



Worldpay Payments Plugin for Magento 2

User guide

INTRODUCTION	5
Overview of features	5
Before you start	6
How to get started	6
If you need support	6
1.0 BASIC CONFIGURATION	7
2.0 MAIN CONFIGURATIONS	10
 2.1 Credit card configurations	10
2.1.1 Order notifications	12
 2.2 How to configure 3DS	13
2.2.1 Activating 3DS	13
2.2.2 Previously saved card not working after 3DS2 activation	17
 2.3 Latin American payments	18
2.3.1 Latin America configurations	19
2.3.2 The shopper's experience	21
2.3.3 Recommendation for Brazil only	22
 2.4 Exemption engine	23
2.4.1 How to configure the Exemption Engine	23
 2.5 Tokenization and stored credentials	24
2.5.1 How to configure tokenization and stored credentials	24
2.5.2 The shopper's view with stored credentials enabled	27
 2.6 Hosted payment page	30
2.6.1 Hosted payment page with 3D Secure	33
 2.7 Mobile Wallets: Apple Pay	35
2.7.1 Prerequisites	35
2.7.2 How it works	35
2.7.3 Implementation steps	36

2.7.4 How to configure Apple Pay	38
2.8 Mobile Wallets: Google Pay	41
2.8.1 The shopper's experience	43
2.9 Chrome Pay: payment request API	45
2.10 MOTO payments	49
2.11 Alternative payment methods	51
2.11.1 Dynamic narratives	52
Storefront changes	52
Payment XML changes	53
2.12 How to configure Instant Purchase	54
2.12.1. Prerequisites for displaying the Instant Purchase button	54
2.12.2 How to implement Instant Purchase	54
2.12.3 Instant Purchase with 3DS	55
3.0 MULTIPLE PARTIAL CAPTURE	56
3.1 Implementing multiple partial capture	56
3.2 How to execute partial capture from Magento	57
4.0 MERCHANT PROFILE OVERRIDE	59
5.0 SUBSCRIPTIONS AND RECURRING PAYMENTS	60
5.1 How to configure subscription and payment plans	60
5.2 The shopper's experience	63
5.3 Recurring orders	64
6.0 COUNTRY-CODE SPOOFING	65
7.0 HOW TO SYNCHRONIZE ORDER STATUS WITH WORLDPAY	66
7.1 Executing the cron job for Worldpay-specific orders	67

7.2 How to set up cron jobs in periodic time	67
8.0 HOW TO REPORT BUGS	68
9.0 DYNAMIC CURRENCY EXPONENTS	68
 9.1 How to setup dynamic exponents	68
 9.2 How to setup currency code exponents	69
10.0 CONFIGURABLE ALERT MESSAGES	71
 10.1 How to set up configurable alerts	71
 10.2 The shopper's experience	73
11.0 EXTENDED RESPONSE CODES	74
 11.1 How to customize Worldpay response messages	74
 11.2 The shopper's experience	75

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:

- **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

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 Banco, 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.

1.0 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, there is a sidebar with various menu items: Dashboard, Sales, Catalog, Customers, Marketing, Content, Reports, Stores, and System. Under the Stores section, there is a link to 'FIND PARTNERS & EXTENSIONS'. The main area is titled 'Configuration' and contains a tree view of settings. The 'Worldpay' node is highlighted with an orange border. The tree structure includes: GENERAL, CATALOG, SECURITY, CUSTOMERS, and SALES. Under SALES, the following nodes are listed: Sales, Sales Emails, PDF Print-outs, Tax, Checkout, Shipping Settings, Multishipping Settings, Shipping Methods, Google API, Payment Methods, and Worldpay. The 'Worldpay' node is also highlighted with an orange border. Under the Worldpay node, the following sub-nodes are listed: Fraud Protection, 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. A red 'Save Config' button is located in the top right corner of the configuration panel.

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.

General configuration settings	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.

2.0 Main configurations

2.1 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]	American Express Visa MasterCard Carte Bancaire Carte Bleue Dankort Diners Discover Japanese Credit Bank Maestro
Client Side Encryption Enabled [store view]	Yes
Public Key [store view]	1#10001#974e5d91f60afeeab06fa8d8f936717d19f842a344f052 94cf05e8f0ae7ece7113c970bf6f9d5090421c5122408ac8b2933 35fd72202534227bf71d7d6bbec984be8ce4f743f6d32bdc7254 0ca8f0f847153ad9cbc421e56321790c4ad60e080d76857b89489 e1b368bc3922b59cc14d0831b72581a9ee9759fbf61b0455fda07
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> <p>1. Direct integration mode 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> <p>2. Redirect integration mode 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.

2.1.1 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>

Merchant Channels (Production)							
Protocol	Active	Content	Address	Method	Response	Client Certificate	Send Idempotency Key
email	<input checked="" type="radio"/> yes <input type="radio"/> no	cgi	mgulati@sapient.com;rhuta.patel@worl...	POST	[OK]	<input type="radio"/> yes <input checked="" type="radio"/> no	<input type="radio"/> yes <input checked="" type="radio"/> no
http	<input checked="" type="radio"/> yes <input type="radio"/> no	xml	https://wpmage.uk/worldpay/notification/index/	POST	[OK]	<input type="radio"/> yes <input checked="" type="radio"/> no	<input type="radio"/> yes <input checked="" type="radio"/> no
shopper email	<input type="radio"/> yes <input checked="" type="radio"/> no	text	Configure AUTHORISED Configure REFUSED				

Merchant Channels (Test)							
Protocol	Active	Content	Address	Method	Client Certificate	Send Idempotency Key	
email	<input checked="" type="radio"/> yes <input type="radio"/> no	cgi	enatarajan1@sapient.com;nsatya...	POST	<input type="radio"/> yes <input checked="" type="radio"/> no	<input type="radio"/> yes <input checked="" type="radio"/> no	
http	<input checked="" type="radio"/> yes <input type="radio"/> no	xml	https://wpgqa.wpmage.uk/worldpay/notification/index/	POST	<input type="radio"/> yes <input checked="" type="radio"/> no	<input type="radio"/> yes <input checked="" type="radio"/> no	
shopper email	<input type="radio"/> yes <input checked="" type="radio"/> no	test uses the same messages and content settings as production					

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

2.2 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:

2.2.1 Activating 3DS

Credit Card 3DS Authentication

Activate 3DS Authentication [store view]	No	▼
---	----	---

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

Credit Card 3DS Authentication

Activate 3DS Authentication [store view]	Yes	▼
Enable 3DS1 Authentication [store view]	No	▼
Enable 3DS2 Authentication [store view]	No	▼

Step 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]	Yes	▼
Enable 3DS1 Authentication [store view]	Yes	▼
Enable 3DS2 Authentication [store view]	No	▼

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

Step 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"/> <small>For Live Use Cardinal Commerce URL, For Test Use https://secure-test.worldpay.com</small>
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 type="text" value="Yes"/> ▼
Authentication Method <small>[store view]</small>	<input type="text" 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 type="text" value="None"/> ▼
Challenge Window Size <small>[store view]</small>	<input type="text" 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 will be added as risk data. It is a mechanism to authenticate shoppers: <code>guestCheckout</code> : the shopper is not authenticated <code>localAccount</code> : you authenticate the shopper using your own systems <code>federatedAccount</code> : you authenticate the shopper using a Federated ID <code>fidoAuthenticator</code> : you authenticate the shopper using FIDO Authenticator <code>issuerCredentials</code> : you authenticate the shopper using issuer credentials <code>thirdPartyAuthentication</code> : 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	<p><code>noPreference</code>: You have no preference about whether a challenge is performed.</p> <p><code>noChallengeRequested</code>: You prefer that no challenge is performed.</p> <p><code>challengeRequested</code>: You prefer a challenge to be performed.</p> <p><code>challengeMandated</code>: There are local or regional mandates that mean that a challenge must be performed. This is an optional field.</p>
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 2.0 Main configurations

2.1 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	00000008-1582891513
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

2.2.2 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 Saved Card

My Account	Card Brand #	Card Number	Card Holder Name	Card Expiry Month	Card Expiry Year	Update	Delete
My Orders	ECMC	5454*****5454	Satya	3	2023	Update	Delete
Order by SKU	ECMC	5555*****4444	Nitin	2	2027	Update	Delete
My Downloadable Products	VISA	4111*****1111	Avishek	2	2022	Update	Delete
My Wish List	AMEX	3434*****3434	3D	6	2025	Update	Delete
Address Book							
Account Information							
Store Credit							

Note: Card details are not saved. The token only will be saved at the Magento level.

2.3 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

2.3.1 Latin America configurations

- To begin the configuration: Go to [Store/Settings/Configuration/Sales/Worldpay](#).

Latin America Payments

Enable CPF/CNPJ [store view]	Yes	▼
--	-----	---

You must enable CPF/CNPJ for only Brazil as billing country

Enable Instalment [store view]	Yes	▼
--	-----	---

If set to "Yes", This will enable shopper to select installment before making their payment for Latin America country only.

Instalment Configuration [store view]

Instalment Type	Country	Action
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 upto 12 instalments are applicable to Argentina and Brazil. Type2 upto 18 instalments (3, 6, 9, 10, 12, 15) are applicable to Mexico. Type3 upto 36 instalments (3, 6, 9, 10, 12, 18, 24, 36) are applicable to Colombia. Type4 upto 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. Admins can use the **Instalment** configuration to map countries with instalment types, and must apply the following configurations:

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.

2.3.2 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

Credit Card Type *



Card Holder Name *

Credit Card Number *

Expiration Date *

Month	▼	Year	▼
-------	---	------	---

Card Verification Number *

Save This Card (Important Disclaimer!)

CPF/CNPJ *

Instalment *

One of Payment	▼
----------------	---

Purpose of transaction

The Latin America-specific fields (**CPF/CPNJ, 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.

2.3.3 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.)
3. Both CPF and Instalments are enabled. (The **CPF**, **Instalment** and **Purpose of Transaction** fields are visible.)

2.4 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).

2.4.1 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).

Notes:

- 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”

2.5 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.

2.5.1 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"/> ▼

Step 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]

Yes

Saved card will work only if, at least one from Tokenization or Stored credentials is enabled.

Enable Tokenization
[store view]

Yes

Enable Stored Credentials
[store view]

Yes

ⓘ Configure Disclaimer

Step 2. 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.

Notes:

- 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]	<input type="button" value="Show / Hide Editor"/>
	
Show Disclaimer in Store Front [store view]	<input type="button" value="Yes"/>
Important Disclaimer Mandatory [store view]	<input type="button" value="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: Please go to the [Worldpay support centre](#) for more details about disclaimers.

2.5.2 The shopper's view 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, as shown below:

Credit Cards Section We Accept












Credit Card Type *





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

Please, Verify the disclaimer! before saving the card

Credit Cards Section We Accept












Credit Card Type *





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.



Check / Money order

Credit Cards We Accept









Credit Card Type *

Diners Club INTERNATIONAL 
 
 VISA 
 
 
 

Use Saved Card

5555555555554444



John

02 - February

2027

123



Save This Card (**Important Disclaimer!**)

My billing and shipping address are the same
EE DemoUAT
777 Brockton Avenue, Golden Street, Palm Desert, California 92261
United States
3044556555

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/>

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 will be unchecked and the order will proceed without the card details being saved.

Payment Method*All transactions are secure and encrypted.*

Check / Money order

Credit Cards We Accept

Credit Card Type *

Diners Club MasterCard VISA American Express Discover maestro JCB

Use Saved Card

5555555555554444

John

02 - February 2027

123

Save This Card (Important Disclaimer!)

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

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/>

2.6 Hosted payment page

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

Credit Cards

Enabled [store view]	<input type="text" value="Yes"/> ▼
Title [store view]	<input type="text" value="Credit Cards"/>
Integration Mode [store view]	<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 [store view]	<input type="text" value="No"/> ▼
Installation Id [store view]	<input type="text"/>
Hide address [store view]	<input type="text" value="No"/> ▼
Hosted Payment page Integration [store view]	<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

Diners Club INTERNATIONAL mastercard VISA MASTERCARD DISCOVER CB CARTE BLEUE

maestro JCB

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

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 opens up in an iframe within the Magento application and requests payment details. The shopper completes the details and makes the payment.

2.6.1 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**

!. 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

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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2. 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.

2.7 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.

2.7.1 Prerequisites

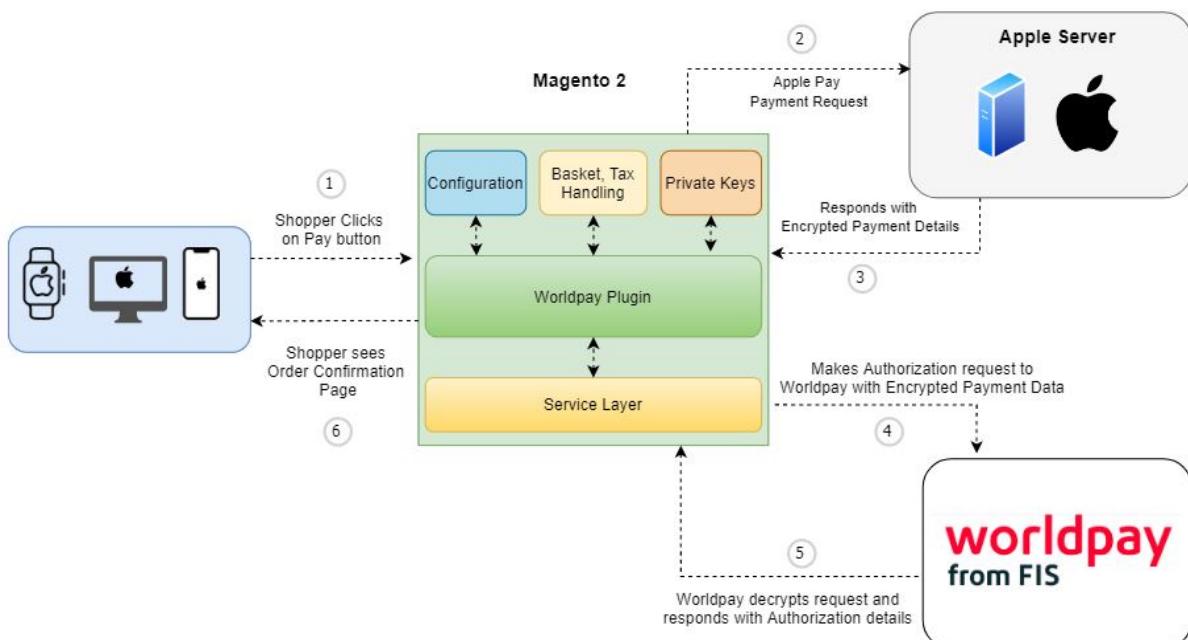
To enable Apple Pay for your customers, you'll need an [Apple Developer account](#) that is associated either with the [Apple Developer Program](#) or the [Apple Developer Enterprise Program](#).

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](#)

2.7.2 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.

2.7.3 Implementation steps

1. [Create your merchant ID](#) (eg, *merchant.com.worldpay.merchantAccount*) then log in to your Worldpay merchant account.

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 is highlighted with a red arrow), and Android Pay. Below the navigation bar, the title "Apple Pay - Key Management for SAPIENTNITROECOMMERCEV1" is displayed in red. A section titled "Current CSRs" contains 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

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.

2. [Enable Apple Pay](#) on the Apple developer website.
3. [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)

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.

4. [Register and validate your merchant domain](#) with Apple, making sure to use the Apple merchant ID you created in step 1.
5. [Create a merchant identity certificate](#)

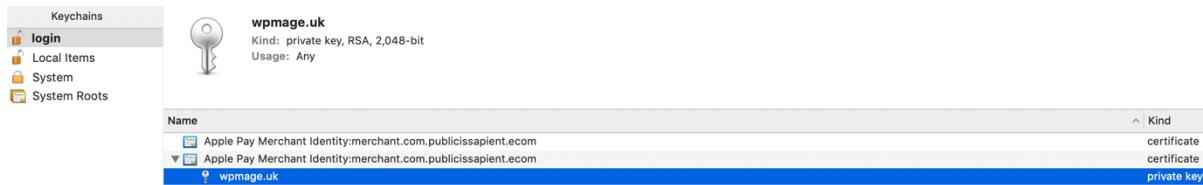
For each transaction you have to request a session from Apple using your merchant identity certificate.

Please note the following when creating your Apple merchant identity certificate:

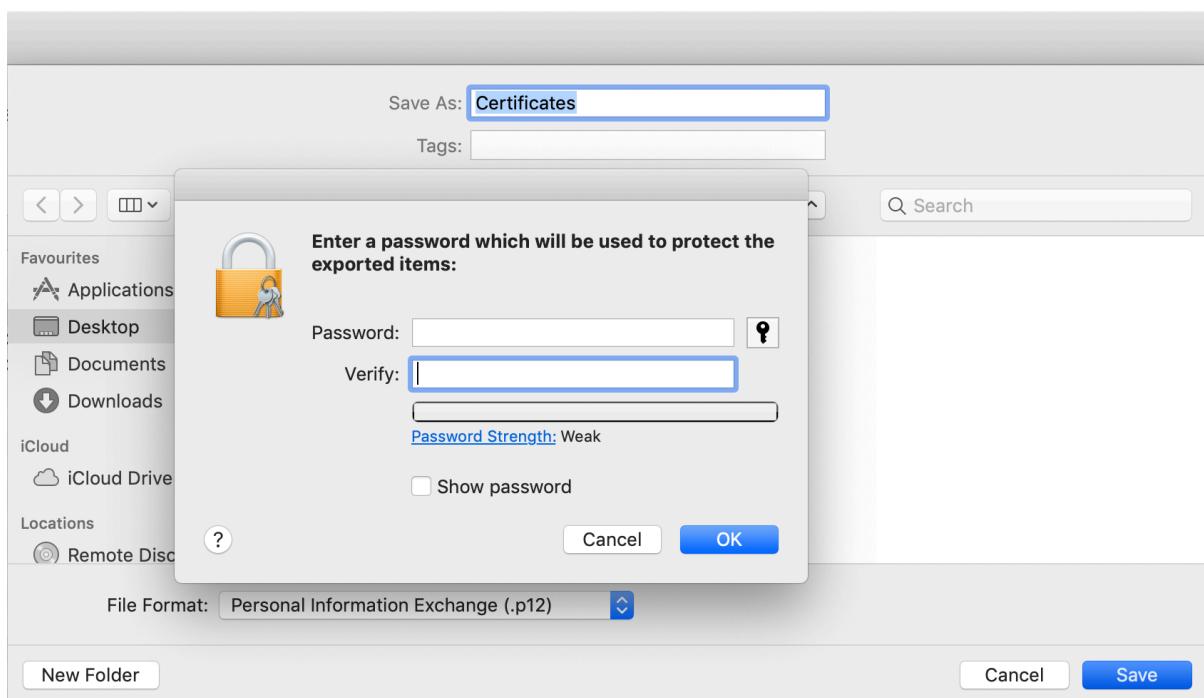
- When asked for your merchant ID, make sure you enter the Apple merchant ID you created in step 1
- Follow the instructions from Apple for creating a CSR yourself

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:

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



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



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

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

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

- When generating these files you may be asked for your password. Please use the password you used in the previous step. Upload both files to your server: eg, /var/www/html/apple-certs/
- 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
```

- The output of both commands should be the same. You can check this in section 2.7.4, 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

2.7.4 How to configure Apple Pay

Go to [Magento Admin/Stores/Configurations/Sales/Worldpay](#)

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

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 below:

Payment Method

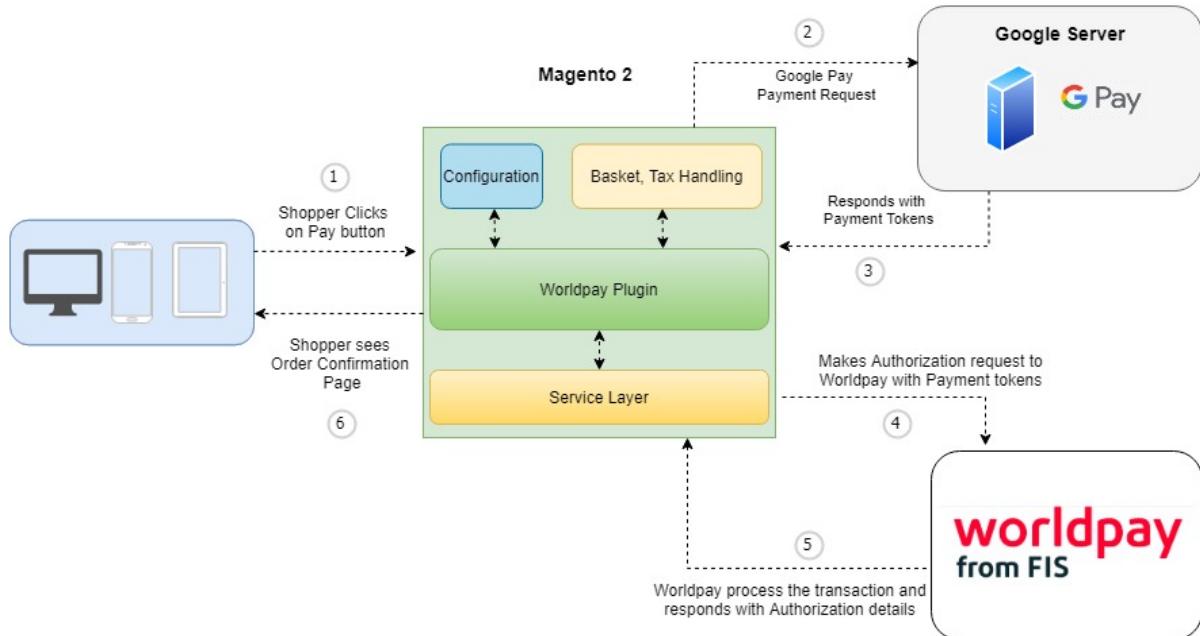
All transactions are secure and encrypted.



<input type="radio"/> Check / Money order	
<input type="radio"/> Credit Cards	We Accept
<input type="radio"/> Alternative Payment Methods	We Accept
<input checked="" type="radio"/> Wallets	We Accept
<input type="radio"/> <input type="radio"/>	
<input checked="" type="checkbox"/> My billing and shipping address are the same QA Test 27 RUE PASTEUR, 52 RUE DES FLEURS CABOURG, Ain 14390 France +33143124865	
PLACE ORDER	

2.8 Mobile Wallets: 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](#)

⌂ 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. CYRPTOGRAM_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="checkbox"/> Test Mode <input type="checkbox"/> Live Mode
Test URL [store view]	https://secure-test.worldpay.com/jsp/merchant/xml/pay
Live URL [store view]	https://secure.worldpay.com/jsp/merchant/xml/payment

2.8.1 The shopper's experience

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

Wallets



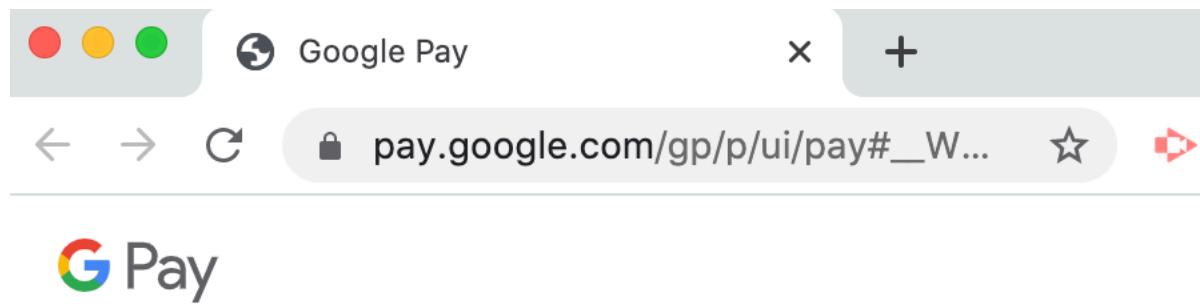
My billing and shipping address are the same

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

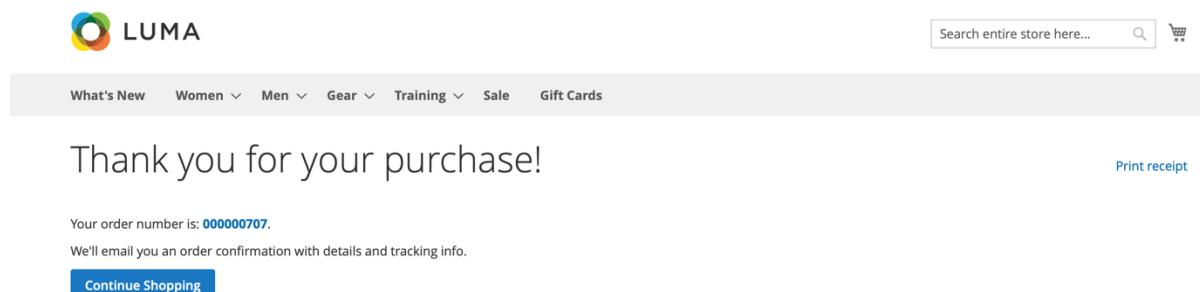
Place Order

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.



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



2.9 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](#) [Edit](#) [Delete](#)

[Update Shopping Cart](#)

Summary

Estimate Shipping and Tax ▾

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

[Proceed to Checkout](#)

[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		►

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

← Enter the CVC for Visa ••••1111

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



123

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.

2.10 MOTO payments

This feature enables call centre 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]	<div style="background-color: #0070C0; color: white; padding: 5px;"> American Express Visa MasterCard </div> <div style="background-color: #F0F0F0; color: black; padding: 5px;"> Carte Bancaire Carte Bleue Dankort Diners Discover </div> <div style="background-color: #0070C0; color: white; padding: 5px;"> Japanese Credit Bank </div> <div style="background-color: #F0F0F0; color: black; padding: 5px;"> Maestro </div>
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	<input type="button" value="▼"/>
-----------	----------------------------------

Card Holder name *

Credit Card Number *

Expiration Date *

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

CVV *

Save card

3. After selecting **Moto**, the credit card payment processing form will open and the staff member can place the order.

2.11 Alternative payment methods

This section shows you how to configure alternative payment methods.

Alternative Payment Method

Enabled [store view]	Yes
Payment Methods [store view]	Union Pay IDEAL Qiwi Yandex.Money PayPal SoFort EU GiroPay Boleto Bancario AliPay SEPA (One off transactions)
Title [store view]	Alternative Payment Methods

Note: The 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.

2.11.1 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.

Storefront changes

There is a new text area where the shopper can add a narrative (max 255 characters) under the label

Purpose of transaction:

Payment Method

All transactions are secure and encrypted.



<input type="radio"/> Check / Money order	
<input type="radio"/> Credit Cards We Accept	      
<input checked="" type="radio"/> Alternative Payment Methods We Accept	  
<input checked="" type="radio"/>  <input type="radio"/>  <input type="radio"/> 	
<p>Purpose of transaction</p> <div style="border: 1px solid #ccc; height: 100px; width: 100%;"></div> <p>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.</p> <p><input checked="" type="checkbox"/> My billing and shipping address are the same Veronica Costello 6146 Honey Bluff Parkway Calder, Michigan 49628-7978 United States (555) 229-3326</p> <p style="text-align: right;">PLACE ORDER</p>	
<input type="radio"/> Wallets We Accept	 

Payment XML changes

Worldpay supports 13 APMs:

PayPal, IDEAL, Klarna, Mistercash/Bancontact, Union Pay, P24, Yandex.Money, AliPay, SoFort EU, GiroPay, Boleto Bancairo, 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.

2.12 How to configure Instant Purchase

The Instant Purchase feature is a one-click checkout button that appears on product-detail pages. When the shopper clicks the button, Magento uses the shopper's default shipping and billing addresses and last stored payment method to place the order. Once the order is placed, an order confirmation message appears in the notification area.

2.12.1. Prerequisites for displaying the Instant Purchase button

Note: Instant Purchase is not enabled by default. You need to enable it at [Store/Configurations/Sales/Sales/Instant Purchase](#)

This enables Instant Purchase globally. To enable Instant Purchase for Worldpay payments only, you need to enable it at [Stores/Settings/Configuration/Sales/Worldpay/Credit Cards/Enable Instant Purchase](#)

For Instant Purchase to work, the shopper must:

- Be logged in
- Have a default shipping and billing address
- Have a valid credit card stored with Worldpay

2.12.2 How to implement Instant Purchase

If the payment method meets all the requirements listed, you can enable Instant Purchase at [Stores/Settings/Configuration/Sales/sales/Instant Purchase](#).

This setting enables Instant Purchase globally. To enable Instant Purchase for Worldpay payments only, you need to enable it at: [Stores/Settings/Configuration/Sales/Worldpay/Credit Cards/Enable Instant Purchase](#).

For Instant Purchase to work as a new payment method (`worldpay_cc_vault`):

- The config.xml contains a new `worldpay_cc_vault` payment method along with its title, `payment_action`, instant purchase availability, token formatter and other information
- When a shopper places an order with the **Save This Card** option, the Worldpay plugin saves their card details in the Magento vault
- After their card details are saved in the vault, the shopper's session data is loaded along with the saved card details to enable Instant Purchase
- On product-detail pages, the **Instant Purchase** button appears along with the default shipping, billing address and cheapest shipping methods
- When the shopper clicks the **Instant Purchase** button, the order is placed with the Magento 2.2 Instant Purchase module. This module uses the `worldpay_cc_vault` payment method as the gateway

2.12.3 Instant Purchase with 3DS

Worldpay supports Instant Purchase for credit cards compatible with 3DS. You can switch off 3DS for Instant Purchase transactions if preferred, and if local mandates and regulations allow you to do so.

3.0 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.

3.1 Implementing multiple partial capture

You can enable or disable multiple partial capture in [Stores/Configuration/Sales/Worldpay](#).

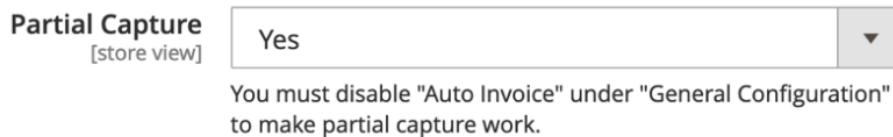
1. Go to [Stores/Configuration/Sales/Worldpay/General Configuration](#) and set **Auto Invoice** to **No**. (If it is set to **Yes**, a full capture request is sent to Worldpay automatically from the Magento side.)

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.

Multiple Partial Capture



3.2 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:

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									

2. 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:

New Invoice

← Back Reset

Items to Invoice							
Product	Price	Qty	Qty to Invoice	Subtotal	Tax Amount	Discount Amount	Row Total
Olivia 1/4 Zip Light Jacket SKU: WJ12-S-Blue Size: S Color: Blue	\$77.00	Ordered 4	<input type="text" value="4"/>	\$308.00	\$0.00	\$61.60	\$246.40

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

New Invoice

← Back

Product	Price	Qty	Qty to Invoice	Subtotal	Tax Amount	Discount Amount	Row Total
Olivia 1/4 Zip Light Jacket SKU: WJ12-S-Blue Size: S Color: Blue	\$77.00	Ordered 4	<input type="text" value="2"/>	\$308.00	\$0.00	\$61.60	\$246.40
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

4. 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 initiate the invoice/capture.

Items to Invoice							
Product	Price	Qty	Qty to Invoice	Subtotal	Tax Amount	Discount Amount	Row Total
Olivia 1/4 Zip Light Jacket SKU: WJ12-S-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

Order Total		Invoice Totals	
Invoice History	Invoice Comments	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.

4.0 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.

5.0 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.

5.1 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
[website]

Yes



Before enabling, make sure you connect with Worldpay contact

This enables the shopper to subscribe for the recurring delivery of a product based on the payment plans.

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

The screenshot shows the Magento 2 Admin Panel interface. On the left is a vertical sidebar with icons for Dashboard, Sales, Catalog, Customers, Marketing, and Content. The main area displays a product titled "Kenobi Trail Jacket-XS-Black". Below the product title is a "Gift Options" section. Underneath that is the "Subscriptions" section, which is currently expanded. Inside the "Subscriptions" section, there are two toggle switches: one for "Enabled" (set to "Yes") and another for "Allow Selectable Start Date" (also set to "Yes"). Below the "Subscriptions" section is a "Payment Plans" section containing 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 *

 Weekly

Recurring Amount *

Website

 All Websites [EUR]

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 [website]  Yes

Allow Selectable Start Date [website]  Yes

Payment Plans

Code	Description	Recurring Cycle	Recurring Amount	Website	Active
5_Monthly Plan	Recurring Plan	Monthly	40.00	All Websites [EUR]	<input checked="" type="checkbox"/>

Add Payment Plan

5.2 The shopper's experience



Fitness Magazine

★★★★★ 2 Reviews Add Your Review

€100.00

IN STOCK
SKU#: 24-MB01

Buy one time or select a Payment Plan

- Subscribe this product and save
- €25.00 paid quarterly
- €20.00 paid semiannually

Qty

1

Add to Cart

ADD TO WISH LIST ADD TO COMPARE



Fitness Magazine

★★★★★ 2 Reviews Add Your Review

€25.00

IN STOCK
SKU#: 24-MB01

Buy one time or select a Payment Plan

- Subscribe this product and save
- €25.00 paid quarterly
- €20.00 paid semiannually

Subscription Start Date

Add to Cart

ADD TO WISH LIST ADD TO COMPARE

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 5.1 How to configure subscription and payment plans.

The product price is updated based on the selected plan (as you can see in Pic -2), and the shopper can set the subscription start date if this is enabled. (5.1 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 Subscriptions

Original Order #	Original Order Date	Product	Amount	Interval	Start Date	Status	Actions
000000234	5/25/20	Push It Messenger Bag	£37.48	Monthly	5/29/20	Active	Edit Cancel
000000233	5/25/20	Push It Messenger Bag	£37.48	Monthly	5/29/20	Active	Edit Cancel

5.3 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.
2. This job checks all the subscriptions whose start date or next order date are queued over the next five days.
3. The job creates recurring orders for all the subscriptions identified in Step 2.
4. Once Magento creates a recurring order, it sends an authorization request to Worldpay and, if successful, follow-up capture requests are triggered.
5. After successful capturing/invoicing, recurring orders are fulfilled.

6.0 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 recognise 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
-------------------------------	-------

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).

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:



Payment Method

Check / Money order

Credit Cards

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

7.0 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 “X Number of hours”. All orders placed in last X 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.

7.1 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 will 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](#).

7.2 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.

8.0 How to report bugs

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

9.0 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.

9.1 How to setup dynamic exponents

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

Miscellaneous

Country Codes <small>[store view]</small>	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 <small>[store view]</small>	2	<input checked="" type="checkbox"/> Use system value																	
Override Global Currency Exponent <small>[store view]</small>	Yes	Note: Enabling this option allows you to override the global currency exponent for a particular currency code using the below grid.																	
Currency Code Exponents <small>[store view]</small>	<table border="1"><thead><tr><th>Currency Code</th><th>Currency</th><th>Exponent</th><th>Action</th></tr></thead><tbody><tr><td>BEF</td><td>Belgian Franc</td><td>0</td><td></td></tr><tr><td>XOF</td><td>CFA Franc BCEAO</td><td>0</td><td></td></tr><tr><td>XAF</td><td>CFA Franc BEAC</td><td>0</td><td></td></tr></tbody></table>	Currency Code	Currency	Exponent	Action	BEF	Belgian Franc	0		XOF	CFA Franc BCEAO	0		XAF	CFA Franc BEAC	0			
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 Override Global Currency Exponent is enabled. Currency which is not added to this list will take global exponent value 2.

9.2 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: [See the online guide to currency exponents](#) for more details.

10.0 Configurable alert messages

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

10.1 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



Customize Admin Worldpay Configuration Messages



Customize Checkout Messages



- **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



Configurable Alert Messages [store view]			
	Message Code	Actual Message	Custom Message
	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.

10.2 The shopper's experience

Go to [StorefrontLogin/Add to Cart/Proceed to checkout:](#)

Actual message	Custom message
<p><input checked="" type="radio"/> Credit Cards</p> <p>Credit Card Type *</p>    <input type="radio"/> Use Saved Card	<p><input checked="" type="radio"/> Credit Cards</p> <p>Credit Card Type *</p>    <input type="radio"/> Use Saved Card

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

11.0 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.

11.1 How to customize Worldpay response messages

Go to [Stores/Configuration/Sales/Worldpay Exception Codes](#):

Extended Response 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.
--------	---

11.2 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 International 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 International MasterCard VISA American Express DISCOVER maestro JCB Use Saved Card

Card Holder Name *

Credit Card Number *

Expiration Date *

Card Verification Number *



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.