



Maksuturva/eMaksut
Payment Gateway Plugin for
WooCommerce 2.2 -



version 1.0

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1 Changes

| date | version | description |
|------------|---------|------------------|
| 06.03.2015 | 1.0 | Initial release. |

2 Service requirements

The plugin requires an activated Maksuturva payment service to work. You can order a Maksuturva account at <https://www.maksuturva.fi/tilaapalvelu>. For testing purposes you can order a test credentials to Maksuturva's test environment at <http://test1.maksuturva.fi/tilaapalvelu>.

Without an active Maksuturva (test environment or production environment) account you can test the plugin using the Sandbox test mode. See more about testinG in section 9.

3 System requirements

The Maksuturva Payment Gateway plugin for WooCommerce was tested on and requires the following set of applications in order to fully work:

| Requirement | Supported versions |
|---------------------|---|
| WooCommerce | <ul style="list-style-type: none">2.2.10, 2.3.x |
| Wordpress | <ul style="list-style-type: none">4.0 |
| PHP | <ul style="list-style-type: none">4.x5.x |
| PHP cURL Module | <ul style="list-style-type: none">Any |
| PHP mbstring module | <ul style="list-style-type: none">Any |

There is no guarantee that the plugin is fully functional in any other environment which hasn't such requirements.

4 Limitations and notes

This version of the Maksuturva Payment Gateway plugin is known to have the following limitations:

- The plugin ignores additional fees (e.g. invoicing fee) added to orders in Maksuturva service. The payments are accepted but the extra fee is not seen in WooCommerce by customer or admin in the user interface. The order amount or order row information is not updated in cases where extra fees have been added. Instead, the total amount can be seen in Maksuturva KauppiasExtranet.

5 Package contents

This guide assumes that all the package files were correctly downloaded by the user. The uncompressed folder structure is presented in Illustration 1.

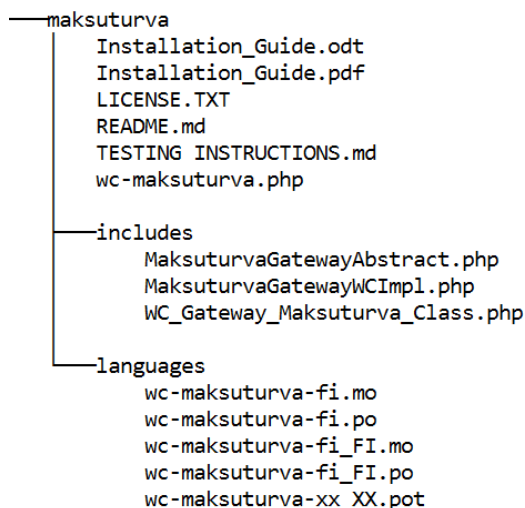


Illustration 1: Module package folder structure

6 Installation

Prior to any change in your environment, it is strongly recommended that you backup the entire existing WordPress and WooCommerce installation.

6.1 Upgrading an existing plugin

Upgrade the plugin by first deactivating and uninstalling the previous version of the plugin. Then continue by installing the new version by the following installation instructions.

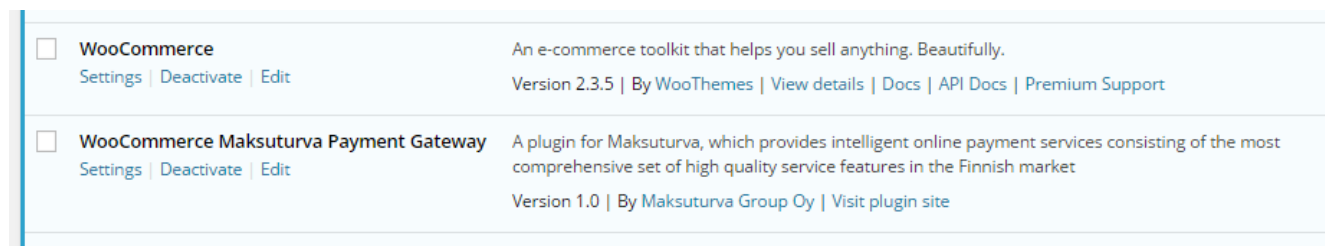


Illustration 2: Maksuturva WooCommerce Payment Gateway plugin installed in WordPress plugins page

6.2 Installing the plugin

Save the plugin folder as a zip-archive. In WordPress plugins page select *Add New* and then *Upload*

Plugin. Choose the plugin zip-archive file from your computer and select *Install Now*. After installation *activate the plugin*.

7 Configuration

Before you're able to use Maksuturva Payment Gateway plugin in your WooCommerce store, you need to do some configurations in the plugin's settings page (see Illustration 3). You can access the settings through the plugin in WordPress plugins list (as seen in Illustration 2) or by selecting Maksuturva in WooCommerce settings page's Checkout tab. Remember to *Save changes* afterwards.

7.1 Enable / Disable

Checking this checkbox activates Maksuturva as a payment option for your customers in checkout process.

7.2 Title and Customer Message

You can set the payment option name and a description for your customers. The individual payment methods that are available for your customers depend on your Maksuturva service package and the order amount.

7.3 Sandbox mode

When the Sandbox mode is activated the plugin uses Maksuturva's general test credentials which directs all payment attempts to Maksuturva's Sandbox test page. On the test page one can validate the order data e.g. money amounts, product descriptions etc. In the Sandbox test page one can also test how the orders will look to the customer or in the admin page when one has returned from Maksuturva with a successful payment, error or by cancelling the payment.

As the WooCommerce won't know the difference between payments made in sandbox mode or in Maksuturva's test or production environment, remember to deactivate sandbox-mode after you've opened the store for live customers. If you are uncertain whether an order has an actual payment or has it been made in a test environment you can check all the payments in Maksuturva's Kauppias Extranet -services.

7.4 Seller id

With a Maksuturva service you'll get a unique seller id. This id is ignored when using the Sandbox mode.

7.5 Secret Key and Secret key version

Maksuturva services use your seller id and secret key combination to authenticate your webstore. Secret key is used to sign all payments coming from your store to Maksuturva so it is important to keep the secret key secret. Never send the secret key (or a screenshot picture of it) in an unencrypted email or place it somewhere where an outsider could have an access to it.

Your initial secret key's version number is *001*. If your secret key has been compromised you can order a new secret key from Maksuturva. In that case you need to update the version number to refer to the new secret key you have taken in to use. Your Seller id and Secret Key are ignored when using the

General
Products
Tax
Checkout
Shipping
Accounts
Emails
Webhooks

Checkout Options | Maksuturva | BACS | Cheque | Cash on Delivery | PayPal

[Open KauppiasExtranet to view payments](#)
[View orders payments](#)
[Check pending payments](#)

Maksuturva

Take payments via Maksuturva.

Enable/Disable
☒ Enable Maksuturva Payment Gateway

Title

Customer Message

Sandbox mode
☐ Sandbox mode
Maksuturva sandbox can be used to test payments. None of the payments will be real.

Debug Log
☒ Debug Log
Enable logging to `/wp-content/uploads/wc-logs/WC_Gateway_Maksuturva-14c86a8b86e9d0e8e933b104e3020f57.Log`

Seller id

Secret Key

Secret Key Version

Gateway URL

Maksuturva Payment Prefix

eMaksut
☐ eMaksut

Save changes

Illustration 3: Maksuturva Payment Gateway settings

Sandbox mode.

7.6 Gateway URL

Maksuturva production environment (where the customers can make an actual payments) uses an SSL-secured connection in an URL <https://www.maksuturva.fi>.

If you are testing the service using Maksuturva's test environment (where you can walk through the whole payment process without using actual money), the unsecure connection uses URL <http://test1.maksuturva.fi>. Remember to change the URL to refer back to production mode before you

open your store to actual customers.

Both service environments are separate and have their own service accounts so you have to order the credentials separately.

7.7 Maksuturva Payment Prefix

Maksuturva service requires a unique ids for each payments. Orders with payment id that has already been used are not accepted.

As the payment id is calculated from the order numbers, if you move your Maksuturva account to a new ecommerce software installation and order numbering starts from beginning a conflict in payment id numbers can occur. Adding a unique prefix for payment ids after re-installation of the web store you can prevent the collision of the payment id numbers. By default the prefix is empty

7.8 Emaksut

Maksuturva offers services with Maksuturva Satisfaction guarantee service as well as direct payment services know as eMaksut. Check this checkbox if you are using an eMaksut service, keep it unchecked if not.

8 Language customization

Payment Gateway Module can translated to different languages and individual texts can be altered by editing .po -files in the languages directory and compiling them as corresponding .mo -files. One common tool for this in Windows- and Mac-environments is Poedit (poedit.net). Remember to add the new and altered files to the plugin zip-archive and reinstall the plugin to WordPress (See section 6.1).

9 Testing the installation

It is strongly encouraged that the Maksuturva Payment Gateway plugin is thoroughly tested before taking it into use in on production web store. It is essential to verify that customer and product information, prices, taxes and discount as well as payment message verifying hash are transmitted correctly to Maksuturva.

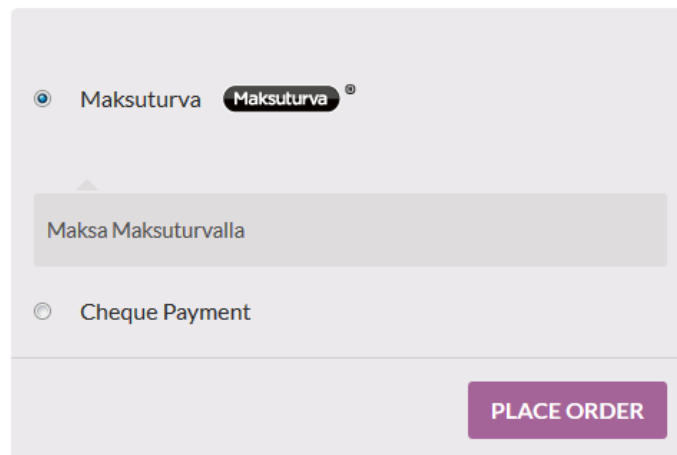
9.1 Testing in Maksuturva test environment

When Sandbox mode is disabled, module acts as in production mode and order confirmation directs buyer to Maksuturva payment page. If actual Maksuturva credentials are used real money transactions will occur.

If Gateway URL is set to refer to Maksuturva test environment (<http://test1.maksuturva.fi>) it is possible to try the full online bank payment and invoice payment process without using actual money. Test environment uses different credentials than Maksuturva production environment and test environment service needs to be ordered separately from the actual Maksuturva service. More information about testing is available at <http://docs.maksuturva.fi/>.

10 Paying through Maksuturva Payment Gateway

Perform a purchase of items and at the checkout select Maksuturva as the payment option during the checkout (see Illustration 4). You'll be redirected to Maksuturva service where you can proceed with the payment method of your choice. After completing the payment you'll see confirmation (see Illustration 5). The store admin will see the order status to change from Pending to Processing.



The screenshot shows a checkout interface with two radio button options. The first option, 'Maksuturva', is selected and accompanied by a Maksuturva logo. Below it is a grey button labeled 'Maksa Maksuturvalla'. The second option is 'Cheque Payment'. At the bottom right, there is a prominent purple button labeled 'PLACE ORDER'.

Illustration 4: Selecting Maksuturva as a payment method

ORDER RECEIVED

Thank you. Your order has been received.

| | | |
|-------------------|-----------------|-----------------|
| ORDER NUMBER: | DATE: | TOTAL: |
| 388 | 6.3.2015 | 129,00 € |
| PAYMENT METHOD: | | |
| Maksuturva | | |

Illustration 5: Message the customer receives in WooCommerce after completing the payment

11 Administration

When a customer chooses to place order and is transferred to Maksuturva service the order's status is "pending". When the payment is placed and customer returns to shop page from Maksuturva the status is changed to "processing". If an error occurs or customer cancels the payment, customer is returned to the store and the order status is changed to error or cancelled.

11.1 Payment verification

The Maksuturva Payment Gateway Plugin automatically verifies all payments from Maksuturva excluding the payments that have already received a response of a successful payment. Pending payments that have not received a verification in two hours are regarded as cancelled.

You can also validate erroneous, cancelled and pending payments manually by clicking Check pending payments at the top of Maksuturva settings page (see Illustration 3).

Payments are not verified while in Sandbox-mode and verifications do not work for bank payments when using Maksuturva test environment.