



Svea Payments

Payment Gateway Manual  
for  
WooCommerce platform

*version 2.6.16*

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## 1 Changes

Changelog: [CHANGELOG.md](#)

Release history: [Releases · maksuturva/woocommerce\\_payment\\_module \(github.com\)](#)

## 2 Service requirements

The plugin requires an activated Svea Payments payment service to work in production.

For testing purposes, you can order test credentials to Svea Payments test environment. For more details, see the Testing section at <http://docs.sveapayments.fi>.

Without an active Svea Payments (test environment or production environment) account, you can test the plugin using the Sandbox test mode. See more about testing in section 8.

## 3 System requirements

The Svea Payments Payment Gateway plugin for WooCommerce was tested on and required the following set of applications to work fully:

Requirement	Supported versions
WooCommerce	<ul style="list-style-type: none"><li>9.x</li></ul>
WordPress	<ul style="list-style-type: none"><li>6.x</li></ul>
PHP	<ul style="list-style-type: none"><li>7.x, 8.x</li></ul>
PHP cURL Module	<ul style="list-style-type: none"><li>Any</li></ul>
PHP mbstring module	<ul style="list-style-type: none"><li>Any</li></ul>

**Please note that the payment module is not WooCommerce Blocks theme compatible yet. Use classic cart and checkout instead. See section [WooCommerce 8.3+ Blocks mode theme compatibility](#)**

There is no guarantee that the plugin is fully functional in any other environment.

### 3.1 Supported 3<sup>rd</sup> party plugins

Following 3<sup>rd</sup> party plugins are supported:

- PW WooCommerce Gift Cards
- WooCommerce Gift Cards

## 4 Package contents

This guide assumes that the user correctly downloaded all the package files. Folder structure:

File	Description
CHANGELOG.md	Change log
docs/*	Plugin documentation
includes/*	Class files included by the main plugin class to separate business logic into logical containers
languages/*	Plugin translations
templates/*	Template files used by the module both in the back-end and front-end
LICENSE	Plugin license file
Svea _logo.png	Svea Payments logo used by WooCommerce
README.md	Readme file
RELEASE.md	Release documentation for GitHub CI

## 5 Installation

Before any change in your environment, we strongly recommend that you back up the entire existing WordPress and WooCommerce installation.

Also, see notes regarding WooCommerce HPOS mode, section 11 [About HPOS](#)

### 5.1 Installing the Plugin

- 1) Download the latest zip release package from:  
[https://github.com/maksuturva/woocommerce\\_payment\\_module/releases/latest](https://github.com/maksuturva/woocommerce_payment_module/releases/latest)
- 2) On the WordPress plugins page, select Add New (*Lisää uusi*) and then Upload Plugin (*Lataa lisäosa*).

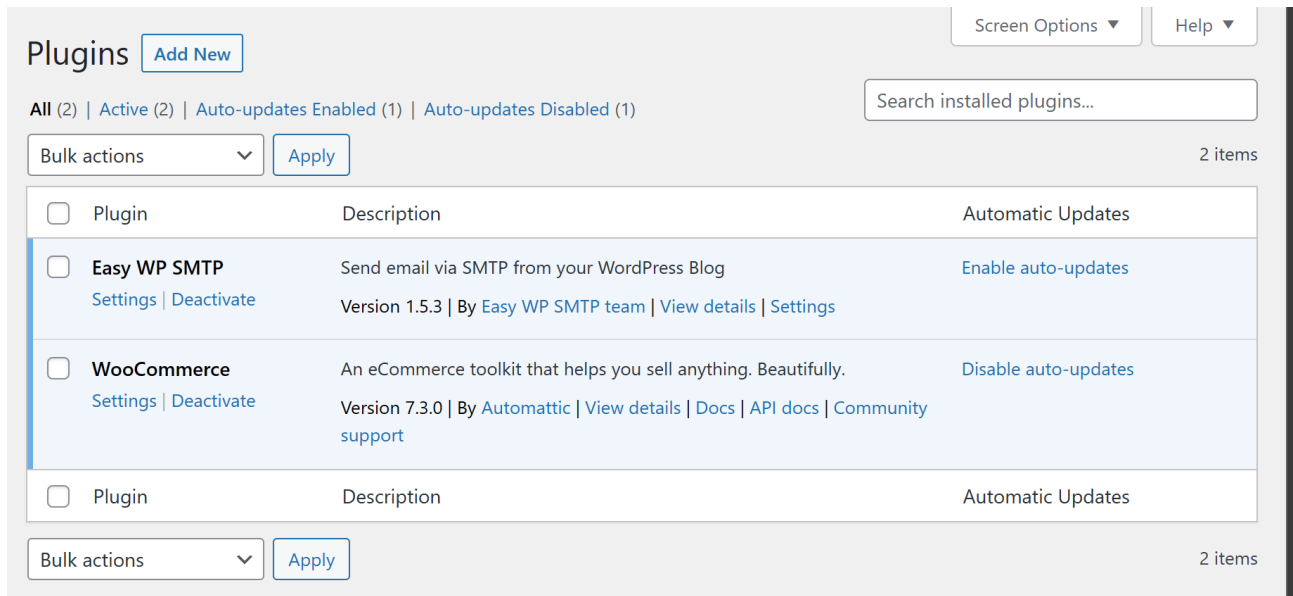
Choose the downloaded zip release package file and select Install Now (*Asenna nyt*).

Note! If you receive this error when uploading the zip package, you need to change your server php.ini settings to allow 6M file size at least.

Siirretty tiedosto on suurempi kuin mitä on määritelty muuttujalle upload\_max\_filesize tiedostossa php.ini.

For more information, how to install WordPress plugins other ways, see:  
<https://wordpress.com/support/plugins/install-a-plugin/#install-a-plugin-with-a-zip-file>

### 3) Choose Activate (*Aktivoi*) the plugin.

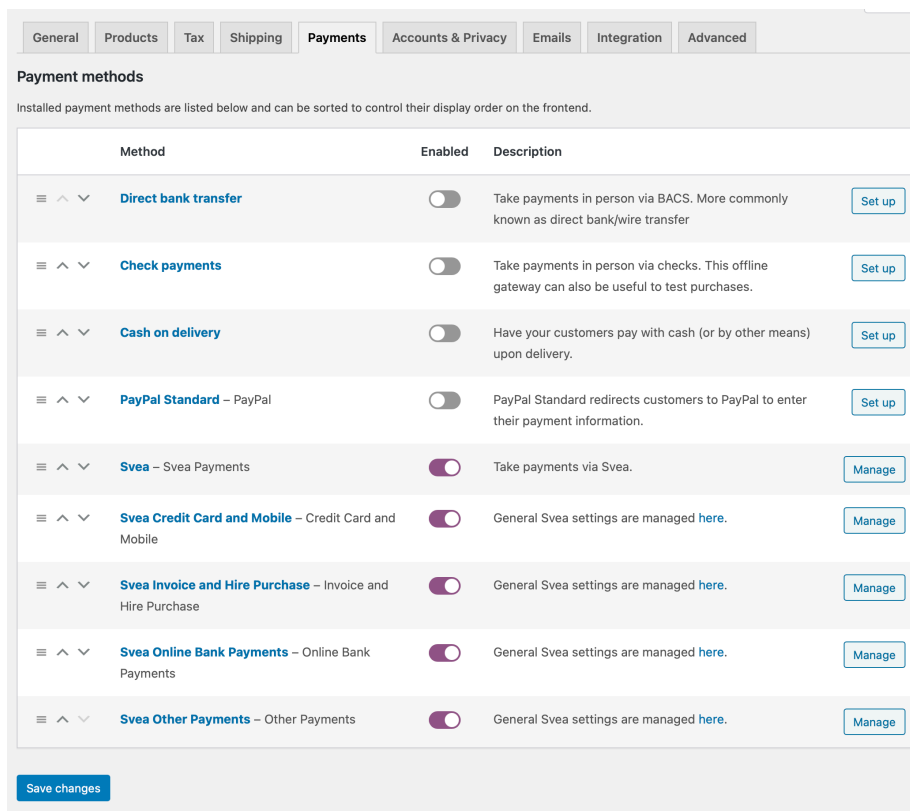


The screenshot shows the WordPress 'Plugins' page. At the top, there's a 'Plugins' header with an 'Add New' button. Below it, filters show 'All (2)', 'Active (2)', 'Auto-updates Enabled (1)', and 'Auto-updates Disabled (1)'. A search bar is labeled 'Search installed plugins...'. A 'Bulk actions' dropdown and an 'Apply' button are visible. The main table lists installed plugins:

Plugin	Description	Automatic Updates
<input type="checkbox"/> <b>Easy WP SMTP</b> <a href="#">Settings</a>   <a href="#">Deactivate</a>	Send email via SMTP from your WordPress Blog Version 1.5.3   By <a href="#">Easy WP SMTP team</a>   <a href="#">View details</a>   <a href="#">Settings</a>	<a href="#">Enable auto-updates</a>
<input type="checkbox"/> <b>WooCommerce</b> <a href="#">Settings</a>   <a href="#">Deactivate</a>	An eCommerce toolkit that helps you sell anything. Beautifully. Version 7.3.0   By <a href="#">Automattic</a>   <a href="#">View details</a>   <a href="#">Docs</a>   <a href="#">API docs</a>   <a href="#">Community support</a>	<a href="#">Disable auto-updates</a>

At the bottom, there's another 'Bulk actions' dropdown and an 'Apply' button, with a '2 items' count.

- 4) Select Settings and configure the plugin as described in Configuration 6 -section in this guide.
- 5) Go to WooCommerce / Settings / Payments, and enable Svea payment methods you want to use.



The screenshot shows the 'Payments' tab in the WooCommerce settings. It lists various payment methods with their status (Enabled/Disabled) and a 'Set up' or 'Manage' button.

Method	Enabled	Description
<b>Direct bank transfer</b>	<input type="checkbox"/>	Take payments in person via BACS. More commonly known as direct bank/wire transfer
<b>Check payments</b>	<input type="checkbox"/>	Take payments in person via checks. This offline gateway can also be useful to test purchases.
<b>Cash on delivery</b>	<input type="checkbox"/>	Have your customers pay with cash (or by other means) upon delivery.
<b>PayPal Standard</b> – PayPal	<input type="checkbox"/>	PayPal Standard redirects customers to PayPal to enter their payment information.
<b>Svea</b> – Svea Payments	<input checked="" type="checkbox"/>	Take payments via Svea.
<b>Svea Credit Card and Mobile</b> – Credit Card and Mobile	<input checked="" type="checkbox"/>	General Svea settings are managed <a href="#">here</a> .
<b>Svea Invoice and Hire Purchase</b> – Invoice and Hire Purchase	<input checked="" type="checkbox"/>	General Svea settings are managed <a href="#">here</a> .
<b>Svea Online Bank Payments</b> – Online Bank Payments	<input checked="" type="checkbox"/>	General Svea settings are managed <a href="#">here</a> .
<b>Svea Other Payments</b> – Other Payments	<input checked="" type="checkbox"/>	General Svea settings are managed <a href="#">here</a> .

A 'Save changes' button is at the bottom left.

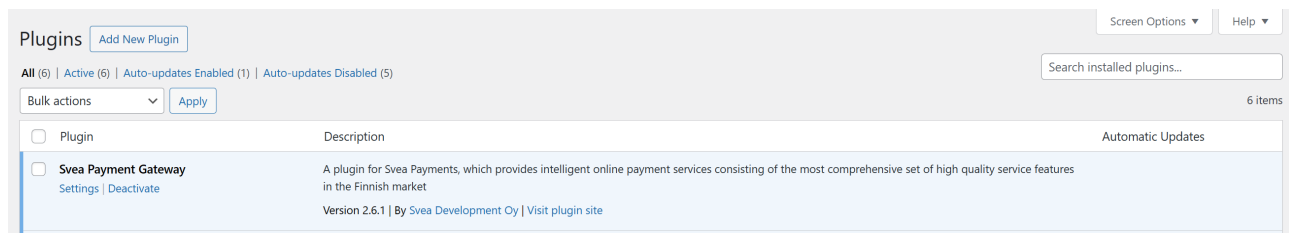
### 6) Continue with configuring the plugin, see chapter 6 *Installation*.

## 5.2 Upgrading the existing plugin

It's wise to take back up of your database and files. The configuration and payment information are saved on the webstore database.

Check the current version of the Svea Payment Gateway plugin.

- If it's older than 2.4.0 it's recommended that you Deactivate and Delete the older module first as the package structure was different in earlier versions and straightforward upgrade is not supported.
- If the current version is 2.4.0 and above, when uploading the release package, WooCommerce will notice that you have the plugin installed already and it will upgrade the current version to a new one.



The screenshot shows the WordPress 'Plugins' management interface. At the top, there's a 'Plugins' header with an 'Add New Plugin' button. Below it, filters for 'All (6)', 'Active (6)', 'Auto-updates Enabled (1)', and 'Auto-updates Disabled (5)' are visible. A search bar for installed plugins is on the right. A 'Bulk actions' dropdown and an 'Apply' button are on the left. The main table lists installed plugins. The 'Svea Payment Gateway' plugin is highlighted, showing its description: 'A plugin for Svea Payments, which provides intelligent online payment services consisting of the most comprehensive set of high quality service features in the Finnish market'. It also shows the version '2.6.1', the developer 'Svea Development Oy', and a link to 'Visit plugin site'. The 'Automatic Updates' column is empty for this plugin.

Plugin	Description	Automatic Updates
<input type="checkbox"/> Svea Payment Gateway <a href="#">Settings</a>   <a href="#">Deactivate</a>	A plugin for Svea Payments, which provides intelligent online payment services consisting of the most comprehensive set of high quality service features in the Finnish market Version 2.6.1   By Svea Development Oy   <a href="#">Visit plugin site</a>	

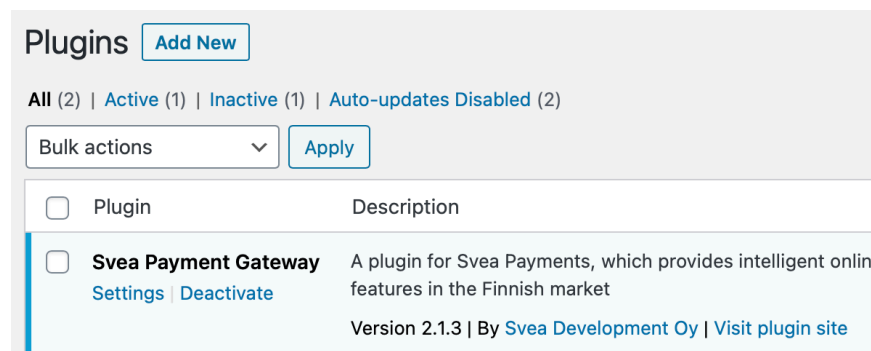
To continue the plugin upgrade, use the Installation process described in the Chapter 5.1.

The configuration will be migrated automatically in the upgrading process, so you can skip chapter 6 Configuration step after uploading a new version of the plugin module.

## 6 Configuration

Before you can use the Svea Payments in your WooCommerce store, you need to do some configurations on the plugin's Settings page.

You can access the settings through WordPress plugins list and Settings. Remember to *Save changes*.




The screenshot shows the WordPress 'Plugins' page. At the top, there's a header with 'Plugins' and an 'Add New' button. Below it, a filter bar shows 'All (2) | Active (1) | Inactive (1) | Auto-updates Disabled (2)'. A 'Bulk actions' dropdown menu is set to 'Bulk actions' with an 'Apply' button. The main table lists installed plugins. The first plugin is 'Svea Payment Gateway', which is active. Its description is 'A plugin for Svea Payments, which provides intelligent online features in the Finnish market'. Below the description, it says 'Version 2.1.3 | By Svea Development Oy | Visit plugin site'. There are links for 'Settings' and 'Deactivate' next to the plugin name.

<input type="checkbox"/>	Plugin	Description
<input type="checkbox"/>	<b>Svea Payment Gateway</b> <a href="#">Settings</a>   <a href="#">Deactivate</a>	A plugin for Svea Payments, which provides intelligent online features in the Finnish market  Version 2.1.3   By <a href="#">Svea Development Oy</a>   <a href="#">Visit plugin site</a>


Check your WooCommerce tax settings, for example:


- Settings / General / Enable taxes: enable tax calculation
- Settings / General / Currency options: only euro is supported
- Settings / Tax / Prices entered with tax: Yes
- Settings / Tax / Display prices in the shop: Including tax
- Settings / Tax / Display prices during cart and checkout: Including tax


Svea 


Take payments via Svea.

**Enable/Disable** ☒ Enable Svea Payments Gateway

**Title**  Svea Payments



**Customer Message**  Svea Payments customer message

**Redirect to Svea's Payment Method Selection Page**  ☐ The buyer is redirected to the Svea Payments site where they choose the payment method


**Payment handling fees** 


Payment method code	Handling cost amount
FI01	2.50


[Add new](#) [Remove selected rows](#)


**Payment handling fees tax class**  Standard 

**Account settings**


**Gateway URL**  https://test1.maksuturva.fi



**Seller Id**  PULRJCTQ


**Secret Key**  pJWPst...neaB

**Secret Key Version**  001


**Advanced settings**

**Payment Prefix**  9050

**Send delivery confirmation on status change to status**  Completed 

**Send delivery confirmation only for specific payment methods** 

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

**Svea encoding**  ☒ UTF-8 ☐ ISO-8859-1

## 6.1 Enable / Disable

Checking this checkbox activates Svea Payments as a payment option for your customers in the checkout process.

## 6.2 Title

Title for the payment gateway, shown on the checkout page. Defaults to Svea Payments.



### 6.3 Customer message

Description of the payment gateway. This message is shown below the payment gateway.

### 6.4 Redirect to Svea's Payment Method Selection Page

Use this option, if you want to use the payment method selection page on the Svea Payment's web pages instead of WooCommerce Checkout payment selection on the checkout page.

### 6.5 Payment handling fees

Optionally, you can specify extra fees per payment method or set multiple payment methods comma-separated using the same extra fee in this table.

You can remove payment fees by selecting the table row and select *Remove selected rows*.

### 6.6 Payment handling fee tax class

If you have specified handling extra fees, select the fee tax class here.

### 6.7 Seller Id

With a Svea Payments service, you'll get a unique seller id.

### 6.8 Secret Key and Secret key version

Svea Payments services use your seller id and a secret key combination to authenticate your webstore.

The secret key is used to sign all payments from your store to Svea Payments, so it is essential 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 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 Svea Payments. 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 Sandbox mode.

### 6.9 Gateway URL

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

If you are testing the service using Svea Payments test environment (where you can walk through the whole payment process without using actual money), the connection uses URL <https://test1.maksuturva.fi>. Remember to change the URL to refer back to production mode before opening your store to real customers.

Both service environments are separate and have specific service accounts, so you must order the credentials separately.

### 6.10 Payment Prefix

Svea Payments service requires unique ids for each payment. 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 Svea Payments account to a new software installation and order numbering starts from the beginning, a conflict in payment id numbers can occur. Adding a unique prefix for payment ids after re-installation of the web store

can prevent the collision of the payment id numbers.

By default, the prefix is empty.

### 6.11 Send delivery confirmation on status change to status

If the Delivery Confirmation (Toimitustietojen vahvistaminen) feature is enabled in the Svea Payments service, use this dropdown menu to select the status trigger. This trigger determines when the updated order status and delivery information will be sent to Svea Payments.

By default, the trigger is set to "Completed." This means the delivery information is sent when an order is marked as delivered and the WooCommerce order status is updated to "Completed."

You can initiate this action either by manually updating the order status on the order administration page or by applying a bulk action to update the status of multiple orders simultaneously.

### 6.12 Send delivery confirmation only for specific payment methods

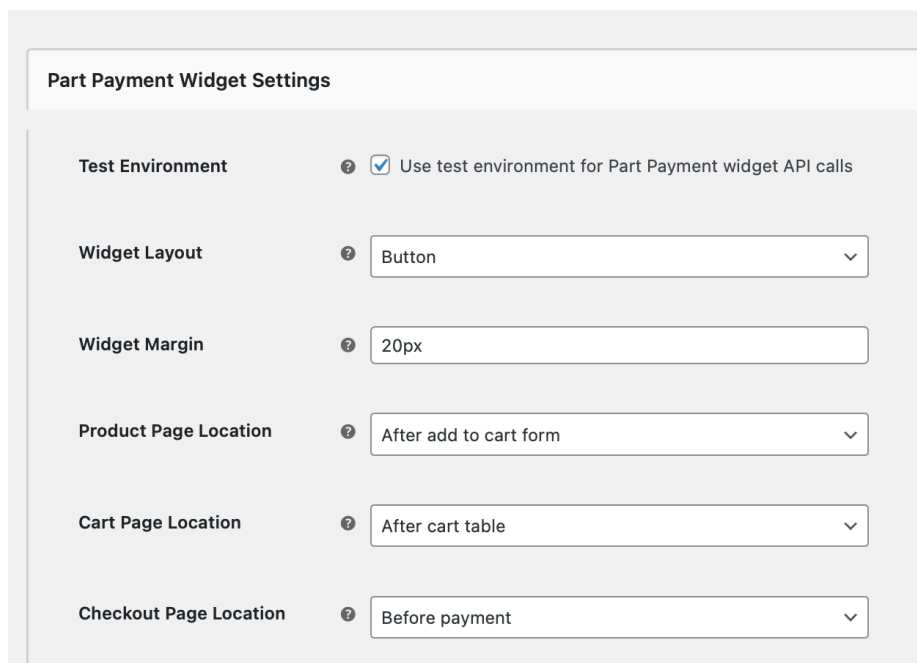
If a comma separated list of the payment method codes is specified, the delivery confirmation (see 6.11) is only sent for these payment methods. For example:

FI01,FI02

Note! If this payment method code list is empty and delivery confirmation is activated, the delivery confirmation is set for all payment methods.

### 6.13 Part Payment widget

The Part Payment widget is available in three distinct styles: *full*, *mini*, and *button*, which are selected via the Widget Layout menu. The widget can be displayed on the *WooCommerce product page*, *cart*, or *checkout* page by configuring its location settings. Additionally, the widget's margins can be modified for precise alignment.



The screenshot shows the 'Part Payment Widget Settings' panel. It contains several configuration options:

- Test Environment:** A checkbox labeled 'Use test environment for Part Payment widget API calls' is checked.
- Widget Layout:** A dropdown menu is set to 'Button'.
- Widget Margin:** A text input field contains '20px'.
- Product Page Location:** A dropdown menu is set to 'After add to cart form'.
- Cart Page Location:** A dropdown menu is set to 'After cart table'.
- Checkout Page Location:** A dropdown menu is set to 'Before payment'.

On the next page you can see example of button-style Part Payment Calculator set on the checkout page.

# Checkout

! Have a coupon? [Click here to enter your code](#)

## Billing details

First name \*

Last name \*

Company name (optional)

Country / Region \*

Street address \*

Postcode / ZIP \*

Town / City \*

Phone \*

Email address \*

Ship to a different address? ☐

Order notes (optional)

## Your order

Product	Subtotal
Joku toinen testituote × 2	468,00 €
<b>Subtotal</b>	468,00 €
<b>Shipping</b>	Kiinteähintainen toimitus: 12,55 €
<b>Total</b>	<b>480,55 €</b> (includes 97,64 € ALV255)

**SVEA**  
Open Part Payment Calculator

Svea Payments

SVEA

Online

Nordea

Danske Bank

Aktia

POP Pankki



ÅLANDSBANKEN

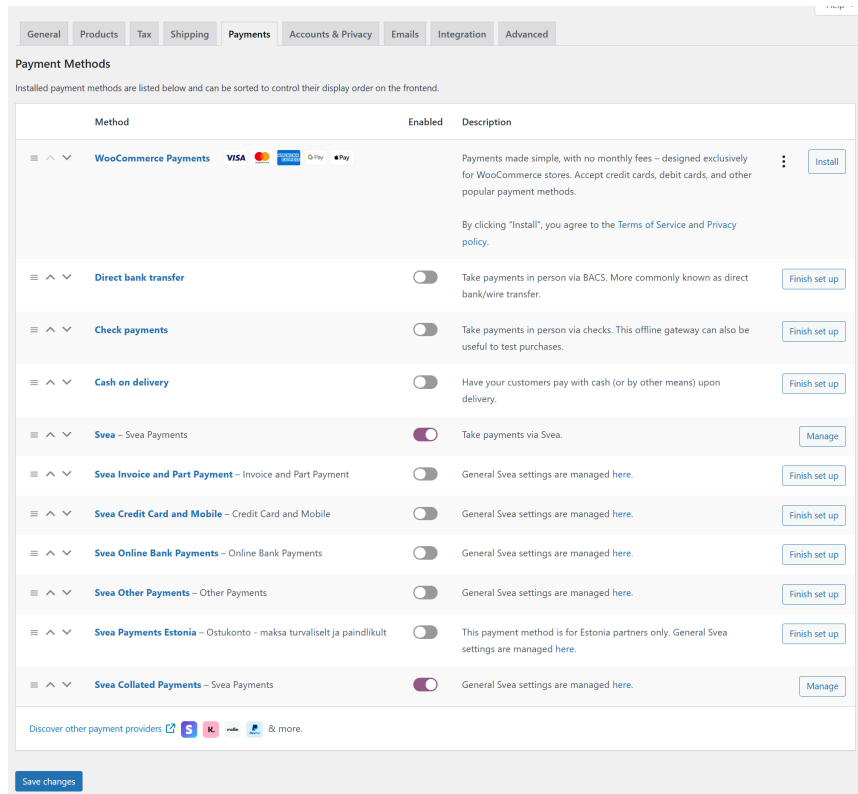


BANK

## 6.14 Collated payment method view

There is a new WooCommerce payment method named Svea Payments Collated since version 2.4.0.

When activated, you can edit this method title and assign different subgroups with custom group names and payment methods to it. Additionally, you can use this method in conjunction with other Svea payment methods.



The screenshot shows the 'Payment Methods' section in the WooCommerce admin interface. It lists several payment methods with their status (Enabled/Disabled) and descriptions. The 'Svea - Svea Payments' method is highlighted with a purple toggle switch.

Method	Enabled	Description	Action
WooCommerce Payments	Enabled	Payments made simple, with no monthly fees – designed exclusively for WooCommerce stores. Accept credit cards, debit cards, and other popular payment methods.	Install
Direct bank transfer	Disabled	Take payments in person via BACS. More commonly known as direct bank/wire transfer.	Finish set up
Check payments	Disabled	Take payments in person via checks. This offline gateway can also be useful to test purchases.	Finish set up
Cash on delivery	Disabled	Have your customers pay with cash (or by other means) upon delivery.	Finish set up
Svea - Svea Payments	Enabled	Take payments via Svea.	Manage
Svea Invoice and Part Payment - Invoice and Part Payment	Disabled	General Svea settings are managed here.	Finish set up
Svea Credit Card and Mobile - Credit Card and Mobile	Disabled	General Svea settings are managed here.	Finish set up
Svea Online Bank Payments - Online Bank Payments	Disabled	General Svea settings are managed here.	Finish set up
Svea Other Payments - Other Payments	Disabled	General Svea settings are managed here.	Finish set up
Svea Payments Estonia - Ostukonto - maksa turvaliselt ja paindlikult	Disabled	This payment method is for Estonia partners only. General Svea settings are managed here.	Finish set up
Svea Collated Payments - Svea Payments	Enabled	General Svea settings are managed here.	Manage

Discover other payment providers & more.

Save changes

### Configuration example:

**Collated payment methods**

Collated payment method title Svea Payments

Payment group 1 title Online bank payments

Payment group 1 methods FI01,FI02,FI03,FI04,FI05,FI06,FI07,FI08,FI09,FI10,FI11,FI12,FI13,F

Payment group 2 title Mobile and Card payments

Payment group 2 methods FI50,FI51,FI52,FI53,FI54,PIVO,SIIR

Payment group 3 title Pay later

Payment group 3 methods FI70,FI71,FI72,FIIN,FIPP,FIBI

Payment group 4 title

Payment group 4 methods

## Checkout page example:

Apartment, suite, unit, etc. (optional)	<b>Total</b>	<b>74,60 €</b> (includes 14,44 € ALV24)
Postcode / ZIP *		
Town / City *		
Phone *		
Email address *		
Ship to a different address? <input type="checkbox"/>		
Order notes (optional) Notes about your order, e.g. special notes for delivery.		

**Svea Payments**


Online bank payments

Nordea


Danske Bank

+2,50 €

Aktia




ALANDSBANKEN




Säästöpankki

Handelsbanken



omaOP

Mobile and Card payments


VISA 

MobilePay

pivo

Siirto

Pay later

Part Payment 

## 7 Language customization

Payment Gateway Module can be translated into different languages, and individual texts can be altered by editing .po -files in the languages directory and compiling them as corresponding .mo -files.

One standard 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).

## 8 Testing the installation

It is strongly encouraged that the Svea Payments payment gateway plugin is thoroughly tested before taking it into use in on production web store. It is essential to verify that customer, product information, prices, taxes, and discount and payment message hash calculation is transmitted correctly to Svea Payments.

### 8.1 Testing in Svea Payments test environment

Use Svea Payment test environment (<https://test1.maksuturva.fi>) to test webstore before production. Set this value to the configuration Gateway URL field.

The test environment uses different credentials than Svea Payments production environment, and test environment service needs to be ordered separately from the existing Svea Payments service. More information about testing is available at <http://docs.maksuturva.fi>.

After testing the functionality, delete all orders that are made using test environment credentials and set the Gateway URL to <https://www.maksuturva.fi> . Also change the credentials to match the production environment credentials.

## 9 Checkout and payment

At the checkout page, select Svea Payments as the payment method during the checkout. This list can vary related to enabled payment methods in section 5.1, step 5.

If needed, you can reorder the payment methods on the Payment / Payment Methods WooCommerce admin page by using up and down icons.

Also check the example picture of Collated payment methods view in section 6.15.

### Billing details

First name \*

Test

Last name \*

Test

Company name (optional)

Country / Region \*

Finland

Street address \*

Mechelininkatu 1

Apartment, suite, unit, etc. (optional)

Postcode / ZIP \*

00180

Town / City \*

Helsinki

Phone \*

091323121

Email address \*

test@svea.fi

Ship to a different address?

☐

Order notes (optional)

### Your order

Product	Subtotal
Tasahinta tuote × 1	50,00 €
<b>Subtotal</b>	50,00 €
<b>Shipping</b>	<input checked="" type="radio"/> Flat rate: 12,40 € <input type="radio"/> Free shipping
<b>Total</b>	<b>62,40 €</b> (includes 12,08 € ALV24)

☒ Invoice and Part Payment
 [SVEA](#)

☒ Credit Card and Mobile
 

VISA

Mastercard

MobilePay

pivo

Siirto

☐ Online Bank Payments

When you fill in your information, select the payment method, and select Place order, you will be redirected to the payments service.

After payment is completed, you will be redirected to the webstore site and see the order confirmation page.

## Order received

Thank you. Your order has been received.

- Order number: **14**
- Date: **December 13, 2020**
- Total: **€430,64**
- Payment method: **Online Bank Payments**

### Order details

Product	Total
<b>Test</b> × 2	€426,42
<b>Subtotal:</b>	€426,42
<b>Payment handling fee:</b>	€4,22
<b>Payment method:</b>	Online Bank Payments
<b>Total:</b>	<b>€430,64</b> (includes €83,35 ALV)

## 10 Administration

When a customer chooses to place an order and is redirected to Svea Payments service, the order's status is "pending".

After the payment is completed and the customer returns to the shop from Svea Payments, the status is changed to "processing".

If an error occurs or the customer cancels the payment, customer is returned to the store, and the order status is changed to error or canceled.

### 10.1 Payment verification

The Svea Payments Payment Gateway Plugin automatically verifies payments from Svea Payments and displays the status on the order page.

If the order is still pending after a certain amount of time, it's most likely because the customer has left the payment gateway or closed the browser window in the middle of the payment process. In this case, it's OK for the admin to cancel the order manually.

### 10.2 Refunds

The Svea Payment Gateway Plugin supports refunding the order.

When you press the order page's refund button, after that there is an option for making the refund through Svea.

If the payment is not already settled to the shop, the refund is done automatically after pressing the button.

If the payment is already settled, a message will appear to the order comments with payment details so that the shop can pay the refund back to Svea. Svea can then pay it back to the customer.

If the order has been paid through online banking, the plugin will notify that the refund has to be done directly in Svea Extranet. It is possible to add additional information, such as IBAN, required for refund of online banking payments.



## 11 About HPOS

From Svea Payments module version 2.5.0 and above, we support WooCommerce HPOS addition to legacy mode.

HPOS is acronym for WooCommerce High-Performance Order Storage. It's enabled as default from WooCommerce 8.2 and above. If you have upgraded your webstore from an earlier version, you probably don't have HPOS enabled yet.

HPOS separates order and payment metadata from older posts-tables to new four tables named:

- `_wc_orders`
- `_wc_order_addresses`
- `_wc_order_operational_data`
- `_wc_orders_meta`

It's advised that you **use HPOS in compatibility mode**. This allows maximum compatibility with all plugins. The settings can be found at WooCommerce Settings / Advanced / Features tab.

Preferred settings:

**Features**  
Start using new features that are being progressively rolled out to improve the store management experience.

Order data storage

☐

WordPress posts storage (legacy)

☒

High-performance order storage (recommended)

☒

Enable compatibility mode (synchronizes orders to the posts table).

It is important to keep the sync in place until all plugins and custom code are compatible with the new HPOS. Any performance penalties will be temporary, resulting from additional inserts present during the sync.

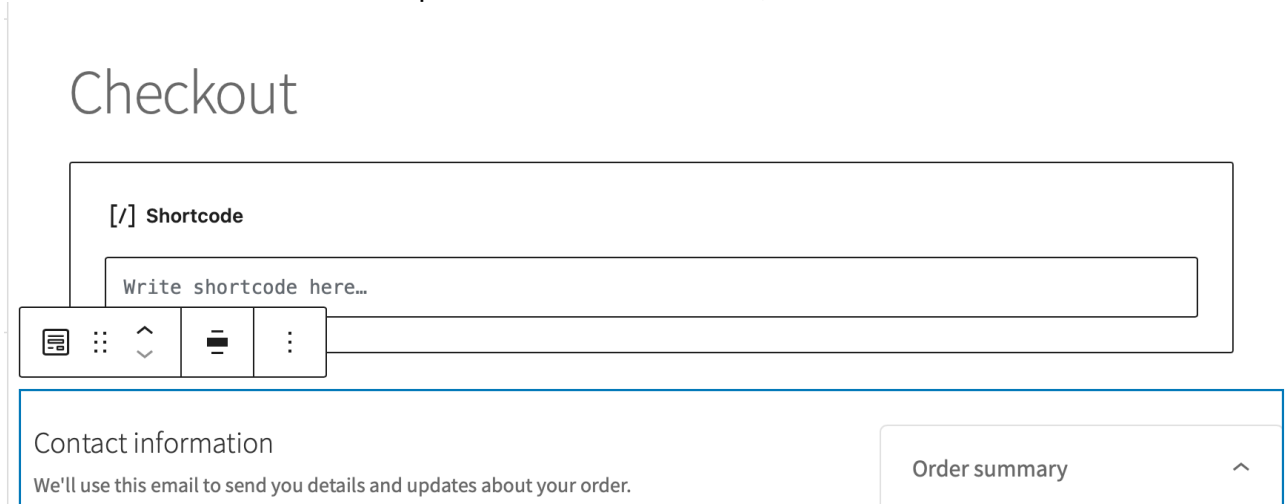
When you enable HPOS mode first time, the WooCommerce will run a migration job for database to synchronize orders from old structure to new tables.

See more: <https://woo.com/document/high-performance-order-storage/>

## 12 WooCommerce 8.3+ Blocks theme incompatibility

WooCommerce 8.3+ installations have new block themes activated by default. **Currently, the payment module is incompatible with blocks**, but you can enable the Classic mode for the cart and checkout page as follows:

- 1) WordPress admin / Pages / select Checkout and Edit
- 2) Select checkout block and on top of it the vertical ... menu, select Delete



- 3) Click top menu + icon (Toggle Block inserter) and search for Classic Checkout and click it.
- 4) Click Save on the page top right corner and now Classic Checkout is activated.
- 5) Repeat the same for the Cart page