



Payments Plugin for Magento 2

User guide

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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.
Co-branded	If co-branded is enabled in WPG, co-badged functionality will be displayed in both HPP checked as well as direct payment.
MOTO	Your customer service team can make mail orders and telephone orders using the Create Order interface in Magento.
Supported APMs	PayPal, IDEAL, Klarna, Mistercash/Bancontact, Union Pay, P24, AliPay, ACH, SoFort EU and SEPA (one-off transactions).
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

Configuration

Scope: Default Config ? Save Config

GENERAL	General Configuration
CATALOG	Credit Cards
SECURITY	Credit Card 3DS Authentication
CUSTOMERS	Tokenization / Stored Credentials
SALES	Hosted Payment Page
	MOTO
	Instant Purchase with Worldpay
	Google Chrome Payment service API
	Mobile Wallets
	Alternative Payment Method
	KLARNA
	Level 2/3 Data for US and Canada payments
	Prime Routing
	Latin America Payments
Payment Methods	Exemption Engine

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.

Credit Cards

Enabled [store view]	<input type="text" value="Yes"/>
Enable Intelligent Account Verification [store view]	<input type="text" value="No"/>
Title [store view]	<input type="text" value="Credit Cards"/>
Integration Mode [store view]	<input type="text" value="Direct"/>
Set Hosted payment page by selecting Redirect	
Payment Methods [store view]	<input checked="" type="checkbox" value="American Express"/> <input checked="" type="checkbox" value="Visa"/> <input type="checkbox" value="MasterCard"/> <input type="checkbox" value="Carte Bancaire"/> <input type="checkbox" value="Carte Bleue"/> <input type="checkbox" value="Dankort"/> <input type="checkbox" value="Diners"/> <input type="checkbox" value="Discover"/> <input type="checkbox" value="Japanese Credit Bank"/> <input type="checkbox" value="Maestro"/>
Client Side Encryption Enabled [store view]	<input type="text" value="Yes"/>
Public Key [store view]	<input type="text" value="1#10001#9dwdwdwewxxxxedwe2923231312174e5d91f60afeeab06fa8d8f936717d19f842adfdff344f05294cf05e8f0ae7ece7113c970bf69d5090421c5122408ac8b293335fdd72202534227bf71d7d6bbec984be8cersdsdsgdssadz4f743f6d32bdc72540ca8f0f847153ad9dgfgrcbc421e56321790c4ad60e080d76857b89489e1b368bc3922b59cc14d0831b72581a9ee9759fbf61b0455fd a074e3d25dbdc3c3db5714fccf90f3ebdf74a618359655370b3a51b82328caff"/>
For this detail, You must connect with your Worldpay contact.	
Require CVC [store view]	<input type="text" value="Yes"/>

Credit card configuration	Description
Enabled	When set to Yes , credit card payments are available to shoppers at checkout.
Enable Intelligent Account Verification	When set to Yes , Intelligent Account Verification (IAV) feature will validate a credit card using zero/nominal auth.
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' tab selected in the navigation bar. Below it, two sections are displayed: 'Merchant Channels (Production)' and 'Merchant Channels (Test)'. Both sections contain tables for configuring different communication protocols (email, http, shopper email) with their respective addresses, content types (cgi, xml, text), and various configuration options like Active status, Method (POST or GET), Response (OK or NOK), Client Certificate, and Send Idempotency Key.

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@worldpay.com					
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;nsatyaj					
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

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	
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](#)[Compare Products](#)

You have no items to compare.

Add New Card

Card Information

Credit Card Type *

Card Number

Card Holder Name

Expiry Month/Year

CVV *

(Important Disclaimer!)

Default Billing Address

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

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 [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="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 [store view]	<input type="text" value="https://secure-test.worldpay.com"/>	<ul style="list-style-type: none"> For this detail, You must connect with your Worldpay contact. For Live Use Cardinal Commerce URL, For Test Use https://secure-test.worldpay.com
JWT Api key [store view]	<input type="text" value="fa2daee2-1fbb-45ff-4444-52805d5cd9e0"/>	For this detail, You must connect with your Worldpay contact.
JWT Issuer [store view]	<input type="text" value="5bd9e0e4444dce153428c940"/>	For this detail, You must connect with your Worldpay contact.
Organisational Unit Id [store view]	<input type="text" value="5bd9b55e4444761ac0af1c80"/>	For this detail, You must connect with your Worldpay contact.
Test DDC URL [store view]	<input type="text" value="https://secure-test.worldpay.com/shopper/3ds/ddc.html"/>	For this detail, You must connect with your Worldpay contact.
Production DDC URL [store view]	<input type="text" value="https://centinelapi.cardinalcommerce.com/V1/Cruise/Collect"/>	For this detail, You must connect with your Worldpay contact.
Test Challenge URL [store view]	<input type="text" value="https://secure-test.worldpay.com/shopper/3ds/challenge.html"/>	For this detail, You must connect with your Worldpay contact.
Production Challenge URL [store view]	<input type="text" value="https://centinelapi.cardinalcommerce.com/V2/Cruise/StepUp"/>	For this detail, You must connect with your Worldpay contact.
Challenge Preference [store view]	<input type="text" value="Challenge Mandated"/> ▼	
Challenge Window Type [store view]	<input type="text" value="Full Page"/> ▼	

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	<p>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</p>
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
Authentication Method	<p>This is added as risk data. It is a mechanism to authenticate shoppers:</p> <ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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 <i>Full Page</i> redirects them to either Worldpay or Cardinal. The <i>Iframe</i> 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 **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

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							
	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

Search by keyword Go to Archive Create New Order

Actions ▼ 553 records found 20 ▼ per page 1 of 28 < >

<input type="checkbox"/>	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"/>	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 ← Back Sync Status Void Sale Cancel Send Email Hold Invoice Ship Reorder Edit

Payment Information

Credit Cards

The order was placed using USD.
 Worldpay Order Id: 000000628-1602602442
 Payment Status: AUTHORISED
 Payment Model: Direct
 Client side encryption: YES
 Payment Method: ECMC-SSL
 Card Number: 5454*****5454
 AVS Result: NOT CHECKED BY ACQUIRER
 CVC Result: NOT SENT TO ACQUIRER
 Basic Risk Score: 0
 Advanced Risk Provider: Advanced Risk Score
 Advanced Risk Threshold: Advanced Risk Final Score
 Advanced Risk Final Score: 0
 Advanced Risk Id: 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: PAYROLL
 Issuer Country: GB
 Card Product Type: COMMERCIAL
 Virtual Account Number: FALSE
 Account Range Id: 11

Shipping & Handling Information

Flat Rate - Fixed \$5.00

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] 

Payment Methods [store view]

PayPal
 SoFort EU
 GiroPay
 Boleto Bancario
 AliPay
 SEPA (One off transactions)
 Klarna (Redirect)
 P24
 Mistercash/Bancontact
ACH Pay

ACH Account Types [store view]

Checking
 Savings
 Corporate
 Corp Savings

Title [store view]

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.



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

Search by keyword Actions 550 records found 20 per page 1 of 28

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.

#000000625 Actions Back Sync Status Void Sale Cancel Send Email Hold Invoice Ship Reorder Edit

ORDER VIEW		Order & Account Information	
Information	Order # 000000625 (The order confirmation email is not sent)		
Invoices	Order Date	Oct 13, 2020, 9:36:46 AM	Customer Name
Credit Memos	Order Status	Pending	Email
Shipments	Purchased From	Main Website Main Website Store Default Store View	Customer Group
	Placed from IP	49.37.81.64	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.

#000000625 Actions Back Sync Status Void Sale Cancel Send Email Hold Invoice Ship Reorder Edit

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

ORDER VIEW		Order & Account Information	
Information	Order # 000000625 (The order confirmation email is not sent)		
Invoices	Order Date	Oct 13, 2020, 9:36:46 AM	Customer Name
Credit Memos	Order Status	Pending	Email
Shipments	Purchased From	Main Website Main Website Store Default Store View	Customer Group
	Placed from IP	49.37.81.64	General

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

Search 15 notifications User: nitin
← Back Sync Status Send Email Reorder

ORDER VIEW

- [Information](#)
- [Invoices](#)
- [Credit Memos](#)
- [Shipments](#)
- [Comments History](#)
- [Transactions](#)

Order & Account Information

Order # 000000625 (The order confirmation email is not sent)		Edit Customer
Order Date	Oct 13, 2020, 9:36:46 AM	Customer Name
Order Status	Closed	Email
Purchased From	Main Website Store Main Website Store Default Store View	Customer Group
Placed from IP	49.37.81.64	General

Address Information

Billing Address Edit	Shipping Address Edit
Dienststelle Jena Dismach Tech Postfach 10 01 65 Berlin, Federated States Of Micronesia, 14390 United States T: 03020259323	Dienststelle Jena Dismach Tech Postfach 10 01 65 Berlin, Federated States Of Micronesia, 14390 United States T: 03020259323

Payment & Shipping Method

Payment Information	Shipping & Handling Information
Alternative Payment methods	Flat Rate - Fixed \$5.00
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	0
Basic Risk Score	RiskManagement
Advanced Risk Provider	0.0000
Advanced Risk Score	
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

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

#000000504

Search 15 notifications User: 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

- [Information](#)
- [Invoices](#)

Order & Account Information

Order # 000000504 (The order confirmation email is not sent)		Edit Customer
Order Date	Aug 7, 2020, 1:53:43 AM	Customer Name
Order Status	Complete	Email
		Customer Group

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

<input checked="" type="radio"/> Alternative Payment Methods	We Accept	    
<input type="radio"/>  <input type="radio"/>  <input type="radio"/>  <input checked="" type="radio"/>  <input type="radio"/> 		
Bank Account Types * <input type="button" value="Select Account Type"/>		
Account Number * <input type="text"/>		
Routing Number * <input type="text"/>		
Check Number <input type="text"/>		
Company Name <input type="text"/>		
Email Address <input type="text"/>		
Purpose of transaction <input type="text"/>		
<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>		

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
Enable Advance Prime Routing to make use of Routing Preference and Debit Networks.	
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.
- Go to Store/Settings/Configuration/Sales/Worldpay Exception Codes.
 - 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.



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

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

- 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

nitin ▾

[← Back](#) [Sync Status](#) [Void Sale](#) [Cancel](#) [Send Email](#) [Hold](#) [Invoice](#) [Ship](#) [Reorder](#) [Edit](#)

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

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

nitin ▾

[← Back](#) [Sync Status](#) [Send Email](#) [Reorder](#)

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

Address Information	
Billing Address Edit	Shipping Address Edit

Payment & Shipping Method	
Payment Information	Shipping & Handling Information

Payment Information

Credit Cards
The order was placed using USD.
Worldpay Order Id:
Payment Status: VOIDED
Payment Model: Direct
Client side encryption: YES

Shipping & Handling Information

Flat Rate - Fixed \$5.00

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

#000000713

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

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>AUTHORISED</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

1. 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	[store view]	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.

2. 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

Credit Cards We Accept

Diners Club INTERNATIONAL mastercard VISA AMERICAN EXPRESS DISCOVER maestro JCB

Credit Card Type *

Diners Club INTERNATIONAL mastercard VISA AMERICAN EXPRESS DISCOVER maestro JCB

Use Saved Card

Credit Card Number 

Card Holder Name

Month  Year 

CVV 

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

CPF/CNPJ *

Instalment *

Instalment 

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 behavior. 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.

The screenshot shows a configuration interface for Worldpay exception codes. It displays two entries in a table-like format:

AFR01	Cancel Action Failed	Delete
AFR02	Order cancelled successfully. Please run Sync Status after sometime.	Delete

Below the table is a large 'Add' button.

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.

Orders											
	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.

← Back Sync Status Cancel Void Sale Send Email Hold Invoice Ship Reorder Edit										
✓ Order cancelled successfully!!! Please run Sync Status after sometime.										
ORDER VIEW			Order & Account Information							
Information			Order # 000001930 (The order confirmation email is not sent)				Account Information Edit Customer			
Invoices			Order Date		Dec 15, 2020, 9:00:05 AM		Customer Name		fraudsight user	
Credit Memos			Order Status		Pending		Email		fraudsight1@yopmail.com	
Shipments			Purchased From		Main Website Main Website Store Default Store View		Customer Group		General	
			Placed from IP		157.45.174.40					

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		Order & Account Information	
Information Invoices Credit Memos Shipments Comments History Transactions		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	
		Account Information Edit Customer Customer Name Uma s Email testuser01@yopmail.com Customer Group General	
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.

← Back Sync Status Cancel Reorder

ORDER VIEW		Order & Account Information	
Information Invoices Credit Memos Shipments Comments History Transactions		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	
		Account Information Edit Customer Customer Name Uma s Email testuser01@yopmail.com Customer Group General	
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. Magento delegates the responsibility of securely storing credit card details to Worldpay by utilizing tokens. These tokens act as references to the actual credit card information stored on Worldpay's servers. Magento only stores and uses these tokens for future transactions, providing an added layer of security by reducing the exposure of sensitive credit card data within its system.

1. Token Generation:

- When a shopper makes a payment using a credit card and select “Save this card” on Magento Checkout, instead of Magento storing the credit card details, Worldpay generates a unique token for that credit card.
- This token generation process typically occurs on Worldpay's servers during the payment transaction.

2. Token Initialization and Storage in Magento Database:

- After Worldpay generates the token, it sends it back to Magento.
- Magento then stores this token in its database, associating it with the customer's account or payment method.
- This token acts as a reference to the credit card details stored securely on Worldpay's servers.

3. Token Usage for Future Authorizations:

- When the shopper returns to the website and initiates a new transaction, Magento retrieves the token associated with their saved payment method and show it to the user on checkout page under “Use Saved Card” option.
- When Shopper Select any card from the list and click Place order then Magento sends this token to Worldpay during the checkout process instead of sending the actual credit card details.
- Worldpay then references its database to retrieve the corresponding credit card details linked to that token.
- The payment authorization process proceeds using the retrieved credit card details, and if successful, the transaction is completed.

4. Token Expiration :

- In production, tokens are created with an initial life of 4 years. In Sandbox, tokens are created with an initial life of 7 days. More details can be found [here](#)

How to configure tokenization and stored credentials

You can enable tokenization at Stores -> Configuration -> Sales -> Worldpay ->Tokenization:

Tokenization / Stored Credentials

<input style="margin-bottom: 5px;" type="button" value="Save Card"/> <small>[store view]</small>	<input style="width: 150px; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="button" value="Yes"/> <small>Saved card will work only if, at least one from Tokenization or Stored credentials is enabled.</small>
<input style="margin-bottom: 5px;" type="button" value="Enable Tokenization"/> <small>[store view]</small>	<input style="width: 150px; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="button" value="Yes"/> <small>If set to Yes, it will create token based on shopper ID.</small>
<input style="margin-bottom: 5px;" type="button" value="Enable Merchant Tokens"/> <small>[store view]</small>	<input style="width: 150px; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="button" value="No"/> <small>If set to Yes, it will create token based on Merchant ID.</small>
<input style="margin-bottom: 5px;" type="button" value="Enable Stored Credentials"/> <small>[store view]</small>	<input style="width: 150px; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="button" value="No"/> <small>If set to Yes, it will add required attribute for future recurring payments.</small>

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

<input style="margin-bottom: 5px;" type="button" value="Save Card"/> <small>[store view]</small>	<input style="width: 150px; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="button" value="Yes"/> <small>Saved card will work only if, at least one from Tokenization or Stored credentials is enabled.</small>
<input style="margin-bottom: 5px;" type="button" value="Enable Tokenization"/> <small>[store view]</small>	<input style="width: 150px; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="button" value="Yes"/> <small>If set to Yes, it will create token based on shopper ID.</small>
<input style="margin-bottom: 5px;" type="button" value="Enable Merchant Tokens"/> <small>[store view]</small>	<input style="width: 150px; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="button" value="No"/> <small>If set to Yes, it will create token based on Merchant ID.</small>
<input style="margin-bottom: 5px;" type="button" value="Enable Stored Credentials"/> <small>[store view]</small>	<input style="width: 150px; height: 25px; border: 1px solid #0070C0; padding: 2px; margin-bottom: 5px;" type="button" value="Yes"/> <small>If set to Yes, it will add required attribute for future recurring payments.</small>

Configure Disclaimer

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 Merchant Tokens	If set to Yes, it will create token based on Merchant ID.

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 are enabled and a disclaimer are configured, the shopper enters a flow in which they can save the card after verifying the disclaimer.

This process typically involves the Magento merchant configuring a disclaimer message to inform users that their card details will be tokenized if they choose to save their card for future use.

The disclaimer provides transparency to the user about how their payment information will be securely stored and used for future transactions.

It outlines the tokenization process, assuring the user of the security measures in place to safeguard their sensitive data.

By presenting this disclaimer, Magento merchants ensure that users can make informed decisions about saving their payment methods, fostering trust and confidence in the e-commerce platform.

Reference Screenshots:

The screenshot shows a payment form for a Magento 2 plugin. At the top, there's a section titled "Credit Cards Section" with the text "We Accept" followed by logos for various payment methods: Diners Club International, American Express, VISA, Discover, CB (Carte Bleue), Maestro, and JCB. Below this, there's a heading "Credit Card Type *". A row of radio buttons allows the user to select a card type, with icons for Diners Club International, American Express, MasterCard, VISA, American Express, Discover, CB, Maestro, and JCB. Below these are input fields for "Credit Card Number" (with a lock icon) and "Card Holder Name". There are dropdown menus for "Month" and "Year". At the bottom, there's a field for "CVV" with a small icon and a checkbox labeled "Save This Card (Important Disclaimer!)".

Credit Cards Section We Accept












Credit Card Type *

4111111111111111 

satya

02 - February 2022

123 

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

Please, Verify the disclaimer! before saving the card

If a shopper attempts to place an order without verifying the disclaimer, they will be prompted to review and accept it before proceeding. This ensures that their card details can be saved securely. Additionally, if the disclaimer is not accepted, a token should not be created for future use, thereby preserving the user's choice and privacy.

Payment Method

All transactions are secure and encrypted.

Check / Money order

Credit Cards

We Accept

**Credit Card Type ***

Diners Club
INTERNATIONAL

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

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 are presented with the option to either agree or disagree with the disclaimer. In order to both place the order and save the card, the shopper must agree to the disclaimer.

If the shopper chooses to disagree with the disclaimer, the "Save This Card" option will remain unchecked, and the order will proceed without any saved card details.

The Shopper's Experience when they already have card tokens stored within their account.

<input checked="" type="radio"/> Credit Cards	We Accept	      											
Credit Card Type *													
<input type="radio"/>	 Diners Club INTERNATIONAL	<input type="radio"/>	 mastercard	<input type="radio"/>	 VISA	<input type="radio"/>	 AMERICAN EXPRESS	<input type="radio"/>	 DISCOVER	<input type="radio"/>	 CB	<input type="radio"/>	 CARTE BLEUE
<input type="radio"/>	 maestro	<input type="radio"/>	 JCB	<input type="radio"/>	Use Saved Card								
<i>*Saved Card feature will be available only if enabled by Merchant.</i>													
<input type="checkbox"/> My billing and shipping address are the same													
qa Nitin 27 RUE PASTEUR CABOURG, 14390 France 1122334455													
<input type="button" value="Edit"/>													
<input type="button" value="PLACE ORDER"/>													

<input checked="" type="radio"/> Credit Cards	We Accept							
 Credit Card Type * <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input checked="" type="radio"/> Use Saved Card								
Saved cards								
<input type="radio"/>	4111*****1111, 12/2029							
Card Verification Number *								
<input type="text"/>								
<i>*Saved Card feature will be available only if enabled by Merchant.</i>								

When the shopper clicks on 'Use Saved Card,' they will be presented with all previously tokenized cards. The shopper can then select any one of the cards for payment.

Shoppers can view all their saved cards on the 'My Account -> Saved Cards page.'

My Saved Card

Card Brand	Card Number	Card Holder Name	Card Expiry Month	Card Expiry Year	Update	Delete
VISA	4111*****1111	Twinkle	12	2029	Update	Delete
VISA	4434*****0006	Twinkle	12	2029	Update	Delete

[Add New Card](#)

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>	Yes	▼
Enable Intelligent Account Verification <small>[store view]</small>	No	▼
Title <small>[store view]</small>	Credit Cards	
Integration Mode <small>[store view]</small>	Redirect	▼
<small>Set Hosted payment page by selecting Redirect</small>		

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>	No	▼
Installation Id <small>[store view]</small>		
Hide address <small>[store view]</small>	No	▼
Hosted Payment page Integration <small>[store view]</small>	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.

worldpay

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 * ✓  

Expiry date * ✓ /

Security code  Last 3 digits on the back of card

Instalments

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

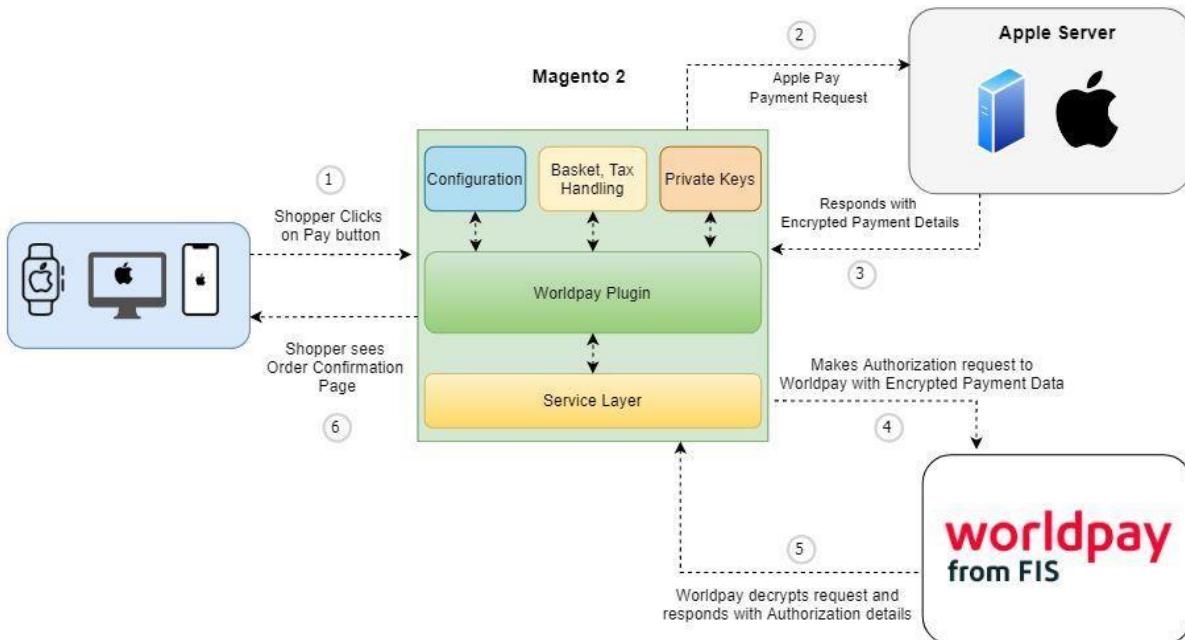
To enable Apple Pay for your customers, you'll need an Apple Developer account that is associated either with the Apple Developer Program or the Apple Developer Enterprise Program.

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:

Configuration Details Merchant Environment Merchant Channel Installations 3DS Flex Client Side Encryption **Apple Pay** Android Pay

Apple Pay - Key Management for SAPIENTNITROECOMMERCEV1

Current CSRs

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 – For this, you can Contact Worldpay Relationship Manager or Support Team to register the domain for Apple pay.
Before you register your domains with Apple you must add [this](#) file to each domain. Put the file on your domain at this path: `./.well-known/apple-developer-merchantid-domain-association`.
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 Apply merchant identity certificate:

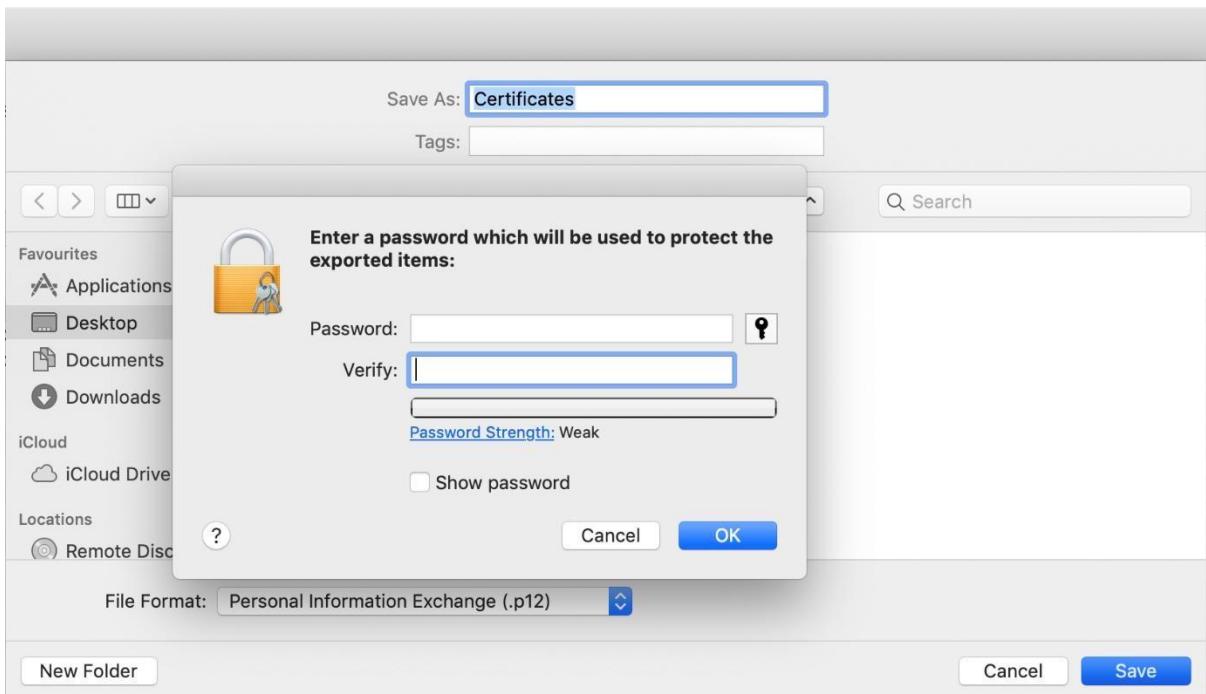
- When asked for your merchant ID, make sure you enter the Apple merchant ID you created in step 1
- Follow the instructions from Apple for creating a CS R yourself

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.

10. If the output of both commands is not the same, please double-check that you have followed all the previous steps accurately. If both outputs are the same, then you have enabled Apple Pay successfully.

How to configure Apple Pay

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]	<input type="text" value="Yes"/>
Certification Key [store view]	<input type="text" value="/var/www/html/webroot-apple/publicis_ecom_live_me1"/>
Location of the ApplePay.key.pem. eg. /var/www/html/cert/. Files should be have read access by the webserver	
Certification Path [store view]	<input type="text" value="/var/www/html/webroot-apple/publicis_ecom_live_me1"/>
Location of the ApplePay.crt.pem. eg. /var/www/html/cert/. Files should be have read access by the webserver	
Certification Password [store view]	<input type="password" value="....."/>
Merchant Name [store view]	<input type="text" value="merchant.com.publicissapient.ecom.live"/>
eg. merchant.com.myshop	
Domain Name [store view]	<input type="text" value="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...

 Credit Cards

We Accept


 Alternative Payment Methods

We Accept



| 00C

Buy with Apple Pay

Samsung Pay

 My billing and shipping address are the same

Ela Ela

test, test

test, Alabama 12345

United States

242424224

Apply Discount Code ▾

Apply Gift Card ▾

Apple Pay in PDP

You should enable admin configuration to display Apple Pay in PDP,

⌚ Apple Pay on PDP

Enabled
[store view]

Button Color
[store view]

Button Type
[store view]

Button Locale
[store view]

Place Order Pop Up Button Text
[store view]

The shopper's experience

Once Apple Pay on PDP is enabled, shoppers see Apple Pay button

Breathe-Easy Tank

★★★★★

2 Reviews

Add Your Review

As low as

\$34.00

IN STOCK

SKU#: WT09

Size



Color



Qty

Buy with Apple Pay

Buy with Google Pay

Instant Purchase

Add to Cart

Ship To:

- Veronica Costello, 6146 Honey Bluff Parkway, Calder, Michigan 49628-7978, United States
- Veronica Costello, 27 RUE PASTEUR, CABOURG, 14390, France
- Veronica Costello, Test Address, barcssd, 12122-222, Brazil
- US Salam, 3064 Stuart Street, Fresno, California 93701, United States
- UAE Salam, Po Box 20920, Ajman, Ajman 20920, United Arab Emirates
- Veronica ankuj, 6146 Honey Bluff Parkway, Calder, Colima 49628-7978, Mexico

[New Address](#)

Shipping Method:

- \$0.00 Free Shipping - Free
- \$5.00 Flat Rate - Fixed
- \$15.00 Best Way - Table Rate

Billing Information:

My billing and shipping address are the same

Subtotal	\$34.00
Gift Wrapping	\$0.00
Shipping & Handling (Free Shipping - Free)	\$0.00
Tax	\$2.81
Grand Total	\$36.81

[Apply Discount Code](#)[Place Order with Apple Pay](#)[Cancel](#)

Apple Pay HPP

The Apple Pay HPP integration enables your customers to make payments using Apple Pay directly within WorldPay's hosted payment page.

This guide assumes you have a Hosted Payment Page integration with Worldpay. If you do not, talk to your Worldpay Relationship Manager or Support Team before you proceed.

Prerequisites

Before you begin, you must:

1. Have a HPP integration with Worldpay
2. Verify your domain (Iframe/Lightbox only) with Apple Pay
3. Have a Worldpay merchant code

There are two configuration available for Apple pay HPP

1. Full Page Redirect
2. Lightbox/Iframe Integration

Full Page Redirect:

There are no integration requirements for Apple Pay with Worldpay Hosted Payment Pages (HPP), but you must complete the registration process:

Register full Re-direct for use in Production.

- 1) Login to the Production MAI, go to the Apple Pay tab and scroll down to Hosted Payment Pages
- 2) Contact Worldpay Relationship Manager or Support Team to register the domain for Apple pay HPP
- 3) Review the Apple Pay terms and conditions.
- 4) Tick the box to confirm acceptance of the Apple Pay Terms and Conditions

Hosted Payment Pages

Full Re-direct

1. Accept Terms and Conditions
2. Click Register button

Lightbox / iFrame

1. Accept Terms and Conditions
2. You will need to host the verification file you downloaded at your domain in the following location: <https://example.com/.well-known/apple-developer-merchantid-domain-association>
3. Input the domain(s) (e.g. worldpay.com) that you wish to enable Apple Pay for
4. Click Register button

If you would like to add additional domains after the first registration, please follow steps 2-4.

Apple Pay Terms and Conditions have already been accepted. To view [click here](#)

- 5) In the Production MAI you can enable/disable Secure Test and Production environments for this merchant code. The registration with Apple Pay applies to all your merchant codes but you must enable each code for Production individually.

Enable / Disable

Secure-Test Enabled ▾

Production Enabled ▾

Save

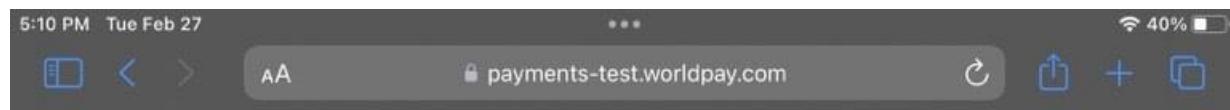
LightBox / Iframe:

The process to enable apple pay HPP in lightbox / Iframe is similar to Full Page redirect except one difference:

Before you register your domains with Apple you must add [this](#) file to each domain. Put the file on your domain at this path: `./.well-known/apple-developer-merchantid-domain-association`.

The shopper's experience

Once the Apple Pay HPP configuration done, The shopper will see Apple pay Express Checkout button on HPP Page.



worldpay from FIS

Test Mode - This is not a live transaction.

Order summary

Reference: 000008888-1709034016
Description: WorldPay Order
Amount (AUD): \$38.82

Express Checkout

Buy with Pay

Pay

Payment details

* Indicates a required field



Card number *

Cardholder's name *

Expiry date *

MM	/	YY
----	---	----

Security code

<input type="text"/>	
----------------------	--

Last 3 digits on the back of card

Instalments

Select

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

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The screenshot shows a web browser window for 'payments-test.worldpay.com' displaying the Worldpay from FIS payment interface. The page is in Test Mode, indicating it's not a live transaction. An 'Order summary' section shows a Reference of '000008888-1709034016', a Description of 'WorldPay Order', and an Amount (AUD) of '\$38.82'. A modal dialog for 'Express Checkout' is open, specifically for Apple Pay. The dialog shows a 'Buy' button and a card selection area for a 'Visa Test Card' ending in '0121'. Below the card is a payment summary: 'Pay Sapient Nitro Test Store' and 'A\$38.82'. The payment method is listed as 'Pay with Passcode'. Other payment options like 'Card number' and 'Expiry date' are visible in the background. At the bottom, there are 'Cancel' and 'Make Payment' buttons, and a note about accepting Worldpay's privacy policy.

Test Mode - This is not a live transaction.

Order summary

Reference: 000008888-1709034016

Description: WorldPay Order

Amount (AUD): \$38.82

Express Checkout

Apple Pay

Buy

Visa Test Card

.... 0121

Payment details

* Indicates a required field

Card number *

A\$38.82

Enter a valid card number

Expiry date *

MM / YY

Pay with Passcode

Instalments

Select

Cancel

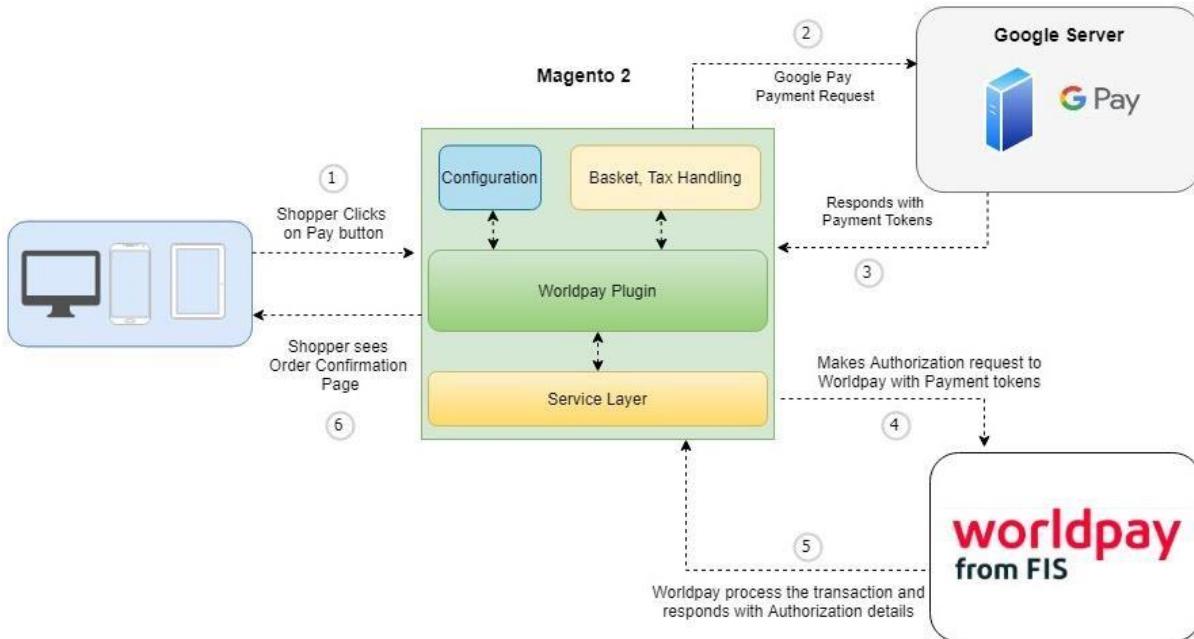
Make Payment

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

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

The screenshot shows the payment method section of the Magento 2 checkout. At the top, there is a message: "All transactions are secure and encrypted...". Below this, there are three options:

- Credit Cards: We Accept
- Alternative Payment Methods: We Accept
- Wallets: We Accept

Below the payment method section, there is a "Store Credit" section showing "\$39.64 Store credit available" and a "Use Store Credit" button. At the bottom, there is a "Apply Gift Card" dropdown.

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.



Nishikant Singh
enishikant1@gmail.com



Mastercard 0007

 CONTINUE

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

The screenshot shows a successful payment confirmation page from a LUMA-themed Magento store. 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 '00000707' is displayed, along with a note that an order confirmation will be emailed. There are two buttons at the bottom: a blue 'Continue Shopping' button and a link to 'Print receipt'.

Google Pay supports Strong Customer Authentication [3DS2](#).

Google Pay – HPP

The Google Pay HPP integration enables your customers to make payments using Google Pay directly within WorldPay's hosted payment page.

Prerequisites

This guide assumes you have a Hosted Payment Page integration with Worldpay. If you do not, talk to your Worldpay Relationship Manager or Support Team before you proceed.

How to enable Google Pay HPP button on HPP Page

Note: You must have an Admin user account to change the Google Pay settings in the MAI. Your Admin user account must also have the permissions for Google Pay management ticked in the user settings.

1. Use your Admin user account to log into the MAI.
2. Make sure you are in the Production environment of the MAI. This environment has a grey background color, and the toggle switch at the bottom of the column on the left says Production Mode. If you are in the Test environment, the background color is purple, and the toggle switch says Test Mode. Click the purple button to change from Test mode to Production mode.
3. Click INTEGRATION from the menu on the left, the integration screen appears.
4. Click the Google Pay tab.
5. Tick the checkbox to Accept the Google's Terms & Condition.

Hosted Payment Pages

Google's Terms and Conditions have already been accepted. To view [click here](#)

6. Change the Secure-Test switch to Enabled, and the Production switch to Enabled.

Hosted Payment Pages

Google's Terms and Conditions have already been accepted. To view [click here](#)

Enable / Disable

Secure-Test Enabled ▾

Production Enabled ▾

Save

7. Click Save

The shopper's experience

Once GooglePay Express Checkout Button is enabled then shopper will see Googlepay Express Checkout button on HPP Page.

Test Mode - This is not a live transaction.

Express Checkout

Buy with  Pay

Payment details

* Indicates a required field



Card number *

Cardholder's name *

Expiry date *

MM	/	YY
----	---	----

Security code

<input type="text"/>	
----------------------	--

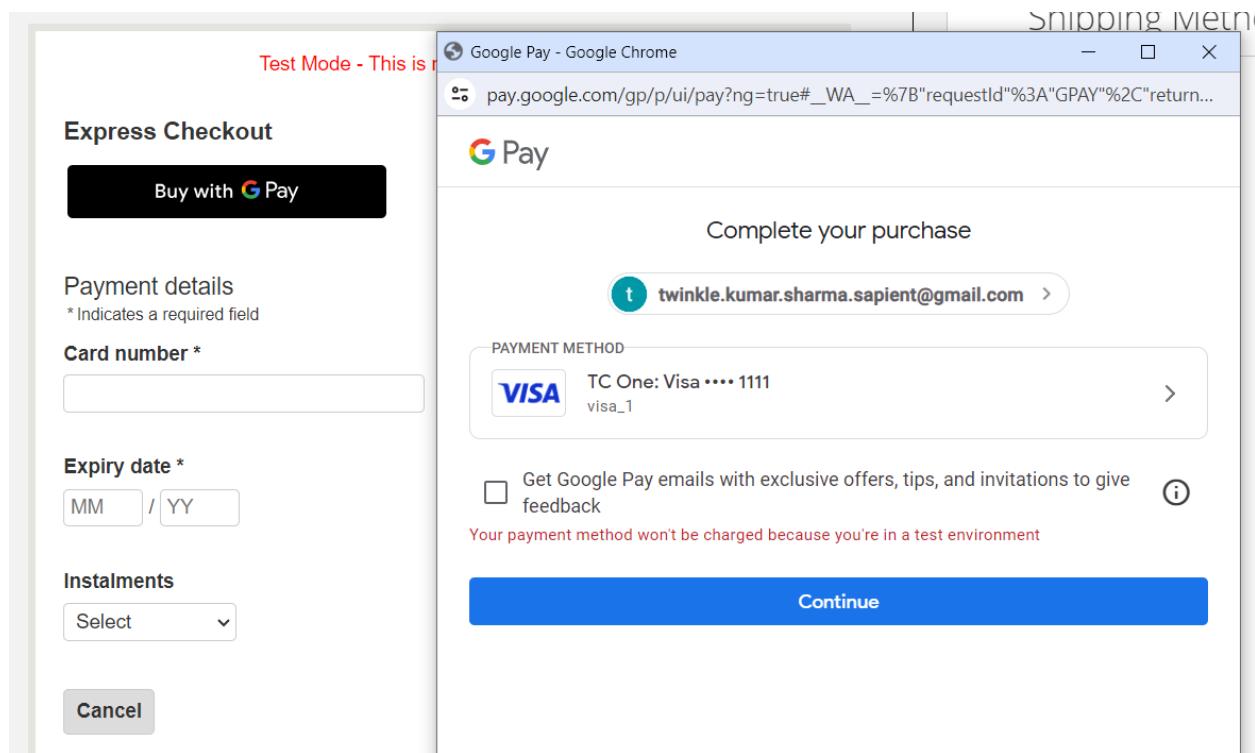
Last 3 digits on the back
of card

Instalments

Select 

Cancel

Make Payment



Google Pay in PDP

You should enable admin configuration to display Google Pay in PDP,

⌚ Google Pay on PDP

Enabled [store view]	<input type="text" value="Yes"/>
GooglePay button color [store view]	<input type="text" value="default"/>
GooglePay button type [store view]	<input type="text" value="Buy"/>
GooglePay button locale [store view]	<input type="text" value="en"/>
Place Order Button Text [store view]	<input type="text" value="Place Order with GooglePay"/>

The shopper's experience

Once Google Pay on PDP is enabled, shoppers see Google Pay button in PDP

Breathe-Easy Tank

★★★☆☆

2 Reviews

Add Your Review

As low as

\$34.00

IN STOCK

SKU#: WT09

Size



Color



Qty

Buy with Apple Pay

Buy with Google Pay

Instant Purchase

Add to Cart

Ship To:

- Veronica Costello, 6146 Honey Bluff Parkway, Calder, Michigan 49628-7978, United States
- Veronica Costello, 27 RUE PASTEUR, CABOURG, 14390, France
- Veronica Costello, Test Address, barcssd, 12122-222, Brazil
- US Salam, 3064 Stuart Street, Fresno, California 93701, United States
- UAE Salam, Po Box 20920, Ajman, Ajman 20920, United Arab Emirates
- Veronica ankuj, 6146 Honey Bluff Parkway, Calder, Colima 49628-7978, Mexico

[New Address](#)

Shipping Method:

- \$0.00 Free Shipping - Free
- \$5.00 Flat Rate - Fixed
- \$15.00 Best Way - Table Rate

Billing Information:

- My billing and shipping address are the same

[Place Order with GooglePay](#)[Cancel](#)

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:

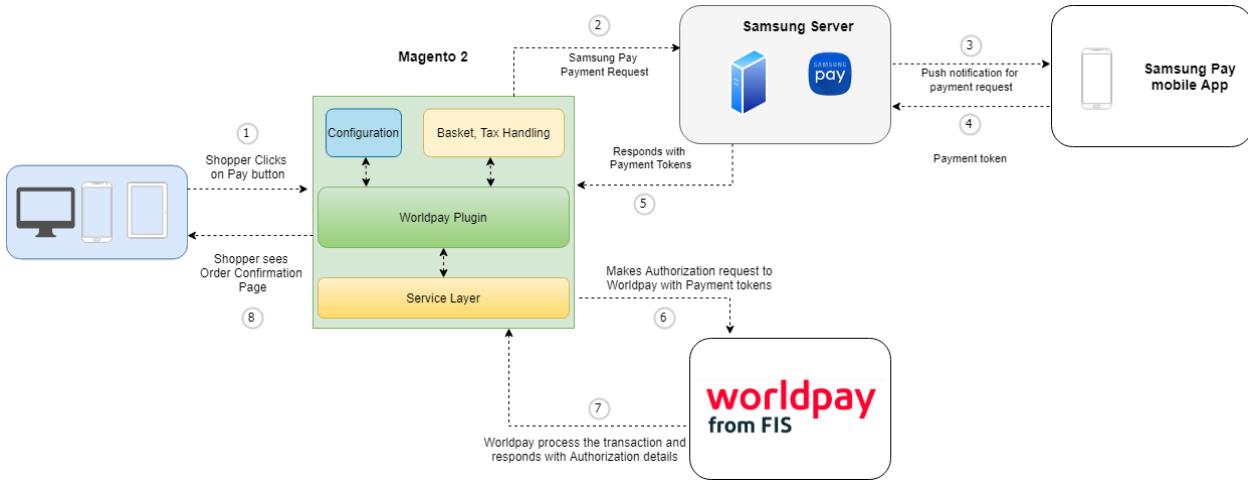
For testing, developers must manually call web checkout APIs. To support this, Samsung need the developers' IP addresses from your side. These should be external IP addresses such as proxy server IP. Then Samsung team will also register them.

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

⑧ Samsung Pay

Enabled [store view]	Yes
Service Id [store view]	4ddf389a8702a24e33a878
Samsung Merchant Shop Name [store view]	Worldpay Shop
Samsung Order Description [store view]	Test Samsung Order
Samsung Merchant Shop URL [store view]	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] ▼

If set to "Yes", Worldpay will be available as a payment method.

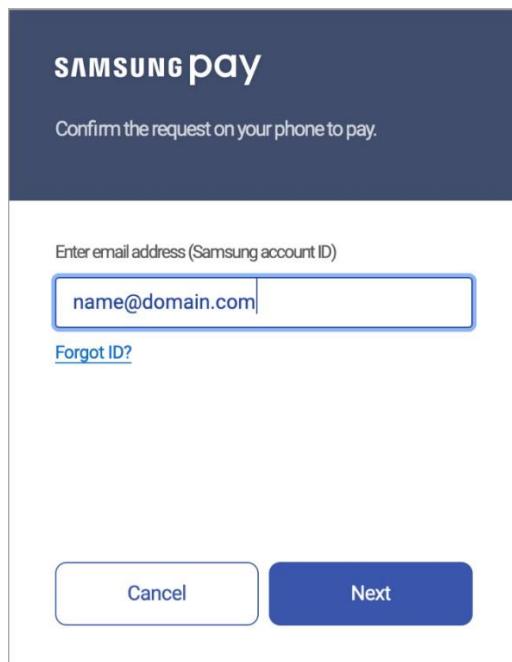
Environment Mode [store view] Test Mode Live Mode

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.

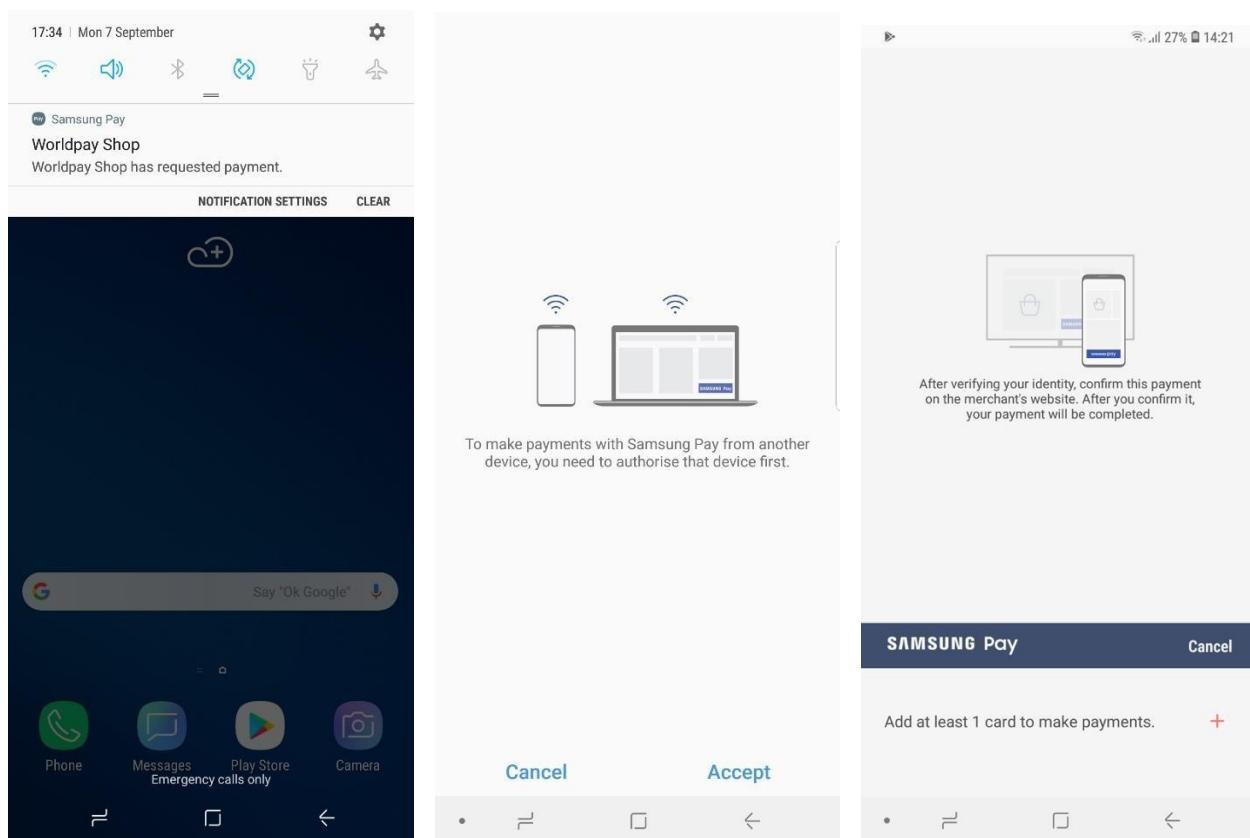
2. Once authentication is successful, the shopper is redirected to Samsung Pay page.



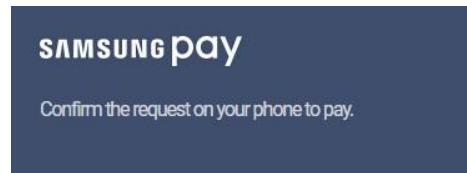
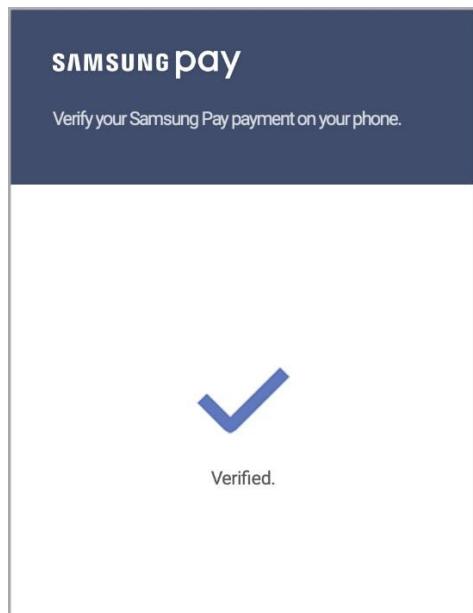
3. After submitting Samsung account ID, Samsung checks for the registered device under that account ID and triggers a push notification to that device. The User has to accept/reject the payment in 5 minutes before this expires.



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



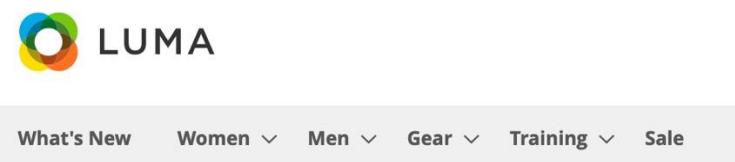
5. Add a card to make the payment and if a card is already available please continue with the payment using Samsung Pay PIN. Supported card brands are Visa and MasterCard.
6. Payment can be accepted and verified or it can be rejected.



The payment will be cancelled.

[Return to store](#)

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



8. 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	<input type="text" value="1"/>	\$1.00

[Move to Wishlist](#)
 

[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:

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

Chrome Pay: payment request API

This feature is experiencing issues with Chrome version 100 and above. We will release the patch for the same later.

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

The screenshot shows a shopping cart page. On the left, there is a product listing for "Rival Field Messenger" with a price of €100.00 and a quantity of 1. To the right is a summary section with the following details:

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

At the bottom of the summary section are two buttons: "Proceed to Checkout" and "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 [3DS2](#).

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

The screenshot shows the 'MOTO' configuration section in the Magento admin. It includes fields for 'Enabled' (set to 'Yes'), 'Moto Integration Mode' (set to 'Direct'), 'Moto Merchant Code' (containing a placeholder merchant code), 'Moto Username' (containing a placeholder username), 'Moto Password' (containing a placeholder password), and a 'Payment Methods' dropdown menu listing various card types. Below the form is a title field containing 'Mail Order Telephone Order'.

Enabled	Yes
Moto Integration Mode	Direct
Moto Merchant Code	xxxxxxxxxxxxxxxxxxxxxx Enter the merchant code for MOTO orders. If it is blank, global merchant code entered under General configuration will be applicable.
Moto Username	xxxxxxxxxxxxxxxxxxxxxx Enter the username for this MOTO specific Merchant code. If it is blank, global XML username entered under General configuration will be applicable.
Moto Password	***** Enter the password for this MOTO specific Merchant code. If it is blank, global XML password entered under General configuration will be applicable.
Payment Methods	American Express Visa MasterCard Carte Bancaire Carte Bleue Denkort Diners Discover Japanese Credit Bank Maestro
Title	Mail Order Telephone Order

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.
Moto Integration Mode	We only support direct integration even though HPP/redirect integration is enabled for shopper's credit card journey.
Moto Merchant Code	Enter the merchant code for MOTO orders. If it is blank, global merchant code entered under General configuration will be applicable.

Moto Username	Enter the username for this MOTO specific Merchant code. If it is blank, global XML username entered under General configuration will be applicable.
Moto Password	Enter the password for this MOTO specific Merchant code. If it is blank, global XML password entered under General configuration will be applicable.
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.

Note: To process a non-3DS payment, add Moto merchant code, username, and password details. You can reach out to Worldpay and request a separate merchant code to process a non-3DS payment..

The shopper's experience

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

Payment Method

[Get available payment methods](#)

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

Payment Method

- Check / Money order
- Moto

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

Payment Method

- Check / Money order
 Moto

Credit 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.

#0000000409

admin ▾

← Back	Login as Customer	Sync Status	Cancel	Send Email	Hold	Invoice	Ship	Reorder	Edit
<div style="background-color: #ffffcc; padding: 5px;"> You created the order.</div>									

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 Bancairo AliPay SEPA (One off transactions)	
Title [store view]	Alternative Payment Methods

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*:

To enable **Dynamic Narrative**, go to Store/Configuration/Sales/Worldpay/Alternative Payment Methods/Enable Statement Narrative

Configuration	Description
Enable Statement Narrative	If set to Yes , shopper can use purpose of transaction box for alternative payment methods at checkout.

Enable Statement Narrative
[store view]

Yes

According to the Worldpay guide, we recommend enabling this configuration. This feature enables statement narratives for all supported APMs. This text is included in the authorization request as part of the payload.

Alternative Payment Methods

We Accept



Klarna.



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

2000 Edmund Valley
Houston, Virginia 27039

United States

1234567890123456

PLACE ORDER

Payment XML changes

Worldpay supports 10 APMS: PayPal, IDEAL, Klarna, Mistercash/Bancontact, Union Pay, P24, AliPay, ACH, SoFort EU and SEPA (one-off transactions).

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.

PAYPAL

There is a new PayPal API available, please contact your Implementation Manager for more information. It will then be possible to switch to the new API, as well as add the PayPal SmartButton in HPP.

Paypal



Enable new PayPal API [store view] Yes
Before enabling new PayPal API you must be onboarded. You must connect with your Worldpay contact.

Enable PayPal SmartButton in HPP [store view] Yes
Before enabling PayPal SmartButton you must be onboarded. You must connect with your Worldpay contact.

KLARNA

Klarna is a buy now, pay later payment method that provides a fast checkout process.

KLARNA payment method is a redirect payment flow and shopper will be redirected to the hosted payment page.

There are three different product types that define when and how your shopper pays.

Value	Description	Countries Available in
KLARNA_SLICEIT-SSL	The shopper pays in instalments. During boarding, you agree with Klarna the terms of the instalment timeframes.	SE, NO, FI, DE, AT, UK, DK, US
KLARNA_PAYLATER-SSL	The shopper pays within a specified timeframe. This timeframe is 30 days for UK/ US and 14 days for Europe.	SE, NO, FI, DE, NL, AT, CH, UK, DK, US
KLARNA_PAYNOW-SSL	The shopper pays the full amount immediately by bank transfer.	SE, DE, NL, AT

NOTE: Shoppers can only see the available Klarna payment methods in their respective countries (see the above table). This is when the shopper's billing country matches the site locale. See the portal [documentation](#) for the latest information on the countries available.

Klarna configurations

To configure Klarna, do the following:

1. Go to: Stores > Configuration > Sales > Worldpay > Klarna

The screenshot shows the Klarna configuration page in the Magento 2 admin. On the left, there's a sidebar with categories like Payment Methods, Worldpay, Worldpay Exception Codes, Worldpay Custom Labels, 3D Secure, Gift Cards, Address Cleansing, YOTPO, DOTDIGITAL, SERVICES, and ADVANCED. The main area is titled 'KLARNA'. At the top right, there's an 'Enabled' dropdown set to 'Yes'. Below it is a dropdown titled 'Klarna Allowed Countries' containing a list of countries. The list includes Tuvalu, Uganda, Ukraine, United Arab Emirates, United Kingdom (which is highlighted), United States, Uruguay, U.S. Outlying Islands, U.S. Virgin Islands, Uzbekistan, and Vanuatu.

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

Configuration	Description
Enabled	When set to Yes, Klarna is available at checkout.
Klarna Allowed Countries	Countries supporting Klarna currently are SE, NO, FI, DE, NL, AT, CH, UK, DK, US.
Configure Klarna PayLater	Klarna Paylater countries: SE, NO, FI, DE, NL, AT, CH, UK, DK, US. Subscription days: 30 days for UK/ US and 14 days for Europe.
Configure Klarna PayNow	Klarna Paynow countries: SE, DE, NL, AT.
Configure Klarna Sliceit	Klarna Sliceit countries: SE, NO, FI, DE, AT, UK, DK, US.

3. Follow these steps to add the configurations to manage alerts/show customized messages:

- i. Go to **Store/Settings/Configuration/Sales/Worldpay Exception Codes**
- ii. Under **Customize Checkout Messages**, click the add button and add the configurations below.

AKLR01	Klarna payment method is currently not available for this country.	
<input type="button" value="Add"/>		

- iii. Click **save config** after adding the configurations.
- iv. Use the information in the table below to add the configurations above.

Code	Actual Message	Custom Message
AKLR01	Klarna payment method is currently not available for this country.	

- v. Under **Customize Admin Worldpay Configuration Messages**, you must click on **add** button and then add the below configurations.

AALK01	Please create Shipment with single tracking number.	
AALK02	Multi shipping is currently not available, please add single tracking number.	
AALK03	Tracking number can not be blank, please add.	
<input type="button" value="Add"/>		

- vi. Click **save config** after you add the configurations.

Use the table below to add the configurations above.

Message Code	Actual Message	Custom Message
AALK01	Please create Shipment with single tracking number.	

AAKL02	Multi shipping is currently not available, please add single tracking number.	
AAKL03	Tracking number cannot be blank, please add.	

4. In some cases, you may want to make capture/partial capture request. Do the following:

- To make capture / partial capture request, go to **Sales/Orders**.
- Search for the order ID shared by the shopper (For example: 000001415.).

ID	Purchase Point	Purchase Date	Bill-to Name	Ship-to Name	Grand Total (Base)	Grand Total (Purchased)	Status	Action	Allocated sources	Braintree Transaction Source	Worldpay Fraudsight Message
000001415	Main Website Main Website Store Default Store View	Jun 7, 2021 7:53:39 AM	Veronica Costello Costello	Veronica Costello Costello	\$123.41	\$123.41	Pending	View			

- Click **View**, and the page below appears with the option 'Invoice' to capture/partial capture request.

← Back	Login as Customer	Sync Status	Cancel	Send Email	Hold	Invoice	Ship	Reorder	Edit
------------------------	-------------------	-------------	--------	------------	------	-------------------------	------	---------	--

ORDER VIEW	Order & Account Information		
Information	Order # 000001415 (The order confirmation email is not sent) Order Date: Jun 7, 2021, 7:53:39 AM Order Status: Pending Purchased From: Main Website Main Website Store Default Store View		
Invoices	Account Information Edit Customer Customer Name: Veronica Costello Email: suchitha@example.com Customer Group: General		
Credit Memos			
Shipments			

- Points to remember when you create the Invoice:

- It is compulsory to create an invoice with a tracking number, except for digital items (For example, downloadable videos, digital gift cards and bundle items, when you wish to ship together).

Note: Magento will not let you create shipment for orders with bundle items (where bundle items are selected ship 'together' in catalog > products > ordered bundle item). Please follow below steps to create invoice with shipment:

- Go to in catalog > products > search ordered bundle items > click on edit.

ID ↓	Thumbnail	Name	Type	Attribute Set	SKU	Price	Quantity	Salable Quantity	Visibility	Status	Websites	Action
52		Sprite Yoga Companion Kit	Bundle Product	Gear	24-WG080		0.0000		Catalog, Search	Enabled	Main Website	Edit

- Select bundle items group > select ship Bundle items Separately, as below

Bundle Items



Save the changes and, go to **System** and do update **Index management** and flush **cache management**.

2. Tracking number should be created by selecting 'create shipment' option on invoice page and not using 'Ship' option on Order view page.

Note: You cannot create multiple tracking numbers, as we do not currently support multi shipment.

Payment Information

Alternative Payment methods
The order was placed using USD.

Shipping Information

Best Way - Table Rate
Total Shipping Charges: \$0.00
 Create Shipment

Carrier	Title	Number	Action
DHL	DHL	11111111111111	
Add Tracking Number			

Items to Invoice

Product	Price	Qty	Qty to Invoice	Subtotal	Tax Amount	Discount Amount	Row Total
Mona Pullover Hoodie SKU: WH01-S-Orange Size: S Color: Orange	\$57.00	Ordered 2	2	\$114.00	\$9.41	\$0.00	\$123.41

[Update Qty's](#)

Submit Invoice, to create invoice and shipment.

#000001415

Q 16 admin2 ▾
[← Back](#)
[Login as Customer](#) [Sync Status](#) [Cancel](#) [Send Email](#) [Credit Memo](#) [Hold](#) [Invoice](#) [Ship](#) [Reorder](#) [Create Returns](#)
✓ You created the invoice and shipment.

ORDER VIEW		Order & Account Information																	
Information Invoices Credit Memos Shipments		Order # 000001415 (The order confirmation email is not sent) <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Order Date</td> <td style="width: 30%;">Jun 7, 2021, 7:53:39 AM</td> <td style="width: 40%;">Customer Name</td> <td style="width: 40%;">Veronica Costello</td> </tr> <tr> <td>Order Status</td> <td>Processing</td> <td>Email</td> <td>suchitha@example.com</td> </tr> <tr> <td>Purchased From</td> <td>Main Website Main Website Store Default Store View</td> <td>Customer Group</td> <td>General</td> </tr> <tr> <td>Placed from IP</td> <td>122.179.45.240</td> <td colspan="2"></td> </tr> </table>		Order Date	Jun 7, 2021, 7:53:39 AM	Customer Name	Veronica Costello	Order Status	Processing	Email	suchitha@example.com	Purchased From	Main Website Main Website Store Default Store View	Customer Group	General	Placed from IP	122.179.45.240		
Order Date	Jun 7, 2021, 7:53:39 AM	Customer Name	Veronica Costello																
Order Status	Processing	Email	suchitha@example.com																
Purchased From	Main Website Main Website Store Default Store View	Customer Group	General																
Placed from IP	122.179.45.240																		

Note: In Order Modification request, only items with tracking ID are displayed.

The shopper's experience

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

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

Veronica Costello

REVIEW

Calder, 49628-7978

United Kingdom

(555) 229-3326

PLACE ORDER

After clicking the **Place Order** button, the shopper sees HPP page and click on continue.

worldpay

Welcome to the Secure Test Simulator Page

Secure Test Simulator Page

Payment Method: KLARNA_V2

Please choose one of the available responses and press Continue button

Payment outcome: Authorised

CONTINUE ✓

Above screenshot is a Test simulator page and Production/Live flow will have different page for payment processing.

DISCLAIMER: For KLARNA_SLICEIT in Production mode, shoppers must select the installment option before CONTINUE.

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



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

Thank you for your purchase!

Your order number is: **000000940**.

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

[Continue Shopping](#)

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.

Note – Magento 2 core vault data model has been updated with token generated by Worldpay.

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.

4. 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

Color Blue

Qty

1

Worldpay plugin feature for Instant page checkout supports Strong Customer Authentication [3DS2](#).

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:

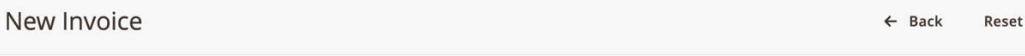


The screenshot shows the 'Items Ordered' section of the order view. The 'Invoice' button is highlighted with a red circle.

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.

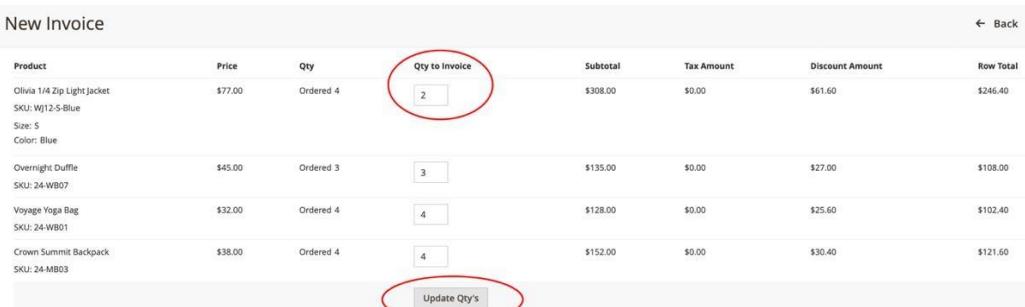


The screenshot shows the 'Items to Invoice' section of the new invoice page. The 'Qty to Invoice' field is highlighted with a red circle.

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 'Items to Invoice' section of the new invoice page after updating the 'Qty to Invoice' to 2. 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
Overnight Duffle	\$45.00	Ordered 3	3	\$135.00	\$0.00	\$27.00	\$108.00
Voyage Yoga Bag	\$32.00	Ordered 4	4	\$128.00	\$0.00	\$25.60	\$102.40
Crown Summit Backpack	\$38.00	Ordered 4	4	\$152.00	\$0.00	\$30.40	\$121.60

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						
Product	Price	Qty	Qty to Invoice	Subtotal	Tax Amount	Discount Amount
Olivia 1/4 Zip Light Jacket SKU: WP12-S-Blue Size: S Color: Blue	\$77.00	Ordered 4	<input type="text" value="2"/>	\$154.00	\$0.00	\$30.80
Overnight Duffle SKU: 24-WB07	\$45.00	Ordered 3	<input type="text" value="3"/>	\$135.00	\$0.00	\$27.00
Voyage Yoga Bag SKU: 24-WB01	\$32.00	Ordered 4	<input type="text" value="4"/>	\$128.00	\$0.00	\$25.60
Crown Summit Backpack SKU: 24-MB03	\$38.00	Ordered 4	<input type="text" value="4"/>	\$152.00	\$0.00	\$30.40
Update Qty's						

Order Total														
Invoice History	Invoice Comments	Invoice Totals <table border="1"> <tr> <td>Subtotal</td> <td>\$560.00</td> </tr> <tr> <td>Discount</td> <td>\$113.80</td> </tr> <tr> <td>Shipping & Handling</td> <td>\$75.00</td> </tr> <tr> <td>Grand Total</td> <td>\$530.20</td> </tr> </table>					Subtotal	\$560.00	Discount	\$113.80	Shipping & Handling	\$75.00	Grand Total	\$530.20
Subtotal	\$560.00													
Discount	\$113.80													
Shipping & Handling	\$75.00													
Grand Total	\$530.20													
		Amount	<input type="text" value="Capture Online"/>	<input checked="" type="checkbox"/> Append Comments	<input type="checkbox"/> Email Copy of Invoice	Submit 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	Installation Id	Action
Diners	SAPIENTNIT	PO2NVX4AE				
Apple Pay	TNITROECO	XUSUIXKPPZ				
Add							

This enables you to use a different merchant code to process Diners and Apple Pay 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
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).

```
* / * * * * 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]	<input type="text" value="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]	<input type="text" value="2"/>
---	--------------------------------

Use system value

Override Global Currency Exponent [store view]	<input type="text" value="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 [store view]	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. On the left, there is a 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, there are sections for "Gift Options" and "Subscriptions". Under "Subscriptions", there are two toggle switches: "Enabled [website]" (set to Yes) and "Allow Selectable Start Date [website]" (set to Yes). At the bottom, there is a "Payment Plans" section with a "Add Payment Plan" button.

Kenobi Trail Jacket-XS-Black

Gift Options

Subscriptions

Enabled [website] Yes

Allow Selectable Start Date [website] Yes

Payment Plans

Add Payment Plan

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	All Websites [EUR] 	<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
 Push It Messenger Bag	€5.00	1	€5.00
Subscription Details: paid weekly Subscription Start Date: 15-12-2020 Subscription End Date: 22-12-2020			

 Please verify subscription data, before placing the order

Summary

Estimate Shipping and Tax	
Subtotal	€5.00
Tax	€0.00
Order Total	€5.00

[Proceed to Checkout](#)

Move to Wishlist 



[Update Shopping Cart](#)

[Check Out with Multiple Addresses](#)

Gift options 

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 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



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	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 StorefrontLogin/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:

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.

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 00000371 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 00000373 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 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



Label Code [store view]	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

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
 100 Edmund Valley
 Houston, Virginia 21091
 United States
 [REDACTED]

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
1234567890 Avenue
 Washington, Michigan 12345
 United States
1234567890

PLACE ORDER

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

Custom logo for payment

You can upload a new custom logo/icon for every payment method.

To begin the configuration, go to Store/Settings/Configuration/Sales/Worldpay Logo Personalization of Payment Methods

Logo Personalisation of Payment Methods

Enabled [store view]	Yes	▼
<input checked="" type="radio"/> Credit Card Logo Config		
<input checked="" type="radio"/> APM Logo Config		
<input checked="" type="radio"/> Wallets Logo Config		

Select the payment method and upload the new logo/icon.

Logo Personalisation of Payment Methods

Enabled [store view]	Yes	▼
<input checked="" type="radio"/> Credit Card Logo Config		
<input checked="" type="radio"/> American Express		
Use Custom Logo [store view]	Yes	▼
Logo [store view]	<input type="button" value="Choose File"/> no file selected Allowed file types: jpg, jpeg, png, gif. <ul style="list-style-type: none"> • Recommended size: Logo size should be (50*30)px and Max upto 50KB. 	

Global APM API Call

Please enable this to display all payment methods to the shopper if different payment methods are mapped under different merchant codes and this is configured under Merchant profile override configuration section. We recommend this to be set to 'Yes'.

To enable this feature, go to Store/Settings/Configuration/Sales/Worldpay Load Payment Methods from Multiple Merchant Code

Load Payment Methods from Multiple Merchant Code

Enable Global APM API Call [store view]	Yes	▼
Please enable this to display all payment methods to the shopper, if different payment methods are mapped under different merchant codes and this is configured under Merchant profile override configuration below. We recommend this to be set to 'Yes'.		

Worldpay API security alerts

This feature enables you to receive the API security alerts and report the incident to Worldpay if the option "Do you want to report the error to Worldpay?" set to "Yes".

To enable this feature, go to Store/Settings/Configuration/Sales/Worldpay Worldpay API security alerts

Worldpay API security alerts

Enable Worldpay Security Alerts <small>[store view]</small>	<input type="checkbox"/> Yes
<p>This feature enables you to receive the API security alerts and report the incident to Worldpay (if set to "Yes" below).</p>	
Recipient Email(s) <small>[store view]</small>	<input type="text" value="admin@mystore.com, test@mystore.com"/>
<p>Multiple emails can be added using comma separated(i.e abc@example.com,xyz@example.com)</p>	
Do you want to report the error(if appears) to worldpay? <small>[store view]</small>	<input type="checkbox"/> No
<p>Note: If set to "Yes", this setting will send the security incident report to Worldpay.</p>	
Worldpay Team Email <small>[store view]</small>	<input type="text" value="adobe@fisglobal.com"/>

Worldpay Multi Shipping

This feature enables you to support multi shipping feature on Worldpay payment orders.

To enable this feature, go to Store/Settings/Configuration/Sales/Worldpay Worldpay Multi Shipping

Worldpay Multishipping

Enable multishipping <small>[store view]</small>	<input type="checkbox"/> Yes
<p>Set to yes if you want to enable the Worldpay Payment methods on multishipping orders.</p>	

The shopper's experience

Go to Store front/login/Add to Cart/Cart/ Check Out with Multiple Addresses

Shopping Cart

Item	Price	Qty	Subtotal	
 Affirm Water Bottle	\$17.00	1	\$17.00	Edit Delete
 Dual Handle Cardio Ball	\$12.00	1	\$12.00	Edit Delete
Summary				
Estimate Shipping and Tax				
Subtotal \$63.00 Tax \$0.00 Order Total \$63.00				
Proceed to Checkout				
<input type="text" value="Theo's 45th Birthday"/>				
Add All To Gift Registry				
 Check Out with Multiple Addresses				

Change the shipping address and click on “Update Qty & Address button” as below then click on “Go to Shipping Information” button

Ship to Multiple Addresses

Please select a shipping address for applicable items.

Product	Qty	Send To	
Affirm Water Bottle	1	Veronica Costello, 6146 Honey Bluff Parkway, Calder, 49628-7978, United States	Remove item
Dual Handle Cardio Ball	1	Veronica Costello, Test germany, test, Hamburg 1234567, Germany	Remove item
Breathe-Easy Tank	1	Veronica ankuj, HIGH-RISK, Calder, 49628-7978, Belgium	Remove item

Size: M
Color: White

[Go to Shipping Information](#)

[Back to Shopping Cart](#)



[Update Qty & Addresses](#)

[Enter a New Address](#)

Update the Shipping method for each product and click on “Continue to Billing Information”

Select Shipping Method

Address 1 of 3

Shipping To Change	Shipping Method	Items Edit Items
Veronica Costello 6146 Honey Bluff Parkway Calder, 49628-7978 United States T: (555) 229-3326	Flat Rate <input type="radio"/> Fixed \$1.00 Best Way <input checked="" type="radio"/> Table Rate \$15.00	Product Name Qty Affirm Water Bottle 1
Do you have any gift items in your order?		
<input type="checkbox"/> Add Gift Options		

Address 2 of 3

Shipping To Change	Shipping Method	Items Edit Items
Veronica Costello Test germany test, Hamburg, 1234567 Germany T: 9876543210	Flat Rate <input checked="" type="radio"/> Fixed \$1.00	Product Name Qty Dual Handle Cardio Ball 1
Do you have any gift items in your order?		
<input type="checkbox"/> Add Gift Options		

Address 3 of 3

Shipping To Change	Shipping Method	Items Edit Items
Veronica ankuj Publicis Sapient HIGH-RISK Calder, 49628-7978 Belgium T: 5552293326	Flat Rate <input type="radio"/> Fixed \$1.00	Product Name Qty Breathe-Easy Tank 1
Do you have any gift items in your order?		
<input type="checkbox"/> Add Gift Options		

[Continue to Billing Information](#)

[Back to Select Addresses](#)

You can change the Billing address here or you can use any one of payment types for the Place Order

Payment Method
All transactions are secure and encrypted..



Use Store Credit (\$39.64 available)

WP Credit Cards We Accept 

WP Alternative Payment Methods We Accept 



Buy with 
Buy with 
SAMSUNG Pay >

[Add or remove gift cards](#)

Grand Total: \$80.00

Place Order
[Back to Shipping Information](#)

Worldpay Pay by Link

This feature creates a payment link as an alternate way for your shopper to make payments. Shoppers can pay using a secure payment link hosted by Worldpay. This secure payment link will be shared with shopper by email.

To enable this feature, go to Store/Settings/Configuration/Sales/Worldpay Pay By Link

Pay By Link Payment Service API

Enable Pay By Link <small>[store view]</small>	<input checked="" type="checkbox"/> Yes	<small>If set "Yes", it will enable shopper to do a quick checkout using pay by link.</small>
Pay By Link Button Name <small>[store view]</small>		
Share Order		

The shopper's experience

Go to Store front/login/Add to Cart/Cart/ Checkout Page

You can see Share Order button

Payment Method
All transactions are secure and encrypted...

worldpay

[Share Order](#)

<input type="radio"/> Bank Transfer Payment								
<input type="radio"/> Cash On Delivery								
<input type="radio"/> Credit Cards	We Accept							
<input type="radio"/> Alternative Payment Methods								

After clicking Share Order button, shopper will be redirected to order success page and a secure payment link will be share via email.

LUMA

Search entire store here...

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

Payment link has been generated! Please check your email

Your order number is: **000003767** has been created but not confirmed.
An email has been sent to your email id with the payment link. Please do the payment.

[Continue Shopping](#)



LUMA

Dear John Milten,

Your Order **000003767** has been created but not confirmed. Please complete the payment using the below button.

Pay Now

Shipping Info	Order Total
John Milten Test Test Test, Alabama, 12345 United States T: 1234567	\$22.00

Once you click on the Pay Now button you will be redirect to Worldpay Hosted Payment page,

worldpay

from FIS

Test Mode - This is not a live transaction.

Order summary

Reference: 000003767-1673605073
Description: WorldPay Order
Amount (USD): \$22.00

Select payment method



VISA



Mastercard



Maestro



AMEX



Discover



Diners



[Cancel](#)

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

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You must select the payment method which you want to proceed,



Test Mode - This is not a live transaction.

Order summary

Reference:	000003767-1673605073
Description:	WorldPay Order
Amount (USD):	\$22.00

Payment details

* Indicates a required field

Card number * ✓	Cardholder's name * ✓	
<input type="text" value="4111 1111 1111 1111"/>	<input type="text" value="John Milten"/>	
Expiry date * ✓	Security code	Last 3 digits on the back of card
<input type="text" value="11"/> / <input type="text" value="24"/>	<input type="text" value="233"/>	

Instalments

<input type="button" value="Select"/>	<input type="button" value="Make Payment"/>
---------------------------------------	---

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

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After entering the card details and successfully completing the payment, shopper will be redirected to order success page.



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

Thank you for your purchase!

[Print receipt](#)

Your order number is: **000003767**.

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

[Continue Shopping](#)

Eftpos Payments Australia

EFTPOS AU payments is an Australian domestic card scheme, supported by Worldpay as an acquirer. It facilitates multi/dual debit transactions in real-time with a lower cost of acceptance. Merchants interested in offering EFTPOS services must have a business entity in Australia.

Product Capabilities

Payment Type: **Card**

Country: **Australia**

Acceptance Currency: **AUD**

Settlement Currency: **AUD**

Service Level: **C**

Value-Added Services (VAS): **3DSv2, Stored Credentials, Mobile Wallets, WPG Tokenisation**

Integration: **Direct**

Transaction Type: **Sale, Refund**

Note: The product is still in beta mode. Some features are currently under testing or in the development phase

Admin Configuration

You can locate the Eftpos configuration at the following path:

Login to the admin panel -> Navigate to Stores -> Configuration -> Sales -> Worldpay

Expand the "Eftpos Payments Australia" section to access the admin configuration settings for Eftpos.

EFTPOS Payments AUSTRALIA



Enable EFTPOS PAYMENTS <small>[store view]</small>	<input style="width: 100px; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 0 5px; margin-bottom: 5px;" type="button" value="Yes"/>	<small>If set to "Yes", EFTPOS will be the default network for transactions</small>
Merchant Code <small>[store view]</small>		
<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>		
<small>For this detail, You must connect with your Worldpay contact.</small>		
EFTPOS XML Username <small>[store view]</small>		
<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>		
<small>For this detail, You must connect with your Worldpay contact.</small>		
EFTPOS XML Password <small>[store view]</small>		
<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>		
<small>For this detail, You must connect with your Worldpay contact.</small>		
Routing MID <small>[store view]</small>		
<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>		
<small>For this detail, You must connect with your Worldpay contact.</small>		
Enabled Debugging <small>[store view]</small>		
<input style="width: 100px; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 0 5px;" type="button" value="No"/>		

When you enable Eftpos with the mode set to "Direct," all transactions will be processed via the Eftpos AU network. It's important to note that EFTPOS does not support the "Redirect HPP" mode. Therefore, if a merchant has enabled EFTPOS and set the mode to "Redirect," Eftpos functionality will not be available.

Eftpos operates similarly to Credit/Debit Direct checkout, with the primary difference being the handling of transactions, which is managed by Eftpos.

To obtain configuration details for EFTPOS

1. Connect with your Worldpay relationship manager, who will facilitate onboarding with Eftpos AU.
2. Access the Merchant Admin Interface (MAI) to retrieve these details.

Least Cost Routing

When a shopper makes a payment (with their multi-network card) you may choose to send the transaction via the debit network of their choice, achieving a lower cost of acceptance.

Worldpay can configure your routing preferences to route all eligible transactions to a specific scheme. Contact your Worldpay Relationship Manager or support team to have this set with your scheme preference. The route is set to prefer EFTPOS by default.

You can also determine scheme preference at the transaction level using the Routing MID Configuration in admin.

3ds Process

To enable 3DS, merchants must obtain the 3DS configuration details from MAI (Merchant Acquirer Interface). Afterwards, they need to enter these details into the 3DS configuration section found at the following path:

Login to the admin panel -> Navigate to Store -> Configuration -> Sales -> Worldpay -> Credit Card 3DS Authentication

Credit Card 3DS Authentication

Activate 3DS Authentication [store view] Yes ▾

Enable 3DS1 Authentication [store view] No ▾

Enable 3DS2 Authentication [store view] Yes ▾

⌚ Configure 3DS2**⌚ Configure 3DS2**

JWT Event URL [store view]
• For this detail, You must connect with your Worldpay contact.
• For Live Use Cardinal Commerce URL. For Test Use <https://secure-test.worldpay.com>

JWT Api key [store view]
For this detail, You must connect with your Worldpay contact.

JWT Issuer [store view]
For this detail, You must connect with your Worldpay contact.

Organisational Unit Id [store view]
For this detail, You must connect with your Worldpay contact.

Test DDC URL [store view]
For this detail, You must connect with your Worldpay contact.

Production DDC URL [store view]
For this detail, You must connect with your Worldpay contact.

Test Challenge URL [store view]
For this detail, You must connect with your Worldpay contact.

Production Challenge URL [store view] |
For this detail, You must connect with your Worldpay contact.

Challenge Preference [store view] Challenge Mandated ▾

Challenge Window Type [store view] iframe ▾

The Shopper's Experience:

Payment Method
All transactions are secure and encrypted...

Credit Cards We Accept  

Credit Card Type *

   Use Saved Card





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

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

My billing and shipping address are the same
TK S
83 Kogil Street
Warialda Rail, New South Wales 2402
Australia
9876543210

PLACE ORDER

Sample XML requests and responses can be referenced at the following link:

<https://developerengine.fisglobal.com/apis/wpg/eftpos>

Invoice Processing, Shipments, Refunds:

The process of generating invoices, creating shipments, and processing refunds is the same as for regular orders in Magento.

Content Security Policy Compatibility

The module is compatible with Content Security Policy. If you need to add new domains, use your website's `csp_whitelist.xml` file, as described in the Magento documentation.

How to report bugs

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