve the code of the extension? Open an issue in our Github repo story: https://github.com/payone-gmbh
If you have any questions regarding the installation or use of the BS PAYONE Extension, please contact our Technical Support at the following contact details:

technical support	**for technical questions**
email	tech.support@bspayone.com
Phone	+49 431 259 68-500
Merchant Service	**for billing and contract issues**
email	merchantservice@bspayone.com
Phone	+49 431 259 68-200

Please note that PAYONE provides the extension for Magento free of charge and the free support of BS PAYONE therefore only contains general questions about the extension as well as the support for the BS PAYONE platform. For detailed questions, we recommend that you contact your Magento partner directly.
1]*Germany, Austria, Switzerland, Netherlands, Belgium, Luxembourg, France, Italy, Spain, Portugal, Denmark, Sweden, Finland, Norway, Poland, Slovakia, Czech Republic, Hungary, USA, Canada, Switzerland*