



Payments Plugin for Magento 2

User guide

Version 2.4.2-rc0421 – April 2021

Contents

Introduction.....	6
Overview of features	6
Before you start	7
How to get started	7
If you need support.....	7
Basic configuration	8
Main configurations.....	11
Credit card configurations	11
<i>Order notifications</i>	12
<i>Intelligent Account Verification (IAV)</i>	13
How to configure 3DS	18
Activate 3DS	18
Credit card configurations	22
<i>Previously saved card not working after 3DS2 activation</i>	22
US and Canadian domestic acquiring.....	23
<i>Issuer Insights</i>	23
ACH Direct Debit (USA Only).....	24
Prime Routing (USA Only)	31
Level 2/3 Data	35
Latin American payments.....	39
<i>Latin America configurations</i>	40
The shopper's experience	42
Recommendation for Brazil only	43
Exemption engine.....	44

<i>How to configure the Exemption Engine</i>	44
FraudSight.....	45
<i>Configure FraudSight</i>	45
<i>FraudSight Response</i>	45
<i>Order Review</i>	47
<i>Errors</i>	47
<i>Capture</i>	48
Tokenization and stored credentials	50
<i>How to configure tokenization and stored credentials</i>	50
<i>The shopper's experience with stored credentials enabled</i>	52
Hosted payment page	55
<i>Hosted payment page with 3D Secure</i>	58
Mobile Wallets	60
<i>Apple Pay</i>	60
<i>Google Pay</i>	65
<i>Samsung Pay</i>	69
Chrome Pay: payment request API.....	77
<i>The Chrome Payment services API supports strong customer authentication. To enable 3DS2, see Intelligent Account Verification (IAV)</i>	80
MOTO payments	86
Alternative payment methods.....	88
<i>Dynamic narratives</i>	88
<i>The shopper's experience</i>	88
<i>Payment XML changes</i>	89
How to configure instant purchase.....	90
<i>How to set up Instant Purchase</i>	90
<i>Instant page checkout supports Strong Customer Authentication. To enable 3DS2 with Instant Page Checkout, see Intelligent Account Verification (IAV)</i>	92
Multiple partial capture	98

<i>Implementing multiple partial capture</i>	98
<i>How to execute partial capture from Magento</i>	99
Merchant profile override	101
How to synchronize order status with Worldpay	102
<i>Executing the cron job for Worldpay-specific orders</i>	103
<i>How to set up cron jobs in periodic time</i>	103
Dynamic currency exponents	104
<i>How to setup dynamic exponent</i>	104
<i>How to setup currency code exponents</i>	104
Subscriptions and recurring payments	106
How to configure subscription and payment plans	106
The shopper's experience	109
Recurring orders	110
Country-code spoofing	111
How does it work?	111
Configurable alert messages	112
How to set up configurable alerts	112
The shopper's experience	114
Extended response codes	115
How to customize Worldpay response messages	115
The shopper's experience	116
Configurable labels	117
Checkout Labels	117
My account labels	118
Admin labels	118
How to report bugs	121

Introduction

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

- **Quick and easy installation.** Clear, succinct documentation enables developers to be as productive 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 features

The table below lists the main features of our plugin.

Features	Description
Supported credit cards	Visa, MasterCard, Maestro, American Express, Diners, Discover, JCB, Carte Bancaire, Carte Bleue, Dankort
3DS authentication	3D Secure authentication (strong customer authentication) for direct credit card integration and hosted payment pages.
Exemption engine	Request real-time risk analysis of transactions to exempt as many as possible from strong customer authentication.
Tokenization	Token creation for sending authorization requests with stored card details that are PCI compliant.
Stored credentials	With detailed ways of improving authorisation rates and ensuring compliance.
Stored credentials: disclaimer message	Ask for shoppers' consent before saving their card during checkout.
Hosted payment page	Redirection to the PCI-compliant payment page that Worldpay hosts.
Apple Pay and Google Pay	Process Apple Pay and Google Pay payments.
Google Chrome: payment service API	A payment service API for Chrome that helps shoppers with express checkout.
MOTO	Your customer service team can make mail orders and telephone orders using the Create Order interface in Magento.
Supported APMs	PayPal, Klarna, Union Pay, IDEAL, Qiwi, Yandex, GiroPay, Boleto Bancairo, AliPay, SEPA, P24, Mistercash/Bancontact, Sofort/Pay.Now

Instant page checkout	Express checkout
Multiple partial capture	Support for multiple partial capture with Worldpay, allowing you to ship goods as they are available and capture only the funds required at that time.
Merchant profile override	Override your merchant profile so you can (for example) support different payment methods in different stores using one merchant ID.
Repeat payments	Support for regular payments (such as subscriptions) and for recurring orders.

Before you start

Prerequisite: You need to have installed and correctly set up your Magento 2 store. If you have any problems with your Magento set-up, please 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)
- A username and password for the [Worldpay Merchant Administration Interface](#)

Once you receive your login credentials to login to the [Merchant Administration Interface](#), follow the steps below to configure your XML connection credentials:

1. Click **ACCOUNT**, then select **Profile** from the top menu.
2. Note your new username for the connection.
3. Click the pencil icon next to **XML Password**.
4. Enter your new password and click **Save XML Password**.

If you need support

Please get in touch with 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/Worldpay

The screenshot shows the Magento 2 Admin Configuration interface. On the left is a vertical sidebar with icons for Dashboard, Sales, Catalog, Customers, Marketing, Content, Reports, Stores, System, and Find Partners & Extensions. The 'SALES' icon is highlighted. The main area has a header 'Configuration' and a 'Save Config' button. The left sidebar under 'SALES' includes options like Sales, Sales Emails, PDF Print-outs, Tax, Checkout, Shipping Settings, Multishipping Settings, Shipping Methods, Google API, Payment Methods, Worldpay (which is selected and highlighted in orange), and Fraud Protection. The right panel lists configuration sections: General Configuration, Credit Cards, Credit Card 3DS Authentication, Exemption Engine, Tokenization / Stored Credentials, Hosted Payment Page, Mobile Wallets, Google Chrome Payment service API, MOTO, Alternative Payment Method, Quick checkout, Multiple Partial Capture, Merchant Profile Override Configuration, Subscription Settings, Order Cleanup, and Miscellaneous. Each section has a 'Save' icon to its right.

General Configuration

Enable Worldpay [store view]	Yes
Environment Mode [store view]	Test Mode
Test URL [store view]	https://secure-test.worldpay.com/jsp/merchant/xml/paymentSer
Live URL [store view]	https://secure.worldpay.com/jsp/merchant/xml/paymentService.
Merchant Code [store view]	XXXXXX
XML Username [store view]	XXXXXX
XML Password [store view]
Enabled Logging [store view]	Yes
Auto Invoice [store view]	Yes
Payment Method Selection [store view]	Radio Buttons
Description [store view]	WorldPay Order

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

Features	Description
Enable Worldpay	When set to Yes , shoppers will be able to process transactions using the Worldpay Payment Gateway at checkout.
Environment Mode	Toggles between test and live modes. Set it to Live after testing is completed and before production launch.
Test URL	The Worldpay test environment's URL.
Live URL	The Worldpay production environment's URL.
Merchant Code	Your Worldpay merchant code, which your Worldpay support contact provides.
XML Username	Your Worldpay XML username, which you will find in the Worldpay Merchant Admin Interface .
XML Password	Your Worldpay XML password, which you can set in the Worldpay Merchant Admin Interface .

Enable Logging	If this is enabled, all requests and responses, along with other debug information, are logged at the Magento2Root/var/log/worldpay.log file. You should disable logging on production and enable it on staging for debugging. If you are troubleshooting, you might be asked to enable this feature.
Auto Invoice	If set to Yes , Magento automatically creates an invoice. This occurs so long as Worldpay authorises the transaction and sends a Capture request. If set to No , an invoice will not be created until a capture order notification is received.
Payment Method Selection	This has two options: payment methods can either be displayed as radio buttons or dropdowns in the payment section.

Main configurations

Credit card configurations

The screenshot and the table below it describe your options for setting credit card configurations. The blue highlighted fields in the screenshot below show that you can select multiple items.

Enabled [store view]	Yes
Title [store view]	Credit Cards
Integration Mode [store view]	Direct
Set Hosted payment page by selecting Redirect	
Payment Methods [store view]	<ul style="list-style-type: none">American ExpressVisaMasterCardCarte BancaireCarte BleueDankortDinersDiscoverJapanese Credit BankMaestro
Client Side Encryption Enabled [store view]	Yes
Public Key [store view]	<pre>1#10001#974e5d91f60afeeb06fa8d8f936717d19f842a344f052 94cf05e8f0ae7ece7113c970bf6f9d5090421c5122408ac8b2933 35fdd72202534227bf71d7d6bbec984be8ce4f743f6d32bdc7254 0ca8f0f847153ad9cbc421e56321790c4ad60e080d76857b89489 e1b368bc3922b59cc14d0831b72581a9ee9759fbf61b0455fda07 1#10001#974e5d91f60afeeb06fa8d8f936717d19f842a344f052 94cf05e8f0ae7ece7113c970bf6f9d5090421c5122408ac8b2933 35fdd72202534227bf71d7d6bbec984be8ce4f743f6d32bdc7254 0ca8f0f847153ad9cbc421e56321790c4ad60e080d76857b89489 e1b368bc3922b59cc14d0831b72581a9ee9759fbf61b0455fda07</pre>
Require CVC [store view]	Yes

Credit card configuration	Description
Enabled	When set to Yes , credit card payments are available to shoppers at checkout.
Title	The title that appears above the credit card payment section at checkout.
Integration Mode	<p>There are two integration modes for credit cards:</p> <ol style="list-style-type: none"> 1. Direct integration mode <p>Card information is saved at the Magento online store and passed to Worldpay by server-to-server transfer in XML format. No card information is saved by the Worldpay plugin. This integration requires the highest level of PCI DSS compliance.</p> <ol style="list-style-type: none"> 2. Redirect integration mode <p>The shopper will be redirected to the Worldpay payment page, and their card information will be captured at the Worldpay end. This integration requires the lowest level of PCI DSS compliance.</p>
Payment Methods	Select which credit cards are available to shoppers at checkout.
Client Side Encryption Enabled	If enabled, all card details are securely transferred to Worldpay in encrypted format. This is only required when using the direct integration mode. Using CSE with direct integration reduces the level of PCI DSS compliance that's required.
Public Key	Only required if client-side encryption is enabled. You can get this key from the Worldpay Merchant Admin Interface . If you do not see the option for it, contact your Worldpay representative for help.
Require CVC	If enabled, a mandatory CVC form field appears in the card-detail entry form.

Order notifications

Note: You must set up order notifications to make sure this plugin works properly.

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

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

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

The screenshot shows the 'Merchant Channel' configuration page. It has tabs for Configuration Details, Merchant Environment, Merchant Channel (highlighted in red), Installations, 3DS Flex, Client Side Encryption, Apple Pay, Android Pay, and Samsung Pay. Under 'Merchant Channels (Production)', there are three entries: 'email' (Protocol), 'http' (Protocol), and 'shopper email' (Protocol). Each entry includes fields for Active (radio buttons for yes/no), Content (dropdowns for cgi/xml/text), Address (text input), Method (dropdown for POST/GET), Response (dropdown for [OK]/[Error]), Client Certificate (radio buttons for yes/no), and Send Idempotency Key (radio buttons for yes/no). Under 'Merchant Channels (Test)', similar entries are shown for 'email', 'http', and 'shopper email' with identical configurations.

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

The fully updated order details (Sales/Orders/Order View/Information) appear after Magento has received the order notification from Worldpay. Under **Payment Information** you should see:

Payment Information

Alternative Payment methods

The order was placed using GBP.

Worldpay Order Id **000000051-1583918751**
 Payment Status **SENT_FOR_AUTHORISATION**
 Payment Model **Redirect**
 Payment Method **KLARNA-SSL**
 Card Number
 AVS Result
 CVC Result
 Basic Risk Score

Shipping & Handling Information

Flat Rate - Fixed £5.00

Intelligent Account Verification (IAV)

Intelligent Account Verification (IAV) is a feature to validate a credit card.

Cardholders submit a zero or nominal value (a payment with a value greater than zero) while Worldpay determine the amount with the best chance of approval. Any value above zero is automatically reversed following verification.

The processing of a nominal value (or zero) is an important part of verifying that an account is real and set up for transactions. Contact Worldpay Support to enable IAV for your company or organization.

How to configure IAV

Follow the steps below:

1. Go to Admin > Configuration->Sales->Worldpay->Credit Cards->Enable Intelligent Account Verification. The screen should appear similar to the screenshot below.

Credit Cards



Enabled [store view]	Yes
Enable Intelligent Account Verification [store view]	Yes
Title [store view]	Credit Cards

The shopper can save a new card through Intelligent Account Verification or through zero-authorization.

All form validations are handled through Custom labels and Custom Alert messages.

To configure alerts/show customized messages, do the following:

1. Go to Store/Settings/Configuration/Sales/Worldpay Exception Codes.
2. The default alert messages are under *Customize Account Level Messages*. You can customize these messages and the custom message box.

IAVMA1	Please verify the Billing Address in your Address Book before adding new card	
IAVMA2	Are you sure you want to delete the card? Once the card is deleted, subscriptions associated with it will be cancelled	
IAVMA3	The card has been added	
IAVMA4	Your card could not be saved	
Add		

3. Click **Save Config** after updating the configurations.

Use the information in the table below to add the configurations above.

Message Code	Actual Message	Custom Message
IAVMA1	Please verify the Billing Address in your Address Book before adding new card	
IAVMA2	Are you sure you want to delete the card? Once the card is deleted, subscriptions associated with it will be cancelled	
IAVMA3	The card has been added	
IAVMA4	Your card could not be saved	

Manage/Customize labels

To manage/customize labels do the following:

1. Go to Store/Settings/Configuration/Sales/Worldpay Custom Labels.
2. The default labels are under *My Account Labels*, you can customize these labels as well as the custom message box.

IAVAC1	Add New Card	
IAVAC2	Card type	
IAVAC3	Default Billing Address	
<input type="button" value="Add"/>		

3. Click **Save Config** after updating the configurations.

Use the information in the table below to add or update the above configurations.

Message Code	Actual Message	Custom Message
--------------	----------------	----------------

IAVAC1	Add New Card	
IAVAC2	Card type	
IAVAC3	Default Billing Address	

Shopper experience

A new form is added for saving new credit cards under Login->My Account->Saved cards->Add new card.
See the screenshot below.

- 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 Subscriptions

Add New Card

Card Information

Credit Card Type *

Card type

Card Number

Card Holder Name

Expiry Month/Year

Month
▼
Year
▼

CVV *

(Important Disclaimer!)

Default Billing Address

Dienststelle Jena
Dismach Tech
Postfach 10 01 65
Berlin, Amazonas, 14390
Brazil
T: +493020259323

Save

Key XML update

Worldpay IAV with zero authorisation amount for saving new card.

```
<paymentDetails action="ACCOUNTVERIFICATION">  
<amount currencyCode="EUR" exponent="2" value="0"/>
```

The card is saved if ((lastEvent == 'AUTHORISED') || ((lastEvent == 'CANCELLED') &&

(riskScore[value] < 100 || riskScore[finalScore]< 100))) else, card is not saved in shoppers account.

Note: IAV works with AVS, CVC, 3DS, and checks made by a Worldpay fraud detection service, where available.

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. For full details, and to download the user PDF, visit the [3DS Flex web page](#).

To use 3DS authentication, you must enable and configure 3DS at

Admin/Stores/Configuration/Sales/Worldpay

Under the Credit Card 3DS Authentication tab you will see the following 3DS configuration panel:

Credit Card 3DS Authentication

Activate 3DS Authentication [store view]	<input type="text" value="No"/> ▼
---	--

Activate 3DS

1. Set **Activate 3DS Authentication** to **Yes** or **No**.

Credit Card 3DS Authentication

Activate 3DS Authentication [store view]	<input type="text" value="Yes"/> ▼
Enable 3DS1 Authentication [store view]	<input type="text" value="No"/> ▼
Enable 3DS2 Authentication [store view]	<input type="text" value="No"/> ▼

2. If **Activate 3DS Authentication** is set to **Yes**, then set **Enable 3DS1 Authentication** to **Yes** or **No**.

Credit Card 3DS Authentication

Activate 3DS Authentication [store view]	<input type="text" value="Yes"/> ▼
Enable 3DS1 Authentication [store view]	<input type="text" value="Yes"/> ▼
Enable 3DS2 Authentication [store view]	<input type="text" value="No"/> ▼

3. If **Activate 3DS Authentication** and **Enable 3DS1 Authentication** are both set to **Yes**, then set **Enable 3DS2 Authentication** to **Yes** or **No**.

Credit Card 3DS Authentication

Activate 3DS Authentication <small>[store view]</small>	<input style="width: 100px; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 2px 10px;" type="button" value="Yes"/>	▼
Enable 3DS1 Authentication <small>[store view]</small>	<input style="width: 100px; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 2px 10px;" type="button" value="No"/>	▼
Enable 3DS2 Authentication <small>[store view]</small>	<input style="width: 100px; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 2px 10px;" type="button" value="Yes"/>	▼

4. If Activate 3DS Authentication is set to Yes, Enable 3DS1 Authentication is set to No, and Enable 3DS2 Authentication is set to Yes, you can then configure 3DS2.

Note: If you enable both 3DS1 and 3DS2, the Worldpay gateway will detect the right authentication for the credit card.

Configure 3DS2

JWT Event URL <small>[store view]</small>	<input type="text" value="https://secure-test.worldpay.com"/>	
For Live Use Cardinal Commerce URL, For Test Use https://secure-test.worldpay.com		
JWT Api key <small>[store view]</small>	<input type="text" value="fa2daee2-1fbb-45ff-4444-52805d5cd9e0"/>	
JWT Issuer <small>[store view]</small>	<input type="text" value="5bd9e0e4444dce153428c940"/>	
Organisational Unit Id <small>[store view]</small>	<input type="text" value="5bd9b55e4444761ac0af1c80"/>	
Test DDC URL <small>[store view]</small>	<input type="text" value="https://secure-test.worldpay.com/shopper/3ds/ddc.html"/>	
Production DDC URL <small>[store view]</small>	<input type="text" value="https://centinelapi.cardinalcommerce.com/V1/Cruise/Collect"/>	
Risk Data <small>[store view]</small>	<input style="width: 100px; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 2px 10px;" type="button" value="Yes"/>	▼
Authentication Method <small>[store view]</small>	<input style="width: 100px; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 2px 10px;" type="button" value="None"/>	▼
Test Challenge URL <small>[store view]</small>	<input type="text" value="https://secure-test.worldpay.com/shopper/3ds/challenge.htm"/>	
Production Challenge URL <small>[store view]</small>	<input type="text" value="https://centinelapi.cardinalcommerce.com/V2/Cruise/StepUp"/>	
Challenge Preference <small>[store view]</small>	<input style="width: 100px; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 2px 10px;" type="button" value="None"/>	▼
Challenge Window Size <small>[store view]</small>	<input style="width: 100px; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 2px 10px;" type="button" value="Iframe"/>	▼

See the sample values in the image above to configure 3DS2. After configuration, you must clear the Magento cache: `php bin/magento cache:clean`

Configuration	Description
Enable 3DS2 Authentication	This enables or disables the 3DS2 feature. If 3DS2 is disabled, orders will be placed by 3DS1 (if 3DS has been enabled). If both are disabled then the order will be placed by normal credit card authorisation.
JWT Event URL	This is for capturing the session ID from the domain. For production mode, please use: https://centinelapi.cardinalcommerce.com . For test mode, please use: https://secure-test.worldpay.com
JWT API Key, JWT Issuer and Organisational Unit ID	Worldpay supplies these values. You must contact your Worldpay representative to register you for 3DS2.
Test DDC (Device Data Collection) URL	This is for creating the JWT session ID. For test mode, use: https://secure-test.worldpay.com/shopper/3ds/ddc.html .
Production DDC URL	To create the JWT session ID in production mode, use: https://centinelapi.cardinalcommerce.com/V1/Cruise/Collect
Risk Data*	If this is enabled, the plugin provides additional information to Worldpay to reduce the chances that the shopper is challenged.
Authentication Method	This is added as risk data. It is a mechanism to authenticate shoppers: guestCheckout: the shopper is not authenticated localAccount: you authenticate the shopper using your own systems federatedAccount: you authenticate the shopper using a Federated ID fidoAuthenticator: you authenticate the shopper using FIDO Authenticator issuerCredentials: you authenticate the shopper using issuer credentials thirdPartyAuthentication: you authenticate the shopper using third-party authentication.
Test Challenge URL	This is the URL for the challenge page. For test mode, please use: https://secure-test.worldpay.com/shopper/3ds/challenge.html
Production Challenge URL	This is the URL for the challenge page. For production mode, please use: https://centinelapi.cardinalcommerce.com/V2/Cruise/StepUp
Challenge Preference	noPreference: You have no preference about whether a challenge is performed. noChallengeRequested: You prefer that no challenge is performed. challengeRequested: You prefer a challenge to be performed. challengeMandated: There are local or regional mandates that mean that a challenge must be performed. This is an optional field.

Challenge Window Type

The 3DS2 challenge form redirects shoppers either to a full page or an iframe. The *Full Page* redirects them to either Worldpay or Cardinal. The *Iframe* challenge form appears in the same page.

Note: 3DS2 works with both Direct and Redirect modes. You can enable the integration mode at Stores/Configuration/Sales/Credit Cards. Please see Main configurations.

Credit card configurations

For a detailed view of risk data, go to Sales/Orders/Order View/Information and look under Payment Information:

Payment & Shipping Method

Payment Information

Alternative Payment methods

The order was placed using USD.

Worldpay Order Id	000000008-1582891513
Payment Status	SENT_FOR_AUTHORISATION
Payment Model	Redirect
Payment Method	SEPA_DIRECT_DEBIT-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 \$75.00

Previously saved card not working after 3DS2 activation

If a shopper has saved their card before 3DS2 activation, they must update the card details in their My Account section. This is because the token created earlier may not work with 3DS2:

- My Account
- My Orders
- Order by SKU
- My Downloadable Products
- My Wish List
- Address Book
- Account Information
- Store Credit

My Saved Card

Card Brand #	Card Number	Card Holder Name	Card Expiry Month	Card Expiry Year	Update	Delete
ECMC	5454*****5454	Satya	3	2023	Update	Delete
ECMC	5555*****4444	Nitin	2	2027	Update	Delete
VISA	4111*****1111	Avishek	2	2022	Update	Delete
AMEX	3434*****3434	3D	6	2025	Update	Delete

Note: Card details are not saved. Only the token is saved at the Magento level.

US and Canadian domestic acquiring

This section covers features that only apply to merchants in the US and Canada.

Issuer Insights

This section describes the additional data available once Issuer Insights is enabled by WorldPay.

To view Issuer Insights, do the following:

1. Go to Sales/Order, and click **View**.

Orders

The screenshot shows the WorldPay Order View page. At the top, there are buttons for 'Go to Archive' and 'Create New Order'. Below the header is a search bar and a toolbar with filters, default view, columns, and export options. The main area displays a table of orders. One order is selected, showing details like ID (000000628), Purchase Point (Main Website), Purchase Date (Oct 13, 2020 10:20:44 AM), Bill-to Name (Dienststelle Jena), Ship-to Name (Dienststelle Jena), Grand Total (Base) (\$50.00), Grand Total (Purchased) (\$50.00), Status (Pending), and Action (View). The table also includes columns for Signifyd Guarantee Decision and Allocated sources. Below the table, the order details are expanded. The 'Payment Information' section includes fields for Credit Cards, Payment Method (ECMC-SSL), Card Number (5454*****5454), AVS Result (NOT CHECKED BY ACQUIRER), CVC Result (NOT SENT TO ACQUIRER), and various risk scores and codes. The 'Shipping & Handling Information' section shows a flat rate of \$5.00. The 'Issuer Insights' section provides detailed information about the cardholder, including Source Type (PREPAID), Available Balance (2000), Reloadable (YES), Prepaid Card Type (PAYROLL), Affluence (GB), Issuer Country (COMMERCIAL), Card Product Type (FALSE), Virtual Account Number (11), and Account Range Id.

ID	Purchase Point	Purchase Date	Bill-to Name	Ship-to Name	Grand Total (Base)	Grand Total (Purchased)	Status	Action	Signifyd Guarantee Decision	Allocated sources
000000628	Main Website Main Website Store Default Store View	Oct 13, 2020 10:20:44 AM	Dienststelle Jena	Dienststelle Jena	\$50.00	\$50.00	Pending	View		

#000000628

Payment Information		Shipping & Handling Information	
Credit Cards		Flat Rate - Fixed \$5.00	
The order was placed using USD.	000000628-1602602442		
Worldpay Order Id	AUTHORISED		
Payment Status	Direct		
Payment Model	YES		
Client side encryption	ECMC-SSL		
Payment Method	5454*****5454		
Card Number	NOT CHECKED BY ACQUIRER		
AVS Result	NOT SENT TO ACQUIRER		
CVC Result			
Basic Risk Score			
Advanced Risk Provider			
Advanced Risk Score			
Advanced Risk Threshold			
Advanced Risk Final Score	0		
Advanced Risk Id			
AAV Address Result Code	UNKNOWN		
AAV Postcode Result Code	UNKNOWN		
AAV Telephone Result Code	UNKNOWN		
AAV Email Result Code	UNKNOWN		
AAV Cardholder Name Result Code	UNKNOWN		
Interaction Type	ECOM		
Issuer Insights			
Source Type	PREPAID		
Available Balance	2000		
Reloadable	YES		
Prepaid Card Type	PAYROLL		
Affluence			
Issuer Country	GB		
Card Product Type	COMMERCIAL		
Virtual Account Number	FALSE		
Account Range Id	11		

ACH Direct Debit (USA Only)

This section describes how to configure ACH Direct Debit (USA domestic wire transfer) to your integrations.

Note: This is applicable only for the USA. You must have a US domestic bank account to use this feature.

To configure the system for ACH pay, do the following:

1. Go to Store/Settings/Configuration/Sales/Worldpay.

Alternative Payment Method



Enabled [store view]	<input type="text" value="Yes"/> ▼
Payment Methods [store view]	<div style="border: 1px solid #ccc; padding: 5px; min-height: 150px;"> <ul style="list-style-type: none"> PayPal SoFort EU GiroPay Boleto Bancairo AliPay SEPA (One off transactions) Klarna (Redirect) P24 Mistercash/Bancontact <li style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px;">ACH Pay </div>
ACH Account Types [store view]	<div style="border: 1px solid #ccc; padding: 5px; min-height: 150px;"> <ul style="list-style-type: none"> Checking Savings Corporate Corp Savings </div>
Title [store view]	<input type="text" value="Alternative Payment Methods"/>

2. Use the information in the table below to complete the configuration.

Configuration	Description
Enabled	Set to Yes , this will enable alternative payment method.
Payment Methods	Select ACH Pay from the options provided. This feature is only available for USA.
ACH Account Types	Configure the available bank account types.

3. You can add the configuration to manage alerts/show customized messages by following below steps.
 - a. Go to Store/Settings/Configuration/Sales/Worldpay Exception Codes

- b. Under *Customize Admin Worldpay Configuration Messages*, click the **Add** button and then add the below configurations.

The screenshot shows a configuration interface for Worldpay messages. It displays two rows of message entries. Each entry consists of a message code in a box on the left, followed by a text area containing a message, and an empty box on the right. Below each row is a large grey button labeled 'Add'. The first row contains the message code 'AACH01' and the message 'Void Sale Action Failed!!!'. The second row contains the message code 'AACH02' and the message 'Void Sale executed Successfully!!! Please run Sync Status after sometime.'

You must click **Add** after you add the configurations.

Use the table below to add the configurations in the screenshot above.

Message code	Actual message	Custom message
AACH01	Void Sale action failed	
AACH02	Void Sale executed Successfully. Please run Sync Status after sometime.	

Under *Customize Checkout Messages*, you must click the **Add** button and then add the below configurations.

CACH03	Maximum allowed length of 17 exceeded	
CACH04	Required length should be 8 or 9	
CACH05	Maximum allowed length of 15 exceeded	
CACH06	Maximum allowed length of 40 exceeded	
Add		

You must click **Add** after adding the configurations.

Use the information in the table below to add the above displayed configurations:

Message code	Actual message	Custom message
CACH03	Maximum allowed length of 17 exceeded	
CACH04	Required length should be 8 or 9	
CACH05	Maximum allowed length of 15 exceeded	
CACH06	Maximum allowed length of 40 exceeded	

4. In some cases, you may wish to void a sale request, this must be done within the same US business day as the sale request.
 - a. To void a sale request, go to Sales/Orders
 - b. Search for the order id shared by the shopper (For ex: 000000504.)

Orders

The screenshot shows the 'Orders' grid interface. At the top right are buttons for 'Go to Archive' and 'Create New Order'. Below the header are search, filter, and export options. The main grid displays a single row for order #000000625, which was placed on Oct 13, 2020, at 9:36:46 AM. The customer information shows 'Dienststelle Jena' for both Bill-to and Ship-to names. The total amount is \$50.00. The status is 'Pending' and there is a 'View' link. The 'Allocated sources' column is empty.

ID	Purchase Point	Purchase Date	Bill-to Name	Ship-to Name	Grand Total (Base)	Grand Total (Purchased)	Status	Action	Signifyd Guarantee Decision	Allocated sources
000000625	Main Website Main Website Store Default Store View	Oct 13, 2020 9:36:46 AM	Dienststelle Jena	Dienststelle Jena	\$50.00	\$50.00	Pending	View		

- c. Click **View**, and the page below appears with option to void sale request.

The screenshot shows the 'Order View' page for order #000000625. The top navigation bar includes links for Back, Sync Status, Void Sale, Cancel, Send Email, Hold, Invoice, Ship, Reorder, and Edit. The left sidebar has sections for Information, Invoices, Credit Memos, and Shipments. The main content area displays 'Order & Account Information' for the order. It shows the order date as Oct 13, 2020, 9:36:46 AM, the status as Pending, and the purchased from source as Main Website, Main Website Store, Default Store View. The IP address from which the order was placed is 49.37.81.64. On the right, there is 'Account Information' with edit links for Customer Name (Instant Purchase), Email (ip@yahoo.com), and Customer Group (General).

Note: The **Void Sale** button is visible within the same US business day as the sale request and only for ACH Pay orders.

If you choose to void the sale request, please do not send out a refund request from MAI site.

- d. You must click the **Void Sale** button in order to void a particular sale request. You will receive below message on successful execution of void sale request.

The screenshot shows the 'Order View' page for order #000000625 after a void sale was executed successfully. A yellow banner at the top indicates 'Void Sale executed Successfully!!! Please run Sync Status after sometime.' The main content area remains the same as the previous screenshot, showing the order details and account information. The 'Void Sale' button is no longer visible in the top navigation bar.

This indicates that the request was executed successfully, following which after some time you must run the sync status, which will reflect the current state of order status as well as payment status.

#000000625

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← Back Sync Status Send Email Reorder

Order View		Order & Account Information	
Information <ul style="list-style-type: none"> Invoices Credit Memos Shipments Comments History Transactions 		Order # 000000625 (The order confirmation email is not sent) <div style="display: flex; justify-content: space-between;"> <div> Order Date Oct 13, 2020, 9:36:46 AM Order Status Closed Purchased From Main Website Store Placed from IP 49.37.81.64 </div> <div> Customer Name Instant Purchase Email ip@yahoo.com Customer Group General </div> </div>	
Address Information <div style="display: flex; justify-content: space-between;"> <div> Billing Address Edit Dienststelle Jena Dismach Tech Postfach 10 01 65 Berlin, Federated States Of Micronesia, 14390 United States T: 03020259323 </div> <div> Shipping Address Edit Dienststelle Jena Dismach Tech Postfach 10 01 65 Berlin, Federated States Of Micronesia, 14390 United States T: 03020259323 </div> </div>			
Payment & Shipping Method <div style="display: flex; justify-content: space-between;"> <div> Payment Information <p>Alternative Payment methods The order was placed using USD. Worldpay Order Id: 000000625-1602599804 Payment Status: VOIDED Payment Model: Direct Client side encryption: YES Payment Method: ACH_DIRECT_DEBIT-SSL Card Number: AVS Result: CVC Result: Basic Risk Score: 0 Advanced Risk Provider: RiskManagement Advanced Risk Score: 0.0000 Advanced Risk Threshold: Advanced Risk Final Score: -1 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 </p> </div> <div> Shipping & Handling Information Flat Rate - Fixed \$5.00 </div> </div>			

If you click the **Void Sale** button after the request has been voided, you get the error message below:

#000000504

admin ▾

← Back Sync Status Void Sale Send Email Ship Reorder

✖ Void Sale Action Failed!!!: The void action is not available. Possible reason this was already executed for this order. Please check Payment Status below for confirmation.

Order View		Order & Account Information	
Information <ul style="list-style-type: none"> Invoices 		Order # 000000504 (The order confirmation email is not sent) <div style="display: flex; justify-content: space-between;"> <div> Order Date Aug 7, 2020, 1:53:43 AM Order Status Complete </div> <div> Customer Name Veronica Costello Email roni_cost@example.com Customer Group General </div> </div>	

Note: The alert messages may vary depending on the availability of custom messages from the configuration.

If the **Void Sale** button is unavailable or if the request fails, you'll need to submit a refund request.

The shopper's experience

Once you have configured your system, it has the following effects on your shoppers:

Shoppers see seven new fields in the alternative payment methods section on selecting ach pay:

- Bank Account Types
- Account Number
- Routing Number
- Check Number
- Company Name
- Email Address
- Purpose of transaction text box

Alternative Payment Methods
We Accept














KLARNA

Bank Account Types *

Select Account Type

Account Number *

Routing Number *

Check Number

Company Name

Email Address

Purpose of transaction

Purpose of transaction will reflect on your statement, only if it is supported by the selected payment method.

Purpose of transaction will be validated by the payment method before processing.

Please adhere to the **Statement Narrative** guidelines of the selected payment method before entering the **Purpose of transaction**.

The ACH Pay-specific fields appear once the admin has enabled them, and if the billing address is US.

ACH Pay-specific field	Storefront validation
Bank Account Types	Select box will appear. Values for selection will depend on account types configured by admin.
Account Number	Accepts only digits up to 17.
Routing Number	Accepts only digits with minimum length 8 and maximum length 9.
Check Number	Accepts only digits up to 15.
Company Name	Accepts string with maximum length of 40 characters.
Email Address	Accepts standard email validation.

Purpose of transaction	Accepts alphanumeric characters which will be truncated to 15 characters while sending the request.
-------------------------------	---

Note: ACH Pay is available only in direct integration mode.

Prime Routing (USA Only)

This section describes how to configure Prime Routing to your integrations.

Note: This is applicable only for USA and works only in direct integration mode. Once Prime Routing is enabled, the request is treated as a Sales request.

To configure prime routing, do the following:

1. Go to Store/Settings/Configuration/Sales/Worldpay.

Prime Routing

Enable Prime Routing [store view]	Yes
Enable Advanced Prime Routing [store view]	Yes
Routing Preference [store view]	pinlessDebitOnly
Debit Networks [store view]	Accel AFFN CU24 Jeanie NYCE Pulse Shazam Star SouthEast Star West Star NorthEast
<input type="checkbox"/> Use system value	

2. Use the information in the table below to complete the configuration:

Configuration	Description
Enable Prime Routing	Set to Yes , this enables the prime routing feature.
Enable Advanced Prime Routing	Set to Yes , this allows you to configure the routing preference and debit networks.
Routing Preference	This lets you configure the routing preference to specify how a particular transaction should be routed.
Debit Networks	This lets you configure the debit networks to specify how a particular transaction should be routed.

3. You can add the configuration to manage alerts/show customized messages by following below steps.

- A. Go to Store/Settings/Configuration/Sales/Worldpay Exception Codes.
- B. Under Customize Admin Worldpay Configuration Messages, you must click on the **Add** button and then add the below configurations.

AACH01	Void Sale Action Failed!!!	
AACH02	Void Sale executed Successfully!!! Please run Sync Status after sometime.	
<input type="button" value="Add"/>		

You must click **Save Config** after adding the configurations.

Use the below table for adding the above displayed configurations.

Message code	Actual message	Custom message
AACH01	Void Sale action failed	
AACH02	Void Sale executed Successfully Please run Sync Status after sometime.	

- C. Under Customize Checkout Messages, you must click the **Add** button and then add the below configurations.

CPR01	Merchant is not enabled for prime routing.	
<input type="button" value="Add"/>		

You must click **Save Config** after adding the configurations.

Use the below table for adding the above displayed configurations.

Message code	Actual message	Custom message
CPR01	Merchant is not enabled for prime routing.	

4. In some cases, you may wish to void a sale request, this must be done within the same US business day as the sale request.
 - a. To void a sale request, go to Sales/Orders
 - b. Search for the order ID shared by the shopper (e.g: 000000713.)

Orders

Actions	ID	Purchase Point	Purchase Date	Bill-to Name	Ship-to Name	Grand Total (Base)	Grand Total (Purchased)	Status	Action	Signifyd Guarantee Decision	Allocated sources
<input type="checkbox"/>	000000627	Main Website Main Website Store Default Store View	Oct 13, 2020 10:07:03 AM	Dienststelle Jena	Dienststelle Jena	\$50.00	\$50.00	Pending	View		

- c. Click on view, and you will be shown the below page with option to void sale request.

#000000627

Information	Order & Account Information	Account Information
Order Date	Oct 13, 2020, 10:07:03 AM	Customer Name
Order Status	Pending	Email
Purchased From	Main Website Main Website Store Default Store View	Customer Group
Placed from IP	49.37.81.64	General

The **Void Sale** button is visible within the same US business day as the sale request and only for Sale Requests (Prime Routing requests) and ACH Pay orders.

If you want to void the sale request, please do not send out a refund request from the MAI site.

- d. You must click the **Void Sale** button to void a particular sale request. You will receive the message below when the void sale request process is successful.

#000000627

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Void Sale executed Successfully!!! Please run Sync Status after sometime.

ORDER VIEW		Order & Account Information		Account Information Edit Customer	
Information	Order # 000000627 (The order confirmation email is not sent)	Order Date	Oct 13, 2020, 10:07:03 AM	Customer Name	Instant Purchase
Invoices		Order Status	Pending	Email	ip@yahoo.com
Credit Memos		Purchased From	Main Website Main Website Store Default Store View	Customer Group	General
Shipments		Placed from IP	49.37.81.64		

This indicates that the request was executed successfully. After some time run the sync status; this status shows the current state of the order status as well as the payment status.

#000000627

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ORDER VIEW		Order & Account Information		Account Information Edit Customer	
Information	Order # 000000627 (The order confirmation email is not sent)	Order Date	Oct 13, 2020, 10:07:03 AM	Customer Name	Instant Purchase
Invoices		Order Status	Closed	Email	ip@yahoo.com
Credit Memos		Purchased From	Main Website Main Website Store Default Store View	Customer Group	General
Shipments		Placed from IP	49.37.81.64		
Comments History					
Transactions					

Address Information

Billing Address Edit	Shipping Address Edit
United States T: [REDACTED]	United States T: [REDACTED]

Payment & Shipping Method

Payment Information	Shipping & Handling Information
Credit Cards The order was placed using USD. Worldpay Order Id Payment Status Payment Model Client side encryption	Flat Rate - Fixed \$5.00 [REDACTED] VOIDED Direct YES

- If you click the **Void Sale** button after the request has been voided, you get the error message below.

#000000713

admin ▾

← Back Sync Status Void Sale Send Email Ship Reorder

Void Sale Action Failed!!!: The void action is not available. Possible reason this was already executed for this order. Please check Payment Status below for confirmation.

ORDER VIEW		Order & Account Information	
Information	Order # 000000713 (The order confirmation email is not sent)		
Invoices	Order Date	Sep 3, 2020, 2:00:24 AM	
Credit Memos	Order Status	Complete	
	Purchased From	Main Website Main Website Store	
		Customer Name	Veronica Costello
		Email	roni_cost@example.com
		Customer Group	General

Note: The alert messages may vary depending on the availability of custom messages from the configuration.

If the **Void Sale** button is unavailable or if the request fails, must submit a Refund request.

Note: Prime Routing is available only in direct integration mode and if enabled the request is treated as a SALES request.

Level 2/3 Data

Worldpay credit card processing data for VISA and MasterCard fall into two levels, when being passed by merchants: Level 1 and Level 2/3. Each level is defined by the amount of information that is required or passed as a set of additional data.

Level 1 processing has the lowest data requirements, but potentially the highest interchange fees. Level 2/3 processing demands card data that provides more information for business, commercial, corporate, purchasing, and government cardholders.

Credit card transactions submitted with Level2/3 card data can obtain lower interchange fees and provide merchants with a lower processing cost together with spending insights for shoppers. Naturally, it is in the best interest of merchants to submit Level 2/3 card data whenever possible.

You can supply Level 2 and Level 3 data through the following APIs:

- Direct XML (AUTHORISE and SALE)
- Redirect or HPP
- Capture or Refund batch request
- Capture or Refund order modification

Qualification criteria

MasterCard

- The transaction must be taxable
- Tax must be between 0.1% and 30% of the transaction amount
- For level 3 the transaction must use a corporate, business or purchasing card
- For level 3 at least one line item must be included

Visa

- The transaction must be taxable
- Tax must be between 0.1% and 22% of the transaction amount
- For level 3 the transaction must use a corporate or purchasing card
- Tax must be between 0.1% and 22% of the transaction amount
- For level 3 the transaction must use a corporate or purchasing card

Note: Qualification criteria are validated by the Worldpay gateway and not by the Magento 2 plugin.

How to setup Level 2/3 Data:

Go to **Stores > Configuration > Sales > Worldpay: Level 2/3 Data for US and Canada Payments**

Configuring Level 2/3 Data:

Level 2/3 Data for US and Canada payments

Enable Level 2/3 Data [store view]	Yes
Card Acceptor TaxId [store view]	tzx -21122
Duty Amount [store view]	2.98
Unit Of Measure [store view]	each

Configuration	Description
Enable Level 2/3 Data	Field to enable/disable the level 2/3 data for US & Canada Payments.
Card Acceptor TaxId	Must be between 1-20 characters (9 digits for US domiciled merchants).
Duty Amount	Duty Amount manageable by merchant for international shipping which has duties tax.
Unit Of Measure	Merchant can configure product's Unit of Measure, whose value is set as "each" by default. Unit of Measure will be passed on to Worldpay gateway.

Product attribute values: Browse Catalog/Products – For any product type

Level23 Data Configuration ↗

commodity code [website]	CO-1212
Unit of Measure [website]	Apparel Size

Configuration	Description
Commodity Code	Commodity Code to be configured by merchant for each product.
Unit of Measure	Merchant configures product's Unit of Measure and this value will overwrite the default value set under Stores/ Configuration/Sales/Worldpay: Level 2/3 Data for US and Canada Payments.

Note: The Worldpay Magento 2 plugin adds two product attributes. These are *commodity code* and *Unit of measure* for all the product types to support level 2/3 data needs after installation.

Sample Payment Request

Configuration
<pre><?xml version="1.0" encoding="UTF-8"?> <!DOCTYPE paymentService PUBLIC "-//Worldpay//DTD Worldpay PaymentService v1//EN" "http://dtd.worldpay.com/paymentService_v1.dtd" > <paymentService version="1.4" merchantCode="YOUR_MERCHANT_CODE"> <submit> <order orderCode="YOUR_ORDER_CODE"> <description>YOUR DESCRIPTION</description> <amount value="100" currencyCode="EUR" exponent="2"/> <orderContent> <![CDATA[]]> </orderContent> <paymentDetails> <CARD-SSL> <cardNumber>4444333322221111</cardNumber> <expiryDate> <date month="06" year="2019"/> </expiryDate> <cardHolderName>AUTORISED</cardHolderName> <cvc>666</cvc> <cardAddress> <address> <firstName>Mr Bert</firstName> <address1>Worldpay</address1> <address2>270-289 The Science Park</address2> <address3>Milton Road</address3> <postalCode>CB4 0WE</postalCode> <city>Cambridge</city> <countryCode>GB</countryCode> </address> </cardAddress> </CARD-SSL> <session shopperIPAddress="127.0.0.1" id="ssn818495445"/> </paymentDetails> <branchSpecificExtension></pre>

```
<purchase>
    <invoiceReferenceNumber>INV12233566</invoiceReferenceNumber>
    <customerReference>CUST00000001</customerReference>
    <cardAcceptorTaxId>VAT1999292</cardAcceptorTaxId>
    <salesTax>
        <amount value="2400" exponent="2" currencyCode="USD" />
    </salesTax>
    <discountAmount>
        <amount value="0" exponent="2" currencyCode="USD" />
    </discountAmount>
    <shippingAmount>
        <amount value="100" exponent="2" currencyCode="USD" />
    </shippingAmount>
    <dutyAmount>
        <amount value="0" exponent="2" currencyCode="USD" />
    </dutyAmount>
    <shipFromPostalCode>CB40WD</shipFromPostalCode>
    <destinationPostalCode>CB40WD</destinationPostalCode>
    <destinationCountryCode>GB</destinationCountryCode>
    <orderDate>
        <date dayOfMonth="1" month="1" year="2018" />
    </orderDate>
    <taxExempt>false</taxExempt>
    <item>
        <description>Mobile phone</description>
        <productCode>MOB1001</productCode>
        <commodityCode>COM10022</commodityCode>
        <quantity>1</quantity>
        <unitCost>
            <amount value="12000" exponent="2" currencyCode="USD" />
        </unitCost>
        <unitOfMeasure>each</unitOfMeasure>
        <itemTotal>
            <amount value="12000" exponent="2" currencyCode="USD" />
        </itemTotal>
        <itemTotalWithTax>
            <amount value="14400" exponent="2" currencyCode="USD" />
        </itemTotalWithTax>
        <itemDiscountAmount>
            <amount value="100" exponent="2" currencyCode="USD" />
        </itemDiscountAmount>
        <taxAmount>
            <amount value="2400" exponent="2" currencyCode="USD" />
        </taxAmount>
    </item>
</purchase>
</branchSpecificExtension>
</order>
</submit>
</paymentService>
```

Note: Level 2/3 data is highlighted with blue font-color.

Latin American payments

This section describes how to add Latin American payments to your integrations, including payments by instalment.

Prerequisite: You must have a legal entity in each Latin American country that you want to trade in.

Note: Please contact your Worldpay representative to set up the appropriate routing for the countries you want to trade in.

List of countries:

The plugin supports payments from these countries:

- Argentina
- Bolivia
- Brazil
- Central America (Costa Rica, Nicaragua, El Salvador, Honduras, Panama, Guatemala)
- Chile
- Colombia
- Ecuador
- Mexico
- Peru
- Uruguay

Latin America configurations

- To begin the configuration: Go to Store/Settings/Configuration/Sales/Worldpay.

Latin America Payments

Enable CPF/CNPJ [store view] You must enable CPF/CNPJ for only Brazil as billing country

Enable Instalment [store view] If set to "Yes", This will enable shopper to select installment before making their payment for Latin America country only.

Instalment Configuration	Instalment Type	Country	Action
	Type 1 Installment	Argentina Belize Brazil Chile	
	Add		

The following are the Instalment types:

- Type1-Up to 12 instalment is applicable to AR and BR.
- Type2-Up to 18 instalment in sequence: 3; 6; 9; 10; 12; 15 is applicable to MX.
- Type3-Up to 36 instalments in sequence: 3; 6; 9; 10; 12; 18; 24; 36; is applicable to CO.
- Type4-Up to 48 instalments in sequence: 3; 6; 9; 10; 12; 18; 24; 36; 48: is applicable to BZ,CL,CR,SV,GT,HN,NI,PA,PE.

- Use the information in the table below to complete the configuration.

Configuration	Description
Enable CPF/CNPJ	Set to Yes , a shopper is only required to submit their CPF (Cadastro de Pessoas Físicas) and CNPJ (Cadastro Nacional da Pessoa Jurídica) ID number for payments originating in Brazil.*
Enable Instalment	Set to Yes , shoppers can pay in instalments. If set to No , instalments are not available. This feature is only available for Latin American countries.
Instalment Configuration	This enables you to do instalment-type mapping for Latin American countries.
Instalment Type	Type1 up to 12 instalments are applicable to Argentina and Brazil. Type2 up to 18 instalments (3, 6, 9, 10, 12, 15) are applicable to Mexico. Type3 up to 36 instalments (3, 6, 9, 10, 12, 18, 24, 36) are applicable to Colombia.

	Type4 up to 48 instalments (3, 6, 9, 10, 12, 18; 24; 36; 48: are applicable to Brazil, Chile, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, Panama and Peru.
--	---

* You must only enable CPF for Brazilian payments.

3. Administrators can use the **Instalment** configuration to map countries with instalment types, and must apply the configurations in the table below:

Country	Permitted types of instalments
Brazil and Argentina	Up to 12 instalments.
Mexico	Up to 18 sequential instalments: 3, 6, 9, 10, 12, 15, 18.
Columbia	Up to 12 instalments without interest. Up to 48 instalments with interest. Sequential instalments: 3, 6, 9, 10, 12, 18, 24, 36, 48.
Peru and Central America	Up to 48 sequential instalments: 3, 6, 9, 10, 12, 18, 24, 36, 48.

The shopper's experience

Once you have configured your system, it has the following effects on your shoppers:

Shoppers see three new fields in the credit-card payment section:

- CPF/CNPJ text box (only for Brazil)
- Instalments-type dropdown (only for LatAm countries)
- Purpose of transaction text box

The screenshot shows the payment method selection step in the Magento 2 checkout process. At the top, there is a heading "We Accept" followed by logos for various payment methods: Diners Club, Mastercard, VISA, American Express, Discover, Maestro, and JCB. Below this, there is a section for "Credit Card Type *". It includes a radio button selected for "Credit Cards" and another radio button for "Use Saved Card". There are also icons for Diners Club, Mastercard, VISA, American Express, Discover, Maestro, and JCB. Below these are input fields for "Credit Card Number" (with a lock icon), "Card Holder Name", and dropdown menus for "Month" and "Year". There is also a "CVV" field with a small icon. A checkbox labeled "Save This Card (Important Disclaimer!)" is present. Further down, there are fields for "CPF/CNPJ *", "Instalment *", and "Purpose of transaction *".

The Latin America-specific fields (**CPF/CNPJ, Instalment and Purpose of transaction**) appear once the admin has enabled them, and if the billing address is in one of the Latin American countries.

LatAm-specific field	Storefront validation
CPF	Accepts only digits up to 11.
CPNJ	Accepts only digits up to 14.
Instalment	Select box will appear. Values for selection will depend on selected billing country.
Purpose of transaction	Accepts a maximum of 13 alphanumeric characters.

Recommendation for Brazil only

There are three variations of fields that should be visible for payments from Brazil:

1. Only CPF is enabled. (The **CPF** and **Purpose of Transaction** fields are visible.)
2. Only Instalments is enabled. (The **Instalment** and **Purpose of Transaction** fields are visible.)

Both CPF and Instalments are enabled. (The **CPF**, **Instalment** and **Purpose of Transaction** fields are visible.)

Exemption engine

The Exemption Engine enables frictionless checkout during 3DS2 using transactional data to predict issuer behaviour. The engine requests real-time risk analysis of transactions to exempt as many as possible from SCA (strong customer authentication).

How to configure the Exemption Engine

Go to Stores/Configuration/Sales/Worldpay/Exemption Engine:

Exemption Engine

Enable Exemption Engine <small>[store view]</small>	<input type="text" value="Yes"/> ▼
Exemption Placement <small>[store view]</small>	<input type="text" value="OPTIMISED"/> ▼
Optimised applies the exemption placement that has the highest probability of issuer acceptance as determined by the Exemption Engine.	
Exemption Types <small>[store view]</small>	<input type="text" value="OP - Optimised exemption"/> ▼
OP has the highest probability of issuer acceptance determined by the Exemption Engine.	

Configuration	Description
Enable Exemption Engine	If set to Yes , transactions can be exempted from SCA, based on real-time risk analysis.
Exemption Placement	AUTHORISATION: Applies exemption in the authorization flow. AUTHENTICATION: Applies exemption in the authentication flow. OPTIMISED: Applies the exemption placement that has the highest probability of issuer acceptance as determined by the Exemption Engine.
Exemption Types	LV: Low-value exemption (less than 30 EUR) LR: Low-risk exemption. OP: Optimised exemption (highest probability of issuer acceptance determined by the Exemption Engine).

Additional information:

- In some cases the exemption might not be accepted by the issuing bank. If this occurs the shopper is required to go through authentication
- If an exemption is allowed, the liability for the transaction rests with you and not the issuing bank

Optimised is the recommended *Placement and Types*

FraudSight

Fraudsight combines unparalleled data insights, industry leading technology, and fraud prevention expertise. The result enables you to predict and prevent fraud.

Contact Worldpay Support to get FraudSight enabled on your system.

Configure FraudSight

Once FraudSight is enabled on your account it is automatically activated in your Magento plugin. To manage the Fraud related cases, the information in this section is important.

Manage alerts and messages

To manage alerts/show customized messages do the following:

1. Go to Store/Settings/Configuration/Sales/Worldpay Exception Codes.
2. Under Customize Admin Worldpay Configuration Messages, click the **Add** button and then add the configurations below.

AFR01	Cancel Action Failed	
AFR02	Order cancelled successfully. Please run Sync Status after sometime.	
<input type="button" value="Add"/>		

3. Click **Save Config** after you add the configurations.

Use the information in the table below to add to the above configurations.

Message Code	Actual Message	Custom Message
AFR01	Cancel Action Failed	
AFR02	Order cancelled successfully Please run Sync Status after some time.	

FraudSight Response

Fraudsight response has one of the following messages:

- low-risk

- review
- high-risk

To see this message, go to Sales/Orders, and the message appears under *FraudSight Message*.

	ID	Purchase Point	Purchase Date	↑	Bill-to Name	Ship-to Name	Grand Total (Base)	Grand Total (Purchased)	Status	Action	Signifyd Guarantee Decision	Allocated sources	Worldpay FraudSight Message
<input type="checkbox"/>	000001930	Main Website Main Website Store Default Store View	Dec 15, 2020 9:00:05 AM	QA User	QA User	€38.00	€38.00	Pending	View				LOW-RISK
<input type="checkbox"/>	000001929	Main Website Main Website Store Default Store View	Dec 15, 2020 8:56:13 AM	Test Test	Test Test	€32.00	€32.00	Pending	View				REVIEW

When the message is received it is “in review.” The message is highlighted in red, to show that you need to take action on this order. For more information, see Order Review.

You can also click **View** to see FraudSight data. The Advance Risk Provider is FraudSight and under *FraudSight Data*, you can see the message, score and reason codes if they are available.

Payment Information

Credit Cards

The order was placed using EUR.

Worldpay Order Id	000001841-1608005320
Payment Status	AUTHORISED
Payment Model	Redirect
Payment Method	MAESTRO-SSL
Card Number	6799*****0019
AVS Result	NOT SENT TO ACQUIRER
CVC Result	NOT SUPPLIED BY SHOPPER
Basic Risk Score	0
Advanced Risk Provider	FraudSight
Advanced Risk Score	0.0000
Advanced Risk Threshold	
Advanced Risk Final Score	0
Advanced Risk Id	
AAV Address Result Code	UNKNOWN
AAV Postcode Result Code	UNKNOWN
AAV Telephone Result Code	UNKNOWN
AAV Email Result Code	UNKNOWN
AAV Cardholder Name Result Code	UNKNOWN
Interaction Type	ECOM

Shipping & Handling Information

Flat Rate - Fixed €5.00

Issuer Insights

Source Type	
Available Balance	
Reloadable	
Prepaid Card Type	
Affluence	
Issuer Country	
Card Product Type	
Virtual Account Number	
Account Range Id	

FraudSight Data

FraudSight Message	review
FraudSight Score	
FraudSight ReasonCodes	

Order Review

When the message received is “in review”, you may want to cancel the order or start a capture request.

Cancel an order

To cancel the order, do the following:

1. Go to Sales/Orders
2. Click the checkbox next to the order which has a message in review.

	ID	Purchase Point	Purchase Date	Bill-to Name	Ship-to Name	Grand Total (Base)	Grand Total (Purchased)	Status	Action	Signifyd Guarantee Decision	FraudSight Message
<input type="checkbox"/>	000000179	Main Website Main Website Store Default Store View	Oct 1, 2020 3:09:35 AM	QA Test	QA Test	\$50.00	\$50.00	Pending	View		LOW-RISK
<input type="checkbox"/>	000000175	Main Website Main Website Store	Oct 1, 2020 2:25:18 AM	QA Test	QA Test	\$50.00	\$50.00	Pending	View		REVIEW

3. Click the **Cancel** button to send a cancel request to Worldpay. The screenshot below shows an example of the message you receive after a successful cancellation.

ORDER VIEW		Order & Account Information							
Information		Order # 000001930 (The order confirmation email is not sent)							
Invoices		Order Date	Dec 15, 2020, 9:00:05 AM						
Credit Memos		Order Status	Pending						
Shipments		Purchased From	Main Website Main Website Store Default Store View						
		Placed from IP	157.45.174.40						
<p>✓ Order cancelled successfully!!! Please run Sync Status after sometime.</p>									
Order & Account Information <table border="1"> <tr> <td>Customer Name</td> <td>fraudsgit user</td> </tr> <tr> <td>Email</td> <td>fraudsgit1@yopmail.com</td> </tr> <tr> <td>Customer Group</td> <td>General</td> </tr> </table>				Customer Name	fraudsgit user	Email	fraudsgit1@yopmail.com	Customer Group	General
Customer Name	fraudsgit user								
Email	fraudsgit1@yopmail.com								
Customer Group	General								

4. After some time run the sync status, this shows the current order status as well as payment status.

Errors

If you click the Cancel button after the request has been cancelled, you get the error message in the screenshot below.

[← Back](#)
[Sync Status](#)
[Cancel](#)
[Reorder](#)

Order View			
Information Invoices Credit Memos Shipments Comments History Transactions	Order & Account Information		
	Order # 000001803 (The order confirmation email was sent)		
	Order Date	Dec 14, 2020, 5:31:12 AM	
	Order Status	Canceled	
	Purchased From	Main Website Main Website Store Default Store View	
	Placed from IP	157.45.183.239	
Address Information			
Billing Address Edit Uma s 2002 Edmund Halley Reston, Virginia, 21091 United States T: 5544332211		Shipping Address Edit Uma s 2002 Edmund Halley Reston, Virginia, 21091 United States T: 5544332211	
Payment & Shipping Method			
Payment Information Wallets The order was placed using EUR. Worldpay Order Id: 000001803-1607945471 Payment Status: CANCELLED Payment Model: Direct		Shipping & Handling Information Free Shipping - Free €0.00	

[← Back](#)
[Sync Status](#)
[Cancel](#)
[Reorder](#)

✖ Cancel Action Failed!!!: Cancel operation was already executed on this order. Please check Payment Status or Order Status below for confirmation.

Order View			
Information Invoices Credit Memos Shipments Comments History Transactions	Order & Account Information		
	Order # 000001803 (The order confirmation email was sent)		
	Order Date	Dec 14, 2020, 5:31:12 AM	
	Order Status	Canceled	
	Purchased From	Main Website Main Website Store Default Store View	
	Placed from IP	157.45.183.239	
Address Information			
Billing Address Edit Uma s 2002 Edmund Halley Reston, Virginia, 21091 United States T: 5544332211		Shipping Address Edit Uma s 2002 Edmund Halley Reston, Virginia, 21091 United States T: 5544332211	

The alert messages may vary depending on the availability of custom messages from the configuration.

Capture

To send a capture request:

1. Click *Invoice* and select *Capture Online* to send a capture request.

If you have a Redirect integration and FraudSight is enabled, use different methods to get FraudSight data. These methods are to use either order-notification, or to send order-inquiry requests. For order-inquiry requests run *Sync Status*.

Tokenization and stored credentials

Magento does not save credit card details. Instead, Worldpay creates a token against each card and sends it to Magento. When a shopper tries saving a card, the token generated by Worldpay is saved in the Magento database and this token is used for future authorizations. The shopper needs to save the card again when the token expires, and Worldpay then issues a new token.

How to configure tokenization and stored credentials

You can enable tokenization at Stores/Configuration/Sales/Worldpay/Tokenization:

Tokenization / Stored Credentials

Save Card [store view]	<input type="text" value="Yes"/> ▼
Saved card will work only if, at least one from Tokenization or Stored credentials is enabled.	
Enable Tokenization [store view]	<input type="text" value="Yes"/> ▼
Enable Stored Credentials [store view]	<input type="text" value="No"/> ▼

Do the following:

1. Set *Save Card* to **Yes** or **No**. -Card-saving will work only if either *Tokenization* or *Stored Credentials* is enabled. Set *Enable Tokenization* to **Yes** or **No**.

Tokenization / Stored Credentials

Save Card [store view]	<input type="text" value="Yes"/> ▼
Saved card will work only if, at least one from Tokenization or Stored credentials is enabled.	
Enable Tokenization [store view]	<input type="text" value="Yes"/> ▼
Enable Stored Credentials [store view]	<input type="text" value="Yes"/> ▼

⊕ Configure Disclaimer

- Set *Enable Stored Credentials* to **Yes** or **No**. If *Stored Credentials* is enabled, the required *usage* attribute is added, with values like FIRST and USED. This will also add the *transactionIdentifier* value of the FIRST response as *schemeTransactionIdentifier* in the USED request.

Read the [Worldpay online documentation](#) for more details about stored credentials.

Configuration	Description
Save Card	If set to Yes , the save card function is enabled so long as either Tokenization or Stored credentials is enabled.
Enable Tokenization	Write the message that shoppers see.
Enable Stored Credentials	If set to Yes , stored credentials are enabled and a token with long expiry time is created.

Additional information:

- A maximum of 16 cards can be saved under each authenticated shopper ID
- Tokenization/stored credentials must be enabled to ensure compliance when storing card details

You can configure a disclaimer that shoppers must accept during checkout to save their card:

ⓘ Configure Disclaimer

Disclaimer Message
[store view]

Show / Hide Editor

Show Disclaimer in Store Front
[store view]

Yes ▾

Important Disclaimer Mandatory
[store view]

Yes ▾

Configuration	Description
Enable Stored Credentials	If set to Yes, stored credentials is enabled.
Disclaimer Message	Write the message that shoppers see.
Show Disclaimer In Store Front	If set to Yes, a pop-up link to the disclaimer message appears on the checkout page.

Important Disclaimer Mandatory

If set to Yes, the shopper must agree the disclaimer before they can save their card details.

Note: See the [Worldpay support centre](#) for more details about disclaimers.

The shopper's experience with stored credentials enabled

Once stored credentials and a disclaimer are configured, the shopper enters a flow in which they can save the card after verifying the disclaimer. See the two screenshots below:

The screenshot shows the Worldpay payment interface. At the top, there is a heading "Credit Cards Section" with a radio button selected. To its right, the text "We Accept" is followed by logos for various payment methods: Diners Club International, mastercard, VISA, American Express, Discover, CB (Carte Bleue), maestro, and JCB. Below this, a section titled "Credit Card Type *" contains radio buttons for each of the same payment methods, with the "VISA" option selected. Further down, there are input fields for card number (containing the number 4111111111111111), name (satya), and expiration date (02 - February 2022). To the right of the expiration date field is a small "VISA" logo. Below these fields is a CVV input field containing "123" and a small "CVV" label. At the bottom of the form is a checked checkbox labeled "Save This Card (Important Disclaimer!)". A red note at the very bottom reads "Please, Verify the disclaimer! before saving the card".

Credit Cards Section We Accept












Credit Card Type *

Credit Card Number



Card Holder Name

Month

▼

Year

▼

CVV



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

If a shopper tries to place the order without verifying the disclaimer, they see a prompt to verify the disclaimer so that their card details can be saved. Also, If the disclaimer is not accepted, a token should not be created for future use.

Payment Method

All transactions are secure and encrypted.

worldpay

Check / Money order

Credit Cards We Accept       

Credit Card Type *

Diners Club INTERNATIONAL      

Use Saved Card

5555555555554444 

John

02 - February 2027

123 

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

My billing and shipping address are the
EE DemoUAT
777 Brockton Avenue, Golden Street, Palm Dei
Abington, California 26155
United States
3044556555

[Edit](#)

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/>

[Agree](#) [Disagree](#)

PLACE ORDER

When the shopper clicks the **Important Disclaimer** link, they have the option to agree or disagree to the disclaimer. To both place order and save the card, the shopper must agree to the disclaimer.

If the shopper chooses to disagree to the disclaimer, the *Save This Card* option is unchecked and the order proceeds without any saved card details.

Hosted payment page

Shoppers can be redirected to a payment page hosted by Worldpay. To enable this, follow these steps:

Credit Cards

Enabled <small>[store view]</small>	<input type="text" value="Yes"/>	▼
Title <small>[store view]</small>		
<input type="text" value="Credit Cards"/>		
Integration Mode <small>[store view]</small>	<input type="text" value="Redirect"/>	▼
Set Hosted payment page by selecting Redirect		

1. Go to Stores/Configuration/Sales/Worldpay/Credit Cards. Set Enabled to Yes and Integration Mode to Redirect.

Hosted Payment Page

Enabled <small>[store view]</small>	<input type="text" value="No"/>	▼
Installation Id <small>[store view]</small>		
<input type="text"/>		
Hide address <small>[store view]</small>	<input type="text" value="No"/>	▼
Hosted Payment page Integration <small>[store view]</small>		
<input type="text" value="Iframe"/>		

2. Go to Stores/Configuration/Sales/Worldpay/Hosted Payment Page. Set **Enabled** to **Yes** and enter your Worldpay Installation ID.

Configuration	Description
Enabled	When set to Yes, a redirection to the hosted payment page is available at checkout.
Installation Id	Enter the installation ID you should have received from Worldpay and that looks like: 1111111.
Hide address	Choose whether to hide the billing address of the shopper on the hosted payment page.

Hosted payment page integration

Choose whether the hosted payment page appears as an iframe or a complete page.

Once the hosted payment page is configured, shoppers can use this method as described below.

Payment Method

All transactions are secure and encrypted.

 Credit Cards Section

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

My billing and shipping address are the same

QA Test

27 RUE PASTEUR, 52 RUE DES FLEURS

CABOURG, Ain 14390

France

+33143124865

[Edit](#)

PLACE ORDER

worldpay

Test Mode - This is not a live transaction.

✓ Order summary

Reference: 000000828-1595445610
Description: Merchant Token
Amount (EUR): €105.00

Cardholder authentication



Change payment method

Please do not click the refresh or back button as this may interrupt or terminate your transaction.

To increase the security of online transactions, card issuers have introduced 3D secure. You have chosen a card that is part of 3D secure scheme so you will need to authenticate yourself with your bank.

This is a challenge window press OK

OK

Cancel

When you submit your transaction for processing by Worldpay you confirm your acceptance of [Worldpay's privacy policy](#).

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1. The shopper selects their card type and continues to the Worldpay hosted payment page.
2. The hosted payment page appears in an iframe within the Magento application and requests payment details. The shopper completes the details and makes the payment.

Hosted payment page with 3D Secure

The shopper can complete the 3D Secure authentication on the hosted payment page as shown below:

Test Mode - This is not a live transaction.

Order summary

Reference:	000000731-1595353076
Description:	Merchant Token
Amount (EUR):	€66.00

Payment details

* Indicates a required field

Card number *	Cardholder's name * ✓
5555555555554444	3DS_V1_CHALLENGE_IDENTIFIED
Expiry date * ✓	Security code
02 / 27	123  Last 3 digits on the back of card

Instalments

Select ▾

Cancel **Make Payment**

1. The hosted payment page opens in an iframe within the Magento application. The shopper can complete the details of 3D secure authentication and make the payment. This screenshot shows the magic value used to simulate 3D secure authentication.

worldpay

Test Mode - This is not a live transaction.

✓ Order summary

Reference:	000000828-1595445610
Description:	Merchant Token
Amount (EUR):	€105.00

Cardholder authentication

  Change payment method

Please do not click the refresh or back button as this may interrupt or terminate your transaction.

To increase the security of online transactions, card issuers have introduced 3D secure. You have chosen a card that is part of 3D secure scheme so you will need to authenticate yourself with your bank.

This is a challenge window press OK

OK

Cancel

When you submit your transaction for processing by Worldpay you confirm your acceptance of [Worldpay's privacy policy](#).

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As the shopper has chosen a card that is part of 3D Secure scheme, they must authenticate it with the bank using the challenge window.

Mobile Wallets

Apple Pay

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

Prerequisites

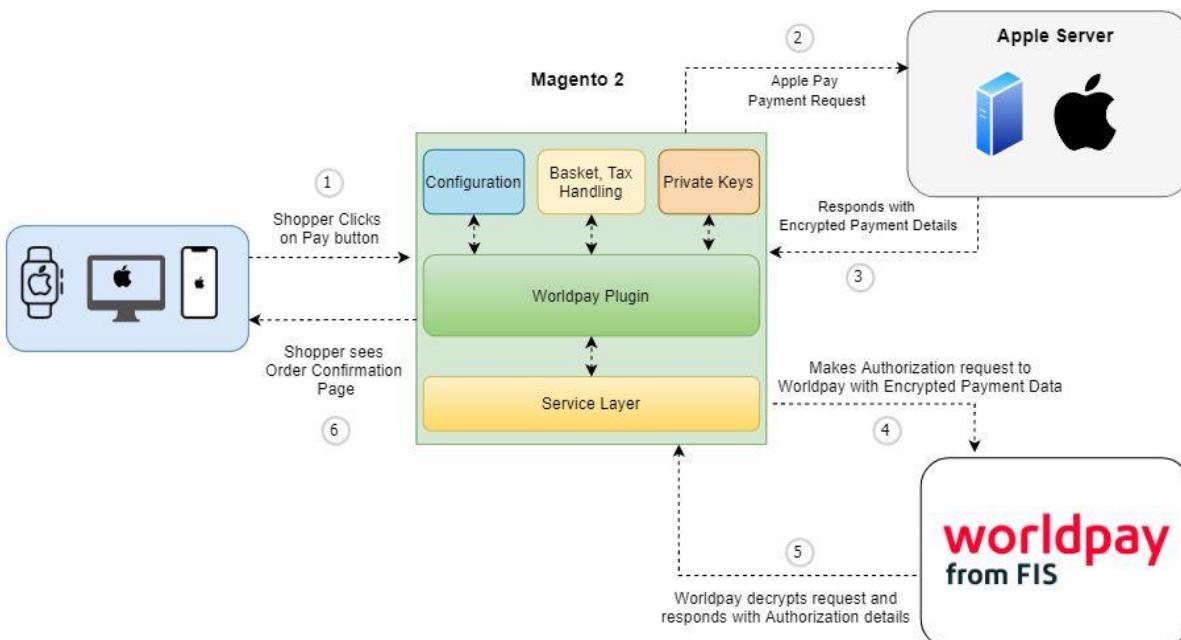
To enable Apple Pay for your customers, you'll need an Apple Developer account that is associated either with the Apple Developer Program or the Apple Developer Enterprise Program.

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
- Are located in a country or region where Apple Pay is available

How it works

You can see the transactional flow in the diagram below:



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 an XML Direct 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 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 navigation bar, the title "Apple Pay - Key Management for SAPIENTNITROECOMMERCEV1" is displayed. Under "Current CSRs", there is a table with two rows of data. The columns are: Creation Date, Apple Merchant ID, Certificate Sign Request, Change Status, Delete, and Linked merchants. The first row has a creation date of 2020-01-09 10:28:29, an Apple Merchant ID of merchant.com.publicissapient.ecom, a "Download csr file" button, an "Enable" button, a "Delete" button, and a "Manage" button. The second row has a creation date of 2020-03-04 10:35:34, an Apple Merchant ID of merchant.com.publicissapient.ecom.live, a "Download csr file" button, a "Disable" button, a "Delete" button, and a "Manage" button.

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

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. You'll then need to 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

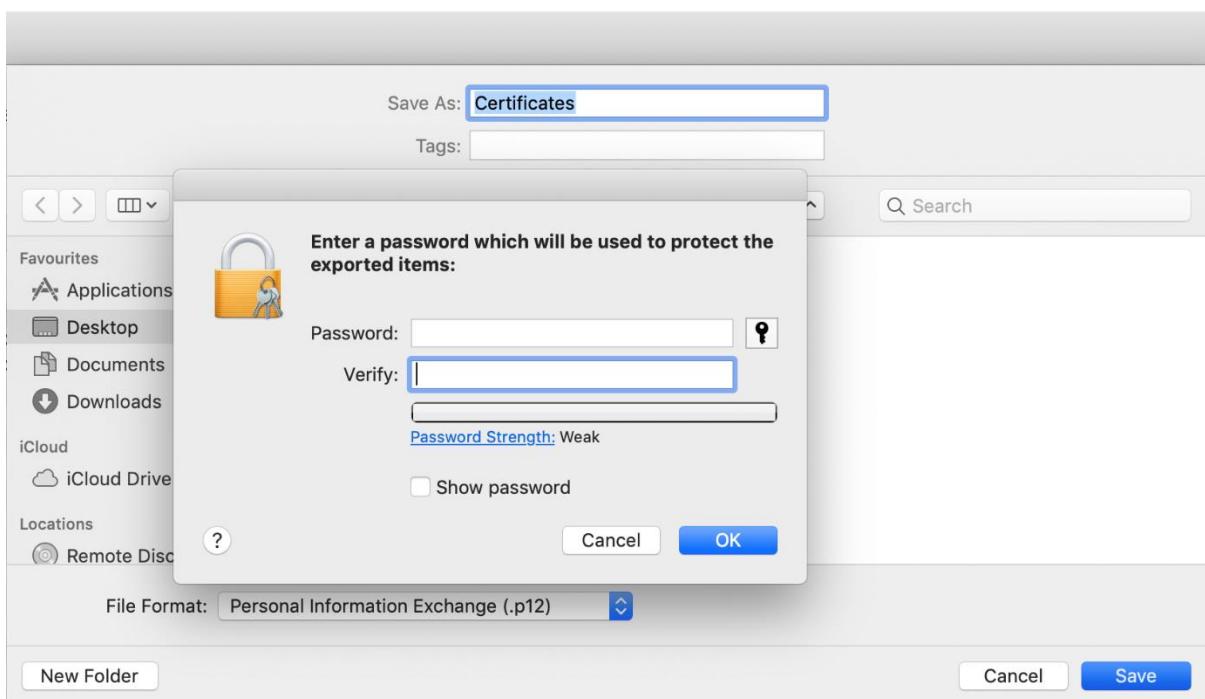
Note: The CSR you generated from Worldpay can't be used for creating a merchant ID certificate. So generate a CSR of your own and use that to generate the merchant ID certificate:

1. Download and save the generated merchant ID certificate (.cer file).
2. When you have completed the instructions from Apple, add the merchant ID certificate to your keychain.

3. When you create your own CSR, you might also get a private key. Add that file too in your keychain app.
4. Export the merchant ID certificate from your keychain as a p12 file (see screenshot below).



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



6. 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.

- 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

Go to Magento Admin/Stores/Configurations/Sales/Worldpay

You should see the Apple Pay configuration in the Wallets section. Complete and save these configurations, as shown below, and customers will now be able to use Apple Pay at checkout.

Apple Pay

Enabled [store view]	Yes
Certification Key [store view]	/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	
Certification Path [store view]	/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	
Certification Password [store view]	*****
Merchant Name [store view]	merchant.com.publicissapient.ecom.live
eg. merchant.com.myshop	
Domain Name [store view]	wpmage.uk
eg. mydomain.com	

Configuration	Description
Wallet Enabled and Title	If set to Yes , 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.
Enabled	When set to Yes , Apple Pay is available at checkout.
Certification Key	The path of the certification key (pem) file in the server.
Certification Path	The path of the certification CRT (pem) file in the server.
Certification Password	Your certificates password.
Merchant Name	Your Apple merchant ID.
Domain Name	The domain name you registered with Apple.

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

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

Payment Method

All transactions are secure and encrypted.

worldpay

Check / Money order

Credit Cards

We Accept



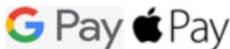
Alternative Payment Methods

We Accept



Wallets

We Accept



G Pay Apple Pay

My billing and shipping address are the same

QA Test

27 RUE PASTEUR, 52 RUE DES FLEURS

CABOURG, Ain 14390

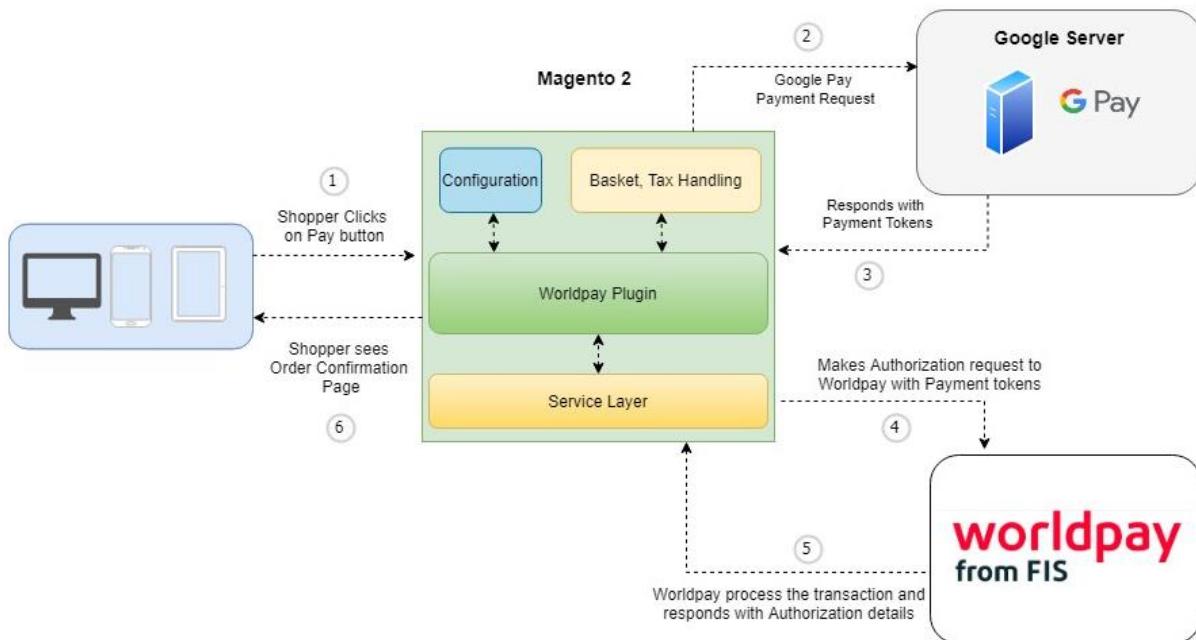
France

+33143124865

PLACE ORDER

Google Pay

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



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/Worldpay/Mobile Wallets

④ Google Pay

Enabled [store view]	Yes
Payment Methods [store view]	American Express Visa Discover
Auth Methods [store view]	Pan Only Cryptogram 3ds
Gateway Name [store view]	worldpay
Gateway MerchantId [store view]	b21b1d14ba43077
Google MerchantId [store view]	
This field only required for production mode. This can be generated from merchant's Google account	
Google MerchantName [store view]	worldpay

The highlighted fields indicate that you can select multiple items.

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

You will also need to set the configurations shown in the screenshot above:

Configuration	Description
Enabled	When set to Yes, Google Pay is available at checkout.
Payment Methods	Supported credit cards.
Authentication Methods	PAN_ONLY: Personal account number. CRYPTOGRAM_3DS:3D Secure authentication.
Gateway Name	Set this to worldpay
Gateway MerchantId	Your Worldpay merchant ID.
Google MerchantId	Your Google merchant ID.
Google MerchantName	You can configure this in your Google merchant account.

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

General Configuration

Enable Worldpay [store view]	Yes
Environment Mode [store view]	<input checked="" type="radio"/> Test Mode <input type="radio"/> Live Mode
Test URL [store view]	https://secure-test.worldpay.com/jsp/merchant/xml/payn
Live URL [store view]	https://secure.worldpay.com/jsp/merchant/xml/payment

The shopper's experience

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

Wallets



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 clicking the **Place Order** button, the shopper sees their saved card details in their Google account, if they have already signed in to their Google account. If they haven't signed in, Google asks them to.

If the shopper doesn't have a saved card in their Google account, they are asked to enter their card details.



Worldpay Test Account



worldpay.sfcc@gmail.com



Mastercard 0007

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

The screenshot shows a LUMA Magento 2 storefront. At the top, there's a navigation bar with links for 'What's New', 'Women', 'Men', 'Gear', 'Training', 'Sale', and 'Gift Cards'. A search bar and a shopping cart icon are also present. The main content area features a large 'Thank you for your purchase!' message. Below it, the order number '000000707' is displayed, along with a note that an order confirmation will be emailed. A blue 'Continue Shopping' button is at the bottom left.

Samsung Pay

Introduction:

Samsung Pay is distinguished both by cutting edge technology as well as backward compatibility that makes acceptance easy for everyone. Apple Pay, Google Pay and Samsung Pay are all digital wallets that use NFC, which stands for near-field communications. NFC makes secure data transmission from a mobile device to a point of sale (POS) system possible.

Pre-requisites

- User should have Samsung Pay enabled mobile device, even for PC payments
- Acquirer/Issuer must support tokenized transactions for In-App as per card network specifications
- The domain name and development IP address should be whitelisted from the Samsung server
- Worldpay to enable Samsung Pay on your account

Facts

- Support for PC and mobile browser-based payments, using cards tokenized on mobile device user identification and device binding. This is based on Samsung account ID (email ID)
- Require server-to-server integration between Samsung and the partner's backend server
- User authentication and payment credential generation occurs in the user device

Payment through PC Web

You can provide a *Samsung pay* option for payment on your web site. The user selects *Samsung pay* option to pay. The payment requesting push message arrives in the user's device and the payment can be confirmed by user authentication. The generated payment cryptogram and data is passed to your system. Then it is passed to the PG (Payment Gateway) and card network side for transaction approval.

Integration preparation

For onboarding as a new partner of the Samsung Pay web checkout service, give the information below to the Samsung Pay team so that they can register it at the admin portal. After registration, the Samsung Pay team will give you your "service ID." Use the service ID to integrate with the Samsung Pay web checkout APIs and web checkout UI.

Service Name:

Give PG or Merchant service name.

Domains:

This is used for verifying the server-to-server API call. The Samsung web checkout API server uses this field to compare the domain or IP that calls the API. If they do not match, the transaction creation fails.

CSR:

Give the CSR (Public) file to the Samsung Pay team. If you have separate files for both the development and production environment, give these two files together. The Samsung Pay team use the admin portal to register it. Payment credential data is encrypted using this CSR.

Development server Ips:

Give your development server IPs – this is to register them in the firewall exception list in the Samsung dev. environment. Once registered, the Web UI and web checkout API server in the Samsung development environment are opened for these IP addresses.

Production server Ips:

Give your production server IPs – this is to register them in the firewall exception list in the Samsung production environment for server-to-server connection. Once registered, the Web checkout API server is opened for these IP addresses.

Developer Ips:

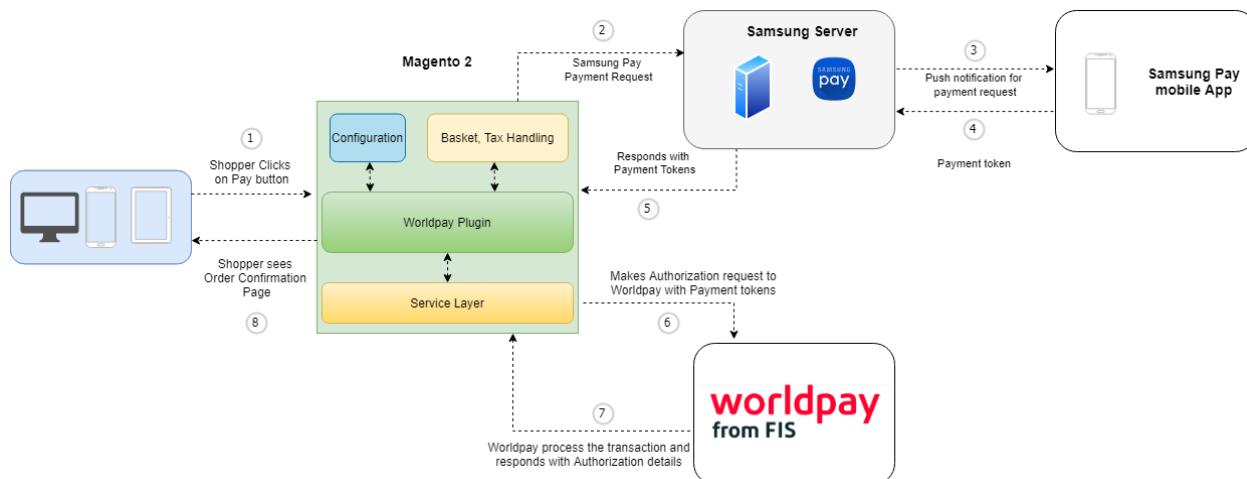
For testing, developers must manually call web checkout APIs. To support this, Samsung need the developers' IP addresses from your side. These should be external IP addresses such as proxy server IP. Then Samsung team will also register them.

After doing this registration task, the Samsung team will give you your **service ID** for the web checkout service. Service ID is very important because it is used for the whole flow of web checkout service. The Samsung team will give two service IDs, one is for development environment and the other one is for production environment.

Service ID:

Unique identifier for identifying your system in Samsung web checkout service. It is used for the whole flow of the web checkout service. Read this document for information and keep it for reference.

Architectural Diagram:



1. Web checkout initiates the Samsung Pay wallet.
2. Samsung Pay returns the encrypted payload following shopper authentication.

3. The plugin sends the encrypted payload to your server.
4. The plugin sends an XML Direct request to Worldpay containing the encrypted Samsung Pay data.
5. Worldpay sends the Authorization response.
6. The plugin informs the shopper of the outcome (order success / failure).

Admin Configuration:

You can find the Samsung Pay admin configuration under mobile wallets in Admin/Store/Configuration/Sales/Worldpay/Mobile Wallet/Samsung Pay

Samsung Pay

Enabled [store view]	<input type="text" value="Yes"/>
Service Id [store view]	<input type="text" value="4ddf389a8702a24e33a878"/>
Samsung Merchant Shop Name [store view]	<input type="text" value="Worldpay Shop"/>
Samsung Order Description [store view]	<input type="text" value="Test Samsung Order"/>
Samsung Merchant Shop URL [store view]	<input type="text" value="dev.myshop.com"/>

You can enable/disable from the above configuration

Note: Limited Card Brands (Visa and MasterCard) supported by Worldpay plugin currently.

Test / Live mode:

You can change the environment in General Configuration section,

General Configuration

Enable Worldpay [store view]	<input type="text" value="Yes"/>
If set to "Yes", Worldpay will be available as a payment method.	
Environment Mode [store view]	<input checked="" type="radio"/> Test Mode <input type="radio"/> Live Mode

You don't need to change the API URL, it will be changed based on this selection.

The Shopper experience

1. Place order using Samsung Pay from the Magento checkout page.

Payment Method
All transactions are secure and encrypted.

Check / Money order

Credit Cards We Accept       

Alternative Payment Methods We Accept   

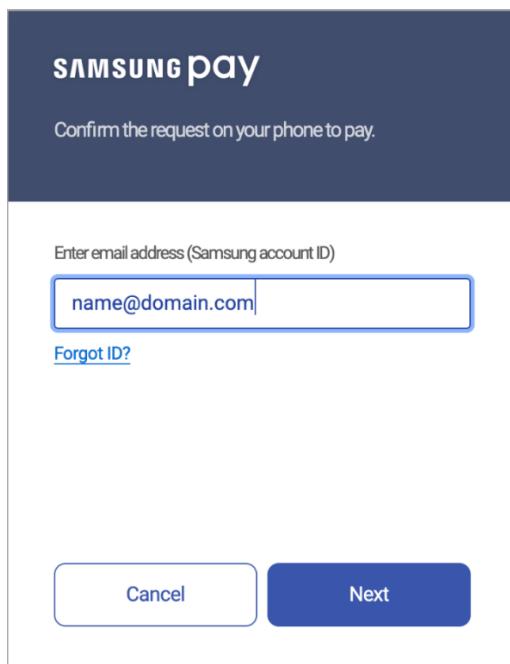
Wallets We Accept   

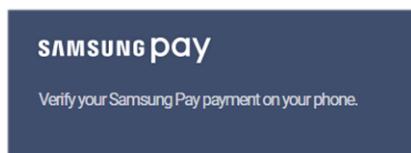
My billing and shipping address are the same
Veronica Costello
6146 Honey Bluff Parkway
Calder, Michigan 49628-7978
United States
(555) 229-3326

PLACE ORDER

2. Once authentication is successful, the shopper is redirected to Samsung Pay page.



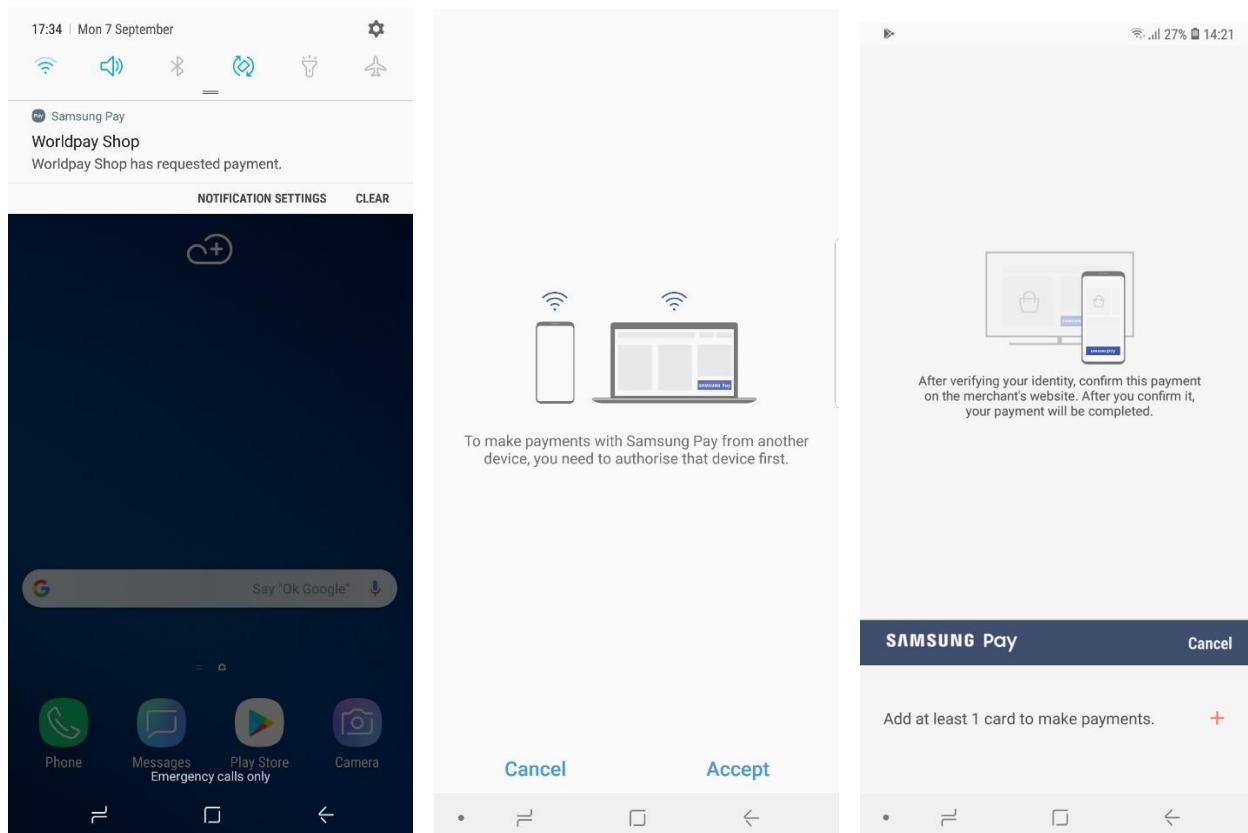
3. After submitting Samsung account ID, Samsung checks for the registered device under that account ID and triggers a push notification to that device. The User has to accept/reject the payment in 5 minutes before this expires.



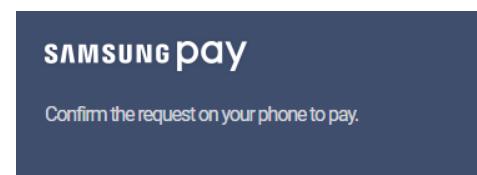
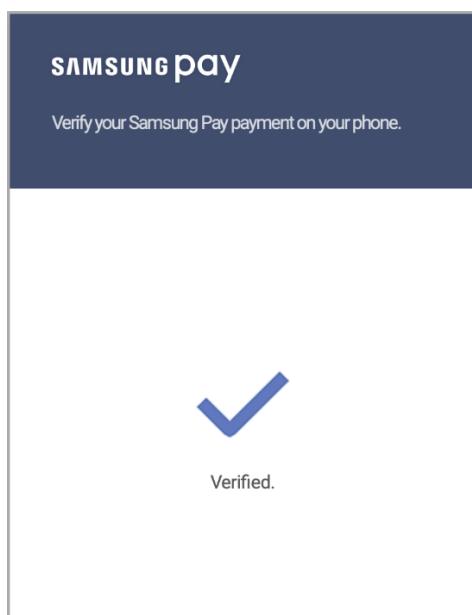
Not receiving notifications? [Request again](#)

[Cancel](#)

4. a: Push notification triggered to Samsung phone.
b: Need to authorize the device on Samsung phone.



5. Add a card to make the payment and if a card is already available please continue with the payment using Samsung Pay PIN. Supported card brands are Visa and MasterCard.
6. Payment can be accepted and verified or it can be rejected.



[Return to store](#)

- The payment is verified now so the user is redirected to the shop page with a success message,

What's New Women ▾ Men ▾ Gear ▾ Training ▾ Sale

Thank you for your purchase!

Your order number is: **000000121**.

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

[Continue Shopping](#)

- You can see the order in Magento admin in Sales/order,

Payment Information

Wallets

The order was placed using USD.

Worldpay Order Id	000000121-1600774886
Payment Status	SENT_FOR_AUTHORISATION
Payment Model	Direct
Client side encryption	YES
Payment Method	SAMSUNGPAY-SSL
Card Number

- For any reasons the payment is not done due to authentication failed/if user clicked cancel order button/if user clicked Return to Store button, from Samsung Payment page, then user is redirected to the shop cart page URL and that order will be cancelled, and the same cart is restored.

Shopping Cart

⚠ Order #000000136 Cancelled

Item	Price	Qty	Subtotal
Push It Messenger Bag 	\$1.00	1	\$1.00

Move to Wishlist [Edit](#) [Delete](#)

[Update Shopping Cart](#)

Summary

Estimate Shipping and Tax	▼
Subtotal	\$1.00
Shipping (Free Shipping - Free)	\$0.00
Tax	\$0.08
Order Total	\$1.08

[Proceed to Checkout](#)

Reference:

1. <https://pay.samsung.com/developers/resource/guide>
2. <https://developer.worldpay.com/docs/wpg/mobilewallets/samsungpay>

Chrome Pay: payment request API

To speed up the checkout process, Chrome Pay collects saved data from the Google Chrome browser and displays that data within checkout forms.

Shoppers see a single pop-up window that they use to confirm or change their details (billing and shipping address, and their choice of saved credit cards).

To configure Chrome Pay, go to Store/Configuration/Sales/Worldpay/Google Chrome Payment Request API.

Google Chrome Payment service API

Enable Chrome Pay
[store view]

No

Chrome Pay Button Name
[store view]

Buy Now

Configuration	Description
Enable Chrome Pay	If set to Yes , Chrome Pay is available in the shopper's cart.
Chrome Pay Button Name	Customize the Button label to access Chrome Pay.

Note: The Chrome Payment Request API only works if the integration mode is set to Direct at Store/Configuration/Sales/Worldpay/Credit Cards

Once Chrome Pay is enabled, shoppers see a **Buy Now** button in their cart, as shown below:

Shopping Cart

Item	Price	Qty	Subtotal
Rival Field Messenger 	€100.00	1	€100.00

Move to Wishlist ▾  

Summary

Estimate Shipping and Tax ▾

Subtotal	€100.00
Shipping (Flat Rate - Fixed)	€5.00
Order Total	€105.00

Proceed to Checkout

Update Shopping Cart

Buy Now

When the shopper clicks **Buy Now**, the Chrome payment request API displays the pop-ups shown below:

Review your payment

Order Summary	Erika Running Short	€45.00
	Advanced Pilates & Yoga (Streng...	€18.00
	3 more items	
	Total	EUR €68.00

Delivery Address Sayanit PVT LTD, 27 RUE ... and 9 more [Choose](#)

Payment Visa •••• 1111  satya

Contact Info QA Test
+33 1 43 12 48 65
User736273279@yahoo.com

You can manage cards and addresses in [Settings](#).

[Cancel](#)[Pay](#)

Review your payment

Order Summary	Erika Running Short	€45.00
	Advanced Pilates & Yoga (Streng...	€18.00
	3 more items	▶
	Total	EUR €68.00

Delivery Address	QA Test Sayanit PVT LTD, 27 RUE PASTEUR, 52 RUE DES F... +33 1 43 12 48 65	▶
------------------	--	---

Delivery Method	Flat Rate €5.00	▶
-----------------	--------------------	---

Payment	Visa •••• 1111 satya	 ▶
---------	-------------------------	--

Contact Info	QA Test +33 1 43 12 48 65	▶
--------------	------------------------------	---

 chrome

[Cancel](#)

[Pay](#)

← Enter the CVC for Visa •••• 1111

Once you confirm, your card details will be shared with this site.



[Confirm](#)

Shoppers must:

1. Choose their shipping address and shipping method, then choose the payment method.
2. Click the **Pay** button to complete the order.
3. Enter their CVC details to confirm the payment.

Chrome Pay 3DS-2

The Chrome Payment services API supports strong customer authentication. To enable 3DS2, see Intelligent Account Verification (IAV)

Intelligent Account Verification (IAV) is a feature to validate a credit card.

Cardholders submit a zero or nominal value (a payment with a value greater than zero) while Worldpay determine the amount with the best chance of approval. Any value above zero is automatically reversed following verification.

The processing of a nominal value (or zero) is an important part of verifying that an account is real and set up for transactions. Contact Worldpay Support to enable IAV for your company or organization.

How to configure IAV

Follow the steps below:

2. Go to Admin > Configuration->Sales->Worldpay->Credit Cards->Enable Intelligent Account Verification. The screen should appear similar to the screenshot below.

The screenshot shows the 'Credit Cards' configuration page in the Magento Admin. It includes three input fields:

- 'Enabled' [store view] dropdown set to 'Yes'.
- 'Enable Intelligent Account Verification' [store view] dropdown set to 'Yes'.
- 'Title' [store view] input field containing 'Credit Cards'.

The shopper can save a new card through Intelligent Account Verification or through zero-authorization.

All form validations are handled through Custom labels and Custom Alert messages.

To configure alerts/show customized messages, do the following:

4. Go to Store/Settings/Configuration/Sales/Worldpay Exception Codes.
5. The default alert messages are under *Customize Account Level Messages*. You can customize these messages and the custom message box.

IAVMA1	Please verify the Billing Address in your Address Book before adding new card	
IAVMA2	Are you sure you want to delete the card? Once the card is deleted, subscriptions associated with it will be cancelled	
IAVMA3	The card has been added	
IAVMA4	Your card could not be saved	
Add		

6. Click **Save Config** after updating the configurations.

Use the information in the table below to add the configurations above.

Message Code	Actual Message	Custom Message
IAVMA1	Please verify the Billing Address in your Address Book before adding new card	
IAVMA2	Are you sure you want to delete the card? Once the card is deleted, subscriptions associated with it will be cancelled	
IAVMA3	The card has been added	
IAVMA4	Your card could not be saved	

Manage/Customize labels

To manage/customize labels do the following:

4. Go to Store/Settings/Configuration/Sales/Worldpay Custom Labels.

5. The default labels are under *My Account Labels*, you can customize these labels as well as the custom message box.

IAVAC1	Add New Card	
IAVAC2	Card type	
IAVAC3	Default Billing Address	
Add		

6. Click **Save Config** after updating the configurations.

Use the information in the table below to add or update the above configurations.

Message Code	Actual Message	Custom Message
IAVAC1	Add New Card	
IAVAC2	Card type	
IAVAC3	Default Billing Address	

Shopper experience

A new form is added for saving new credit cards under Login->My Account->Saved cards->Add new card.
See the screenshot below.

- 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 Subscriptions

Compare Products

You have no items to compare.

Add New Card

Card Information

Credit Card Type *

Card Number

Card Holder Name

Expiry Month/Year

Month	▼	Year	▼
-------	---	------	---

CVV *

(Important Disclaimer!)

Default Billing Address

Dienststelle Jena
Dismach Tech
Postfach 10 01 65
Berlin, Amazonas, 14390
Brazil
T: +493020259323

Save

Key XML update

Worldpay IAV with zero authorisation amount for saving new card.

```
<paymentDetails action="ACCOUNTVERIFICATION">
<amount currencyCode="EUR" exponent="2" value="0"/>
```

The card is saved if ((lastEvent == 'AUTHORISED') || ((lastEvent == 'CANCELLED') &&

(riskScore[value] < 100 || riskScore[finalScore]< 100))) else, card is not saved in shoppers account.

Note: IAV works with AVS, CVC, 3DS, and checks made by a Worldpay fraud detection service, where available.

How to configure 3DS.

MOTO payments

This feature enables call center staff to place mail-order and telephone orders on behalf of shoppers. It only supports direct credit card integration, with no 3D secure authentication.

MOTO

Enabled [store view]	<input type="checkbox"/> Yes
Payment Methods [store view]	
American Express Visa MasterCard Carte Bancaire Carte Bleue Dankort Diners Discover Japanese Credit Bank Maestro	
Title [store view]	Moto

Note: MOTO payments support hosted payment pages, which have a high level of PCI DSS compliance. However, the current version does not support client-side encryption or 3DS for direct integration, which have a low level of PCI DSS compliance.

Configuration	Description
Enabled	If set to Yes, MOTO payments are available for order processing in the Magento admin area.
Payment Methods	Select the credit cards that are available to admin users in a dropdown.
Title	Write the title that admin users see in the admin panel.

In the Magento admin area, in-store staff can generate MOTO payments as follows.

Payment Method

[Get available payment methods](#)

1. When you select the billing country in the billing address, click **Get available payment methods**.

Payment Method

- Check / Money order
 Moto

2. You can then select *MOTO* from the available payment methods.

Payment Method

- Check / Money order
 Moto

Credit Card Type *

 Card type

Card Holder name *

Credit Card Number *

Expiration Date *

Month	<input type="button" value="▼"/>
Year	<input type="button" value="▼"/>

CVV *

Save card

After you select **Moto**, the credit card payment processing form opens and the staff member can place the order.

Alternative payment methods

This section shows you how to configure alternative payment methods.

Alternative Payment Method

The screenshot shows the 'Alternative Payment Method' configuration screen. At the top left, there is a dropdown menu labeled 'Enabled [store view]' with 'Yes' selected. Below it, a list of payment methods is shown in a scrollable area. Some methods are highlighted in blue, indicating they are selected. The listed methods are: Union Pay, IDEAL, Qiwi, Yandex.Money, PayPal, SoFort EU, GiroPay, Boleto Bancario, AliPay, and SEPA (One off transactions). At the bottom left, there is a 'Title [store view]' field containing 'Alternative Payment Methods'.

Configuration	Description
Enabled	If set to Yes, shopper can use alternative payment methods at checkout.
Payment Methods	The alternative payment methods you select are available for payment processing during checkout.

Note: The blue highlighted payment methods in the screenshot above show that you can select multiple payment methods.

Configuration	Description
Enabled	If set to Yes, shopper can use alternative payment methods at checkout.
Payment Methods	The alternative payment methods you select are available for payment processing during checkout.

Dynamic narratives

Statement narrative is added to all the APMs that Worldpay supports. It is the narrative that appears on the shopper's statement, as well as the web page of some banks.

The shopper's experience

There is a new text area where the shopper can add a narrative (max 255 characters) under the label *Purpose of transaction:*

Alternative Payment Methods

We Accept

Purpose of transaction

Purpose of transaction will reflect on your statement, only if it is supported by the selected payment method.
Purpose of transaction will be validated by the payment method before processing.
Please adhere to the **Statement Narrative** guidelines of the selected payment method before entering the **Purpose of transaction**.

My billing and shipping address are the same

Uma s
3002 Sammamish Valley
Bellevue, Washington 98005
United States


PLACE ORDER

Payment XML changes

Worldpay supports 13 APMs:

PayPal, IDEAL, Klarna, Mistercash/Bancontact, Union Pay, P24, Yandex.Money, AliPay, SoFort EU, GiroPay, Boleto Bancario, SEPA (one-off transactions), and Qiwi.

They all have the following element added to the order node in the payment service request xml:

```
<statementNarrative>MERCHANT STATEMENT NARRATIVE</statementNarrative>
```

The *Ideal* APM expects the narrative to be passed in the description node within the order node, limited to a maximum of 35 characters.

How to configure instant purchase

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

How to set up Instant Purchase

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

Instant Purchase

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

2. Go to Stores/Configuration/Sales/Worldpay/Quick checkout and enable *Instant Page Checkout*.

Instant Purchase with Worldpay

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

The shopper's experience

1. If the shopper has saved their credit card in the *My Account* section based on previously placed orders, go to Store front/login/Product Details Page.
2. Once on the page, click **Instant Purchase**.

Olivia 1/4 Zip Light Jacket

Be the first to review this product

As low as

€77.00

IN STOCK

SKU#: WJ12

Size



Color



Qty

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.

What's New Women Men Gear Training Sale Gift Cards

Home > Olivia 1/4 Zip LightJacket

Instant Purchase Confirmation

Are you sure you want to place order and pay?

Shipping Address:
QA Test, 27 RUE PASTEUR 52 RUE DES FLEURS, CABOURG, 14390, Bahrain

Billing Address:
EE DemoUAT, 777 Brockton Avenue Golden Street Palm Dei, Abington, California 26155, United States

Payment Method:
Credit Card: MasterCard, ending: 4444 (expires: 02/2027)

Shipping Method:
Cheapest price

Cancel OK

1/4 Zip Light Jacket

IN STOCK

SKU#: WJ12

XS S M L XL

Qty 1

Add to Cart

Instant Purchase

- The order is placed directly from the product-detail page:

Home > Olivia 1/4 Zip Light Jacket

Your order number is: 000000830.



Olivia 1/4 Zip Light Jacket

Be the first to review this product

€77.00

IN STOCK
SKU#: WJ12

Size S
XS M L XL

Color Blue
Black Blue Pink

Qty
1

Instant page checkout supports Strong Customer Authentication. To enable 3DS2 with Instant Page Checkout, see Intelligent Account Verification (IAV)

Intelligent Account Verification (IAV) is a feature to validate a credit card.

Cardholders submit a zero or nominal value (a payment with a value greater than zero) while Worldpay determine the amount with the best chance of approval. Any value above zero is automatically reversed following verification.

The processing of a nominal value (or zero) is an important part of verifying that an account is real and set up for transactions. Contact Worldpay Support to enable IAV for your company or organization.

How to configure IAV

Follow the steps below:

- Go to Admin > Configuration->Sales->Worldpay->Credit Cards->Enable Intelligent Account Verification. The screen should appear similar to the screenshot below.

Credit Cards



Enabled [store view]	Yes
Enable Intelligent Account Verification [store view]	Yes
Title [store view]	Credit Cards

The shopper can save a new card through Intelligent Account Verification or through zero-authorization.

All form validations are handled through Custom labels and Custom Alert messages.

To configure alerts/show customized messages, do the following:

- Go to Store/Settings/Configuration/Sales/Worldpay Exception Codes.
- The default alert messages are under *Customize Account Level Messages*. You can customize these messages and the custom message box.

IAVMA1	Please verify the Billing Address in your Address Book before adding new card	
IAVMA2	Are you sure you want to delete the card? Once the card is deleted, subscriptions associated with it will be cancelled	
IAVMA3	The card has been added	
IAVMA4	Your card could not be saved	
Add		

9. Click **Save Config** after updating the configurations.

Use the information in the table below to add the configurations above.

Message Code	Actual Message	Custom Message
IAVMA1	Please verify the Billing Address in your Address Book before adding new card	
IAVMA2	Are you sure you want to delete the card? Once the card is deleted, subscriptions associated with it will be cancelled	
IAVMA3	The card has been added	
IAVMA4	Your card could not be saved	

Manage/Customize labels

To manage/customize labels do the following:

7. Go to Store/Settings/Configuration/Sales/Worldpay Custom Labels.

- The default labels are under *My Account Labels*, you can customize these labels as well as the custom message box.

IAVAC1	Add New Card	
IAVAC2	Card type	
IAVAC3	Default Billing Address	
<input type="button" value="Add"/>		

- Click **Save Config** after updating the configurations.

Use the information in the table below to add or update the above configurations.

Message Code	Actual Message	Custom Message
IAVAC1	Add New Card	
IAVAC2	Card type	
IAVAC3	Default Billing Address	

Shopper experience

A new form is added for saving new credit cards under Login->My Account->Saved cards->Add new card.
See the screenshot below.

- 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 Subscriptions

Compare Products

You have no items to compare.

Add New Card

Card Information

Credit Card Type *

Card Number

Card Holder Name

Expiry Month/Year

Month	▼	Year	▼
-------	---	------	---

CVV *

(Important Disclaimer!)

Default Billing Address

Dienststelle Jena
Dismach Tech
Postfach 10 01 65
Berlin, Amazonas, 14390
Brazil
T: [+493020259323](tel:+493020259323)

Save

Key XML update

Worldpay IAV with zero authorisation amount for saving new card.

```
<paymentDetails action="ACCOUNTVERIFICATION">
<amount currencyCode="EUR" exponent="2" value="0"/>
```

The card is saved if ((lastEvent == 'AUTHORISED') || ((lastEvent == 'CANCELLED') &&

(riskScore[value] < 100 || riskScore[finalScore]< 100))) else, card is not saved in shoppers account.

Note: IAV works with AVS, CVC, 3DS, and checks made by a Worldpay fraud detection service, where available.

How to configure 3DS.

Multiple partial capture

Worldpay supports partial payment capture for credit card and mobile wallet orders and PayPal.

In general, a payment can only have funds captured once, and that applies to partial captures too. If you make a partial capture, the rest of the authorization is cancelled. To capture the remaining amount, you must submit a new order to the Worldpay payment service for authorization.

Prerequisite: Worldpay supports one-time partial captures by default. For multiple partial captures you must ask Worldpay to enable multiple partial capture for your account.

Implementing multiple partial capture

You can enable or disable multiple partial capture in Stores/Configuration/Sales/Worldpay.

1. Go to Stores/Configuration/Sales/Worldpay/General Configuration and set Auto Invoice to No. (If it is set to Yes, a full capture request is sent to Worldpay automatically from the Magento side).

General Configuration

Enable Worldpay [store view]	Yes
Environment Mode [store view]	Test Mode
Test URL [store view]	https://secure-test.worldpay.com/jsp/merchant/xm
Live URL [store view]	https://secure.worldpay.com/jsp/merchant/xml/pay
Merchant Code [store view]	SAPIENTNITROECOMMERCEV1
XML Username [store view]	MHAF6P5ABWKKIMAKLYXM
XML Password [store view]
Enabled Logging [store view]	Yes
Auto Invoice [store view]	No

2. Go to Stores/Configuration/Sales/Worldpay/Multiple Partial Capture and set *Partial Capture* to **Yes**. This enables partial captures to be made multiple times at the line-item level within a single order.

How to execute partial capture from Magento

Go to Sales/Orders:

ID	Purchase Point	Purchase Date	Bill-to Name	Ship-to Name	Grand Total (Base)	Grand Total (Purchased)	Status
000000008	Main Website Main Website Store Default Store View	Feb 28, 2020 6:05:15 AM	Magent upgrade	Magent upgrade	\$653.40	\$653.40	Pending
000000030	Main Website Main Website Store Default Store View	Mar 4, 2020 3:01:44 AM	Magent upgrade	Magent upgrade	\$68.00	\$68.00	Pending

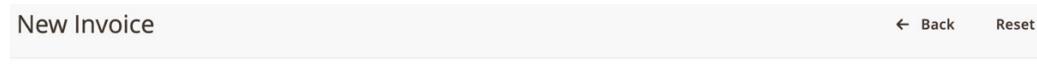
1. Click and open an order with *Pending* status. Click **Invoice** to prepare for partial or full capture:



The screenshot shows the 'Items Ordered' section of an order view. The 'Invoice' button is highlighted with a red circle.

Product	Item Status	Original Price	Price	Qty	Subtotal	Tax Amount	Tax Percent	Discount Amount	Row Total
Olivia 1/4 Zip Light Jacket	Ordered	\$77.00	\$77.00	Ordered 4	\$308.00	\$0.00	0%	\$61.60	\$246.40
SKU: WJ12-S-Blue									
Size: S									
Color: Blue									

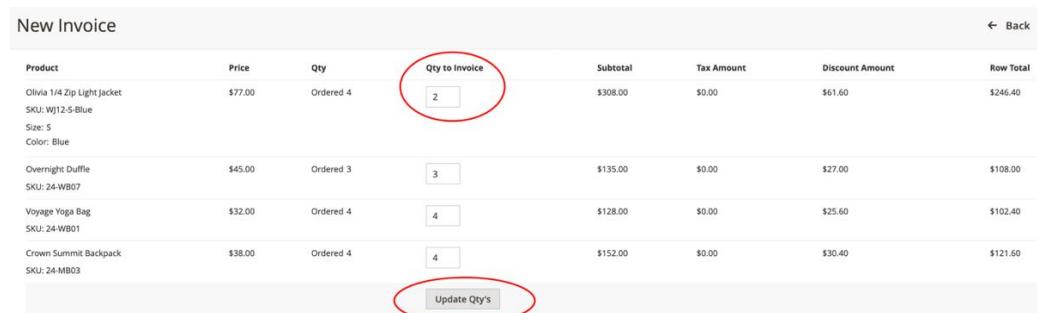
Notice that the **Qty** (quantity) **Ordered** is 4 but that the **Qty to Invoice** is an editable field. This is for partial capture and invoicing.



The screenshot shows the 'Items to Invoice' section of a new invoice page. The 'Qty to Invoice' field for the first item is highlighted with a red circle.

Product	Price	Qty	Qty to Invoice	Subtotal	Tax Amount	Discount Amount	Row Total
Olivia 1/4 Zip Light Jacket	\$77.00	Ordered 4	4	\$308.00	\$0.00	\$61.60	\$246.40
SKU: WJ12-S-Blue							
Size: S							
Color: Blue							

Below, the **Qty to Invoice** is updated to 2 and the **Update Qty's** button is enabled:



The screenshot shows the 'New Invoice' page with multiple items. The 'Qty to Invoice' field for the first item is set to 2 and the 'Update Qty's' button is highlighted with a red circle.

Product	Price	Qty	Qty to Invoice	Subtotal	Tax Amount	Discount Amount	Row Total
Olivia 1/4 Zip Light Jacket	\$77.00	Ordered 4	2	\$308.00	\$0.00	\$61.60	\$246.40
SKU: WJ12-S-Blue							
Size: S							
Color: Blue							
Overnight Duffle	\$45.00	Ordered 3	3	\$135.00	\$0.00	\$27.00	\$108.00
SKU: 24-WB07							
Voyage Yoga Bag	\$32.00	Ordered 4	4	\$128.00	\$0.00	\$25.60	\$102.40
SKU: 24-WB01							
Crown Summit Backpack	\$38.00	Ordered 4	4	\$152.00	\$0.00	\$30.40	\$121.60
SKU: 24-MB03							

Shown below, with the quantity to be invoiced/captured updated to 2, the corresponding *Subtotal*, *Discount Amount* and *Row Total* also automatically update. The **Submit Invoice** button is enabled to start the invoice/capture.

Items to Invoice
Order Total

Product	Price	Qty	Qty to Invoice	Subtotal	Tax Amount	Discount Amount	Row Total
Olivia 1/4 Zip Light Jacket SKU: W1013-Blue Size: S Color: Blue	\$77.00	Ordered: 4	<input type="text" value="2"/>	\$154.00	\$0.00	\$30.80	\$123.20
Overnight Duffle SKU: 24-WB07	\$45.00	Ordered: 3	<input type="text" value="3"/>	\$135.00	\$0.00	\$27.00	\$108.00
Voyage Yoga Bag SKU: 24-WB01	\$32.00	Ordered: 4	<input type="text" value="4"/>	\$128.00	\$0.00	\$25.60	\$102.40
Crown Summit Backpack SKU: 24-MB03	\$38.00	Ordered: 4	<input type="text" value="4"/>	\$152.00	\$0.00	\$30.40	\$121.60

[Update Qty's](#)

Invoice History
Invoice Comments
Invoice Totals

Subtotal	\$569.00
Discount	-\$113.80
Shipping & Handling	\$75.00
Grand Total	\$530.20
Amount	

Capture Online
 Append Comments
 Email Copy of Invoice

Note: Worldpay supports partial capture for payments made by credit card (Direct/HPP), PayPal, Google Pay and Apple Pay.

Merchant profile override

This enables you to override the global merchant profile (Worldpay Merchant code) based on payment method. If the override is not set, then Magento uses the global merchant profile for all transactions.

To configure these settings, go to Stores/Configuration/Sales/Worldpay/Merchant Profile Override Configuration:

Merchant Profile Override Configuration

Merchant Profile Configuration [store view]		Payment Method	Merchant Code	Merchant Username	Merchant Password	Action
AliPay						
PayPal						
Add						

This enables you to use a different merchant code to process PayPal and AliPay orders.

How to synchronize order status with Worldpay

To synchronize order status with Worldpay, use the following configurations:

Configuration	Description
Sync Order With Status	You must select the Magento order status to be available for status synchronization with Worldpay status.
Time Window	You must set <i>n Number of hours</i> . All orders placed in last n number of hours are considered for this synchronization.

Synchronize Order Status

Sync Order With Status
[store view]

Pending
Processing
Canceled
Complete

Time window
[store view]

24

Orders placed within the entered hours will be considered for synchronization.

Note: This job will synchronize the order status with Worldpay for all orders placed in past 24 hours except those been placed in past 30 minutes:

Job Group: *worldpay_orders*

Job Name: *order_sync_status*

During a rare fail-over of the notification channel update, Magento might not update orders as expected. You can set up a cron job to update them as a fail-over mechanism.

Cron jobs can update and synchronise any type of order (direct, redirect, MOTO, etc) on the Worldpay server. This is provided that the order was placed during the past 24 hours. However, you cannot update cancelled orders with a cron job.

Executing the cron job for Worldpay-specific orders

During normal operation, Magento includes plenty of cron jobs. You can run all the cron groups, or you can run single groups. To avoid running all the groups, run the Worldpay_orders group. This updates Worldpay orders only. Run the command below to execute the script that will update only Worldpay orders:

```
php bin/magento cron:run --group="worldpay_orders"
```

When the job is done you see the results in the CLI screen:

```
magento@ip-172-31-28-8:/var/www/html/webroot$ php bin/magento cron:run --group="worldpay_orders"
Ran jobs by schedule.
magento@ip-172-31-28-8:/var/www/html/webroot$ % Total    % Received % Xferd  Average Speed   Time   Time   Time Current
          Dload  Upload Total Spent   Left Speed
100  2678  100  2355  100  323    2029   278  0:00:01  0:00:01 ---:-- 2030
          % Total    % Received % Xferd  Average Speed   Time   Time   Time Current
          Dload  Upload Total Spent   Left Speed
100  1636  100  1313  100  323    2035   500  --:--:--:--:--:-- 2035
          % Total    % Received % Xferd  Average Speed   Time   Time   Time Current
          Dload  Upload Total Spent   Left Speed
100   929  100   465  100   464     752    750  --:--:--:--:--:-- 751
```

For more details about order inquiries, please visit the [Worldpay support site](#).

How to set up cron jobs in periodic time

To schedule cron jobs in periodic time, you must set them up on your server. First, use this command line to configure cron:

```
crontab -e
```

You can use the following command to execute a Worldpay cron job every minute (adding in your php.ini file path where indicated).

```
*/1 * * * * php -c {php.ini_path} {magento_path}/bin/magento cron:run--group="worldpay_orders"
```

You can adjust the time setting to suit your requirements.

Dynamic currency exponents

Use this feature to configure the expected exponent value for different currencies. This value applies when sending requests to Worldpay.

Note: The exponent value determines how many decimal places there are when processing a currency. For example GBP has an exponent value of 2.

How to setup dynamic exponent

Go to Stores/Configuration/Sales/Worldpay/Miscellaneous:

Miscellaneous

Country Codes [store view] JE-GB
 Note: Map the refused country code with accepted country code. e.g. JE-GB, JE (Jersey) is refused country code by worldpay and it is mapped to GB (Great Britain).

Global Currency Exponent [store view] 2 Use system value

Override Global Currency Exponent [store view] Yes
 Note: Enabling this option allows you to override the global currency exponent for a particular currency code using the below grid.

Currency Code	Currency	Exponent	Action
BEF	Belgian Franc	0	
XOF	CFA Franc BCEAO	0	
XAF	CFA Franc BEAC	0	

Configuration	Description
Global Currency Exponent	You can define a global value that applies to all currencies.
Use system value	The default exponent defined at the Worldpay end is 2. Select this option, to define the global value as 2.
Override Global Currency Exponent	Enable this option to override the global exponent value for any particular currency.
Currency Code Exponents	Use this feature to configure exponents to various currencies. This configuration is applied only when <i>Override Global Currency Exponent</i> is enabled. Currency which is not added to this list will take global exponent value 2.

How to setup currency code exponents

Go to Stores/Configuration/Sales/Worldpay/Miscellaneous/ Currency Code Exponents

Currency Code Exponents
[store view]

Currency Code	Currency	Exponent	Action
BEF	Belgian Franc	0	
XOF	CFA Franc BCEAO	0	
XAF	CFA Franc BEAC	0	
XPF	CFP Franc	0	
KMF	Comoro Franc	0	
GRD	Greek Drachma	0	
GNF	Guinea Franc	0	
HUF	Hungarian Forint	0	
IDR	Indonesian Rupiah	0	

Configuration	Description
Currency Code	A unique ISO currency code, used by the worldwide payment gateway.
Currency	A unique ISO currency name, used by the worldwide payment gateway.
Exponent	This enables you to configure the exponent value for each currency.
Action	If you need to add a new currency code exponent during future development, a delete icon appears so you can delete the incorrect new value.

Note: For more details, [read the online guide to currency exponents](#).

Subscriptions and recurring payments

You can use the plugin to configure different subscription plans (weekly/monthly/quarterly, etc) at a product level. Your shoppers can then place orders by subscribing to the associated payment plans.

How to configure subscription and payment plans

Prerequisite: Ask Worldpay to activate recurring payments on your merchant code.

To configure subscriptions:

1. Go to Stores/Configuration/Sales/Worldpay/Subscription Settings and set *Subscriptions Enabled* to Yes.

Subscription Settings



Subscriptions Enabled [store view]	<input type="text" value="Yes"/> ▼
Before enabling, make sure you connect with Worldpay contact.	
End Date Enabled [store view]	<input type="text" value="Yes"/> ▼
Enable Recurring Email [store view]	<input type="text" value="No"/> ▼
Main Label for Subscription [store view]	<input type="text" value="Subscribe and Save"/>
Subscription Checkbox Label [store view]	<input type="text" value="Add the product to Subscription"/>
Start Date Label [store view]	<input type="text" value="Start Date"/>
End Date Label [store view]	<input type="text" value="End Date"/>

2. Go to Catalog/Products. Open a product and expand the *Subscriptions* section:

The screenshot shows the Magento 2 admin interface for a product named "Kenobi Trail Jacket-XS-Black". On the left is a dark sidebar with icons for Dashboard, Sales, Catalog, Customers, Marketing, and Content. The main area has a light gray header with the product name. Below it, there are two sections: "Gift Options" and "Subscriptions". Under "Subscriptions", there are two configuration options: "Enabled [website]" with a green toggle switch labeled "Yes" and "Allow Selectable Start Date [website]" with a green toggle switch labeled "Yes". At the bottom of the main area is a "Payment Plans" section with a "Add Payment Plan" button.

Configuration	Description
Enabled	If set to Yes, subscription is enabled at product level.
Allow Selectable Start Date	If set to Yes, the shopper can set a start date for the subscription to begin.
Add Payment Plan	Click to add payment plans for the shopper to subscribe to.

3. Click **Add Payment Plan** to create a payment plan the shopper can subscribe to:

Add Payment Plan

Active Yes

Code *

Automatically prepended with product id plus underscore to help with uniqueness, total length should not exceed 25 characters.

Description

Maximum 100 chars.

Recurring Cycle *

Recurring Amount *

Website

Configuration	Description
Active	If set to Yes, the subscription is enabled at product level.
Code	The code retains the payment plan's uniqueness. If the code entered is a monthly plan then the final sample code is Product ID_monthly-plan to maintain uniqueness.
Description	An optional field to describe the payment plan.
Recurring Cycle	Select a cycle (weekly / monthly / quarterly / semiannually / annually). Future orders and payment capture are executed based on the cycle.
Recurring Amount	The recurring amount overrides the product price if the shopper opts for subscriptions.
Website	This payment plan is applicable to the whole website. (Default option.)

4. After you create the payment plan, the plan appears in the *Subscription* section. To change the order of payment plans, use Magento's drag-and-drop feature.

Subscriptions

Enabled Yes

Allow Selectable Start Date Yes

Payment Plans

Code	Description	Recurring Cycle	Recurring Amount	Website	Active
5_Monthly Plan	Recurring Plan	Monthly	40.00	<input style="width: 150px; height: 20px; border: 1px solid #ccc; padding: 2px 10px; margin-right: 10px;" type="button" value="All Websites [EUR]"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc; padding: 2px 10px;" type="button"/>	<input checked="" type="checkbox"/>

[Add Payment Plan](#)

The shopper's experience



Push It Messenger Bag

3 Reviews [Add Your Review](#)

\$15.00

IN STOCK

SKU#: 24-WB04

Subscribe and Save

- Add the product to Subscription
- \$15.00 paid monthly

Start Date *

End Date *

[Add to Cart](#)

[ADD TO WISH LIST](#)

[ADD TO COMPARE](#)

Shopping Cart

Item	Price	Qty	Subtotal	Summary						
Push It Messenger Bag <small>Subscription Details: paid weekly Subscription Start Date: 15-12-2020 Subscription End Date: 22-12-2020</small>	€5.00	1	€5.00	Estimate Shipping and Tax <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td>Subtotal</td> <td>€5.00</td> </tr> <tr> <td>Tax</td> <td>€0.00</td> </tr> <tr> <td>Order Total</td> <td>€5.00</td> </tr> </table> <p>Proceed to Checkout</p>	Subtotal	€5.00	Tax	€0.00	Order Total	€5.00
Subtotal	€5.00									
Tax	€0.00									
Order Total	€5.00									
Move to Wishlist				Update Shopping Cart						
Gift options				Check Out with Multiple Addresses						
Apply Discount Code										

On the product-detail page, the shopper can select a payment plan. If the shopper selects Add a Payment Plan, all the active payment plans created under How to configure subscription and payment plans will be available.

The product price is updated based on the selected plan (as you can see above), and the shopper can set the subscription start date/end date if this is enabled. (How to configure subscription and payment plans). The shopper can then complete the subscription after adding the product to their cart.

The shopper can see their subscription orders in My Account/My Subscriptions, where they can edit or cancel subscriptions and update their address.

- 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 Subscriptions**

My Subscriptions

Original Order #	Original Order Date	Product	Amount	Interval	Start Date	End Date	Status	Actions
000001931	12/15/20	Push It Messenger Bag	€5.00	Weekly	12/15/20	12/22/20	Active	Edit Cancel
000000710	9/4/20	Compete Track Tote	€15.00	Weekly	9/29/20	9/29/20	Active	Edit Cancel

2 Item(s)

Show 10 per page

Recurring orders

When a subscription order is placed using stored credentials/tokenization, then all future orders and transactions related to that subscription are handled as recurring orders.

Shoppers cannot place a subscription order unless they select the Save Your Card option. This prompts Worldpay to create an authorization token. Magento saves this token for future recurring orders.

My Orders

Order #	Date	Ship To	Order Total	Status	Action
000001297	6/24/20	Veronica Costello	€34.00	Pending	View Order
000001295	6/24/20	Veronica Costello	€34.00	Pending	View Order
000001294	6/24/20	Veronica Costello	€34.00	Pending	View Order

To set up recurring orders:

1. You must set up the cron job `worldpay_recurring_transactions` to run every 24 hours.

This cron job checks all the subscriptions whose start date or next order date are queued over the next five days. The job creates recurring orders for all the subscriptions.

Once Magento creates a recurring order, it sends an authorization request to Worldpay and, if successful, follow-up capture requests are triggered. After successful capturing/invoicing, recurring orders are fulfilled.

Country-code spoofing

Worldpay payments are based on country codes, and if a country's code is not accepted by Worldpay, then no payment methods appear in the checkout page. To overcome this, there is a country-code spoofing option.

Use this option to override a refused country code by mapping it to an accepted country code.

How does it work?

Magento assigns a country code to orders based on the customer's billing address. Worldpay then fetches the accepted payment methods for that country code.

Because Worldpay does not recognize country codes for areas such as Jersey (JE) and the Isle of Man (IM), you can opt to implement country-code spoofing. This ensures that a refused country code is mapped to an accepted country code.

To configure this, go to: Stores/Configuration/Sales/Worldpay/Miscellaneous:

Miscellaneous

Country Codes [store view]	JE-GB
<p>Note: Map the refused country code with accepted country code. e.g. JE-GB, JE (Jersey) is refused country code by worldpay and it is mapped to GB (Great Britain).</p>	

As shown above, enter the text **JE-GB** where JE is the refused code and GB is the code you want to map. To enter multiple country-code spoofs, separate your entries with commas.

If an order is placed with a refused country code, the shopper sees the error message below:

 paymentOptionsInquiry: countryCode 'JE' is not supported

Payment Method

Check / Money order

Credit Cards

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

Configurable alert messages

With this feature you can customize various alert messages that appear during checkout and in the My Account and Admin sections.

How to set up configurable alerts

Go to Stores/Configuration/Sales/Worldpay Exception Codes to choose the types of alerts you want to customize:

-
- Customize Account Level Messages (v)
 - Customize Admin Worldpay Configuration Messages (v)
 - Customize Checkout Messages (v)

- **Customize Account Level Messages:** Customize the messages shoppers see in their My Account section
- **Customize Admin Worldpay Configuration Messages:** Customize admin-level messages
- **Customize Checkout Messages:** Customize the messages shoppers see during checkout

These three sections have identical configuration panels:

Customize Account Level Messages (v)

Configurable Alert Messages <small>[store view]</small>			
Message Code	Actual Message	Custom Message	Action
MCAM0	You should login or register to buy a subscription.		
MCAM1	Choose any of the plan!		
MCAM2	Choose plan start date!		

Customize Admin Worldpay Configuration Messages

Configurable Alert Messages [store view]		Message Code	Actual Message	Custom Message	Action
		ACAM0	Something went wrong, please reload the page		
		ACAM1	Plan code should not exceed 25 characters.		
		ACAM2	Plan with such code already exists		

Customize Checkout Messages

Configurable Alert Messages [store view]		Message Code	Actual Message	Custom Message	Action
		CCAM0	The card number entered is invalid.		
		CCAM1	Card number should contain between 12 and 20 numeric characters.		
		CCAM2	This card number cannot be used to place 3DS2 order now, please go and update this from My account first.		

Configuration	Description
Message Code	A unique code used within the script to assign the alert message. This is a mandatory field.
Actual Message	The default message that the plugin displays. This is a mandatory field.
Custom Message	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).
Action	If you need to add a different message in future, a delete icon appears so that you can delete the current, incorrect message.

The shopper's experience

Go to Storefront>Login/Add to Cart/Proceed to checkout:

Actual message

Credit Cards

Credit Card Type *

   Use Saved Card

Card Holder Name *

veronica

Credit Card Number *

4111111111111111

The card number entered is invalid.

Custom message

Credit Cards

Credit Card Type *

   Use Saved Card

Card Holder Name *

veronica

Credit Card Number *

4111111111111111

Invalid credit card!!!

Note: This feature only applies to the Worldpay plugin. Magento messages are not affected.

Extended response codes

If Worldpay has enabled them for you, these are the extended response codes you can get if Worldpay is your acquirer. There is also a feature at plugin level to override/customize the messages you receive from Worldpay.

How to customize Worldpay response messages

Go to Stores/Configuration/Sales/Worldpay Exception Codes:

Response Codes [store view]	Error Code	Worldpay Response	Custom Response	Action
	1	Refer to card issuer OR Referred, Call Authorisation Center		
	2	Refer to card issuer, special condition		

- In the Extended Response Codes, you can review and customize the messages triggered by various response codes:

Configuration	Description
Error Code	The unique ISO code within the response sent by Worldpay.
Worldpay Response	The messages sent by Worldpay with each ISO code.
Custom Response	This enables you to override the messages Worldpay sends.
Action	If a new message is needed during any future development, a Delete icon appears so you can delete any old or incorrect messages.

The shopper's experience

Go to Store front/login/Add to Cart/Proceed to Checkout.

In the screenshot below, the magic code REFUSED5 returns this gateway response message from Worldpay:

Credit Cards

Credit Card Type *

Diners Club Mastercard VISA American Express Discover Maestro JCB Use Saved Card

Card Holder Name *

REFUSED5

Credit Card Number *

5454545454545454

Expiration Date *

01 - January 2021

Card Verification Number *

456

Save This Card (Important Disclaimer!)

✖ Order 000000371 has been declined, Gateway Error: Declined

In the screenshot below, the magic code REFUSED13 returns this custom gateway response message from Worldpay:

Credit Cards

Credit Card Type *

Diners Club Mastercard VISA American Express Discover Maestro JCB Use Saved Card

Card Holder Name *

REFUSED13

Credit Card Number *

5454545454545454

Expiration Date *

01 - January 2021

Card Verification Number *

456

Save This Card (Important Disclaimer!)

✖ Order 000000373 has been declined, Gateway Error: Invalid amount OR Invalid amount (currency conversion overflow)

See the online [Test Values](#) and [Useful Tables](#) guides for more details, and to access more codes.

Configurable labels

This section describes how to customize labels shown to the user and shows developers how to implement these messages in the plugin.

1. To begin the configuration, go to Store/Settings/Configuration/Sales/Worldpay Custom Labels.

Checkout Labels



My Account Labels



Admin Labels



You can configure labels as per the three sections provided; checkout labels, my account labels and admin labels.

Checkout Labels

Use this screen to configure checkout labels:

Checkout Labels



Checkout Label [store view]	Label Code	Actual Label	Custom label	Action
	CO1	Credit Card Type		
	CO2	We Accept		
	CO3	Credit Card Number		

My account labels

Use this screen to configure My account labels:

My Account Labels



Label Code [store view]	Actual Label	Custom label	Action
AC2	Card Brand #		
AC3	Card Number		
AC4	Card Expiry Month		

Admin labels

Use this screen to configure Admin labels:

Admin Labels



Admin Label [store view]	Label Code	Actual Label	Custom label	Action
	AD3	Payment Plans		
	AD4	Code		
	AD5	Description		

Configuration	Description
Label Code	It is a unique code number assigned to labels.
Actual Label	This displays the default label description already available from Worldpay
Custom Label	This enables you to add a custom label description against actual label and this label will be displayed to the user.

Action	If new configuration is to be added by clicking the add button, there is an option to delete this configuration before clicking on save.
--------	--

You can add a new configuration at the end of each section using the **ADD** button provided, once the admin/developer adds new configuration, as a developer you can further use it in the plugin.

Example

As an example, consider the scenario below, the default label for credit card type as per our configuration is – *Credit Card Type*.

If you have not provided any custom label against this then the default label appears to the user.

Checkout Labels (1)

Checkout Label [store view]	Label Code	Actual Label	Custom label	Action
	CO1	Credit Card Type		

 Credit Cards
We Accept









Credit Card Type *

-
- 
-
- 
-
- 
-
- 
-
- 
-
- 
-
- 

Use Saved Card

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

My billing and shipping address are the same

Uma s

300 E 2nd Street
Austin, TX 78701

United States

2500000000000000

PLACE ORDER

If you have provided a custom label, then this custom label is shown to the user.

Checkout Labels



Checkout Label [store view]	Label Code	Actual Label	Custom label	Action
	CO1	Credit Card Type	Credit Card Type-Custom	

Credit Cards
We Accept

Credit Card Type-Custom *

-
-
-
-
-
-
-
-
-
-
-
-
-
-

Use Saved Card

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

My billing and shipping address are the same

D Nihy

United States

PLACE ORDER

Note: These configurations are only applicable for default labels provided by Worldpay and not for the labels provided by Magento.

How to report bugs

Please [report any bugs on GitHub.](#)