



# **Magento 2 Access Worldpay guide**

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July 2022

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## Introduction

The Worldpay Payments Plugin for Magento 2 is highly customizable and offers a comprehensive suite of payment and admin features. We built it with your integration and business needs in mind. It features:

- **Quick and easy installation.** Clear, succinct documentation enables developers to be productive as quickly as possible
- **Lowest possible PCI DSS burden.** We'll help you reach and maintain compliance with minimum effort
- **Full support whenever you need it.** Our support teams are there for you – 24/7 for payment incident support and 24/5 for any other issues. Please get in touch with your Worldpay support contact. If they're not available, call our customer service team on 0800 096 3997.

## Overview of Worldpay Plugin Features

The table below lists the main features of our plugin.

Features	Description
<b>Supported credit cards</b>	Visa, MasterCard, Maestro, American Express, Discover, JCB, Carte Bancaire, Carte Bleue
<b>3DS authentication</b>	3D Secure authentication (strong customer authentication) for direct credit card integration and access checkout payment pages.
<b>Stored credentials</b>	Including detailed ways to improve authorization rates and ensure compliance.
<b>Stored credentials: disclaimer message</b>	Ask for shoppers' consent before you save their card details during checkout.
<b>Access checkout payment page</b>	Take payments and still qualify for SAQ-A – the lowest PCI compliance level – with Worldpay Web SDK.
<b>Apple Pay and Google Pay</b>	Process Apple Pay and Google Pay payments.
<b>Instant page checkout</b>	Express checkout.

## Before you start

**Prerequisite:** You must have installed and correctly set up your Magento 2 store. If you have any problems with your Magento set-up, visit the [Magento support centre](#).

## How to get started

Make sure your Implementation Manager or support contact has given you:

- A merchant code (or codes)
- Username and Password to be used in Authorization header for API request.

- Merchant Entity Reference to be used with every transaction.
- AccessCheckout Identity to be used with every credit card payment request.
- A username and password for the [Worldpay Merchant Administration Interface](#)

### If you need support

Contact your Worldpay support contact. If they're not available, call our customer service team on 0800 096 3997.

## Basic configuration

After you've installed the extension, follow this menu path to configure it:

Stores > Configuration > Sales > Access Worldpay

### General Configuration



<b>Enable AccessWorldpay</b> [store view]	<input type="text" value="Yes"/>
<b>Environment Mode</b> [store view]	<input type="text" value="Test Mode"/>
<b>Test URL</b> [store view]	<input type="text" value="https://try.access.worldpay.com/payn"/>
<b>Live URL</b> [store view]	<input type="text"/>
<b>Merchant Code</b> [store view]	<input type="text" value="AWPSAPIENTTEST"/>
<b>Username</b> [store view]	<input type="text" value="XXXXXXXXXXXXXX"/>
<b>Password</b> [store view]	<input type="text" value="*****"/>
<b>Merchant Entity Reference</b> [store view]	<input type="text" value="ecommerce"/> <ul style="list-style-type: none"><li>● Value default is applicable for test environment.</li><li>● To get your production `entity reference` contact your Worldpay Implementation Manager</li></ul>
<b>AccessCheckout Identity</b> [store view]	<input type="text" value="8d4cbbb0-66f8-4ec5-9a21-19b55dc66"/> <ul style="list-style-type: none"><li>● Please reach out to your Worldpay contact to get Access Checkout Identity.</li><li>● This is mandatory field for all credit card payments.</li></ul>
<b>Enabled Logging</b> [store view]	<input type="text" value="Yes"/>
<b>Description</b> [store view]	<input type="text" value="WorldPay Order"/>

The table below describes the fields, and what you'll need to input to complete basic configuration.

Features	Description
<b>Enable AccessWorldpay</b>	When set to <b>Yes</b> , shoppers can process transactions using the Worldpay Payment Gateway at checkout.
<b>Environment Mode</b>	Toggles between <i>Test</i> and <i>Live</i> modes. Set it to <b>Live</b> after testing is complete and before the production launch.
<b>Test URL</b>	The Worldpay test environment's URL.
<b>Live URL</b>	The Worldpay production environment's URL.
<b>Merchant Code</b>	To get your Access Worldpay credentials contact your Implementation Manager
<b>Username</b>	To get your Access Worldpay credentials contact your Implementation Manager. To be used in Authorization header for API request
<b>Password</b>	To get your Access Worldpay credentials contact your Implementation Manager. To be used in Authorization header for API request
<b>Merchant Entity reference</b>	To get your Access Worldpay credentials contact your Implementation Manager. For Test environment "default" can be passed.
<b>AccessCheckout Identity</b>	To get your Access Worldpay credentials contact your Implementation Manager. This is mandatory field for all credit card payment.
<b>Enable Logging</b>	If this is enabled, all requests and responses, along with other debug information, are logged in the <b>Magento2Root/var/log/worldpay.log</b> file. You should disable logging on production and enable it on staging for debugging. This may be a useful feature if you are troubleshooting.

## 1. Direct Integration

### Main configurations

The screenshot and the table below describe your options to set credit card configurations.

#### Credit Cards

<b>Save Card</b> [store view]	<input type="text" value="No"/>
<b>Enabled</b> [store view]	<input type="text" value="Yes"/>
<b>Integration Mode</b> [store view]	<input type="text" value="Direct"/>
<b>Test WebSDK Url</b> [store view]	<input type="text"/> Please enter the SDK path provided by Worldpay
<b>Live WebSDK Url</b> [store view]	<input type="text"/> Please enter the SDK path provided by Worldpay
<b>Payment Methods</b> [store view]	<ul style="list-style-type: none"><li>American Express</li><li>Visa</li><li>MasterCard</li><li>Carte Bancaire</li><li>Carte Bleue</li><li>Dankort</li><li>Diners</li><li>Discover</li><li>Japanese Credit Bank</li><li>Maestro</li></ul> <p>Diners and Dankort are not supported currently by Worldpay.</p>
<b>Title</b> [store view]	<input type="text" value="Credit Cards"/>
<b>Require CVC</b> [store view]	<input type="text" value="Yes"/>

The table below describes all the fields, and what you will need to input to complete credit card configuration.

Credit card configuration	Description
<b>Enabled</b>	Set to <b>Yes</b> to make credit card payments available to shoppers at checkout.
<b>Title</b>	The title that appears above the credit card payment section at checkout.
<b>Integration Mode</b>	<p>There are two integration modes for credit cards:</p> <p><b>1. Direct integration mode</b> Card information is saved at the Magento online store and passed to Worldpay by server-to-server transfer in JSON format. No card information is saved by the Worldpay plugin. This integration requires the highest level of PCI DSS compliance.</p> <p><b>2. AccessCheckout (Web SDK) integration mode</b> The shopper's card information is saved and captured at the Worldpay end. This integration qualifies for SAQ-A – the lowest PCI compliance level.</p>
<b>Payment Methods</b>	Select which credit cards are available to shoppers at checkout.
<b>Save Card</b>	Set <b>Save Card</b> to <b>Yes</b> or <b>No</b> .
<b>Test WebSDK Url</b>	The Worldpay's test WebSDK URL
<b>Live WebSDK Url</b>	The Worldpay's live WebSDL URL
<b>Require CVC</b>	If enabled, a mandatory CVC form field appears in the card-detail entry form.

## Configure Disclaimer

You can configure a disclaimer in admin configuration. Shoppers must accept this disclaimer during checkout to save their card details. See the screenshot below.

[Configure Disclaimer](#)

Disclaimer Message [store view] Show / Hide Editor

Card detail storage information will be displayed here as provided in disclaimer message section.  
Detail on what this should contain can be found here - <http://support.worldpay.com/support/kb/gg/stored-credentials-overview/>

POWERED BY TINY .js

Show Disclaimer in Store Front [store view]	Yes
Important Disclaimer Mandatory [store view]	Yes

The table below describes all the fields, and what you'll need to input to complete disclaimer configuration.

Configuration	Description
<b>Disclaimer Message</b>	Enter the message that shoppers see.
<b>Show Disclaimer In Store Front</b>	If set to Yes, a pop-up link to the disclaimer message appears on the checkout page.
<b>Important Disclaimer Mandatory</b>	If set to Yes, the shopper must agree to the disclaimer before they can save their card details.

## Order notifications

**NOTE:** You must set up order notifications to make sure this plugin works correctly.

Order notifications are transaction-status updates that Worldpay pushes to the Magento store.

To enable your Magento store to receive order notifications, enter the URL below in your Worldpay merchant profile:

<https://<brand url>/worldpay/notification/index>

Configuration Details Merchant Environment Merchant Channel 3DS Flex Apple Pay Android Pay Financial Reports

**Merchant Channels for Merchant XXXXXXXXXXXXXXXX**

Merchant Channels (Production)								
Protocol	Active	Content	Address	Method	Response	Client Certificate	Send Idempotency Key	
email	<input type="radio"/> yes <input checked="" type="radio"/> no	cgi	<input type="text"/>					
http	<input checked="" type="radio"/> yes <input type="radio"/> no	xml	https://zzkv-015.sandbox.us01.dx.commercecloud	POST	[OK]	<input type="radio"/> yes <input checked="" type="radio"/> no	<input type="radio"/> yes <input checked="" type="radio"/> no	
shopper email	<input type="radio"/> yes <input checked="" type="radio"/> no	text	<input type="button" value="Configure AUTHORIZED"/> <input type="button" value="Configure REFUSED"/>					

Merchant Channels (Test)								
Protocol	Active	Content	Address	Method	Client Certificate	Send Idempotency Key		
email	<input checked="" type="radio"/> yes <input type="radio"/> no	cgi	jnishikant@sapient.com					
http	<input checked="" type="radio"/> yes <input type="radio"/> no	xml	https://zzkv-013.sandbox.us01.dx.commercecloud	POST	<input type="radio"/> yes <input checked="" type="radio"/> no	<input checked="" type="radio"/> yes <input type="radio"/> no		
shopper email	<input type="radio"/> yes <input checked="" type="radio"/> no		test uses the same messages and content settings as production					

Merchant Channel Events (Production)								
	SENT_FOR_AUTHORIZATION	AUTHORIZED	REFUSED	ERROR	SENT_FOR_SETTLEMENT	SENT_FOR_REFUND	CANCELLED	EXPIRED
email	<input checked="" type="checkbox"/>							
http	<input checked="" type="checkbox"/>							
shopper email	<input type="checkbox"/>							

Merchant Channel Events (Test)								
	SENT_FOR_AUTHORIZATION	AUTHORIZED	REFUSED	ERROR	SENT_FOR_SETTLEMENT	SENT_FOR_REFUND	CANCELLED	EXPIRED
email	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
http	<input checked="" type="checkbox"/>							
shopper email	<input type="checkbox"/>							

If transactions are being processed asynchronously, you may notice some details of the transaction among your Magento order details.

The fully updated order details include risk data (Sales/Orders/Order View/Information). These details appear after Magento has received the order notification from Worldpay. For a detailed view, go to Sales/Orders/Order View/Information and look under Payment Information:

### Payment & Shipping Method

---

#### Payment Information

Credit Cards

The order was placed using USD.

AccessWorldpay Order Id

Payment Status

**AUTHORIZED**

Payment Model

**Direct**

Payment Method

**VISA-SSL**

Card Number

AVS Result

CVC Result

Basic Risk Score

Advanced Risk Provider

Advanced Risk Score

Advanced Risk Threshold

Advanced Risk Final Score

Advanced Risk Id

AAV Address Result Code

AAV Postcode Result Code

AAV Telephone Result Code

AAV Email Result Code

AAV Cardholder Name Result Code

Interaction Type

**ECOM**

#### Shipping & Handling Information

**Flat Rate - Fixed \$5.00**

## The shopper's experience

Shoppers can place an order using Worldpay Direct Integration through Checkout page. They can use features to save the card and use a saved card to place orders.

After a successful integration, in the checkout page shoppers see the form below for payment with credit cards.

### Guest shopper

- For a guest shopper, the checkout and Place Order flow looks like this:

Credit Cards      We Accept

Credit Card Number

Card Holder Name

Month Year

CVV

*\*Saved Card feature will be available only if enabled by Merchant.*

My billing and shipping address are the same  
 Veronica Costello  
 6146 Honey Bluff Parkway  
 Calder, Michigan 49628-7978  
 United States  
 (555) 229-3326

**PLACE ORDER**

- The shopper enters the card details and clicks the **Place Order** button.

Credit Cards      We Accept

4111111111111111

Veronica Costello

11 - November 2023

222

*\*Saved Card feature will be available only if enabled by Merchant.*

My billing and shipping address are the same  
 Veronica Costello  
 6146 Honey Bluff Parkway  
 Calder, Michigan 49628-7978  
 United States  
 (555) 229-3326

**PLACE ORDER**

- After a successful transaction, shoppers are redirected to the success page.

Thank you for your purchase!

Your order # is: 000000449.

We'll email you an order confirmation with details and tracking info.

[Continue Shopping](#)

You can track your order status by creating an account.

Email Address: nj@hfef.com

[Create an Account](#)

## Shopper registering card details

This sequence is for a shopper who registers their card details, assuming you, the merchant, have enabled the *saved card* feature:

Credit Cards      We Accept

Credit Card Number

Card Holder Name

Month  Year

CVV

Save This Card ([Important Disclaimer!](#))

My billing and shipping address are the same

Veronica Costello  
6146 Honey Bluff Parkway  
Calder, Michigan 49628-7978  
United States  
[\(555\) 229-3326](#)

[PLACE ORDER](#)

- The shopper enters their card details and clicks the **Place Order** button. If shopper ticks the *Save This Card* checkbox, the system creates an authorized token. This token is saved under *My Account > Saved Cards*, with a masked card number. This saved token is used to place future orders.

Credit Cards      We Accept   

4111111111111111  

Veronica Costello

12 - December  2023

222 

Save This Card ([Important Disclaimer!](#))

My billing and shipping address are the same

Veronica Costello  
6146 Honey Bluff Parkway  
Calder, Michigan 49628-7978  
United States  
[\(555\) 229-3326](#)

**PLACE ORDER**

2. If the shopper checks *Save This Card* checkbox, they must click *Important Disclaimer*, read and agree to this stored credentials disclaimer (if enabled by you, the merchant) and continue to place the order.

Credit Cards      We Accept   

4111111111111111  

Veronica Costello

11 - November  2023

222 

Save This Card ([Important Disclaimer!](#))

My billing and shipping address are the same

Veronica Costello  
6146 Honey Bluff Parkway  
Calder, Michigan 49628-7978  
United States  
[\(555\) 229-3326](#)

**Disclaimer!**  
Card detail storage information will be displayed here as provided in disclaimer message section. Detail on what this should contain can be found here - <http://support.worldpay.com/support/kb/gg/stored-credentials-overview/>

**PLACE ORDER**

3. After a successful transaction the shopper is taken to the success page.

## Thank you for your purchase!

Your order number is: **000000558**.

We'll email you an order confirmation with details and tracking info.

[Continue Shopping](#)

## Shopper with a saved card

1. To use the saved card, during checkout under credit cards, the shopper selects *Use Saved Card*.

Credit Cards
We Accept










New Card  Use Saved Card

**Saved cards**

-  4111\*\*\*\*\*1111, 12/2024
-  5555\*\*\*\*\*4444, 1/2025
-  3434\*\*\*\*\*4343, 3/2026

**Card Verification Number \***



My billing and shipping address are the same

Veronica Costello  
6146 Honey Bluff Parkway  
Calder, Michigan 49628-7978  
United States  
[\(555\) 229-3326](tel:(555)229-3326)

**PLACE ORDER**

2. After a successful transaction the shopper is taken to a success page.

## Thank you for your purchase!

Your order number is: **000000558**.

We'll email you an order confirmation with details and tracking info.

[Continue Shopping](#)

3. If Merchant has disabled Require CVC, then shoppers can place their orders with *Use Saved Card*, just by selecting the card and then clicking the **Place Order** button.

Credit Cards      We Accept



New Card  Use Saved Card

**Saved cards**

 4111\*\*\*\*\*1111, 12/2024

 5555\*\*\*\*\*4444, 1/2025

 3434\*\*\*\*\*4343, 3/2026

My billing and shipping address are the same

Veronica Costello  
6146 Honey Bluff Parkway  
Calder, Michigan 49628-7978  
United States  
[\(555\) 229-3326](tel:(555)229-3326)

**PLACE ORDER**

If the transaction is successful, the shopper is taken to success page.

## Thank you for your purchase!

Your order number is: **000000558**.

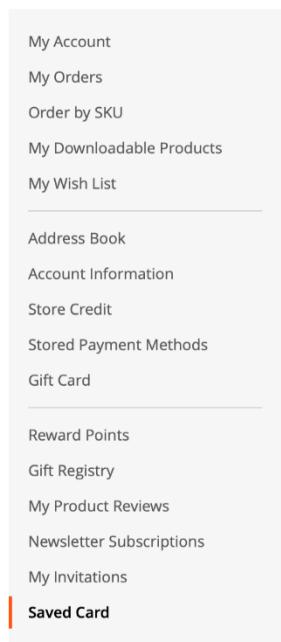
We'll email you an order confirmation with details and tracking info.

**Continue Shopping**

**Note:** If 3DS Flex is enabled, after a shopper clicks the **Place Order** button, they are redirected to a [challenge page](#). After a successful transaction they are redirected to a success page.

## My Account Saved Card section

The list of credit cards the shopper sees is under My Account > Saved Card



- My Account
- My Orders
- Order by SKU
- My Downloadable Products
- My Wish List
- Address Book
- Account Information
- Store Credit
- Stored Payment Methods
- Gift Card
- Reward Points
- Gift Registry
- My Product Reviews
- Newsletter Subscriptions
- My Invitations
- Saved Card**

## My Saved Card

Card Brand	Card Number	Card Holder Name	Card Expiry Month	Card Expiry Year	Update	Delete
VISA	4111*****1111	veronica costello	12	2024	<a href="#">Update</a>	<a href="#">Delete</a>
ECMC	5555*****4444	veronica costello	1	2025	<a href="#">Update</a>	<a href="#">Delete</a>
AMEX	3434*****4343	veronica costello	3	2026	<a href="#">Update</a>	<a href="#">Delete</a>

[Add New Card](#)

## Add new card

Adding a new credit card can be done by shoppers under My Account > Saved Cards > Add new card only if shopper has saved the shipping and billing address within the account.

### Add New Card

#### Card Information

Credit Card Type \*

Card Number

Card Holder Name

Expiry Month/Year

Month	▼	Year	▼
-------	---	------	---

(Important Disclaimer)

Default Billing Address

Veronica Costello  
6146 Honey Bluff Parkway  
Calder, Michigan, 49628-7978  
United States  
T: [\(555\) 229-3326](#)

[Save](#)

## 2. AccessCheckout Integration

Use this feature to enable checkout Web SDK integration at checkout level. AccessCheckout Web SDK integration enables you, the merchant to take payments and still qualify for SAQ-A – the lowest PCI compliance level – with Worldpay Web SDK.

### Main configuration

Go to Stores > Configuration > Sales > Access Worldpay and under Credit Cards, fill the following details:

#### Credit Cards

Save Card [store view]	Yes
Enabled [store view]	Yes
Integration Mode [store view]	AccessCheckout (Web SDK)
Test WebSDK Url [store view]	<a href="https://try.access.worldpay.com/access-checkout/v1/checkout.js">https://try.access.worldpay.com/access-checkout/v1/checkout.js</a> Please enter the SDK path provided by Worldpay
Live WebSDK Url [store view]	<a href="https://access.worldpay.com/access-checkout/v1/checkout.js">https://access.worldpay.com/access-checkout/v1/checkout.js</a> Please enter the SDK path provided by Worldpay

The table below describes all the fields, and what you'll need to input to complete the AccessCheckout credit card configuration.

Features	Expected Value	Description
<b>Integration Mode</b>	AccessCheckout (Web SDK)	Integrates the Worldpay web SDK for credit card payments.
<b>Test WebSDK Url</b>	<a href="https://try.access.worldpay.com/access-checkout/v1/checkout.js">https://try.access.worldpay.com/access-checkout/v1/checkout.js</a>	Provide this test websdk URL for Worldpay websdk integration.
<b>Live WebSDK Url</b>	<a href="https://access.worldpay.com/access-checkout/v1/checkout.js">https://access.worldpay.com/access-checkout/v1/checkout.js</a>	Provide this live websdk url for Worldpay websdk integration.

### The shopper's experience

Shoppers can place an order using Worldpay WebSDK through the checkout page. They can also access features to save the card and use a saved card for placing orders.

On successful integration, in the checkout page shoppers see the form below for payment under Credit Cards.

### Guest shopper

For a guest shopper, the form appears like the screenshot below:

The screenshot shows a payment form for a guest shopper. At the top left, there is a radio button labeled "Credit Cards". Next to it, the text "We Accept" is followed by several logos of payment methods: American Express, VISA, mastercard, CB, CARTE BLEUE, DK (Diners Club International), DISCOVER, JCB, and maestro. Below these fields, there are input fields for "Card Holder Name", "Card Number", "MM/YY", and "CVV". A blue "Pay Now" button is centered below these fields. To the right of the "Pay Now" button is a checked checkbox with the label "My billing and shipping address are the same". Underneath this checkbox, the billing address is listed as follows:  
Veronica Costello  
6146 Honey Bluff Parkway, Calder  
Calder, Michigan 49628-7978  
United States  
[87868888](#)

1. The shopper enters the card details and clicks the **Pay Now** button.

Credit Cards      We Accept

Veronica Costello

4111111111111111

11/22      222

**Pay Now**

My billing and shipping address are the same

Veronica Costello  
6146 Honey Bluff Parkway, Calder  
Calder, Michigan 49628-7978  
United States  
**87868888**

2. If the transaction is successful, the shopper is redirected to a success page.

Thank you for your purchase!

Your order # is: 000000449.

We'll email you an order confirmation with details and tracking info.

**Continue Shopping**

You can track your order status by creating an account.

Email Address: nj@hfef.com

**Create an Account**

### Shopper registers their card details

This is the case of a first-time shopper who wants to register their card details, and the *Saved card* feature is enabled by the merchant. The shopper sees the form below for payment.

Credit Cards

We Accept



Card Holder Name \_\_\_\_\_

Card Number \_\_\_\_\_

MM/YY \_\_\_\_\_ CVV \_\_\_\_\_

Save This Card ([Important Disclaimer!](#))

**Pay Now**

My billing and shipping address are the same

Veronica Costello  
6146 Honey Bluff Parkway  
Calder, Michigan 49628-7978  
United States  
[\(555\) 229-3326](#)

1. The shopper enters their card details and clicks the **Pay Now** button. Opting to choose the *Save This Card* checkbox saves the card details. The details will be available under the *My Account > Saved Cards* section. The shopper can use this saved card to place orders in future.

● Credit Cards We Accept



Veronica Costello

4111111111111111

11/22 222

Save This Card ([Important Disclaimer!](#))

**Pay Now**

My billing and shipping address are the same

Veronica Costello  
6146 Honey Bluff Parkway  
Calder, Michigan 49628-7978  
United States  
[\(555\) 229-3326](#)

2. If the transaction is successful the shopper is taken to a success page.

## Thank you for your purchase!

Your order number is: **000000558**.

We'll email you an order confirmation with details and tracking info.

[Continue Shopping](#)

### Shopper with a saved card

1. To use the saved card for payments, in the checkout page under credit cards, the shopper selects *Use Saved Card*.

Credit Cards      We Accept

New Card  Use Saved Card

**Saved cards**

 4111\*\*\*\*\*1111 , 11/2022

CVV

**Pay Now**

My billing and shipping address are the same

Veronica Costello  
6146 Honey Bluff Parkway  
Calder, Michigan 49628-7978  
United States  
[\(555\) 229-3326](tel:(555)229-3326)

2. Shoppers select the saved card and enters their CVV number. Then they click the **Pay Now** button.

Credit Cards      We Accept

New Card  Use Saved Card

**Saved cards**

 4111\*\*\*\*\*1111 , 11/2022

123

**Pay Now**

My billing and shipping address are the same

Veronica Costello  
6146 Honey Bluff Parkway  
Calder, Michigan 49628-7978  
United States  
[\(555\) 229-3326](#)

3. If the transaction is successful, the shopper is taken to a success page.

# Thank you for your purchase!

Your order number is: **000000558**.

We'll email you an order confirmation with details and tracking info.

**Continue Shopping**

Require CVC disabled

If you, the merchant, has disabled *Require CVC*, the process is very simple.

1. Shoppers can place an order with *Use Saved Card*. They select the card and click the **Pay Now** button.

Credit Cards      We Accept



New Card  Use Saved Card

**Saved cards**

**VISA** 4111\*\*\*\*\*1111, 11/2022

**Pay Now**

My billing and shipping address are the same

Veronica Costello  
6146 Honey Bluff Parkway  
Calder, Michigan 49628-7978  
United States  
[\(555\) 229-3326](tel:(555)229-3326)

2. If the transaction is successful, the shopper is taken to a success page.

## Thank you for your purchase!

Your order number is: **000000558**.

We'll email you an order confirmation with details and tracking info.

**Continue Shopping**

**NOTE:** If 3DS Flex is enabled, when shoppers click the **Pay Now** button, they are redirected to a [challenge page](#). When the transaction is successful shoppers are redirected to a success page.

### 3. Instant Purchase

Use this feature to enable Instant Purchase (Express Checkout) on product-detail pages. This feature is for credit and debit cards only on the Access Worldpay gateway.

#### Main Configuration

To configure and enable Instant Purchase, do the following:

1. Go to *Stores > Configuration > Sales > Sales > Instant Purchase* and enable the default Magento option for Instant Purchase:

Instant Purchase

Enabled [store view]	Yes	<input checked="" type="checkbox"/> Use system value
Payment method with vault and instant purchase support should be enabled.		
Button Text [store view]	Instant Purchase	<input checked="" type="checkbox"/> Use system value

2. Go to *Stores > Configuration > Sales > Access Worldpay* and enable *Instant Page Checkout*.

Instant Purchase with Worldpay

Enable Instant Page Checkout [store view]	Yes	<input checked="" type="checkbox"/>
If set to "Yes", Worldpay as payment method will be available during Instant purchase.		

#### The shopper's experience

This feature appears if the shopper has saved their credit card in the *My Account* section. This saved credit card is based on previously placed orders or through the saved card. Here's what happens:

1. The shopper goes to *Store front > login > Product Details Page*:
2. On the product detail page, the shopper clicks **Instant Purchase**. See the example screenshot below.



## Didi Sport Watch

★★★★★

2 Reviews

Add Your Review

\$92.00

SKU#

Qty

1

Add to Cart

Instant Purchase

ADD TO WISH LIST | ADD TO COMPARE

3. An Instant Purchase window opens, with the shipping and billing addresses set as default, along with the payment method.

Home > Gear > Watches > Didi Sport Watch

Instant Purchase Confirmation

Are you sure you want to place order and pay?

**Shipping Address:**  
Veronica Costello, 6146 Honey Bluff Parkway, Calder, Michigan 49628-7978, United States

**Billing Address:**  
Veronica Costello, 6146 Honey Bluff Parkway, Calder, Michigan 49628-7978, United States

**Payment Method:**  
Credit Card: MasterCard, ending: 4444, expires: 1/2023

**Shipping Method:**  
Cheapest price

Cancel OK

4. The shopper places their order direct from the product-detail page:

Home > Gear > Watches > Didi Sport Watch

 Your order number is: 000000384.



## Didi Sport Watch

 ★★★★☆

2 Reviews

Add Your Review

\$92.00

SKU#

Qty

Add to Cart

Instant Purchase

 ADD TO WISH LIST |  ADD TO COMPARE

**Note:** If 3Ds Flex is enabled, when the shopper clicks the **Instant Purchase** button, they are redirected to a [challenge page](#). When the transaction is successful the shopper is redirected to a *Success* page.

### 4. Mobile Wallets

Use this feature to enable Instant Purchase (Express Checkout) on product-detail pages. This feature is for credit and debit cards only on the Access Worldpay gateway.

#### Apple Pay

The Apple Pay mobile payment and digital wallet service enables shoppers to make payments in person, in iOS apps, and on the web. It is supported on the iPhone, Apple Watch, iPad and Mac.

#### Prerequisites

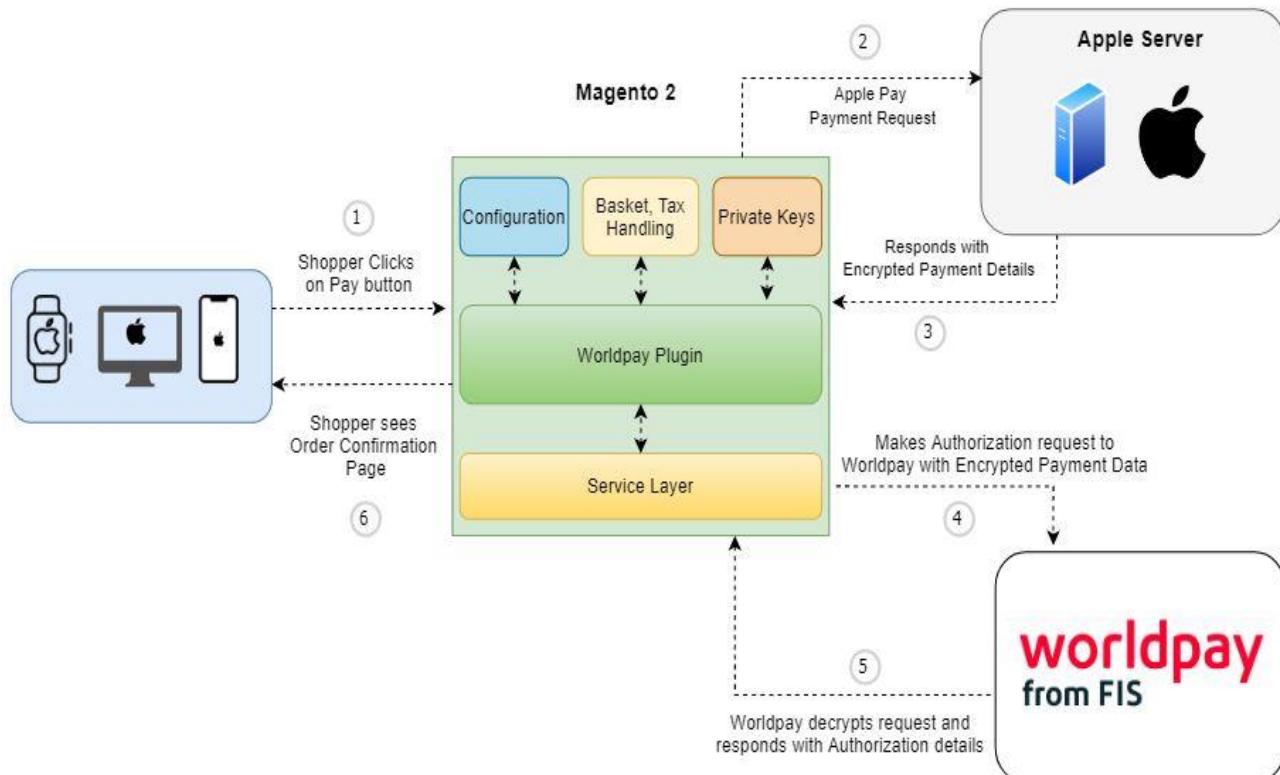
To enable Apple Pay for your shoppers, you'll need an Apple Developer account that is associated either with the Apple Developer Program or the Apple Developer Enterprise Program.

Your shoppers can only see Apple Pay as a payment option if they:

- Use an Apple Pay-compatible device
- Use Safari if they are paying on the web
- Live in a country or region where Apple Pay is available

#### How it works

This diagram shows the transactional flow:



1. The shopper places the order.
2. Magento requests the encrypted payload from Apple Pay.

3. Apple Pay returns the encrypted payload after authentication.
4. Magento sends a JSON request for authorization to Worldpay, containing the encrypted Apple Pay data.
5. Worldpay sends the payment response to Magento.
6. The Magento plugin informs the shopper of the outcome.

## Implementation steps

1. [Create your merchant ID](#) (eg, *merchant.com.worldpay.merchantAccount*) then log in to your Worldpay merchant account.
2. Switch to the mode you'll be using (test or production), select **Integration** from the left-hand menu and **Apple Pay** in the top menu. You can see these details in the screenshot below:

The screenshot shows a navigation bar with several tabs: Configuration Details, Merchant Environment, Merchant Channel, Installations, 3DS Flex, Client Side Encryption, **Apple Pay** (which has a red arrow pointing to it), and Android Pay. Below the tabs, there's a section titled "Apple Pay - Key Management for SAPIENTNITROECOMMERCEV1". Under this, there's a heading "Current CSRs" and a table listing two certificate signing requests (CSRs). The table columns are: Creation Date, Apple Merchant ID, Certificate Sign Request, Change Status, Delete, and Linked merchants. The first CSR was created on 2020-01-09 at 10:28:29 for merchant.com.publicissapient.ecom, with a "Download csr file" button and "Enable" status. The second CSR was created on 2020-03-04 at 10:35:34 for merchant.com.publicissapient.ecom.live, with a "Download csr file" button and "Disable" status.

Creation Date	Apple Merchant ID	Certificate Sign Request	Change Status	Delete	Linked merchants
2020-01-09 10:28:29	merchant.com.publicissapient.ecom	<a href="#">Download csr file</a>	Enable	<a href="#">Delete</a>	<a href="#">Manage</a>
2020-03-04 10:35:34	merchant.com.publicissapient.ecom.live	<a href="#">Download csr file</a>	Disable	<a href="#">Delete</a>	<a href="#">Manage</a>

3. Enter your Apple merchant ID and click the **Generate** button (if not generated already). Now you can see the certificate signing request (CSR) that you generated. Download that file so you can create your payment-processing certificate.
4. [Enable Apple Pay](#) on the Apple developer website.
5. [Create a payment processing certificate](#) on the Apple developer website, but please note the following:
  - Make sure you enter the Apple merchant ID you created in step 1
  - Skip the step in which you create an Apple-generated CSR
  - Instead, select the Worldpay CSR you generated step 1
  - Download and save the payment processing certificate you generated (.cer file)
6. When you have completed the steps on the Apple developer website, send the payment processing certificate you downloaded to Worldpay. Then wait until Worldpay confirms that the certificate is activated.
7. [Register and validate your merchant domain](#) with Apple, making sure to use the Apple merchant ID you created in step 1.
8. [Create a merchant identity certificate](#)

For each transaction you must request a session from Apple using your merchant identity certificate. Please note the following when you create your Apple merchant identity certificate:

- When asked for your merchant ID, make sure you enter the Apple merchant ID you created in step 1

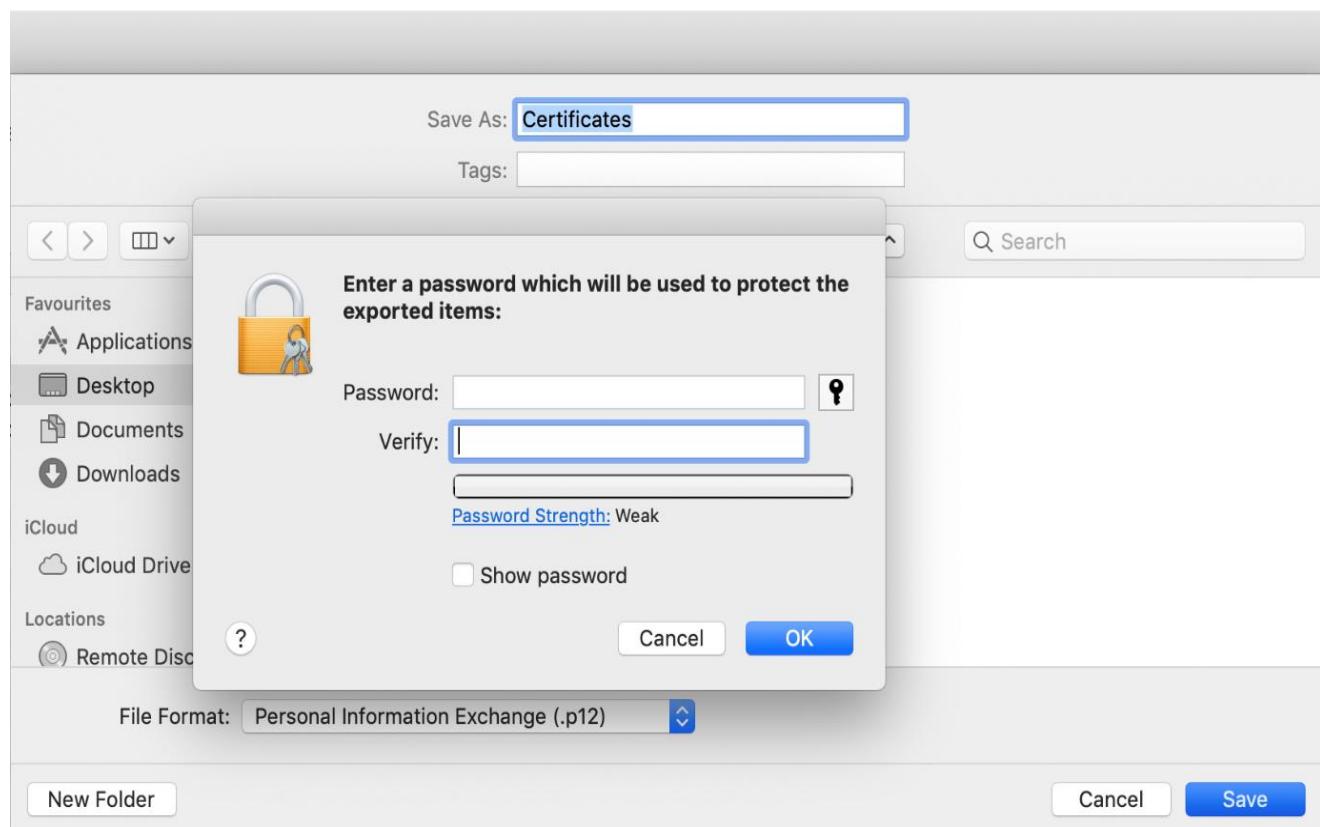
- Follow the instructions from Apple for creating a CSR yourself

**Note:** The CSR you generated from Worldpay can't be used for creating a merchant ID certificate. Instead, generate a CSR of your own and use that to generate the merchant ID certificate:

- Download and save the generated merchant ID certificate (.cer file).
- When you have completed the instructions from Apple, add the merchant ID certificate to your keychain.
- When you create your own CSR, you might also get a private key. Add that file too in your keychain app.
- Export the merchant ID certificate from your keychain as a p12 file (see screenshot below).



- Make a note of the password you entered in the field shown below



- You must now convert your p12 file to a PEM file using the following command:

```
openssl pkcs12 -in ApplePayMerchantIdentity_and_privatekey.p12 -out
ApplePay.crt.pem -clcerts -nokeys
```

```
openssl pkcs12 -in ApplePayMerchantIdentity_and_privatekey.p12 -out
ApplePay.key.pem -nocerts
```

7. When you generate these files you may be asked for your password. If so, use the password you used in step 5. Upload both files to your server: eg, /var/www/html/apple-certs/
8. Use the following commands to verify the files:

```
openssl x509 -noout -modulus -in ApplePay.crt.pem | openssl md5
```

```
openssl rsa -noout -modulus -in ApplePay.key.pem | openssl md5
```

9. The output of both commands should be the same. You can check this in the section below.
10. If the output of both commands is not the same, please double-check that you have followed all the previous steps accurately. If both outputs are the same, then you have enabled Apple Pay successfully.

## How to configure Apple Pay

To configure Apple Pay, do the following:

1. Go to *Magento Admin/Stores/Configurations/Sales/Access Worldpay*.
2. You should see the Apple Pay configuration in the Wallets section. Complete and save these configurations, as shown below, and shoppers can then use Apple Pay at checkout.

### ④ Apple Pay

<b>Enabled</b> [store view]	<input type="text" value="Yes"/>
<b>Certification Key</b> [store view]	<input type="text" value="/var/www/html/webroot-apple/publicis_ecom_live_mei"/>
	Location of the ApplePay.key.pem. eg. /var/www/html/cert/. Files should be have read access by the webserver
<b>Certification Path</b> [store view]	<input type="text" value="/var/www/html/webroot-apple/publicis_ecom_live_mei"/>
	Location of the ApplePay.crt.pem. eg. /var/www/html/cert/. Files should be have read access by the webserver
<b>Certification Password</b> [store view]	<input type="text" value="....."/>
<b>Merchant Name</b> [store view]	<input type="text" value="merchant.com.publicissapient.ecom.live"/>
	eg. merchant.com.myshop
<b>Domain Name</b> [store view]	<input type="text" value="wpmage.uk"/>
	eg. mydomain.com

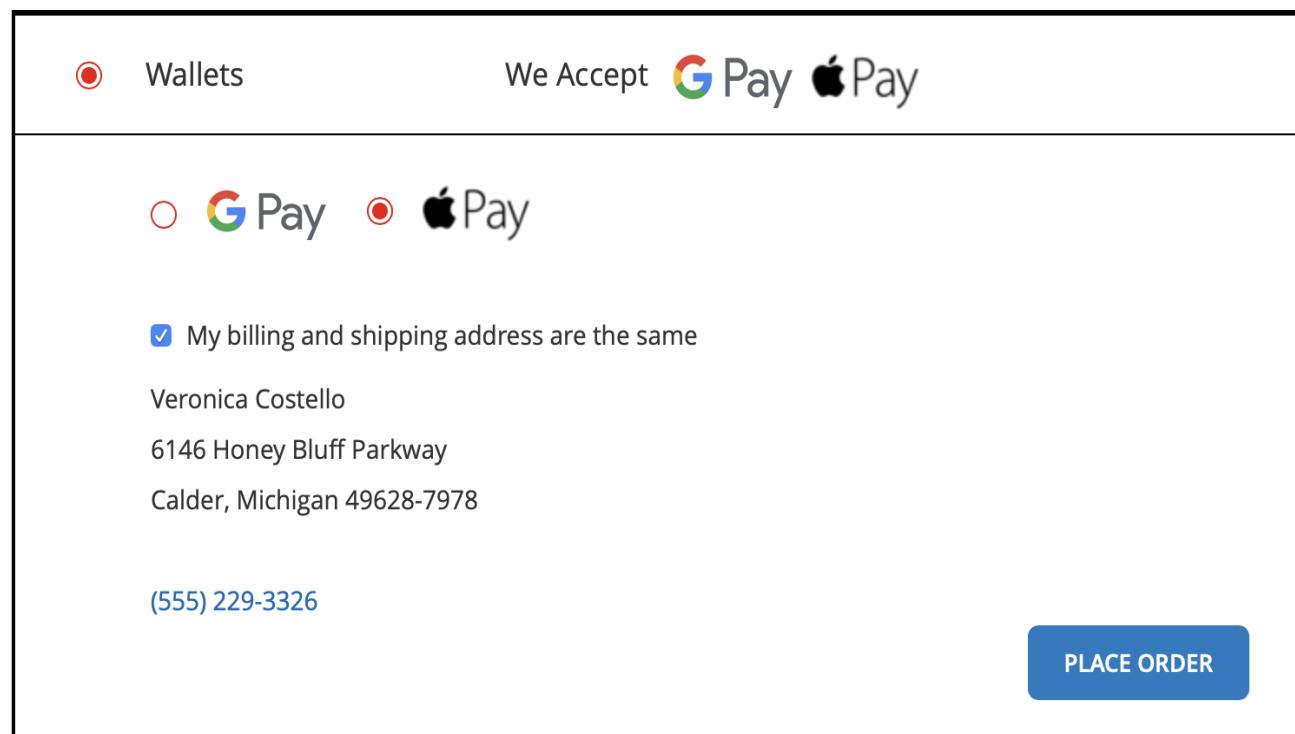
The table below describes all the fields, and what you'll need to input to complete Apple pay configuration.

Configuration	Description
<b>Wallet Enabled and Title</b>	If set to <b>Yes</b> , the wallet section is available at checkout to enable payment by Apple Pay, Google Pay, etc. The shopper sees the title you enter as the heading for the Mobile Wallet section.
<b>Enabled</b>	When set to <b>Yes</b> , Apple Pay is available at checkout.
<b>Certification Key</b>	The path of the certification key (pem) file in the server.
<b>Certification Path</b>	The path of the certification CRT (pem) file in the server.
<b>Certification Password</b>	Your certificates password.
<b>Merchant Name</b>	Your Apple merchant ID.
<b>Domain Name</b>	The domain name you registered with Apple.

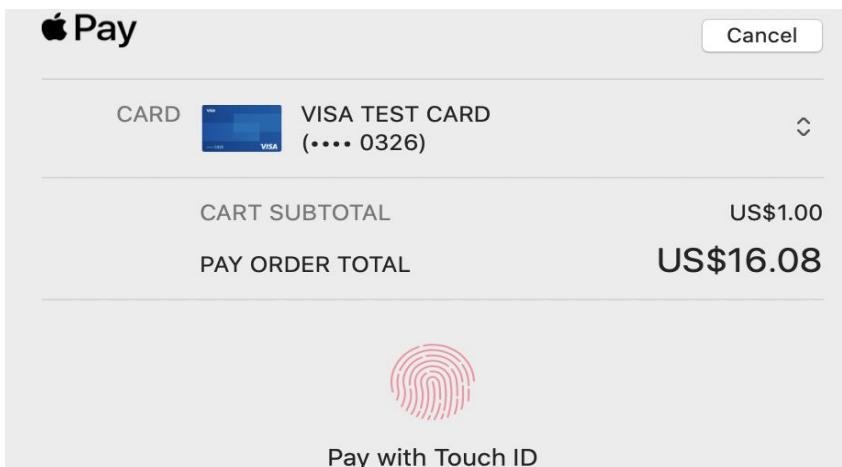
**Note:** CSR keys are unique for test and production environments, and for each Merchant ID.

### The shopper's experience

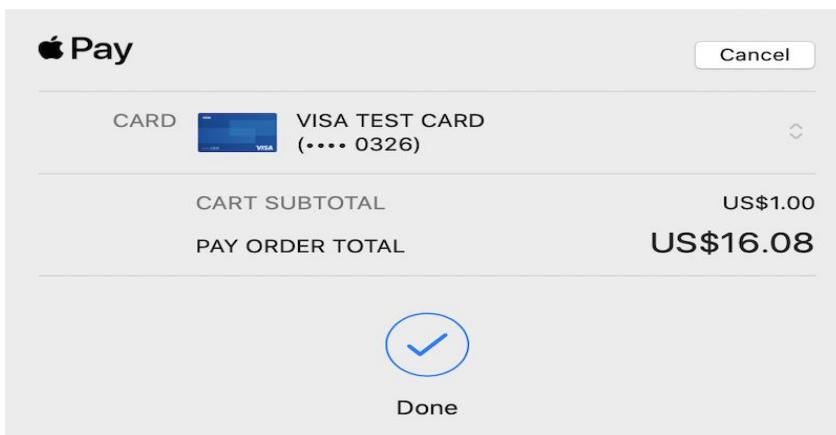
- At checkout, shoppers see the Apple Pay option in the format in the screenshot below:



2. The shopper clicks the Place Order button and an Apple Pay popup appears like the screenshot below.



3. Once payment is authorized by Apple, shoppers see a *payment verified* message like the screenshot below:



4. Finally, shoppers see the order success page like screenshot below:

# Thank you for your purchase!

Your order number is: **000000558**.

We'll email you an order confirmation with details and tracking info.

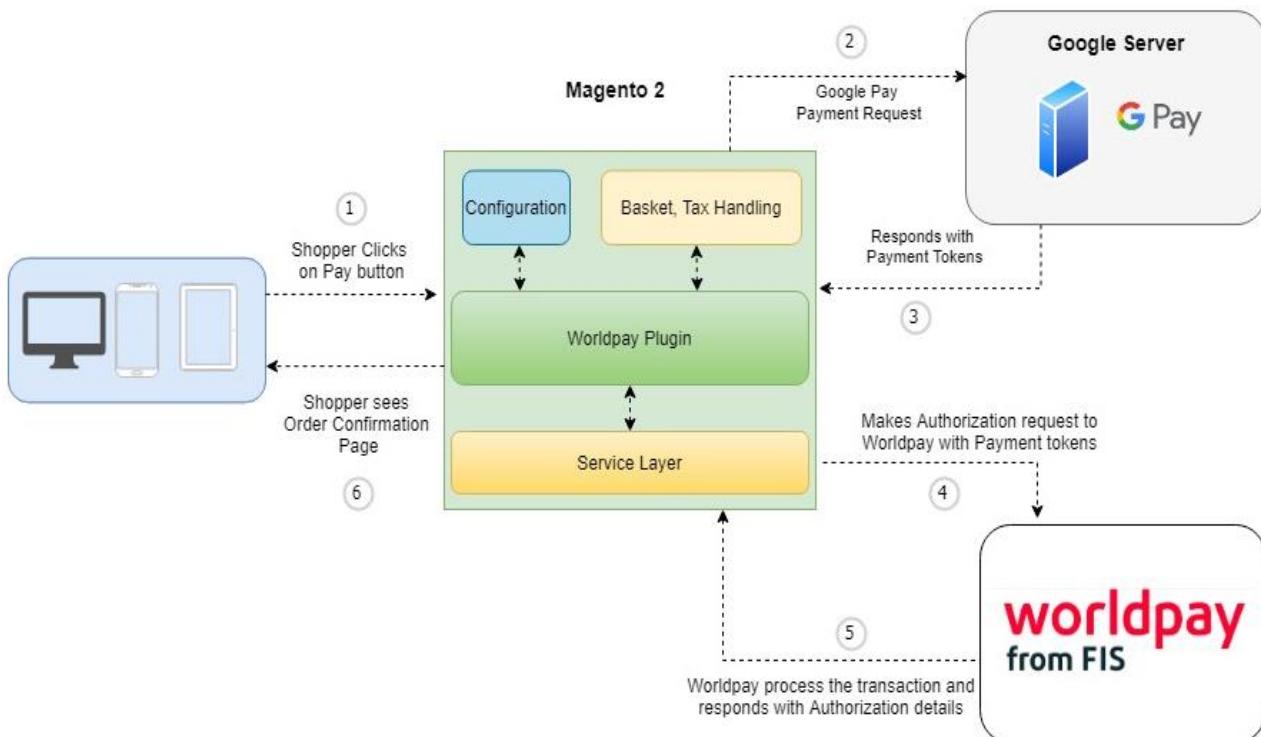
[Continue Shopping](#)

### Google Pay

Google Pay lets your shoppers pay with a single click, using payment methods saved in their Google account.

### How it works

You can see the transactional flow in the diagram below:



1. The shopper places the order.
2. Magento requests the payment token from Google Pay.
3. Google Pay returns the payment token.
4. Magento sends an XML Direct request for authorization to Worldpay, containing the payment token.
5. Worldpay sends the payment response to Magento.
6. The Magento plugin informs the shopper of the outcome.

You can enable Google Pay payments, as seen in the screenshot below, at *Admin > Stores > Configuration > Sales > Access Worldpay > Mobile Wallets*.

### Main configuration

Do the following:

1. Go to *Stores > Configuration > Sales > Access Worldpay > Mobile Wallets: Google Pay*.

The screenshot shows the configuration for the Google Pay payment method. It includes fields for enabling the method, selecting supported payment methods and authentication methods, and entering gateway and merchant IDs.

<b>Enabled</b>	<input type="text" value="Yes"/>
<b>Payment Methods</b>	<input type="checkbox"/> American Express <input type="checkbox"/> Visa <input type="checkbox"/> Discover <input type="checkbox"/> Japanese Credit Bank <input type="checkbox"/> Master Card
	<input checked="" type="checkbox"/> Use system value
<b>Authentication Methods Supported By Google</b>	<input type="checkbox"/> Pan Only <input type="checkbox"/> Cryptogram 3ds
	<input checked="" type="checkbox"/> Use system value
<b>Gateway Name</b>	<input type="text" value="████████"/>
	For this detail, You must connect with your Worldpay contact.
<b>Gateway MerchantId</b>	<input type="text" value="████████"/>
	For this detail, You must connect with your Worldpay contact.
<b>Google MerchantId</b>	<input type="text" value="████████"/>

The highlighted fields indicate that you can select multiple items.

**Note:** To use production mode, you must first submit a request to Google to have your account activated.

2. You will also need to set the configurations shown in the screenshot above. These configurations are:

Credit card configuration	Description
<b>Enabled</b>	If set to <b>Yes</b> , Google Pay is available at checkout.
<b>Payment Methods</b>	Supported credit cards.
<b>Authentication Methods</b>	PAN_ONLY: Personal account number. CRYPTOGRAM_3DS:3D Secure authentication.
<b>Gateway Name</b>	Set this to Worldpay
<b>Gateway MerchantId</b>	Your Worldpay merchant ID.
<b>Google MerchantId</b>	Your Google merchant ID.
<b>Google MerchantName</b>	Configure this in your Google merchant account.

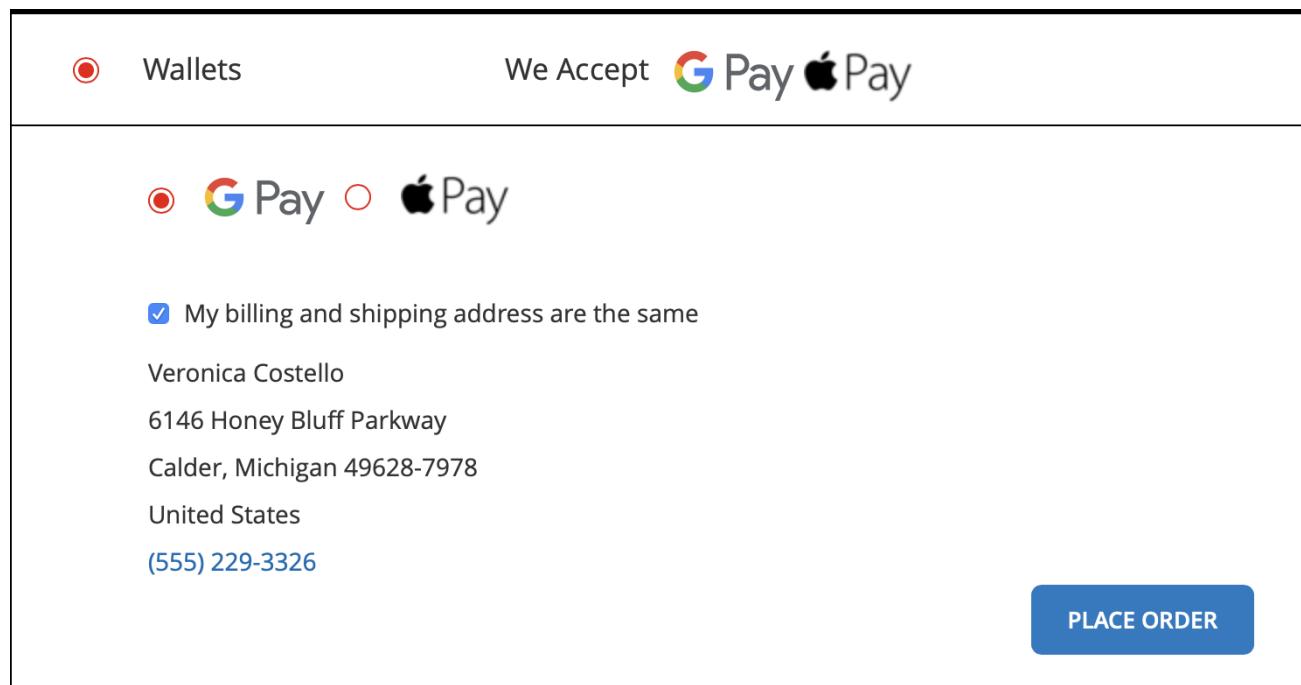
3. To change between test and production environments, go to the *General Configuration* section:

### General Configuration

Enable AccessWorldpay [store view]	Yes
Environment Mode [store view]	<input checked="" type="checkbox"/> Test Mode <input type="checkbox"/> Live Mode
Test URL [store view]	https://try.access.worldpay.com/payments/authorizations
Live URL [store view]	

### The shopper's experience

- Once Google Pay is enabled, shoppers see it as an option at checkout:



- The shopper clicks the **Place Order** button. If they have already signed into their Google account, the shopper sees their saved card details in their Google account. If they haven't signed in, Google asks them to sign in.
- If the shopper doesn't have a saved card in their Google account, they are asked to enter their card details.

← Google Pay  
pay.google.com



 Testing QA Sapient  
wptestingqa@gmail.com

 Visa .... 1111



Get Google Pay emails with exclusive offers, tips and invitations to give feedback 

CONTINUE

4. If the payment is approved by Google and Worldpay, the customer sees a success page:

# Thank you for your purchase!

Your order number is: **000000558**.

We'll email you an order confirmation with details and tracking info.

[Continue Shopping](#)

**Note:** If 3Ds Flex is enabled, when the shopper clicks the **Place Order** button, they are redirected to a challenge page. If the transaction is successful they are redirected to success page.

## 5. How to configure 3DS

3DS Flex is the most advanced product on the market for 3-D Secure (3DS). It helps to increase issuer approvals for transactions affected by PSD2.

To use 3DS authentication, you must enable and configure 3DS at *Admin > Stores > Configuration > Sales > Access Worldpay*.

Under the Credit Card 3DS Authentication tab there is a 3DS configuration panel:

#### Credit Card 3DS Authentication

Activate 3DS Authentication [store view]	Yes	▼
Challenge Window Type [store view]	Full Page	▼

#### Additional Risk Data

The additional risk data is used by your customer's card issuer. Issuers use the data to decide if your authentication request requires a challenge or can be authenticated successfully without a challenge (also known as frictionless authentication).

There are three risk Data objects you can include in your request:

Risk Data	Description
Account	<p>Contains all customer account related risk data:</p> <ol style="list-style-type: none"> <li>1. <b>type:</b> Describes customer's account type. It can have following values:           <ol style="list-style-type: none"> <li>i. guestUser - Order placed without full merchant account registration (no password).</li> <li>ii. registeredUser - Order placed with full merchant account registration (password entered).</li> <li>iii. federatedAccount - Using a Federated ID.</li> <li>iv. issuerCredentials - Using issuer credentials.</li> <li>v. thirdPartyAuthentication - Using third party authentication.</li> <li>vi. fidoAuthenticator - FIDO authentication standard.</li> </ol> </li> <li>2. <b>email:</b> The customer's email address.</li> <li>3. <b>history:</b> <ol style="list-style-type: none"> <li>i. createdAt: When the account was created.</li> <li>ii. modifiedAt: When the account was last modified.</li> </ol> </li> </ol>
Transaction	<p>Contains all customer transaction related risk data:</p> <ol style="list-style-type: none"> <li>1. <b>firstName:</b> Customer's first name.</li> <li>2. <b>lastName:</b> Customer's last name.</li> </ol>
Shipping	<p>Contains all customer shipping related risk data:</p> <ol style="list-style-type: none"> <li>1. <b>nameMatchesAccountName:</b> if Customer name on account is identical to the shipping name, it holds "true" or "false".</li> <li>2. <b>email:</b> The email address used for an electronic delivery.</li> </ol>

**Note:** 3DS Flex works with both Direct and Access checkout (websdk) modes. You can enable the integration mode at Stores > Configuration > Sales > Access Worldpay > Credit Cards. Card details are not saved. Only the token is saved at the Magento level.

### Sample 3DS Flex Challenge page – Iframe

**worldpay**

This is a challenge window press OK

### Sample 3DS Flex Challenge page – Full page

This is a challenge window press OK

Finally, shoppers see the order success page like the screenshot below.

# Thank you for your purchase!

Your order number is: **000000558**.

We'll email you an order confirmation with details and tracking info.

## 6. Configurable Labels

Use this feature to customize various labels that appear during checkout and in the *My Account* and *Admin* sections.

### Main Configuration

Do the following:

1. Go to *Stores > Configuration > Sales > AccessWorldpay Custom Labels* to choose the types of labels you want to customize.

The screenshot shows the Magento 2 Admin Configuration interface. On the left is a sidebar with various menu items like Dashboard, Sales, Catalog, Customers, Marketing, Content, Reports, Stores, System, and Find Partners & Extensions. The main area is titled 'Configuration' and has a 'Scope: Default Config' dropdown. On the right, there's a 'Save Config' button. The central part of the screen lists several sections under 'Checkout Labels', 'My Account Labels', and 'Admin Labels'. The 'AccessWorldpay Custom Labels' section is located at the bottom of the list and is highlighted with a red border.

### Description:

- **Checkout labels:** Customize the labels shoppers see during checkout. Customize the messages shoppers see in their My Account section
- **My Account Labels:** Customize the labels shoppers see in their My Account section
- **Admin Labels:** Customize the labels shoppers see in admin section

The table below describes all the fields, and what you'll need to input to complete configurable labels configuration.

Configuration	Description
<b>Label Code</b>	A unique code used within the script to assign the labels. This is a mandatory field.
<b>Default Label</b>	The default labels that the plugin displays. This is a mandatory field.

<b>Custom Label</b>	Enter the text that will replace the default labels. This is an optional field but it does not accept entries made of white spaces (space or tab).
<b>Action</b>	If you need to add a different labels in future, a delete icon appears so that you can delete the current, incorrect message.

## Checkout Labels

Go to Stores > Configuration > Sales > AccessWorldpay Custom Labels >Checkout labels.

## My Account Labels

Go to Stores > Configuration > Sales > AccessWorldpay Custom Labels >My Account labels

## Admin Labels

Go to Stores > Configuration > Sales > AccessWorldpay Custom Labels > Admin labels

## The shopper's experience

1. The shopper goes to *Storefront Login/My Account/Saved Card/Add New Card*.

Actual Labels	Custom Labels
<p>Add New Card</p> <p>Card Information</p> <p>Card type *</p> <p>CC Number</p> <p>Card Holder Name</p> <p>Expiry Month/Year</p> <p>CVV *</p> <p>(Important Disclaimer!)</p> <p>Default Billing Address</p> <p>Veronica Costello 6146 Honey Bluff Parkway Calder, Michigan, 49628-7978 United States T: (555) 229-3326</p> <p><b>Save</b></p>	<p>custom-Add New Card</p> <p>custom-Card Information</p> <p>custom-Credit Card Type *</p> <p>custom-Card Number</p> <p>custom-Card Holder Name</p> <p>custom-Expiry Month/Year</p> <p>custom-CVV *</p> <p>(custom-Important Disclaimer!)</p> <p>custom-Default Billing Address</p> <p>Veronica Costello 6146 Honey Bluff Parkway Calder, Michigan, 49628-7978 United States T: (555) 229-3326</p> <p><b>custom-Save</b></p>

## 7. Configurable Alert Message

Use this feature to customize various alert messages that appear during checkout and in the *My Account* and *Admin* sections.

The table below lists the main features:

Features	Description
<b>Customize Account Level Messages</b>	Customize the alert messages which shoppers can see in their My Account section
<b>Customize Admin AccessWorldpay Configuration Messages</b>	Customize the alert message for the Access Worldpay messages
<b>Customize Checkout Messages</b>	Customize the alert messages which shoppers can see during checkout

### Main configuration

Go to **Stores > Configuration > Sales > AccessWorldpay Exception Codes** to choose the types of alerts you want to customize:

- Customize Account Level Messages 
- Customize Admin AccessWorldpay Configuration Messages 
- Customize Checkout Messages 

The table below describes all the fields, and what you'll need to input to complete configuration.

Configuration	Description
<b>Message Code</b>	A unique code used within the script to assign the alert message. This is a mandatory field.
<b>Actual Message</b>	The default message that the plugin displays. This is a mandatory field.
<b>Custom Message</b>	Enter the text that will replace the default message. This is an optional field, but it does not accept entries made of white spaces (space or tab).
<b>Action</b>	If you need to add a different message in future, a delete icon appears so that you can delete the current, incorrect message.

### Configuring Account Level Alert Message:

Go to **Stores > Configuration > Sales > AccessWorldpay Exception Codes: Customize Account Level Message**

Customize Account Level Messages



Configurable Alert Messages  
[store view]

Message Code	Actual Message	Custom Message	Action
MCAM0	Please verify the Billing Address in your Address Book before adding new card!		
MCAM1	Token doesnot exist anymore, Please delete the card.		
MCAM2	The card has been updated.		
MCAM3	Duplicate Entry, This card number is already saved		

## Configuring Admin AccessWorldpay Alert Message

Go to Stores > Configuration > Sales > AccessWorldpay Exception Codes: Customize Admin AccessWorldpay Configuration Messages

Customize Admin AccessWorldpay Configuration Messages



Configurable Alert Messages  
[store view]

Message Code	Actual Message	Custom Message	Action
ACAM12	Error Code %s already exist!		
ACAM13	Detected only whitespace character for code		
<b>Add</b>			

## Configuring Checkout Alert Message

Go to Stores> Configuration> Sales> Access Worldpay Exception Codes: Customize Checkout Message

Customize Checkout Messages



Configurable Alert Messages [store view]	Message Code	Actual Message	Custom Message	Action
	CCAM0	Card number should contain between 12 and 20 numeric characters		
	CCAM1	Please, Verify the disclaimer! before saving the card		
	CCAM2	The card number entered is invalid		
	CCAM3	Card brand is not supported.		
	CCAM4	Please, enter valid Card Verification Number		

## Shopper's Experience

### Checkout Page

Actual Message	Custom Message
<p><input checked="" type="radio"/> Credit Cards      We Accept</p>     <p>Credit Card Type *</p> <p><input checked="" type="radio"/> Diners Club International    <input type="radio"/> Mastercard    <input type="radio"/> VISA    <input type="radio"/> American Express    <input type="radio"/> Discover</p> <p><input type="radio"/> Use Saved Card</p> <p>4111111111111111 </p> <p>The card number entered is invalid.</p>	<p><input checked="" type="radio"/> Credit Cards      We Accept</p>     <p>Credit Card Type *</p> <p><input checked="" type="radio"/> Diners Club International    <input type="radio"/> Mastercard    <input type="radio"/> VISA    <input type="radio"/> American Express    <input type="radio"/> Discover</p> <p><input type="radio"/> Use Saved Card</p> <p>4111111111111111 </p> <p>Invalid Card Number! Please check and try again.</p>

### My Account Add/Edit Cards

Actual Message	Custom Message
<p>Add New Card</p> <p>Card Information</p> <p>Credit Card Type *</p> <p>Card type  Please select the card type</p> <p>Card Number <input type="text"/></p> <p>Card Holder Name <input type="text"/></p> <p>Expiry Month/Year <input type="text"/> Month  Year </p>	<p>Add New Card</p> <p>Card Information</p> <p>Credit Card Type *</p> <p>Card type  Please Select Credit Card Type</p> <p>Card Number <input type="text"/></p> <p>Card Holder Name <input type="text"/></p> <p>Expiry Month/Year <input type="text"/> Month  Year </p>