



# Payments plugin for Magento 2

User guide

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Seltember 10

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## 1. 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.

## 2. Overview of features

The table below lists the main features of our plugin.

Features	Description
<b>Supported credit cards</b>	Visa, MasterCard, Maestro, American Express, Diners, Discover, JCB, Carte Bancaire, Carte Bleue, Dankort
<b>3DS authentication</b>	3D Secure authentication (strong customer authentication) for direct credit card integration and hosted payment pages
<b>Exemption engine</b>	Request real-time risk analysis of transactions to exempt as many as possible from strong customer authentication
<b>Tokenization</b>	Token creation for sending authorisation requests with stored card details that are PCI compliant
<b>Stored credentials</b>	With detailed ways of improving authorisation rates and ensuring compliance
<b>Co-branded</b>	If co-branded is enabled in WPG, co-badged functionality will be displayed in both HPP checked as well as direct payment.
<b>Stored credentials: disclaimer message</b>	Ask for shoppers' consent before saving their card during checkout
<b>Hosted payment page</b>	Redirection to the PCI-compliant payment page that Worldpay hosts

<b>Apple Pay and Google Pay</b>	Process Apple Pay and Google Pay payments
<b>Google Chrome: payment service API</b>	A payment service API for Chrome that helps shoppers with express checkout
<b>MOTO</b>	Your customer service team can make mail orders and telephone orders using the Create Order interface in Magento
<b>Supported APMs</b>	PayPal, Klarna, Union Pay, IDEAL, ACH, AliPay, SEPA, P24, Mistercash/Bancontact, Sofort/Pay.Now
<b>Instant page checkout</b>	Express checkout
<b>Multiple partial capture</b>	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
<b>Merchant profile override</b>	Override your merchant profile so you can (for example) support different payment methods in different stores using one merchant ID
<b>Repeat payments</b>	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 log in to the [Merchant Administration Interface](#), follow the steps below to configure your XML connection credentials:

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

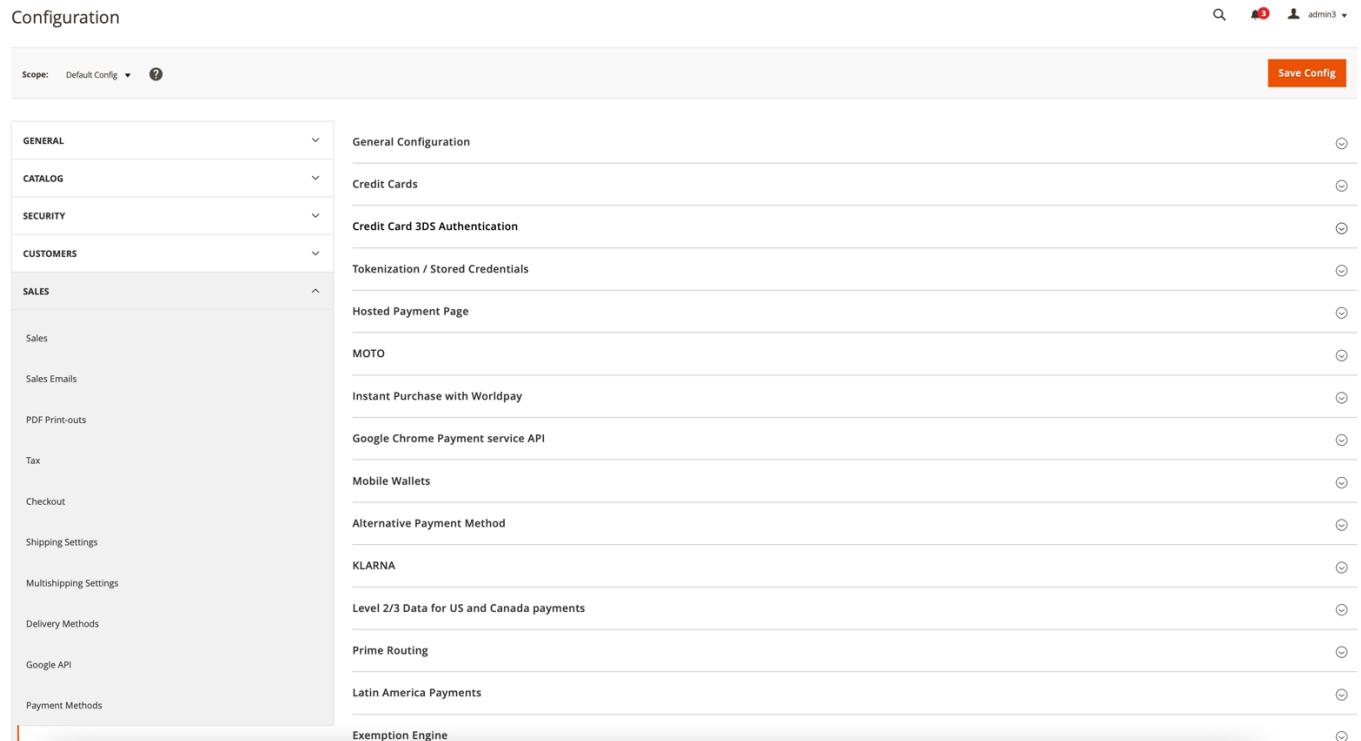
## If you need support

Please get in touch with your Worldpay support contact. If they're not available, call our customer service team on 0800 096 3997.

## Basic configuration

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

Stores/Configuration/Sales/Worldpay:



The screenshot shows the 'Configuration' section of the Magento 2 admin panel for the Worldpay extension. The left sidebar lists various configuration categories: GENERAL, CATALOG, SECURITY, CUSTOMERS, and SALES. Under the SALES category, sub-options like Sales, Sales Emails, PDF Print-outs, Tax, Checkout, Shipping Settings, Multishipping Settings, Delivery Methods, Google API, and Payment Methods are visible. The main content area displays detailed configuration options for each category, such as General Configuration, Credit Cards, Credit Card 3DS Authentication, Tokenization / Stored Credentials, 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, and Exemption Engine. Each configuration item has a 'Save Config' button at the top right.

## General Configuration

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

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

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

<b>Enable logging</b>	If this is enabled, all requests, responses and 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
<b>Auto invoice</b>	If set to <b>Yes</b> , Magento automatically creates an invoice. This occurs so long as Worldpay authorises the transaction and sends a capture request. If set to <b>No</b> , an invoice will not be created until a capture order notification is received
<b>Payment method selection</b>	This has two options: payment methods can either be displayed as radio buttons or dropdowns in the payment section

### 3. Main configurations

#### Credit card configurations

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

##### Credit Cards

Enabled [store view] Yes

Enable Intelligent Account Verification [store view] No

Title [store view] Credit Cards

Integration Mode [store view] Direct

Set Hosted payment page by selecting Redirect

Payment Methods [store view]

- American Express
- Visa
- MasterCard
- Carte Bancaire
- Carte Bleue
- Dankort
- Diners
- Discover
- Japanese Credit Bank
- Maestro

Client Side Encryption Enabled [store view] Yes

Public Key [store view]

```
1#10001#9dwdwdwewxxxxedwe2923231312174e5d91f60afeeab06fa8d8f
936717d19f842adfdfdf344f05294cf05e8f0ae7ec7113c970bf6f9d5090421c
5122408ac8b293355fd72202534227bf71d7d6bbec984be8cersdsdsgdssad
z4f743f6d32bd72540ca8f0847153ad9dgffgrcbc421e56321790c4ad60e08
0d76857b89489e1b368bc3922b59cc14d0831b72581a9ee9759fb61b0455fd
a074e3d25dbdc3c3db5714fcf90f3ebdf74a618359655370b3a51b82328caff
```

For this detail, You must connect with your Worldpay contact.

Require CVC [store view] Yes

Credit card configuration	Description
<b>Enabled</b>	When set to <b>Yes</b> , credit card payments are available to shoppers at checkout
<b>Enable intelligent account verification</b>	When set to <b>Yes</b> , the intelligent account verification (IAV) feature will validate a credit card using zero/nominal auth
<b>Title</b>	The title that appears above the credit card payment section at checkout
<b>Integration mode</b>	<p>There are two integration modes for credit cards:</p> <ol style="list-style-type: none"> <li><b>Direct integration mode</b> 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</li> <li><b>Redirect integration mode</b> 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</li> </ol>
<b>Payment methods</b>	Select which credit cards are available to shoppers at checkout
<b>Client-side encryption enabled</b>	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
<b>Public key</b>	Only required if client-side encryption is enabled. You can get this key from the <a href="#">Worldpay Merchant Admin Interface</a> . If you do not see the option for it, contact your Worldpay representative for help
<b>Require CVC</b>	If enabled, a mandatory CVC form field appears in the card-detail entry form

## Order notifications

**Note:** You must set up order notifications to ensure 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 method (POST). The 'Method' dropdown in the 'Test' section is set to 'POST'. Buttons for 'Configure AUTHORISED' and 'Configure REFUSED' are also visible.

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		<b>Configure AUTHORISED</b>	<b>Configure REFUSED</b>		

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	text	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)

IAV is a feature that validates a credit card.

## Payments plugin for Magento 2



Cardholders submit a zero or nominal value (a payment with a value greater than zero) while Worldpay determines 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 organisation.

### How to configure IAV

Follow these steps:

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 IAV or through zero authorisation.

All form validations are handled through custom labels and custom alert messages.

To configure alerts or show customised 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 customise 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 a 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 and customise labels

To manage or customise 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 customise these labels as well as the custom message box:

IAVAC1	Add New Card	
IAVAC2	Card type	
IAVAC3	Default Billing Address	
<b>Add</b>		

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

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

Message code	Actual message	Custom message
IAVAC1	Add new card	
IAVAC2	Card type	
IAVAC3	Default billing address	

### The shopper's experience

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

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

## Add New Card

### Card Information

Credit Card Type \*

Card 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

### Key XML update

Below is the example of 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)) ). Otherwise, card will not be saved in the shopper's 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 3D Secure (3DS). It helps to increase issuer approvals for transactions affected by PSD2. For full details, [download the user PDF](#).

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 this 3DS configuration panel:

### Credit Card 3DS Authentication

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

### How to activate 3DS

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

### Credit Card 3DS Authentication

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

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

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.

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### Configure 3DS2

JWT Event URL [store view]   
For this detail, You must connect with your Worldpay contact.  
• 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 Window Type [store view]

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
<b>Enable 3DS2 authentication</b>	This enables or disables the 3DS2 feature. If 3DS2 is disabled, orders will be placed by 3DS1, so long as 3DS has been enabled. If both are disabled, then the order will be placed by normal credit card authorisation
<b>JWT event URL</b>	This is for capturing the session ID from the domain. For production mode, please use: <a href="https://centinelapi.cardinalcommerce.com">https://centinelapi.cardinalcommerce.com</a> . For test mode, please use: <a href="https://secure-test.worldpay.com">https://secure-test.worldpay.com</a>

<b>JWT API key, JWT issuer and organisational unit ID</b>	Worldpay supplies these values. You must contact your Worldpay representative to register you for 3DS2
<b>Test DDC (device data collection) URL</b>	This is for creating the JWT session ID. For test mode, use: <a href="https://secure-test.worldpay.com/shopper/3ds/ddc.html">https://secure-test.worldpay.com/shopper/3ds/ddc.html</a>
<b>Production DDC URL</b>	To create the JWT session ID in production mode, use: <a href="https://centinelapi.cardinalcommerce.com/V1/Cruise/Collect">https://centinelapi.cardinalcommerce.com/V1/Cruise/Collect</a>
<b>Authentication method</b>	This is added as risk data. It is a mechanism to authenticate shoppers:  guestCheckout: the shopper is not authenticated  localAccount: you authenticate the shopper using your own systems  federatedAccount: you authenticate the shopper using a Federated ID  fidoAuthenticator: you authenticate the shopper using FIDO Authenticator  issuerCredentials: you authenticate the shopper using issuer credentials  thirdPartyAuthentication: you authenticate the shopper using third-party authentication
<b>Test challenge URL</b>	This is the URL for the challenge page. For test mode, please use: <a href="https://secure-test.worldpay.com/shopper/3ds/challenge.html">https://secure-test.worldpay.com/shopper/3ds/challenge.html</a>
<b>Production challenge URL</b>	This is the URL for the challenge page. For production mode, please use: <a href="https://centinelapi.cardinalcommerce.com/V2/Cruise/StepUp">https://centinelapi.cardinalcommerce.com/V2/Cruise/StepUp</a>
<b>Challenge preference</b>	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
<b>Challenge window type</b>	The 3DS2 challenge form redirects shoppers either to a full page or an iframe. The full page redirects them to either Worldpay or Cardinal. The iframe challenge form appears in the same page

## Payments plugin for Magento 2



**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		Shipping & Handling Information
Alternative Payment methods		<b>Flat Rate - Fixed \$75.00</b>
The order was placed using USD.		
Worldpay Order Id		<b>00000008-1582891513</b>
Payment Status		<b>SENT_FOR_AUTHORISATION</b>
Payment Model		<b>Redirect</b>
Payment Method		<b>SEPA_DIRECT_DEBIT-SSL</b>
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	<b>ECOM</b>	

## 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	<a href="#">Update</a>	<a href="#">Delete</a>
ECMC	5555*****4444	Nitin	2	2027	<a href="#">Update</a>	<a href="#">Delete</a>
VISA	4111*****1111	Avishek	2	2022	<a href="#">Update</a>	<a href="#">Delete</a>
AMEX	3434*****3434	3D	6	2025	<a href="#">Update</a>	<a href="#">Delete</a>

**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 extra data available once Issuer Insights is enabled by WorldPay.

To view Issuer Insights, go to Sales/Order, and click **View**:

The screenshot shows the Magento 2 Admin Panel with the 'Orders' grid. The grid has columns for ID, Purchase Point, Purchase Date, Bill-to Name, Ship-to Name, Grand Total (Base), Grand Total (Purchased), Status, Action, Signifyd Guarantee Decision, and Allocated sources. Order #000000628 is selected, showing details like Main Website, Purchase Date Oct 13, 2020, and Status Pending. Below the grid, the detailed view for order #000000628 is expanded, showing sections for Payment Information, Shipping & Handling Information, and Issuer Insights, along with various transactional and risk-related data points.

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

#000000628

Payment Information		Shipping & Handling Information	
Credit Cards		Flat Rate - Fixed \$5.00	
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			
Advanced Risk Provider			
Advanced Risk Score			
Advanced Risk Threshold			
Advanced Risk Final Score	0		
Advanced Risk Id			
AAV Address Result Code	UNKNOWN		
AAV Postcode Result Code	UNKNOWN		
AAV Telephone Result Code	UNKNOWN		
AAV Email Result Code	UNKNOWN		
AAV Cardholder Name Result Code	UNKNOWN		
Interaction Type	ECOM		
<b>Issuer Insights</b>			
Source Type	PREPAID		
Available Balance	2000		
Reloadable	YES		
Prepaid Card Type	PAYROLL		
Affluence			
Issuer Country	GB		
Card Product Type	COMMERCIAL		
Virtual Account Number	FALSE		
Account Range Id	11		

### ACH Direct Debit (US only)

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

**Note:** This is applicable only for the US. 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.

## Payments plugin for Magento 2

### Alternative Payment Method



**Enabled** [store view] Yes

**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] Alternative Payment Methods

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

Configuration	Description
<b>Enabled</b>	If set to <b>Yes</b> , this will enable alternative payment methods
<b>Payment methods</b>	Select ACH Pay from the options provided. This feature is only available for the US
<b>ACH account types</b>	Configure the available bank account types

3. You can add the configuration to manage alerts/show customised messages by following these steps:

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

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

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
<b>AACH01</b>	Void sale action failed	
<b>AACH02</b>	Void sale executed successfully. Please run sync status after a while	

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

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	
<input type="button" value="Add"/>		

## Payments plugin for Magento 2

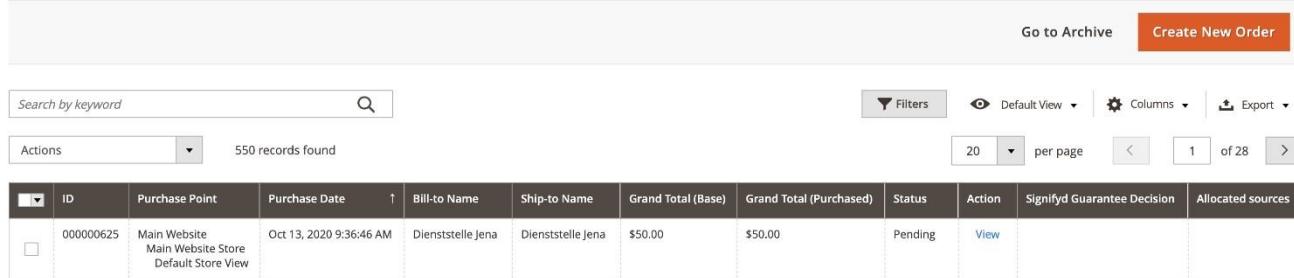
You must click **Add** after adding the configurations.

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

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

4. In some cases, you might want 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: eg, 000000504

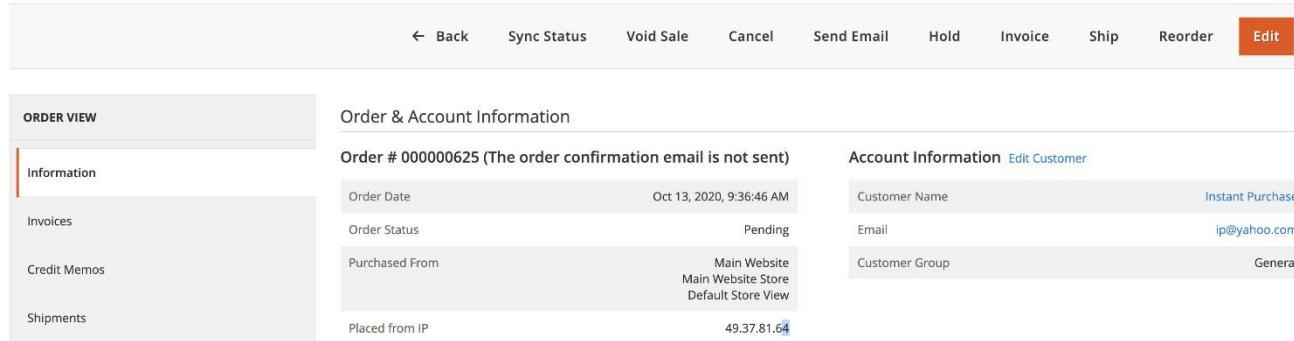
### Orders



The screenshot shows the Magento 2 Orders grid. At the top right, there are buttons for 'Go to Archive' and 'Create New Order'. Below the header, there's a search bar labeled 'Search by keyword' and a 'Filters' button. The main grid displays 550 records found, with 20 per page and 1 of 28 pages. The columns include: Actions, ID, Purchase Point, Purchase Date, Bill-to Name, Ship-to Name, Grand Total (Base), Grand Total (Purchased), Status, Action, Signifyd Guarantee Decision, and Allocated sources. The order ID 000000625 is highlighted, showing it was purchased from 'Main Website Store Default Store View' on 'Oct 13, 2020 9:36:46 AM' with a status of 'Pending'.

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

#000000625



The screenshot shows the 'Order View' page for order #000000625. At the top, there are buttons for Back, Sync Status, Void Sale, Cancel, Send Email, Hold, Invoice, Ship, Reorder, and Edit. The 'Information' tab is selected. The 'Order & Account Information' section shows the order number and date (Oct 13, 2020, 9:36:46 AM), status (Pending), and purchase details (Main Website Store Default Store View). The 'Account Information' section shows customer details (Customer Name: Instant Purchase, Email: ip@yahoo.com, Customer Group: General). The 'Placed from IP' field shows the IP address 49.37.81.64.

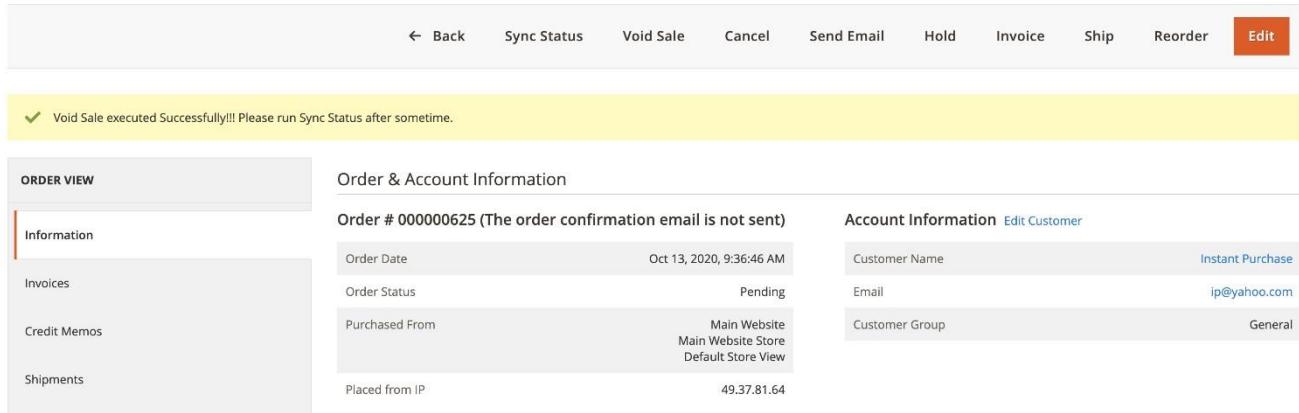
**Note:** The **Void Sale** button is visible within the same US business day as the sale request and only for ACH Pay orders.

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

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

#000000625

Q  nitin ▾



The screenshot shows the 'Order View' page for order #000000625. The top navigation bar includes Back, Sync Status, Void Sale, Cancel, Send Email, Hold, Invoice, Ship, Reorder, and Edit buttons. A yellow banner at the top states: "✓ Void Sale executed Successfully!!! Please run Sync Status after sometime." The left sidebar has tabs for Information, Invoices, Credit Memos, and Shipments. The main content area displays 'Order & Account Information' for the order. Key details include:
 

- Order #:** 000000625 (The order confirmation email is not sent)
- Order Date:** Oct 13, 2020, 9:36:46 AM
- Order Status:** Pending
- Purchased From:** Main Website  
Main Website Store  
Default Store View
- Placed from IP:** 49.37.81.64
- Customer Information:** Customer Name (Instant Purchase), Email (ip@yahoo.com), Customer Group (General)

This indicates that the request was executed successfully. After a while you must run the sync status, which will reflect the current state of the order status as well as the payment status.

## Payments plugin for Magento 2

#000000625

   nitin ▾

 Back Sync Status Send Email Reorder

ORDER VIEW	
Information	Order & Account Information
Invoices	Order # 000000625 (The order confirmation email is not sent)
Credit Memos	
Shipments	
Comments History	
Transactions	

### Order & Account Information

Order Date	Oct 13, 2020, 9:36:46 AM
Order Status	Closed
Purchased From	Main Website Main Website Store Default Store View
Placed from IP	49.37.81.64

Account Information [Edit Customer](#)

Customer Name	Instant Purchase
Email	ip@yahoo.com
Customer Group	General

### Address Information

#### Billing Address [Edit](#)

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

#### Shipping Address [Edit](#)

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

### Payment & Shipping Method

#### Payment Information

Alternative Payment methods	
The order was placed using USD.	
Worldpay Order Id	000000625-1602599804
Payment Status	VOIDED
Payment Model	Direct
Client side encryption	YES
Payment Method	ACH_DIRECT_DEBIT-SSL
Card Number	
AVS Result	
CVC Result	
Basic Risk Score	0
Advanced Risk Provider	RiskManagement
Advanced Risk Score	0.0000
Advanced Risk Threshold	
Advanced Risk Final Score	-1
Advanced Risk Id	
AAV Address Result Code	
AAV Postcode Result Code	
AAV Telephone Result Code	
AAV Email Result Code	
AAV Cardholder Name Result Code	
Interaction Type	ECOM

#### Shipping & Handling Information

Flat Rate - Fixed \$5.00

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

#000000504

   admin ▾

 Back Sync Status Void Sale Send Email Ship Reorder

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

ORDER VIEW	
Information	Order & Account Information
Invoices	

### Order & Account Information

Order # 000000504 (The order confirmation email is not sent)	Account Information <a href="#">Edit Customer</a>
Order Date	Customer Name Veronica Costello
Order Status	Email roni_cost@example.com

Customer Group General

**Note:** The alert messages may vary depending on the availability of custom messages from the configuration. If the **Void Sale** button is unavailable or if the request fails, 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 when they select ACH pay:

- Bank account types
- Account number
- Routing number
- Check number
- Company name
- Email address
- Purpose of transaction text box

Alternative Payment Methods      We Accept     

**Bank Account Types \***

**Account Number \***

**Routing Number \***

**Check Number**

**Company Name**

**Email Address**

**Purpose of transaction**

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

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

ACH Pay-specific field	Storefront validation
<b>Bank account types</b>	The <b>Select</b> box will appear. Values for selection will depend on the account types configured by the admin
<b>Account number</b>	Only accepts up to 17 digits
<b>Routing number</b>	Only accepts digits with minimum length of 8 and maximum length of 9
<b>Check number</b>	Only accepts up to 15 digits
<b>Company name</b>	Accepts strings with a maximum length of 40 characters
<b>Email address</b>	Accepts standard email validation
<b>Purpose of transaction</b>	Accepts alphanumeric characters that will be truncated to 15 characters while sending the request.

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

### Prime routing (US only)

This section describes how to configure prime routing to your integrations.

**Note:** This is only applicable to the US 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



<input type="checkbox"/> <b>Enable Prime Routing</b> <small>[store view]</small>	<input type="text" value="Yes"/>
<input type="checkbox"/> <b>Enable Advanced Prime Routing</b> <small>[store view]</small>	
<input type="text" value="Yes"/>	
<small>Enable Advance Prime Routing to make use of Routing Preference and Debit Networks.</small>	
<input type="checkbox"/> <b>Routing Preference</b> <small>[store view]</small>	<input type="text" value="pinlessDebitOnly"/>
<b>Debit Networks</b> <small>[store view]</small>	
<input type="checkbox"/> Use system value	
<div style="border: 1px solid #ccc; padding: 5px; background-color: #f9f9f9;">           Accel            AFFN            CU24            Jeanie            NYCE            Pulse            Shazam            Star SouthEast            Star West            Star NorthEast         </div>	

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

Configuration	Description
<b>Enable prime routing</b>	If set to <b>Yes</b> , this enables the prime routing feature
<b>Enable advanced prime routing</b>	If set to <b>Yes</b> , this lets you configure the routing preference and debit networks
<b>Routing preference</b>	This lets you configure the routing preference to specify how a particular transaction should be routed
<b>Debit networks</b>	This lets you configure the debit networks to specify how a particular transaction should be routed

You can add the configuration to manage alerts/show customised messages by following these steps.

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:

AACH01	Void Sale Action Failed!!!	
AACH02	Void Sale executed Successfully!!! Please run Sync Status after sometime.	
<b>Add</b>		

Click **Save Config** after adding the configurations, and use the table below for adding the configurations:

Message code	Actual message	Custom message
AACH01	Void sale action failed	
AACH02	Void sale executed successfully Please run sync status after a while	

Under **Customize Checkout Messages**, click the **Add** button and then add the configurations below:

CPR01	Merchant is not enabled for prime routing.	
<b>Add</b>		

## Payments plugin for Magento 2



Click **Save Config** after adding the configurations and use the table below for adding the configurations:

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

3. In some cases, you might want 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: eg, 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	<a href="#">View</a>		

- c. Click on **View**, and you will see the page below, with the option to void the sale request:

### #000000627

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

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 a refund request from the MAI site.

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

#000000627

nitin ▾

The screenshot shows the 'Order View' page for order #000000627. The top navigation bar includes Back, Sync Status, Void Sale, Cancel, Send Email, Hold, Invoice, Ship, Reorder, and Edit buttons. A yellow success message box displays: "✓ Void Sale executed Successfully!!! Please run Sync Status after sometime." The main content area is divided into sections: 'Information' (Invoices, Credit Memos, Shipments), 'Order & Account Information' (Order #, Order Date Oct 13, 2020, Order Status Pending, Purchased From Main Website Store Default Store View, Placed from IP 49.37.81.64), and 'Account Information' (Customer Name, Instant Purchase, Email ip@yahoo.com, Customer Group General).

This indicates that the request was executed successfully. After a while, run the sync status. This status shows the current state of the order status as well as the payment status:

#000000627

The screenshot shows the 'Order View' page for order #000000627. The top navigation bar includes Back, Sync Status, Send Email, and Reorder buttons. The main content area is divided into sections: 'Information' (Invoices, Credit Memos, Shipments, Comments History, Transactions), 'Order & Account Information' (Order #, Order Date Oct 13, 2020, Order Status Closed, Purchased From Main Website Store Default Store View, Placed from IP 49.37.81.64), 'Address Information' (Billing Address and Shipping Address both show United States T: [REDACTED]), and 'Payment & Shipping Method' (Payment Information shows Credit Cards, Order placed using USD, Worldpay Order Id [REDACTED], Payment Status VOIDED, Payment Model Direct, Client side encryption YES; Shipping & Handling Information shows Flat Rate - Fixed \$5.00).

- e. If you click the **Void Sale** button after the request has been voided, you will see the error message below:

#000000713

admin ▾

The screenshot shows the 'Order View' page for Order # 000000713. The top navigation bar includes 'Back', 'Sync Status', 'Void Sale', 'Send Email', 'Ship', and 'Reorder'. A red alert message box states: '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.' On the left, a sidebar menu lists 'Information', 'Invoices', and 'Credit Memos'. The main content area displays 'Order & Account Information' for the customer 'Veronica Costello' (Email: roni\_cost@example.com, Group: General). Order details show it was placed on Sep 3, 2020, at 2:00:24 AM, is complete, and purchased from the 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, you must submit a refund request.

**Note:** Prime Routing is available only in direct integration mode. If enabled, the request is treated as a sales request.

## Level 2/3 data

Worldpay credit card processing data for VISA and MasterCard falls into two levels when being passed – Level 1 and Level 2/3.

Each level is defined by the amount of information that is required or passed as a set of extra 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 attract a lower processing cost, along 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 set up 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
<b>Enable level 2/3 data</b>	This field enables/disables level 2/3 data for US and Canada payments
<b>Card acceptor tax id</b>	This must be between 1-20 characters (9 digits for US-domiciled merchants)
<b>Duty amount</b>	Duty amount manageable by merchant for international shipping that has duties tax
<b>Unit of measure</b>	You can configure a product's unit of measure, with the value set as "each" by default. The unit of measure will be passed on to the 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
<b>Commodity code</b>	The commodity code to be configured by you for each product
<b>Unit of measure</b>	You configure the 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 Payment

**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

```
<?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>
```

```
<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-colour.

## 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.

The plugin supports payments from these countries:

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

## Latin America configurations

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

### Latin America Payments

Enable CPF/CNPJ [store view]	<input type="checkbox"/> Yes	You must enable CPF/CNPJ for only Brazil as billing country													
Enable Instalment [store view]	<input type="checkbox"/> Yes	If set to "Yes", This will enable shopper to select installment before making their payment for Latin America country only.													
<table border="1"> <thead> <tr> <th>Instalment Configuration [store view]</th> <th>Instalment Type</th> <th>Country</th> <th>Action</th> </tr> </thead> <tbody> <tr> <td></td> <td>Type 1 Installment</td> <td> <input type="checkbox"/> Argentina  <input type="checkbox"/> Belize  <input checked="" type="checkbox"/> Brazil  <input type="checkbox"/> Chile         </td> <td></td> </tr> <tr> <td></td> <td><input type="button" value="Add"/></td> <td></td> <td></td> </tr> </tbody> </table>				Instalment Configuration [store view]	Instalment Type	Country	Action		Type 1 Installment	<input type="checkbox"/> Argentina <input type="checkbox"/> Belize <input checked="" type="checkbox"/> Brazil <input type="checkbox"/> Chile			<input type="button" value="Add"/>		
Instalment Configuration [store view]	Instalment Type	Country	Action												
	Type 1 Installment	<input type="checkbox"/> Argentina <input type="checkbox"/> Belize <input checked="" type="checkbox"/> Brazil <input type="checkbox"/> Chile													
	<input type="button" value="Add"/>														

The following are the Instalment types:

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

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

Configuration	Description
Enable CPF/CNPJ	Set to <b>Yes</b> , 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 <b>Yes</b> , shoppers can pay in instalments. If set to <b>No</b> , instalments are not available. This feature is only available for Latin American countries

<b>Instalment configuration</b>	This enables you to do instalment-type mapping for Latin American countries
<b>Instalment type</b>	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.

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
<b>Brazil and Argentina</b>	Up to 12 instalments
<b>Mexico</b>	Up to 18 sequential instalments: 3, 6, 9, 10, 12, 15, 18
<b>Columbia</b>	Up to 12 instalments without interest. Up to 48 instalments with interest. Sequential instalments: 3, 6, 9, 10, 12, 18, 24, 36, 48
<b>Peru and Central America</b>	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
<b>CPF</b>	Accepts only digits up to 11
<b>CPNJ</b>	Accepts only digits up to 14
<b>Instalment</b>	Select box will appear. Values for selection will depend on selected billing country
<b>Purpose of transaction</b>	Accepts a maximum of 13 alphanumeric characters

### Recommendation for Brazil only

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

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

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

## Exemption engine

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

### How to configure the exemption engine

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

## Exemption Engine

<b>Enable Exemption Engine</b> <small>[store view]</small>	<input type="text" value="Yes"/>	▼
<b>Exemption Placement</b> <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.	
<b>Exemption Types</b> <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
<b>Enable Exemption Engine</b>	If set to <b>Yes</b> , transactions can be exempted from SCA, based on real-time risk analysis
<b>Exemption Placement</b>	<b>AUTHORISATION:</b> Applies exemption in the authorisation flow <b>AUTHENTICATION:</b> Applies exemption in the authentication flow <b>OPTIMISED:</b> Applies the exemption placement that has the highest probability of issuer acceptance as determined by the exemption engine
<b>Exemption Types</b>	<b>LV:</b> Low-value exemption (less than 30 EUR) <b>LR:</b> Low-risk exemption. <b>OP:</b> Optimised exemption (highest probability of issuer acceptance determined by the exemption engine).

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*

## 4. FraudSight

FraudSight combines unparalleled data insights, industry-leading technology and fraud-prevention expertise that enable you to predict and prevent fraud.

## Payments plugin for Magento 2



Contact Worldpay Support to get FraudSight enabled on your system.

## Configure FraudSight

Once FraudSight is enabled on your account it is automatically activated in the Magento plugin. The information in this section is important if you are to manage fraud-related cases effectively.

### Manage alerts and messages

To manage alerts/show customised messages do the following:

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

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

3. Click **Save Config** after you've added the configurations.

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

Message Code	Actual Message	Custom Message
AFR01	<b>Cancel</b> action failed	
AFR02	Order cancelled successfully  Please run sync status after a while.	

## FraudSight response

Fraudsight response displays one of these messages:

- LOW-RISK
- REVIEW
- HIGH-RISK

To see messages, go to Sales/Orders, and messages appear 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	<a href="#">View</a>			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	<a href="#">View</a>			REVIEW

When the message is received it is “in review.” The message is highlighted in red, to show that you need to take action.

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

### 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	<b>review</b>
Fraudsight Score	
Fraudsight ReasonCodes	



## Order review

When the message received is “in review”, you might 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 that has a message in review:

## Payments plugin for Magento 2

### Orders

Orders												<a href="#">Go to Archive</a>	<a href="#">Create New Order</a>
	<a href="#">Actions</a>	<a href="#">ID</a>	<a href="#">Purchase Point</a>	<a href="#">Purchase Date</a>	<a href="#">Bill-to Name</a>	<a href="#">Ship-to Name</a>	<a href="#">Grand Total (Base)</a>	<a href="#">Grand Total (Purchased)</a>	<a href="#">Status</a>	<a href="#">Action</a>	<a href="#">Signifyd Guarantee Decision</a>	<a href="#">Fraudsight Message</a>	
<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	<a href="#">View</a>		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	<a href="#">View</a>		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.

<a href="#">← Back</a>	<a href="#">Sync Status</a>	<a href="#">Cancel</a>	<a href="#">Void Sale</a>	<a href="#">Send Email</a>	<a href="#">Hold</a>	<a href="#">Invoice</a>	<a href="#">Ship</a>	<a href="#">Reorder</a>	<a href="#">Edit</a>																		
<span style="color: green;">✓</span> Order cancelled successfully!!! Please run Sync Status after sometime.																											
<b>ORDER VIEW</b> <ul style="list-style-type: none"> <li><a href="#">Information</a></li> <li><a href="#">Invoices</a></li> <li><a href="#">Credit Memos</a></li> <li><a href="#">Shipments</a></li> </ul>		<b>Order &amp; Account Information</b> <table border="1"> <tr> <td colspan="2"><b>Order # 000001930 (The order confirmation email is not sent)</b></td> </tr> <tr> <td>Order Date</td> <td>Dec 15, 2020, 9:00:05 AM</td> </tr> <tr> <td>Order Status</td> <td>Pending</td> </tr> <tr> <td>Purchased From</td> <td>Main Website Main Website Store Default Store View</td> </tr> <tr> <td>Placed from IP</td> <td>157.45.174.40</td> </tr> </table> <table border="1"> <tr> <td colspan="2"><b>Account Information</b> <a href="#">Edit Customer</a></td> </tr> <tr> <td>Customer Name</td> <td>fraudsight user</td> </tr> <tr> <td>Email</td> <td>fraudsight1@yopmail.com</td> </tr> <tr> <td>Customer Group</td> <td>General</td> </tr> </table>								<b>Order # 000001930 (The order confirmation email is not sent)</b>		Order Date	Dec 15, 2020, 9:00:05 AM	Order Status	Pending	Purchased From	Main Website Main Website Store Default Store View	Placed from IP	157.45.174.40	<b>Account Information</b> <a href="#">Edit Customer</a>		Customer Name	fraudsight user	Email	fraudsight1@yopmail.com	Customer Group	General
<b>Order # 000001930 (The order confirmation email is not sent)</b>																											
Order Date	Dec 15, 2020, 9:00:05 AM																										
Order Status	Pending																										
Purchased From	Main Website Main Website Store Default Store View																										
Placed from IP	157.45.174.40																										
<b>Account Information</b> <a href="#">Edit Customer</a>																											
Customer Name	fraudsight user																										
Email	fraudsight1@yopmail.com																										
Customer Group	General																										

4. After a while, run the sync status. This shows the current order status as well as the payment status.

### Errors

If you click the **Cancel** button after the request has been cancelled, you will see an error message, as in the screenshot below:

# Payments plugin for Magento 2

**worldpay**  
from FIS

← Back
Sync Status
Cancel
Reorder

**ORDER VIEW**

**Information**

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

### Order & Account Information

**Order # 000001803 (The order confirmation email was sent)**

Order Date	Dec 14, 2020, 5:31:12 AM
Order Status	Canceled
Purchased From	Main Website Main Website Store Default Store View
Placed from IP	157.45.183.239

---

### Address Information

Billing Address <a href="#">Edit</a>	Shipping Address <a href="#">Edit</a>
Uma s 2002 Edmund Halley Reston, Virginia, 21091 United States T: 5544332211	Uma s 2002 Edmund Halley Reston, Virginia, 21091 United States T: 5544332211

---

### Payment & Shipping Method

Payment Information	Shipping & Handling Information
Wallets	Free Shipping - Free €0.00
The order was placed using EUR.	
Worldpay Order Id	000001803-1607945471
Payment Status	CANCELLED
Payment Model	Direct

← 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**

**Information**

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

### Order & Account Information

**Order # 000001803 (The order confirmation email was sent)**

Order Date	Dec 14, 2020, 5:31:12 AM
Order Status	Canceled
Purchased From	Main Website Main Website Store Default Store View
Placed from IP	157.45.183.239

---

### Address Information

Billing Address <a href="#">Edit</a>	Shipping Address <a href="#">Edit</a>
Uma s 2002 Edmund Halley Reston, Virginia, 21091 United States T: 5544332211	Uma s 2002 Edmund Halley Reston, Virginia, 21091 United States T: 5544332211

---

← Back
Sync Status
Cancel
Reorder

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

### Capture requests

To send a capture request, click **Invoice** and select **Capture Online**. 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.

## 5. Tokenization and stored credentials

Magento does not save credit card details. Instead, it delegates the responsibility of securely storing credit card details to Worldpay by using 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.

### Token generation

When a shopper makes a payment using a credit card and selects **Save this card** at 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.

### Token initialisation and storage in the 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. The token acts as a reference to the credit card details stored securely on Worldpay's servers.

### Token usage for future authorisations

When the shopper returns to the website and initiates a new transaction, Magento retrieves the token associated with their saved payment method and shows it to the user on the checkout page under the **Use Saved Card** option.

When the shopper selects a card from the list and clicks **Place Order**, Magento sends the 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 authorisation process then proceeds using the retrieved credit card details and, if successful, the transaction is completed.

## Token expiry

In production, tokens are created with an initial life of four years. In Sandbox, tokens are created with an initial life of seven days. For more details, read our [guidelines for connecting to tokenization](#).

## How to configure tokenization and stored credentials

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

### Tokenization / Stored Credentials

<b>Save Card</b> [store view]	<input type="button" value="Yes"/> <input type="button" value="No"/>	Saved card will work only if, at least one from Tokenization or Stored credentials is enabled.
<b>Enable Tokenization</b> [store view]	<input type="button" value="Yes"/> <input type="button" value="No"/>	If set to Yes, it will create token based on shopper ID.
<b>Enable Merchant Tokens</b> [store view]	<input type="button" value="Yes"/> <input type="button" value="No"/>	If set to Yes, it will create token based on Merchant ID.
<b>Enable Stored Credentials</b> [store view]	<input type="button" value="Yes"/> <input type="button" value="No"/>	If set to Yes, it will add required attribute for future recurring payments.

Now follow these steps:

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

### Tokenization / Stored Credentials

<b>Save Card</b> [store view]	<input type="button" value="Yes"/> <input type="button" value="No"/>	Saved card will work only if, at least one from Tokenization or Stored credentials is enabled.
<b>Enable Tokenization</b> [store view]	<input type="button" value="Yes"/> <input type="button" value="No"/>	If set to Yes, it will create token based on shopper ID.
<b>Enable Merchant Tokens</b> [store view]	<input type="button" value="Yes"/> <input type="button" value="No"/>	If set to Yes, it will create token based on Merchant ID.
<b>Enable Stored Credentials</b> [store view]	<input type="button" value="Yes"/> <input type="button" value="No"/>	If set to Yes, it will add required attribute for future recurring payments.

 [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
<b>Save Card</b>	If set to <b>Yes</b> , the save card function is enabled so long as either <b>tokenization</b> or <b>stored credentials</b> is enabled
<b>Enable Tokenization</b>	Write the message that shoppers will see
<b>Enable Merchant Tokens</b>	If set to <b>Yes</b> , it will create a token based on the Merchant ID
<b>Enable Stored Credentials</b>	If set to <b>Yes</b> , stored credentials are enabled and a token with a long expiry time is created

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 Disclaimer in Store**  
**Front**  
[store view]

**Important Disclaimer**  
**Mandatory**  
[store view]

Yes
▼

Configuration	Description
<b>Enable Stored Credentials</b>	If set to <b>Yes</b> , stored credentials is enabled
<b>Disclaimer Message</b>	Write the message that shoppers will see
<b>Show Disclaimer In Store Front</b>	If set to <b>Yes</b> , a pop-up link to the disclaimer message appears on the checkout page
<b>Important Disclaimer Mandatory</b>	If set to <b>Yes</b> , the shopper must agree to 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 is 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 tell users that their card details will be tokenised if they choose to save their card for future use.

The disclaimer gives the user transparency 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 (as in the screenshot below), Magento merchants ensure that users can make informed decisions about saving their payment methods, fostering trust and confidence in the e-commerce platform:

● Credit Cards Section We Accept

Credit Card Type \*

- Diners Club International
- Maestro
- Mastercard
- Visa
- American Express
- Discover
- CB
- Carte Bleue

maestro      JCB

Credit Card Number

Card Holder Name

Month  Year

CVV

Save This Card (Important Disclaimer!)

● Credit Cards Section We Accept

maestro      JCB

Credit Card Type \*

- Diners Club INTERNATIONAL
- Mastercard
- Visa
- American Express
- Discover
- CB
- Carte BLEUE

maestro      JCB

4111111111111111

satya

02 - February 2022

123

Save This Card (Important Disclaimer!)

Please, Verify the disclaimer! before saving the card

If a shopper tries 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. Also, 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 \*

Use Saved Card

5555555555554444

John

02 - February 2027

123

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

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

[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 can either agree or disagree with the disclaimer. To 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 with card tokens stored in their account

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  
qa Nitin  
27 RUE PASTEUR  
CABOURG, 14390  
France  
[1122334455](#)

[Edit](#) **PLACE ORDER**

<input checked="" type="radio"/> Credit Cards	We Accept         
<b>Credit Card Type *</b> <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	
<b>Saved cards</b> <input type="radio"/>  4111*****1111, 12 /2029	
<b>Card Verification Number *</b> <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		
VISA	4111*****1111	Twinkle	12	2029	<a href="#">Update</a>	<a href="#">Delete</a>
VISA	4434*****0006	Twinkle	12	2029	<a href="#">Update</a>	<a href="#">Delete</a>

[Add New Card](#)

## 6. Hosted payment page

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

### Credit Cards

Enabled [store view]	Yes
Enable Intelligent Account Verification [store view]	No
Title [store view]	Credit Cards
Integration Mode [store view]	Redirect

Set Hosted payment page by selecting Redirect

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

### Hosted Payment Page

Enabled [store view]	No
Installation Id [store view]	
Hide address [store view]	No
Hosted Payment page Integration [store view]	Iframe

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

Configuration	Description
<b>Enabled</b>	When set to <b>Yes</b> , a redirection to the hosted payment page is available at checkout
<b>Installation Id</b>	Enter the installation id you should have received from Worldpay. It looks like: 1111111

<b>Hide address</b>	Choose whether to hide the billing address of the shopper on the hosted payment page
<b>Hosted payment page integration</b>	Choose whether the hosted payment page appears as an iframe or a complete page

Once the hosted payment page is configured, shoppers can use the method below:

Credit Cards

New Card  Use Saved Card

Save this card for future usage and recurring payments ([Important Disclaimer!](#))

My billing and shipping address are the same

TK S

LOW-RISK

TEST, Federated States Of Micronesia 12345-1234

United States

9876543210

**CONTINUE TO WORLDPAY**

## 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 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**

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. The screenshot below 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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Here, the shopper has chosen a card that is part of the 3D Secure scheme, so they must authenticate it with their bank using the challenge window.

## 7. Mobile wallets

### Apple Pay

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

#### Prerequisites

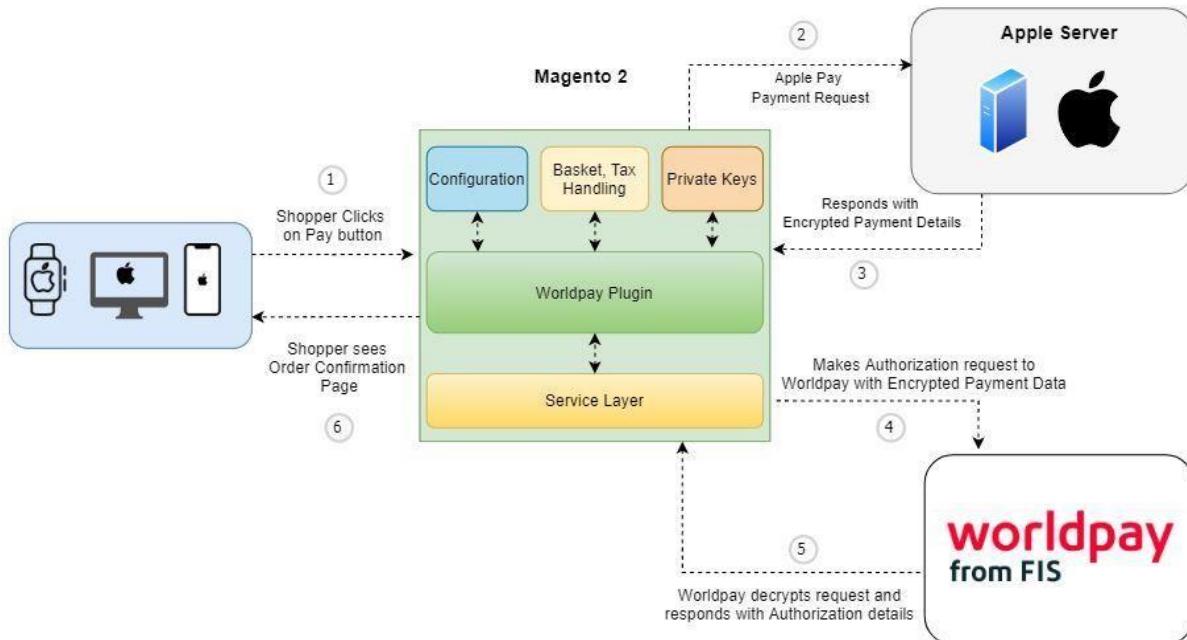
To enable Apple Pay for your customers, you'll need an Apple Developer account that is associated either with the Apple Developer Program or the Apple Developer Enterprise Program.

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 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 authorisation 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 will see details as in the screenshot below:

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

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

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

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

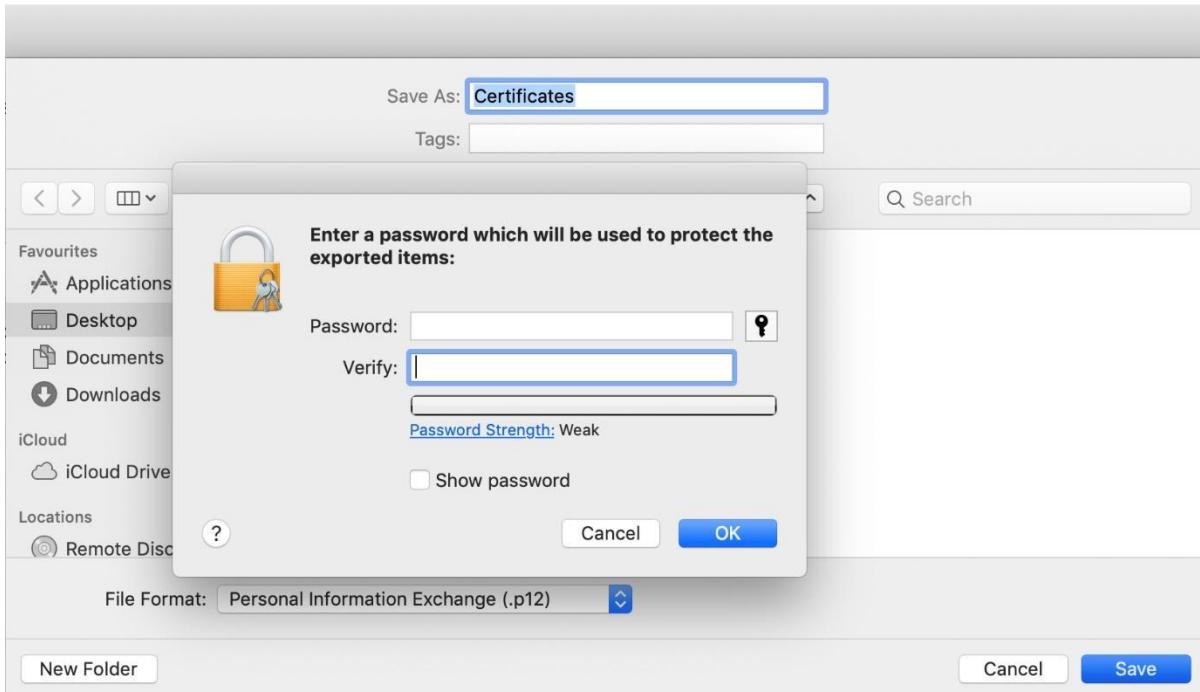
The CSR you generated from Worldpay can't be used for creating a merchant ID certificate. So, generate a CSR of your own and use that to generate the merchant ID certificate:

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).



## Payments plugin for Magento 2

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 might 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

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

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

## Payments plugin for Magento 2

**worldpay**  
from FIS

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:

The screenshot shows the payment method selection interface for Worldpay. At the top right, the "worldpay" logo is displayed. Below it, there are two sections: "Credit Cards" and "Alternative Payment Methods". Under "Credit Cards", the text "We Accept" is followed by logos for Diners Club International, MasterCard, VISA, American Express, Discover, Maestro, and JCB. Under "Alternative Payment Methods", the text "We Accept" is followed by logos for PayPal, Alipay.com, UnionPay, and Klarna. At the bottom left, there is a button for "G Pay | MasterCard .... 00C". In the center, there is a button for "Buy with Apple Pay". On the right, there is a blue button for "Samsung Pay". Below these buttons, there is a checked checkbox labeled "My billing and shipping address are the same". Further down, there are fields for "Name" (Ela Ela), "Address" (test, test), "City" (test, Alabama 12345), "Country" (United States), and "Phone Number" (242424224). At the bottom, there are links for "Apply Discount Code" and "Apply Gift Card".

### Apple Pay in PDP

You need to enable the admin configuration to display **Apple Pay in PDP**:

## Payments plugin for Magento 2

### ⌚ Apple Pay on PDP

<b>Enabled</b> [store view]	Yes
<b>Button Color</b> [store view]	Black
<b>Button Type</b> [store view]	Buy
<b>Button Locale</b> [store view]	en-GB
<b>Place Order Pop Up Button Text</b> [store view]	Place Order with Apple Pay

### The shopper's experience

Once Apple Pay on PDP is enabled, shoppers will see the Apple Pay button:

## Breathe-Easy Tank

★★★★★ 2 Reviews [Add Your Review](#)

As low as

**\$34.00**

IN STOCK

SKU#: WT09

#### Size

XS  S  M  L  XL

#### Color

#### Qty

1

**Buy with Apple Pay**

**Buy with Google Pay**

**Instant Purchase**

**Add to Cart**

## Payments plugin for Magento 2



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:

- Have an HPP integration with Worldpay
- Verify your domain (iFrame/Lightbox only) with Apple Pay
- Have a Worldpay merchant code

There are two configurations available for Apple Pay HPP

- Full page redirect
- 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. To do this:

- 1) Login to the Production MAI. Go to the Apple Pay tab and scroll down to **Hosted Payment Pages**.
- 2) Contact your 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, but with 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 is done, the shopper will see the Apple Pay Express Checkout button on the HPP.

The screenshot shows a mobile browser interface with the following details:

- Header: 5:10 PM Tue Feb 27, AA, payments-test.worldpay.com, 40% battery.
- Page Title: worldpay from FIS
- Message: Test Mode - This is not a live transaction.
- Order summary:
  - Reference: 000008888-1709034016
  - Description: WorldPay Order
  - Amount (AUD): \$38.82
- Express Checkout buttons: Buy with G Pay, Apple Pay
- Payment details:
  - Card number \* (input field)
  - Cardholder's name \* (input field)
  - VISA logo
  - Expiry date \* (MM / YY input fields)
  - Security code (input field) with a note: Last 3 digits on the back of card
- Instalments: Select dropdown menu
- Buttons: Cancel, Make Payment

At the bottom of the page:

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 with the URL [payments-test.worldpay.com](https://payments-test.worldpay.com). The page is titled "worldpay from FIS". A message at the top states "Test Mode - This is not a live transaction." Below this, an "Order summary" section displays the following details:

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

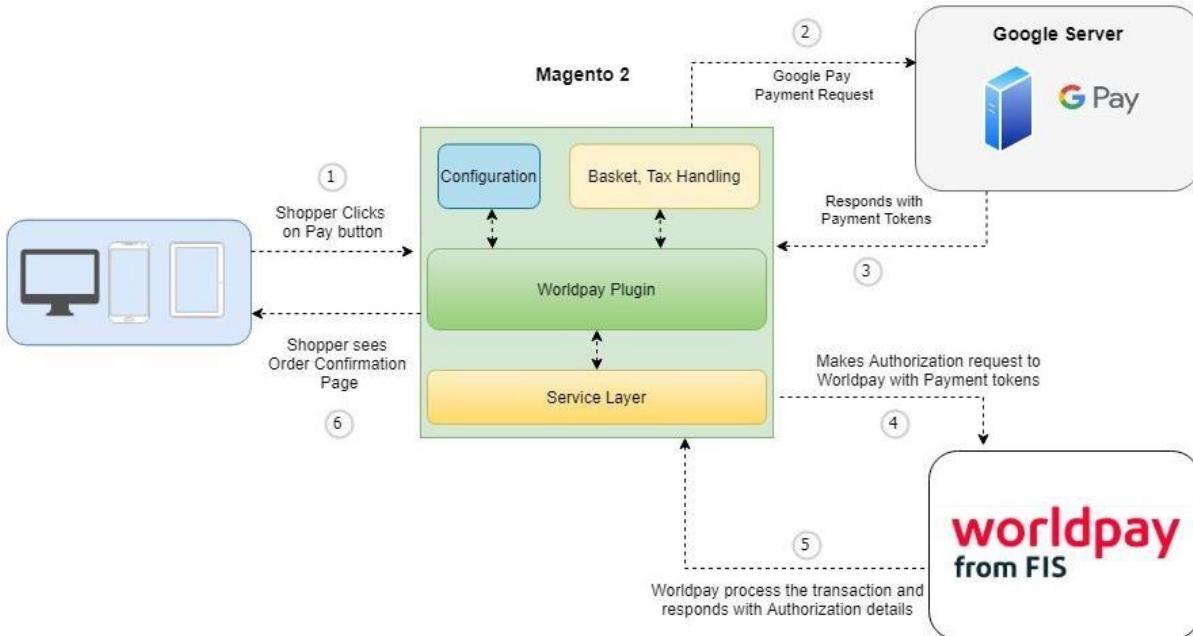
The main payment form is displayed, featuring an "Apple Pay" button. A modal window for Apple Pay is open, showing a "Visa Test Card" with the number `4242 4242 4242 0121`. The payment amount is listed as "A\$38.82". Below the card information, there are fields for "Card number", "Expiry date", and "Enter a valid card". A "Pay with Passcode" button is visible. At the bottom of the page, there is a note about accepting WorldPay's privacy policy and a copyright notice.

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 authorisation 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

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

The highlighted fields indicate that you can select multiple items.

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

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

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

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

### General Configuration

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

### The shopper's experience

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

### Payment Method

All transactions are secure and encrypted...



Credit Cards

We Accept



Alternative Payment Methods

We Accept



G Pay | .... 000

Buy with Apple Pay

Samsung Pay

My billing and shipping address are the same

Ela Ela

test, test

test, Alabama 12345

United States

242424224

## Payments plugin for Magento 2



After clicking the **Place Order** button, the shopper sees their saved card details in their Google account (so long as 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:



Search entire store here...

What's New Women Men Gear Training Sale Gift Cards

Thank you for your purchase!

[Print receipt](#)

Your order number is: **00000707**.

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

[Continue Shopping](#)

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 the Google Pay HPP button on the HPP

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 colour, 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 colour 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 Google's terms and conditions:

## 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 the **Google Pay Express Checkout** button is enabled, the shopper sees it on the HPP:

Test Mode - This is not a live transaction.

### Express Checkout

**Buy with G Pay**

**Payment details**  
\* Indicates a required field

<b>Card number *</b>	<b>Cardholder's name *</b>
<input type="text"/>	<input type="text"/> <b>VISA</b>
<b>Expiry date *</b>	<b>Security code</b>
<input type="text"/> / <input type="text"/>	<input type="text"/> <small>Last 3 digits on the back of card</small>

**Instalments**

**Cancel** **Make Payment**

Test Mode - This is not a live transaction.

### Express Checkout

**Buy with G Pay**

**Payment details**  
\* Indicates a required field

<b>Card number *</b>	<b>PAYMENT METHOD</b>
<input type="text"/>	<b>VISA</b> TC One: Visa **** 1111 visa_1

**Expiry date \***  
 /

**Instalments**

**Cancel**

**G Pay**

Complete your purchase

[twinkle.kumar.sharma.sapient@gmail.com](#)

**PAYMENT METHOD**

**VISA** TC One: Visa \*\*\*\* 1111  
visa\_1

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

Your payment method won't be charged because you're in a test environment

**Continue**

## Payments plugin for Magento 2

**worldpay**  
from FIS

### Google Pay in PDP

You need to enable the admin configuration to display Google Pay in the 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 the Google Pay button in the 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

<b>Subtotal</b>	\$34.00
<b>Grand Total</b>	\$34.00

[Apply Discount Code](#)

[Place Order with GooglePay](#)

[Cancel](#)

## Samsung Pay

Samsung Pay features cutting-edge technology and backward compatibility that makes acceptance easy for everyone. Apple Pay, Google Pay and Samsung Pay are all digital wallets that use near-field communications (NFC). NFC enables secure data transmission from a mobile device to a point of sale (POS) system.

### Pre-requisites

1. The shopper needs to have a Samsung Pay-enabled mobile device or PC.
2. The acquirer/issuer must support tokenised transactions for in-app as per the card network specifications.
3. The domain name and development IP address should be whitelisted from the Samsung server.
4. Worldpay needs to enable Samsung Pay on your account.

This enables support for PC and mobile browser-based payments using cards tokenised on mobile device user identification and device binding. This is based on the Samsung account ID (email ID) and requires server-to-server integration between Samsung and the partner's backend server. User authentication and payment credential generation occurs on the shopper's device.

### Payment by PC

You can offer a Samsung Pay option on your website. A payment-requesting push message arrives on the shopper'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 payment gateway and card network side for approval.

### Preparing for integration

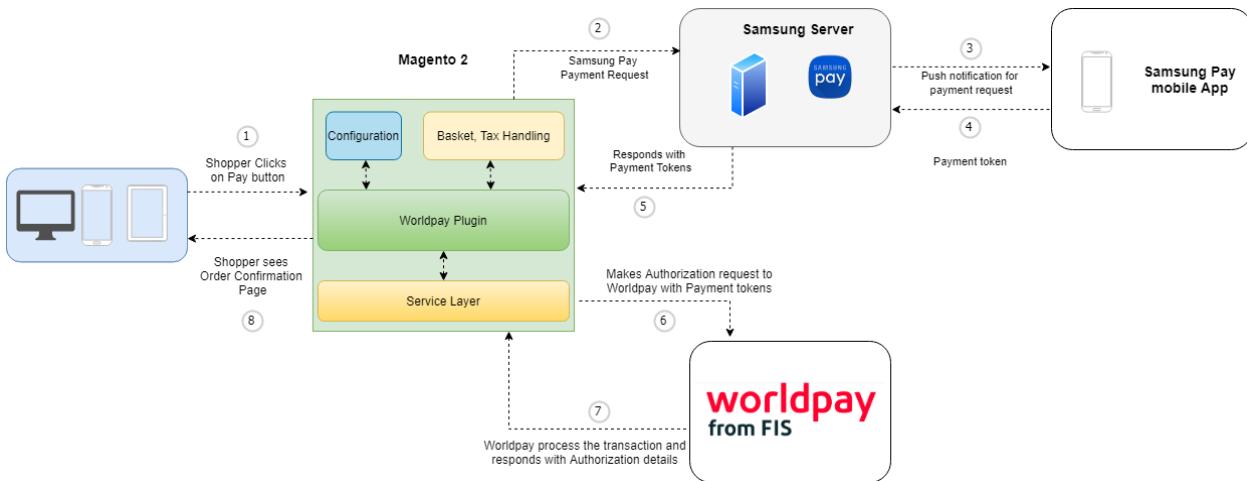
To become a new partner of the Samsung Pay web checkout service, you need to provide some details to the Samsung Pay team so that they can register them at the admin portal. After registration, the Samsung Pay team will give you your service ID.

Use your service ID to integrate with the Samsung Pay web checkout APIs and web checkout UI. You will need to supply the following details:

1. **Service name:** Supply the PG or merchant service name.
2. **Domains.** These are 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.
3. **CSR.** Provide your CSR (public) file to the Samsung Pay team. If you have separate files for both the development and production environment, supply both these files. The Samsung Pay team uses the admin portal to register them. Payment credential data is encrypted using this CSR.
4. **Development server IPs.** Supply 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.
5. **Production server IPs.** Provide your production server IPs 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.
6. **Developer IPs:** For testing, developers must manually call web checkout APIs. To support this, Samsung needs the developers' IP addresses from your side. These should be external IP addresses such as a proxy server IP. The Samsung team will also register them.

After registration, the Samsung team will give you your service ID for the web checkout service. Your service ID is used for the whole flow of the web checkout service. The Samsung team will supply two service IDs, one for the dev environment and one for the production environment. [Read this document](#) for information.

This diagram shows the transactional flow:



1. Web checkout initiates the Samsung Pay wallet.
2. Samsung Pay returns the encrypted payload after 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 authorisation response.
6. The plugin informs the shopper of the outcome (payment 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 Samsung Pay from this configuration.

**Note:** The Worldpay plugin's integration of Samsung Pay only supports payments made with Visa and MasterCard.

### Test/Live mode

You can change the environment in the General Configuration section:

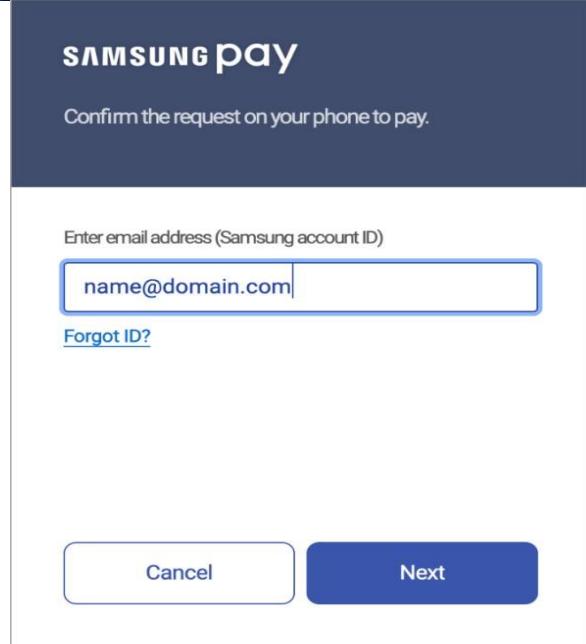
#### General Configuration

The screenshot shows the "General Configuration" section of the Magento admin. It includes two dropdown menus. The first dropdown, labeled "Enable Worldpay [store view]", has "Yes" selected. A note below it states: "If set to "Yes", Worldpay will be available as a payment method." The second dropdown, labeled "Environment Mode [store view]", has "Test Mode" selected, indicated by a checked checkbox and a blue background. Other options in the dropdown are "Live Mode".

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

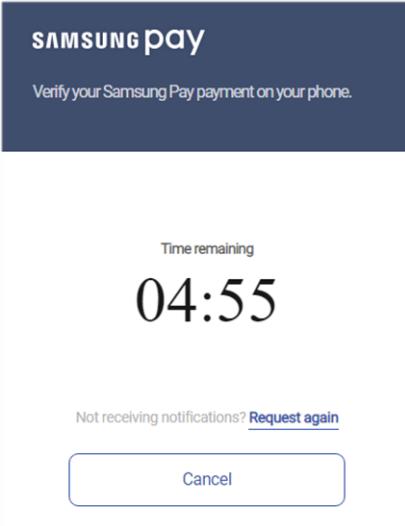
### The shopper's experience

1. The shopper places an order using Samsung Pay from the Magento checkout page.
2. Once authentication is successful, the shopper is redirected to the Samsung Pay page:



The screenshot shows a Samsung Pay payment screen. At the top, it says "SAMSUNG PAY" and "Confirm the request on your phone to pay." Below this, there is a text input field labeled "Enter email address (Samsung account ID)" containing "name@domain.com". A "Forgot ID?" link is provided. At the bottom, there are two buttons: "Cancel" and a blue "Next" button.

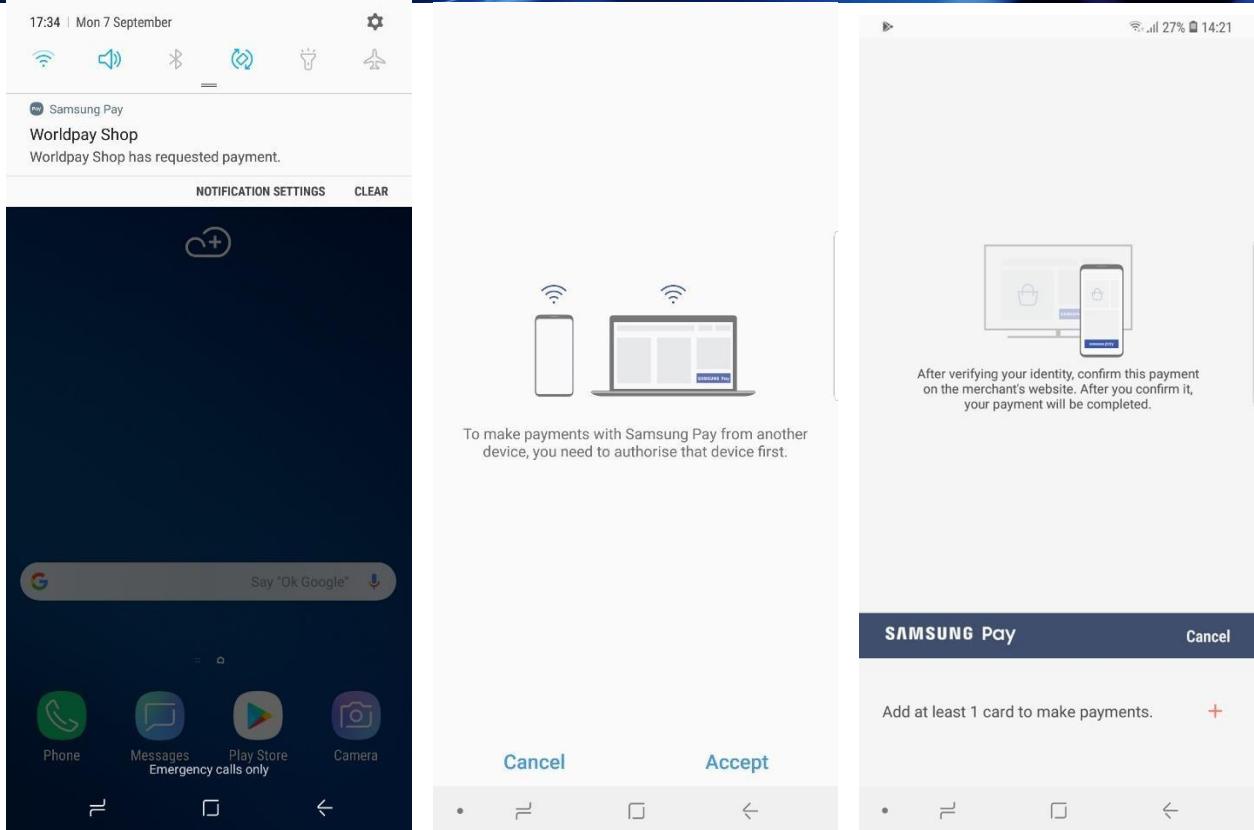
3. After providing their Samsung account ID, Samsung checks for the registered device under that account ID and triggers a push notification to that device. The shopper needs to accept/reject the payment in five minutes before this expires.



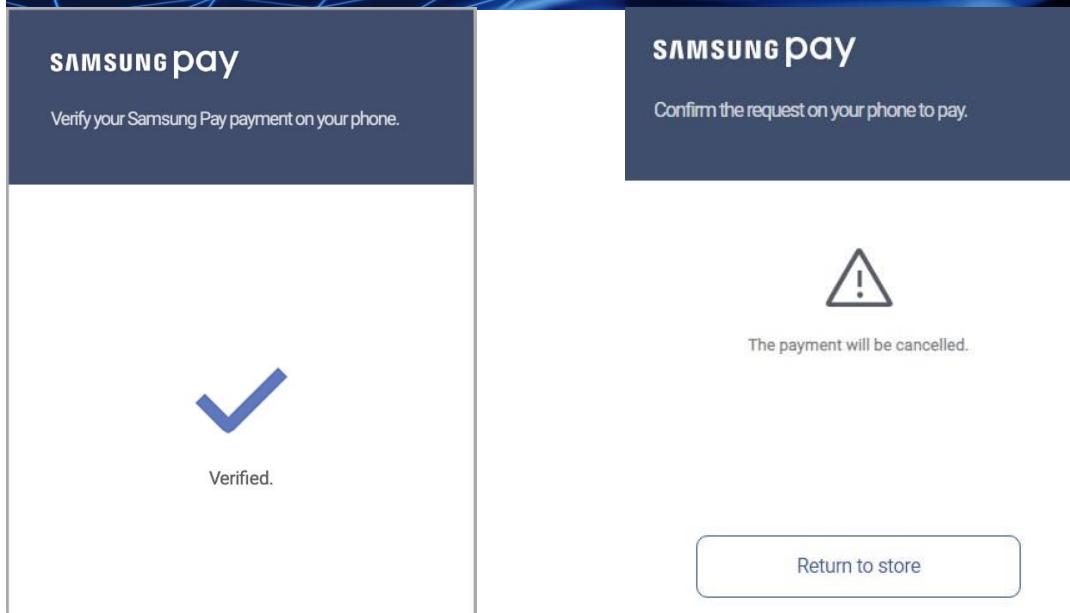
The screenshot shows a Samsung Pay verification screen. It displays "SAMSUNG PAY" and "Verify your Samsung Pay payment on your phone." Below this, it shows "Time remaining" followed by a timer at "04:55". There is a link "Not receiving notifications? Request again" and a "Cancel" button.

4. A push notification is triggered to the device, which the shopper needs to authorise:

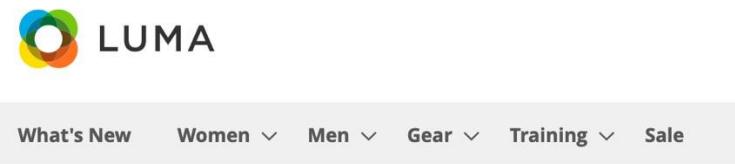
## Payments plugin for Magento 2



5. The shopper needs to add (or to have already added) a Visa or MasterCard card to make the payment. They can then continue with the payment using a Samsung Pay PIN.
6. Payment can be accepted and verified, or it can be rejected.



7. The payment is now verified and the user is redirected to a success message:



8. You can see the order in the Magento admin in Sales/Order:

## Payment Information

### Wallets

The order was placed using USD.

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

9. If the payment has failed or if the shopper clicked the **Cancel Order** button, the shopper can click the **Return to Store** button from the Samsung Payment page and is redirected to the shopping cart page. The order will be cancelled, and the same cart is restored:

## Shopping Cart

 Order #000000136 Cancelled

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

Move to Wishlist Edit 

Update Shopping Cart Proceed to Checkout

Summary	
Estimate Shipping and Tax	
Subtotal	\$1.00
Shipping (Free Shipping - Free)	\$0.00
Tax	\$0.08
Order Total	<b>\$1.08</b>

For more information, [read the Samsung developer's resource guide](#) and [the Worldpay guide to integrating Samsung Pay](#).

## 8. Chrome Pay

**Note:** This feature is experiencing issues with Chrome version 100 and above. We will release a patch for this as soon as possible.

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

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

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

### Google Chrome Payment service API

<b>Enable Chrome Pay</b> [store view]	<input type="text" value="No"/> <span>▼</span>
------------------------------------------	------------------------------------------------

<b>Chrome Pay Button Name</b> [store view]	<input type="text" value="Buy Now"/>
-----------------------------------------------	--------------------------------------

Configuration	Description
<b>Enable Chrome Pay</b>	If set to <b>Yes</b> , Chrome Pay is available in the shopper's cart
<b>Chrome Pay Button Name</b>	Customise the <b>Button</b> 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:

## Shopping Cart

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

Move to Wishlist ▾

Update Shopping Cart

Summary

Estimate Shipping and Tax ▾

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

Proceed to Checkout

Buy Now

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

### Review your payment

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

Delivery Address	Sayanit PVT LTD, 27 RUE ... and 9 more	Choose
------------------	----------------------------------------	--------

Payment	Visa •••• 1111	VISA	▶
	satya		

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

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



Review your payment

Order Summary

Erika Running Short	€45.00
Advanced Pilates & Yoga (Streng...	€18.00
3 more items	
<b>Total</b>	<b>EUR    €68.00</b>

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.



123

Confirm

Shoppers must:

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

## Chrome Pay 3DS-2

The Chrome Pay payment services API supports 3DS2 strong customer authentication.

## 9. MOTO payments

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

### MOTO

Enabled [store view]	Yes
Moto Integration Mode [store view]	Direct
For MOTO, we only support direct integration even though HPP/redirect integration is enabled for shopper's credit card journey.	
Moto Merchant Code [store view]	xxxxxxxxxxxxxxxxxxxxxx
Enter the merchant code for MOTO orders. If it is blank, global merchant code entered under General configuration will be applicable.	
Moto Username [store view]	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 [store view]	*****
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 [store view]	American Express Visa MasterCard Carte Bancale Carte Bleue Dankort Diners Discover Japanese Credit Bank Maestro
Title [store view]	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
<b>Enabled</b>	If set to <b>Yes</b> , MOTO payments are available for order processing in the Magento admin area
<b>Moto Integration Mode</b>	We only support direct integration even though HPP/redirect integration is enabled for the shopper's credit card journey
<b>Moto Merchant Code</b>	Enter your merchant code for MOTO orders. If it is blank, a global merchant code entered under <b>General Configuration</b> will be applied
<b>Moto Username</b>	Enter the username for this MOTO-specific merchant code. If it is blank, a global XML username entered in <b>General Configuration</b> will be applied
<b>Moto Password</b>	Enter the password for this MOTO specific merchant code. If it is blank, a global XML password entered under <b>General Configuration</b> will be applied
<b>Payment Methods</b>	Select the credit cards that are available to admin users in a dropdown
<b>Title</b>	Write the title that admin users see in the admin panel.

**Note:** To process a non-3DS payment, add your Moto merchant code, username and password details. You can then contact 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 they select the billing country in the billing address, they click **Get available payment methods**:

### Payment Method

- Check / Money order
- Moto

2. They can then select **MOTO** as the payment method:

### Payment Method

- Check / Money order
- Moto

#### Credit Card Type \*

 Card type 

#### Card Holder name \*

#### Credit Card Number \*

#### Expiration Date \*

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

#### CVV \*

Save card

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

#000000409

   admin ▾

<a href="#">← Back</a>	<a href="#">Login as Customer</a>	<a href="#">Sync Status</a>	<a href="#">Cancel</a>	<a href="#">Send Email</a>	<a href="#">Hold</a>	<a href="#">Invoice</a>	<a href="#">Ship</a>	<a href="#">Reorder</a>	<a href="#" style="background-color: orange;">Edit</a>
<p>You created the order.</p>									

## 10. Alternative payment methods

This section shows you how to configure alternative payment methods:

### Alternative Payment Method

Enabled [store view] Yes ▾

Payment Methods [store view]

- Union Pay
- IDEAL
- Qiwi
- Yandex.Money
- PayPal
- SoFort EU
- GiroPay
- Boleto Bancario
- AliPay
- SEPA (One off transactions)

Title [store view] Alternative Payment Methods

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

Configuration	Description
Enabled	If set to <b>Yes</b> , 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

A 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.

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

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

## The shopper's experience

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

**Purpose of transaction:**

Alternative Payment Methods
 
We Accept






---









**Purpose of transaction**

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

My billing and shipping address are the same

Uma s

2000 Edmund Valley

Houston, Virginia 27039

United States

2020-07-01

**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 DEAL 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.

For the SmartButton to show up on the direct checkout or PDP (only for logged in users), the PayPal ID needs to be added (it can be found in the PayPal interface). Also, the currencies that are onboarded in Worldpay need to be selected. PayPalShippingAddressSource WPG configuration should be set to “ORDER”, and the module will collect and send the shipping address to PayPal.

### Paypal

<input checked="checked" type="checkbox" value="No"/> [store view]	No
Before enabling new Paypal API you must be onboarded. You must connect with your Worldpay contact.	
<input checked="checked" type="checkbox" value="Yes"/> [store view]	Yes
Before enabling Paypal SmartButton you must be onboarded. You must connect with your Worldpay contact.	
<input checked="checked" type="checkbox" value="Yes"/> [store view]	Yes
Before enabling Paypal SmartButton you must be onboarded. You must connect with your Worldpay contact.	
<b>Paypal client ID</b> <small>[store view]</small>	
<input type="text"/>	
<b>Paypal currency</b> <small>[store view]</small>	
<div style="border: 1px solid #ccc; padding: 5px; height: 150px; overflow-y: scroll;">           Afghan Afghani            Albanian Lek            Algerian Dinar            Angolan Kwanza            Argentine Peso            Armenian Dram            Aruban Florin            Australian Dollar            Azerbaijani Manat            Azerbaijani Manat (1993–2006)         </div>	
Please ensure you are adding the supported currency, one that was on-boarded for you, to avoid errors in payments. Refer to your Implementation Manager for details.	
<input checked="checked" type="checkbox" value="Yes"/> [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. It is a redirect payment flow, and shoppers will be redirected to the hosted payment page.

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

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

**Note:** Shoppers only see the Klarna payment methods available in their respective countries (see the table above). 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:

## Payments plugin for Magento 2

**worldpay**  
from FIS

Payment Methods

KLARNA

Worldpay

Worldpay Exception Codes

Worldpay Custom Labels

3D Secure

Gift Cards

Address Cleansing

YOTPO

DOTDIGITAL

SERVICES

ADVANCED

Enabled  
[store view]

Yes

### ⓘ Klarna Allowed Countries

Klarna General Country list  
[store view]

Tuvalu  
Uganda  
Ukraine  
United Arab Emirates  
United Kingdom  
United States  
Uruguay  
U.S. Outlying Islands  
U.S. Virgin Islands  
Uzbekistan  
Vanuatu

### ⓘ Configure Klarna PayLater

### ⓘ Configure Klarna PayNow

### ⓘ Configure Klarna PayLater

Type  
[store view]

KLARNA\_PAYLATER

Klarna PayLater Country list  
[store view]

Austria  
Denmark  
Finland  
Germany  
Netherlands  
Norway  
Sweden  
Switzerland  
United Kingdom  
United States

### ⓘ Klarna Paylater Subscription Configuration

Subscription Days  
[store view]

Country	Subscription Days	Action
Sweden	14	
Norway	14	
Finland	14	
Germany	14	
United Kingdom	30	

## Configure Klarna PayNow

Type  
[store view]

Klarna PayNow Country list  
[store view]

Austria
Denmark
Finland
Germany
Netherlands
Norway
Sweden
Switzerland
United Kingdom
United States

## Configure Klarna Sliceit

Type  
[store view]

Klarna Sliceit Country list  
[store view]

Austria
Brazil
Denmark
Finland
Germany
Netherlands
Norway
Sweden
Switzerland
United Kingdom

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

Configuration	Description
<b>Enabled</b>	When set to <b>Yes</b> , Klarna is available at checkout
<b>Klarna Allowed Countries</b>	Countries that support Klarna are: SE, NO, FI, DE, NL, AT, CH, UK, DK, US
<b>Configure Klarna PayLater</b>	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:

- a) Go to Store/Settings/Configuration/Sales/Worldpay Exception Codes
- b) Under CustomizeCheckout Messages, click the **Add** button and add the configurations below:



- c) Click **Save Config** after adding the configurations
- d) Use the information in the table below to add the configurations above

Code	Actual message	Custom message
AKLR01	The Klarna payment method is not available in this country	

- e) Under **Customize Admin Worldpay Configurations**, you must click the **Add** button then add the configurations below:

AAKL01	Please create Shipment with single tracking number.	
AAKL02	Multi shipping is currently not available, please add single tracking number.	
AAKL03	Tracking number can not be blank, please add.	
<b>Add</b>		

- f) Click **save config** after you add the configurations

Use the table below to add the configurations above:

Message code	Actual message	Custom message
<b>AAKL01</b>	Please create Shipment with single tracking number	
<b>AAKL02</b>	Multi shipping is currently not available, please add single tracking number	
<b>AAKL03</b>	Tracking number cannot be blank, please add	

4. If you might want to create a capture/partial capture request, do the following:

- i. Go to Sales/Orders.
- ii. 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	<a href="#">View</a>			

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

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

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

iv. Points to remember when you create the invoice:

- a) You must create an invoice with a tracking number, except for digital items: eg, downloadable videos, digital gift cards and bundle items, when you wish to ship items 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 Catalog/Products/Search ordered bundle items. Click on **Edit:**
- 

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

- Select **Bundle Items Group** then select **Ship Bundle Items Separately**, as below:

## Bundle Items

Ship Bundle Items [global]

Separately	▼
Together	
<b>Separately</b>	

Save the changes then go to **System**, update **Index Management** and flush **Cache Management**. You can create the tracking number by selecting the **Create Shipment** option on the invoice page and not using the **Ship** option on the **Order View** page.

## Payments plugin for Magento 2



**Note:** You cannot create multiple tracking numbers, as the plugin does not support multi shipments.

### 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](#)

**Click on Submit invoice button on the bottom, to create invoice and shipment.**

#000001415

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		Order # 000001415 (The order confirmation email is not sent)	Account Information <a href="#">Edit Customer</a>
Invoices		Order Date Jun 7, 2021, 7:53:39 AM	Customer Name Veronica Costello
Credit Memos		Order Status Processing	Email suchitha@example.com
Shipments		Purchased From Main Website Main Website Store Default Store View	Customer Group General
		Placed from IP 122.179.45.240	

**Note:** In an order modification request, only items with a 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**

The screenshots below show how Klarna is displayed:



# 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** 

The screenshot above is a Test simulator page. The Production/Live flow will display a different page for payment processing.

**Note:** For KLARNA\_SLICEIT in Production mode, shoppers must select the **Installment** option before they click **Continue**.

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



LUMA

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**

## 11. 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:** The Magento 2 core vault data model has been updated with a 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]	Yes	<input checked="" type="checkbox"/> Use system value
Payment method with vault and instant purchase support should be enabled.		
Button Text [store view]	Instant Purchase	<input checked="" type="checkbox"/> Use system value

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

3.

#### Instant Purchase with Worldpay

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

#### The shopper's experience

If the shopper has saved their credit card in the **My Account** section, they go to Store front/Login/Product Details Page. Once on the page, they click **Instant Purchase**:

## Payments plugin for Magento 2

# Olivia 1/4 Zip Light Jacket

Be the first to review this product

As low as

**€77.00**

IN STOCK

SKU#: WJ12

### Size



### Color



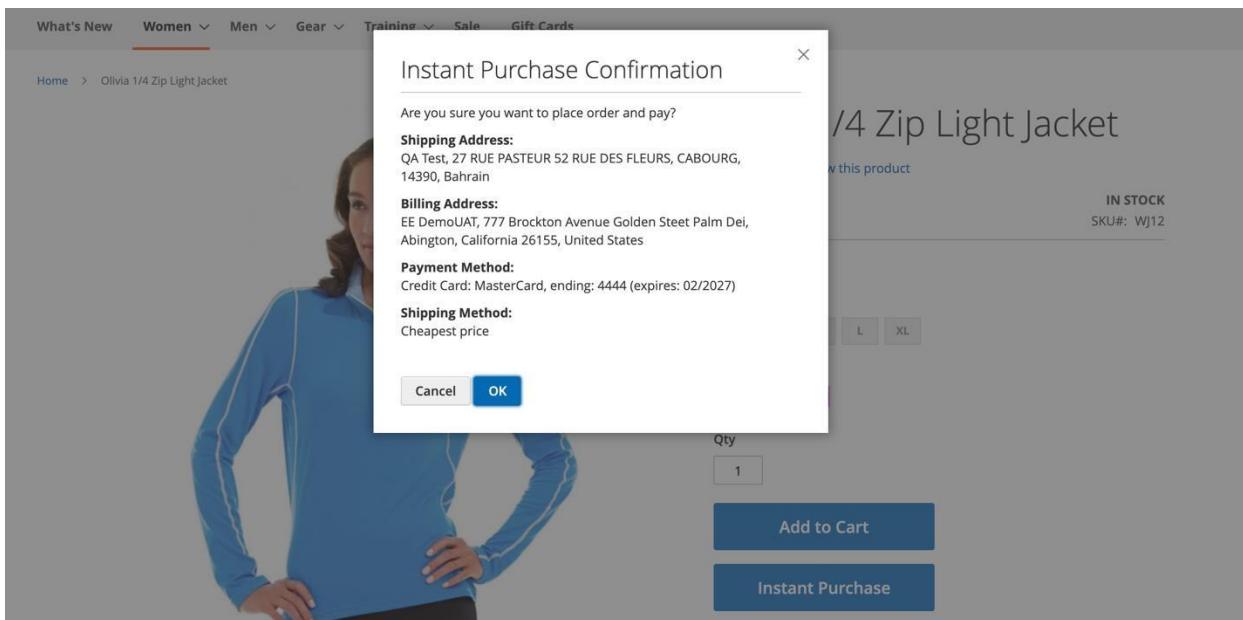
### Qty

[Add to Cart](#)

[Instant Purchase](#)

[ADD TO WISH LIST](#) | [ADD TO COMPARE](#)

An instant purchase window opens, with the shipping and billing addresses set as default, along with the payment method:



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

The Worldpay plugin feature for instant checkout supports [3DS2](#) strong customer authentication.

## 12. Multiple partial capture

Worldpay supports partial payment capture for credit card and mobile wallet orders, and for 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 authorisation is cancelled. To capture the remaining amount, you must submit a new order to the Worldpay payment service for authorisation.

**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
<b>Auto Invoice [store view]</b>	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:

## Payments plugin for Magento 2

**worldpay**  
from FIS

<a href="#">← Back</a>	Sync Status	Cancel	Send Email	Void	Hold	<b>Invoice</b>	Ship	Reorder	<a href="#">Edit</a>
------------------------	-------------	--------	------------	------	------	----------------	------	---------	----------------------

### Items Ordered

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:

New Invoice	<a href="#">← Back</a>	<a href="#">Reset</a>
-------------	------------------------	-----------------------

### Items to Invoice

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							

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

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

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

## Payments plugin for Magento 2

Items to Invoice						
Product	Price	Qty	Qty to Invoice	Subtotal	Tax Amount	Discount Amount
Olivia 1/4 Zip Light Jacket SKU: W012-S-Blue Size: S Color: Blue	\$77.00	Ordered: 4	2	\$154.00	\$0.00	\$30.80
Overnight Duffle SKU: 24-WB07	\$45.00	Ordered: 3	3	\$135.00	\$0.00	\$27.00
Voyage Yoga Bag SKU: 24-WB01	\$32.00	Ordered: 4	4	\$128.00	\$0.00	\$25.60
Crown Summit Backpack SKU: 24-MB03	\$38.00	Ordered: 4	4	\$152.00	\$0.00	\$30.40
<a href="#">Update Qty's</a>						

Order Total	Invoice Totals
Invoice History	Subtotal \$569.00
Invoice Comments	Discount -\$113.80
	Shipping & Handling \$75.00
	Grand Total \$530.20
	Amount <input type="button" value="Capture Online"/>
	<input type="checkbox"/> Append Comments
	<input type="checkbox"/> Email Copy of Invoice
	<a href="#">Submit Invoice</a>

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

## 13. 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 your 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	XU5UIXKPP	.....			
<a href="#">Add</a>							

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

## How to synchronise order status with Worldpay

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

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

### Synchronize Order Status

Sync Order With Status  
[store view]

Pending  
Processing  
Canceled  
Complete

Time window  
[store view]

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

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

**Job Group:** *worldpay\_orders*

**Job Name:** *order\_sync\_status*

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

Cron jobs can update and synchronise any type of order (Direct, Redirect, MOTO, etc) on the Worldpay server so long as the order was placed during the past 24 hours. However, you cannot update cancelled orders with a cron job.

### Executing the cron job for Worldpay-specific orders

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

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

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

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

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

### How to set up cron jobs in periodic time

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

```
crontab -e
```

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

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

You can adjust the time setting to suit your requirements.

## 14. Dynamic currency exponents

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

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

### How to setup dynamic exponent

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

#### Miscellaneous

Country Codes [store view]	JE-GB	Note: Map the refused country code with accepted country code. e.g. JE-GB, JE (Jersey) is refused country code by worldpay and it is mapped to GB (Great Britain).																	
Global Currency Exponent [store view]	2	<input checked="" type="checkbox"/> Use system value																	
Override Global Currency Exponent [store view]	Yes	Note: Enabling this option allows you to override the global currency exponent for a particular currency code using the below grid.																	
Currency Code Exponents [store view]	<table border="1"> <thead> <tr> <th>Currency Code</th> <th>Currency</th> <th>Exponent</th> <th>Action</th> </tr> </thead> <tbody> <tr> <td>BEF</td> <td>Belgian Franc</td> <td>0</td> <td></td> </tr> <tr> <td>XOF</td> <td>CFA Franc BCEAO</td> <td>0</td> <td></td> </tr> <tr> <td>XAF</td> <td>CFA Franc BEAC</td> <td>0</td> <td></td> </tr> </tbody> </table>			Currency Code	Currency	Exponent	Action	BEF	Belgian Franc	0		XOF	CFA Franc BCEAO	0		XAF	CFA Franc BEAC	0	
Currency Code	Currency	Exponent	Action																
BEF	Belgian Franc	0																	
XOF	CFA Franc BCEAO	0																	
XAF	CFA Franc BEAC	0																	

Configuration	Description
<b>Global Currency Exponent</b>	You can define a global value that applies to all currencies
<b>Use system value</b>	The default exponent defined at the Worldpay end is 2. Select this option to define the global value as 2
<b>Override Global Currency Exponent</b>	Enable this option to override the global exponent value for any particular currency

### Currency Code Exponents

Use this feature to configure exponents to various currencies. This configuration is applied only when **Override Global Currency Exponent** is enabled. A currency that is not added to this list will take global exponent value 2.

#### How to set up 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
<b>Currency Code</b>	A unique ISO currency code, used by the worldwide payment gateway
<b>Currency</b>	A unique ISO currency name, used by the worldwide payment gateway
<b>Exponent</b>	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:

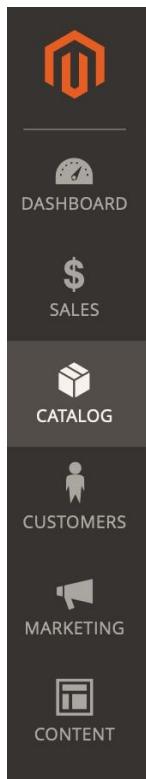
1. Go to Stores/Configuration/Sales/Worldpay/Subscription Settings and set **Subscriptions Enabled** to **Yes**:

#### Subscription Settings

Before enabling, make sure you connect with Worldpay contact.

Subscriptions Enabled [store view]	Yes
End Date Enabled [store view]	Yes
Enable Recurring Email [store view]	No
Main Label for Subscription [store view]	Subscribe and Save
Subscription Checkbox Label [store view]	Add the product to Subscription
Start Date Label [store view]	Start Date
End Date Label [store view]	End Date

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



## Kenobi Trail Jacket-XS-Black

### Gift Options

### Subscriptions

**Enabled**  
[website]  Yes

**Allow Selectable Start Date**  
[website]  Yes

### Payment Plans

**Add Payment Plan**

Configuration	Description
<b>Enabled</b>	If set to <b>Yes</b> , subscription is enabled at product level
<b>Allow Selectable Start Date</b>	If set to <b>Yes</b> , the shopper can set a start date for the subscription to begin
<b>Add Payment Plan</b>	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
<b>Active</b>	If set to <b>Yes</b> , the subscription is enabled at product level
<b>Code</b>	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
<b>Description</b>	An optional field to describe the payment plan
<b>Recurring Cycle</b>	Select a cycle (weekly/monthly/quarterly/ semiannually/annually). Future orders and payment capture are executed based on the cycle
<b>Recurring Amount</b>	The recurring amount overrides the product price if the shopper opts for subscriptions
<b>Website</b>	This payment plan is applicable to the whole website. (Default option)

- 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:

## Payments plugin for Magento 2

Subscriptions 

Enabled [website] 

Allow Selectable Start Date [website] 

### 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](#)

## 15. The shopper's experience

### Push It Messenger Bag

 3 Reviews [Add Your Review](#)

**\$15.00**

IN STOCK

SKU#: 24-WB04



#### Subscribe and Save

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

Start Date \*

End Date \*

[Add to Cart](#)

 [ADD TO WISH LIST](#)  [ADD TO COMPARE](#)

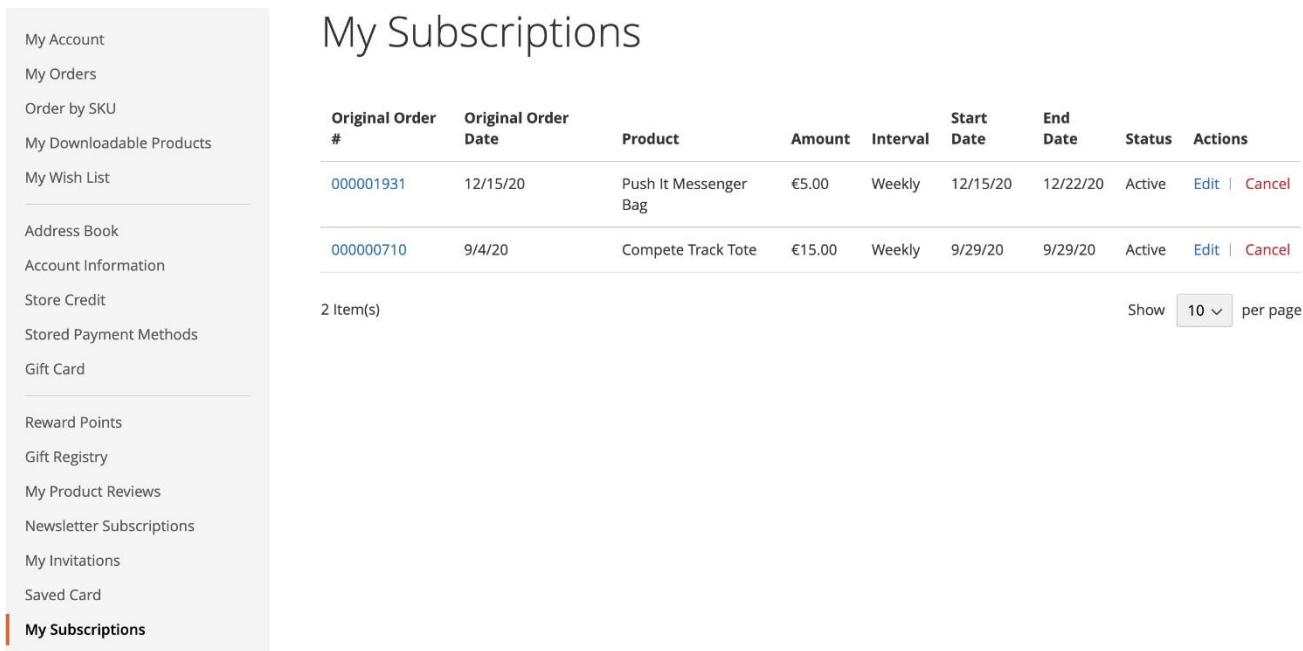
## Shopping Cart

Item	Price	Qty	Subtotal	Summary
 Push It Messenger Bag <small>Subscription Details: paid weekly Subscription Start Date: 15-12-2020 Subscription End Date: 22-12-2020</small>	€5.00	1	€5.00	Estimate Shipping and Tax  Subtotal €5.00 Tax €0.00 <b>Order Total</b> €5.00  <a href="#">Proceed to Checkout</a>
<small>Please verify subscription data, before placing the order</small>				<a href="#">Move to Wishlist</a>   <a href="#">Update Shopping Cart</a>
<small>Gift options</small>  <small>Apply Discount Code</small> 				<small>Check Out with Multiple Addresses</small>

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 Subscriptions and Payment Plans** are available.

The product price is updated based on the selected plan (as in the screenshot above), and the shopper can set the subscription start date/end date if this is enabled. For more details, read the [Worldpay guide to configuring 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:



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

2 Item(s) Show 10 per page

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**

## 16. Recurring orders

When a subscription order is placed using stored credentials/tokenization, 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 authorisation 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	<a href="#">View Order</a>
000001295	6/24/20	Veronica Costello	€34.00	Pending	<a href="#">View Order</a>
000001294	6/24/20	Veronica Costello	€34.00	Pending	<a href="#">View Order</a>

To set up recurring orders, 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 authorisation request to Worldpay and, if successful, follow-up capture requests are triggered. After successful capturing/invoicing, recurring orders are fulfilled.

## Products on Demand

Setting a product to On Demand allows you to authorise a saved credit card as a payment method of the shopper so that, once you issue the invoice, that respective payment is automatically completed. The invoicing and the payment can be done for the whole order or as a partial capture. Multiple partial capture can subsequently be issued up to the order completion.

This feature only works with direct integration (it does not work with HPP, iframe or full-page). Multi-shipping is not supported.

There are 2 settings that are overwritten when the shopping cart contains at least one Product On Demand

- Multiple Partial Capture setting: partial capture will always be available when the cart contains a Product On Demand.
- Auto Invoice setting will not initiate capture request automatically after authorization success. The capture will have to be manually triggered for all invoiced items.

Enabling Product on Demand requires the following steps:

- Enabling Product On Demand in the administration panel. Labels will have to be added for product description page, mini cart, cart and for checkout with multiple addresses disabled.

### Product on Demand

Product on Demand Enabled [store view]	<input checked="" type="checkbox"/> Yes
Shopper pays when merchant issues the invoice. Credit Cards > Integration Mode must be set to Direct.	
Product Description Page Label [store view]	Product Description Page Label
Mini Cart Label [store view]	Mini Cart Label
Cart Label [store view]	Cart Label
Checkout With Multiple Addresses Disabled Label [store view]	Checkout With Multiple Addresses Disabled Label

- Enabling Product on Demand for each product that should have this functionality.

### Subscriptions

#### Level23 Data Configuration

##### Product on Demand

Enabled [website] Yes

## 17. 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

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

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

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

 paymentOptionsInquiry: countryCode 'JE' is not supported

## Payment Method

Check / Money order

Credit Cards

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

## 18. Configurable alert messages

With this feature you can customise 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 customise:

---

Customize Account Level Messages 

---

Customize Admin Worldpay Configuration Messages 

---

Customize Checkout Messages 

**Customize Account Level Messages:** Customise the messages shoppers see in their **My Account** section

**Customize Admin Worldpay Configuration Messages:** Customise admin-level messages

**Customize Checkout Messages:** Customise the messages shoppers see during checkout

These three sections have identical configuration panels:

## Payments plugin for Magento 2

**worldpay**  
from FIS

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

### 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/customise the messages you receive from Worldpay.

### How to customise 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 **Extended Response Codes**, you can review and customise the messages triggered by various response codes:

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

## The shopper's experience

The shopper goes 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:

The screenshot shows a credit card payment form with the following fields and status:

- Credit Card Type:** Credit Cards (radio button selected)
- Credit Card Type Options:** American Express, MasterCard, VISA, Blue, 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:** Save This Card (Important Disclaimer!) (checkbox)
- Gateway Response:** Order 000000371 has been declined, Gateway Error: Declined (red message box)

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

Credit Cards

Credit Card Type \*

Diners Club  American Express  VISA  Eurocard  DISCOVER  maestro  JCB  Use Saved Card

Card Holder Name \*

Credit Card Number \*

Expiration Date \*

Card Verification Number \*

Save This Card (Important Disclaimer!)

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

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

## 19. Configurable labels

This section describes how to customise the labels shown to shoppers, and shows developers how to implement these messages in the plugin.

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

- Checkout Labels
- My Account Labels
- Admin Labels

You can configure labels using the three sections above: checkout labels, my account labels and admin labels.

## Checkout labels

Use this screen to configure checkout labels:

### Checkout Labels



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

## My account labels

Use this screen to configure the My Account labels:

### My Account Labels



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

## Admin labels

Use this screen to configure the Admin labels:

Admin Labels



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

Configuration	Description
<b>Label Code</b>	This is a unique code number assigned to labels
<b>Actual Label</b>	This displays the default label description already available from Worldpay
<b>Custom Label</b>	This enables you to add a custom label description against an actual label. This label will be displayed to the user
<b>Action</b>	If you add a new configuration clicking the <b>Add</b> button, there is an option to delete this configuration before clicking you click <b>Save</b>

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

## Payments plugin for Magento 2



In the scenario below, the default label for credit card type is – *Credit Card Type*. If you haven't provided a custom label, this is the default label that the shopper will see:

### 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  
2000 Edmund Valley  
Houston, Virginia 27109  
United States  
[View Address](#)

**PLACE ORDER**

If you have provided a custom label, then the shopper will see your custom label.

### 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 * <input type="radio"/>  <input type="radio"/>  <input type="radio"/>  <input type="radio"/>  <input type="radio"/>  <input type="radio"/>  <input type="radio"/>  <input type="radio"/> Use Saved Card	
<small>*Saved Card feature will be available only if enabled by Merchant.</small>	
<input checked="" type="checkbox"/> My billing and shipping address are the same D Nihy <small>12345 Greenleaf Avenue Benton Harbor, Michigan 12345</small> United States <small>1234567890</small>	
<input style="background-color: #0070C0; color: white; padding: 5px; border-radius: 5px; border: none; width: 150px; height: 30px;" type="button" value="PLACE ORDER"/>	

**Note:** These configurations only apply to default labels provided by Worldpay and not for the labels provided by Magento.

## 20. Custom logo for payment

You can upload a new custom logo/icon for any payment method. To do this, go to Store/Settings/Configuration/Sales/Worldpay Logo Personalization of Payment Methods:

### Logo Personalisation of Payment Methods

- |                                                                                                                                              |                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|
| <input type="checkbox"/> Credit Card Logo Config<br><input type="checkbox"/> APM Logo Config<br><input type="checkbox"/> Wallets Logo Config | Enabled [store view] <input type="text" value="Yes"/> |
|----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|



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

#### Logo Personalisation of Payment Methods

Enabled [store view] Yes

⊕ Credit Card Logo Config

⊕ American Express

Use Custom Logo [store view] Yes

Logo Choose File no file selected  
[store view] Allowed file types: jpg, jpeg, png, gif.  
• Recommended size: Logo size should be (50\*30)px and Max upto 50KB.

## 21. Global APM API call

You need to enable this to display all the payment methods available to the shopper if they are mapped under different merchant codes. You can configure this in the merchant profile override configuration section. We recommend you set this 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'.

## 22. Worldpay API security alerts

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

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

## Payments plugin for Magento 2

### Worldpay API security alerts

Enable Worldpay Security Alerts [store view]  Yes

This feature enables you to receive the API security alerts and report the incident to Worldpay (if set to "Yes" below).

Recipient Email(s) [store view]

Multiple emails can be added using comma separated(i.e abc@example.com,xyz@example.com)

Do you want to report the error(if appears) to worldpay? [store view]  No

Note: If set to "Yes", this setting will send the security incident report to Worldpay.

Worldpay Team Email [store view] adobe@fisglobal.com

## 23. Worldpay multi-shipping

This feature enables you to support the multi-shipping feature on Worldpay orders. To enable it, go to Store/Settings/Configuration/Sales/Worldpay Worldpay Multi Shipping:

### Worldpay Multishipping

Enable multishipping [store view]  Yes

Set to yes if you want to enable the Worldpay Payment methods on multishipping orders.

## Payments plugin for Magento 2



### 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
Dual Handle Cardio Ball 	\$12.00	1	\$12.00

Move to Wishlist

Summary

Estimate Shipping and Tax

Subtotal \$63.00  
Tax \$0.00  
Order Total \$63.00

Proceed to Checkout

Theo's 45th Birthday

Add All To Gift Registry

Check Out with Multiple Addresses

Here you can edit the shipping addresses and use the **Update Qty & Address** button, as in the screenshot below. Then click on **Go to Shipping Information**:

## 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

On this screen you can update the shipping method for each product and click **Continue to Billing Information:**

## Select Shipping Method

Address 1 of 3

Shipping To <a href="#">Change</a>	Shipping Method	Items <a href="#">Edit Items</a>
<b>Flat Rate</b>		
Veronica Costello 6146 Honey Bluff Parkway Calder, 49628-7978 United States T: <a href="#">(555) 229-3326</a>	<input type="radio"/> Fixed <b>\$1.00</b>  <input checked="" type="radio"/> Table Rate <b>\$15.00</b>	<b>Product Name</b> <b>Qty</b> 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 <a href="#">Change</a>	Shipping Method	Items <a href="#">Edit Items</a>
<b>Flat Rate</b>		
Veronica Costello Test germany test, Hamburg, 1234567 Germany T: <a href="#">9876543210</a>	<input checked="" type="radio"/> Fixed <b>\$1.00</b>	<b>Product Name</b> <b>Qty</b> 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 <a href="#">Change</a>	Shipping Method	Items <a href="#">Edit Items</a>
<b>Flat Rate</b>		
Veronica ankuj Publicis Sapient HIGH-RISK Calder, 49628-7978 Belgium T: <a href="#">5552293326</a>	<input checked="" type="radio"/> Fixed <b>\$1.00</b>	<b>Product Name</b> <b>Qty</b> Breathe-Easy Tank 1  <b>Size:</b> M <b>Color:</b> White
Do you have any gift items in your order?  <input type="checkbox"/> Add Gift Options		

[Continue to Billing Information](#)

[Back to Select Addresses](#)

## Payments plugin for Magento 2

**worldpay**  
from FIS

You can change the billing address here before completing the sale, or go [Back to Billing Information](#):

**Payment Method**  
*All transactions are secure and encrypted...*

**worldpay**

Use Store Credit (\$39.64 available)

WP Credit Cards      We Accept       

WP Alternative Payment Methods      We Accept     

[Buy with G Pay](#) [Buy with Apple Pay](#) [SAMSUNG Pay >](#)

Add or remove gift cards

Grand Total: **\$80.00**

[Place Order](#) [Back to Shipping Information](#)

## 24. 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, and shared with the 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  
[store view]  Yes

If set "Yes", it will enable shopper to do a quick checkout using pay by link.

Pay By Link Button Name  
[store view]  Share Order

## Payments plugin for Magento 2

**worldpay**  
from FIS

### The shopper's experience

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

A screenshot of a payment method selection interface. At the top right is the "worldpay" logo. Below it is a blue button labeled "Share Order". To the left, there is a section titled "Payment Method" with the subtext "All transactions are secure and encrypted...". A vertical list of payment methods is shown in boxes: "Bank Transfer Payment", "Cash On Delivery", "Credit Cards" (with logos for Diners Club, American Express, MasterCard, Visa, Discover, and JCB), and "Alternative Payment Methods".

After clicking the **Share Order** button, you will be redirected to an order success page, and you will receive an email with a secure payment link:

A screenshot of a Magento 2 store's order success page. At the top left is the LUMA logo. At the top right is a search bar with the placeholder "Search entire store here..." and a shopping cart icon. The main content area displays the message "Payment link has been generated! Please check your email". Below this, there is a note about the order number (000003767) and a message about an email being sent with a payment link. A "Continue Shopping" button is at the bottom.

## Payments plugin for Magento 2

**worldpay**  
from FIS

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

After you click the **Pay Now** button you will be redirect to a 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    AMERICAN EXPRESS    DISCOVER NETWORK    Diners Club INTERNATIONAL

Visa    Mastercard    Maestro    American Express    Discover    Diners Club International

<    >

**Cancel**

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

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To proceed, select a payment method:

**worldpay**  
from FIS

**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 \* ✓  
4111 1111 1111 1111

Cardholder's name \* ✓  
John Milten

Expiry date \* ✓  
11 / 24

Security code  
233 Last 3 digits on the back of card

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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After entering the card details and successfully completing the payment, you will be redirected to an order success page:

LUMA

What's New Women Men Gear Training Sale Gift Cards

Search entire store here...

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](#)

## 25. Eftpos payments, Australia

Worldpay supports the Australian card system eftpos as an acquirer. It facilitates multi/dual debit transactions in real time with low cost of acceptance. If you want to offer eftpos services, you must have a business entity in Australia.

### Features of eftpos

Payment Type	Card
Country	Australia
Acceptance Currency	AUD
Settlement Currency	AUD
Service Level	C
Value-Added Services (VAS)	3DSv2, stored credentials, mobile wallets, WPG tokenization
Integration	Direct
Transaction Type	Sale, Refund

**Note:** This product is still in beta mode, and some features are under testing or in the development phase.

### Admin configuration

You can locate the eftpos configuration at Admin panel/Navigate to Stores/Configuration/Sales/Worldpay.

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

## Payments plugin for Magento 2

### EFTPOS Payments AUSTRALIA

Enable EFTPOS PAYMENTS [store view]	<input type="text" value="Yes"/> <span style="float: right;">▼</span> <small>If set to "Yes", EFTPOS will be the default network for transactions</small>
Merchant Code [store view]	<input type="text"/> <small>For this detail, You must connect with your Worldpay contact.</small>
EFTPOS XML Username [store view]	<input type="text"/> <small>For this detail, You must connect with your Worldpay contact.</small>
EFTPOS XML Password [store view]	<input type="text"/> <small>For this detail, You must connect with your Worldpay contact.</small>
Routing MID [store view]	<input type="text"/> <small>For this detail, You must connect with your Worldpay contact.</small>
Enabled Debugging [store view]	<input type="text" value="No"/> <span style="float: right;">▼</span>

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. So, if you have 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.
2. Access the Merchant Admin Interface 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, you must obtain the 3DS configuration details from the Merchant Acquirer Interface. Afterwards, you need to enter these details into the 3DS configuration section found at the following path:

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**

**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

## Payments plugin for Magento 2

**worldpay**  
from FIS

The shopper's experience

Payment Method

All transactions are secure and encrypted...

**worldpay**

Credit Cards      We Accept  

Credit Card Type \*

    Use Saved Card

CCNumber-Custom 

Card Holder Name

Month  Year

CVV 

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 [here](#).

### Invoice processing, shipments, refunds:

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

## 26. 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.

## 27. Multi-language support

The module currently supports English, Spanish and Portuguese.

## How to report bugs

Please report any bugs on GitHub.