Svea Payments

Payment Gateway Manual for WooCommerce platform

version 2.3.5

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1 Changes

Changelog: Readme.md

Release history: Releases

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	• 5.x, 6.x
WordPress	• 5.x
PHP	• 7.x
PHP cURL Module	• Any
PHP mbstring module	• Any

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

4 Package contents

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

File	Description
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 and Change Log
readme.txt	Plugin readme file required by WordPress
wc-maksuturva.php	Main plugin class.

5 Installation

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

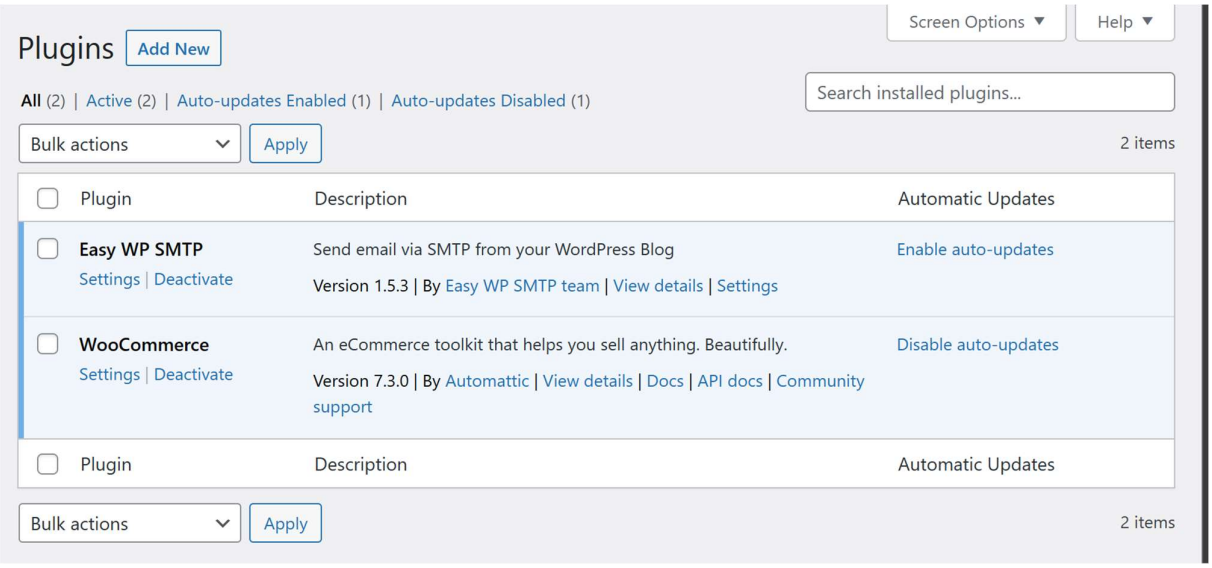
5.1 Installing the Plugin

1) Download latest installation Source code zip-package from https://github.com/maksuturva/woocommerce_payment_module/archive/master.zip

   Don't use Github release or code download pages as those produces a zip file with a version specific directory name.

   Plugin will be installed to woocommerce_payment_module-master directory.

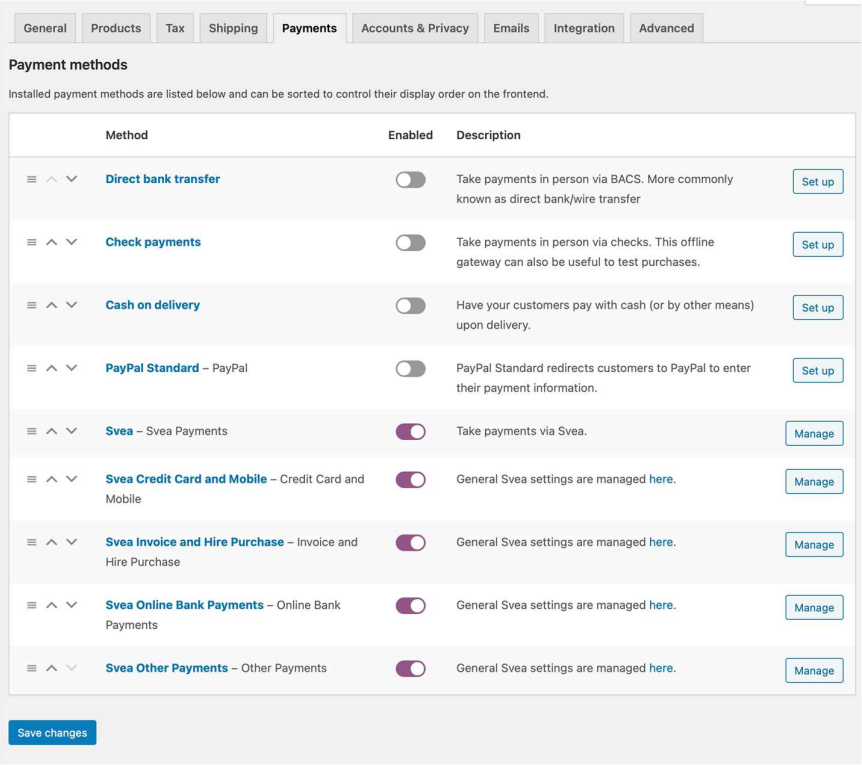
2) On the WordPress plugins page, select Lisää uusi (*Add New)* and then Lataa Lisäosa (*Upload Plugin)*. Choose the zip-archive file from step 3 and select Asenna Nyt (*Install Now)*. Choose Aktivoi (*Activate) the plugin.*



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.

3) Select Settings and configure the plugin as described in Configuration 6 -section in this guide.

4) Go to WooCommerce / Settings / Payments and enable Svea payment methods you want to use



5) Once more, go to Plugins listing and check that you have only one Svea Payment Gateway installed. Then, continue with the chapter *6 Installation*.

5.2 Upgrading the existing plugin

It's wise to take back up of your database and files.

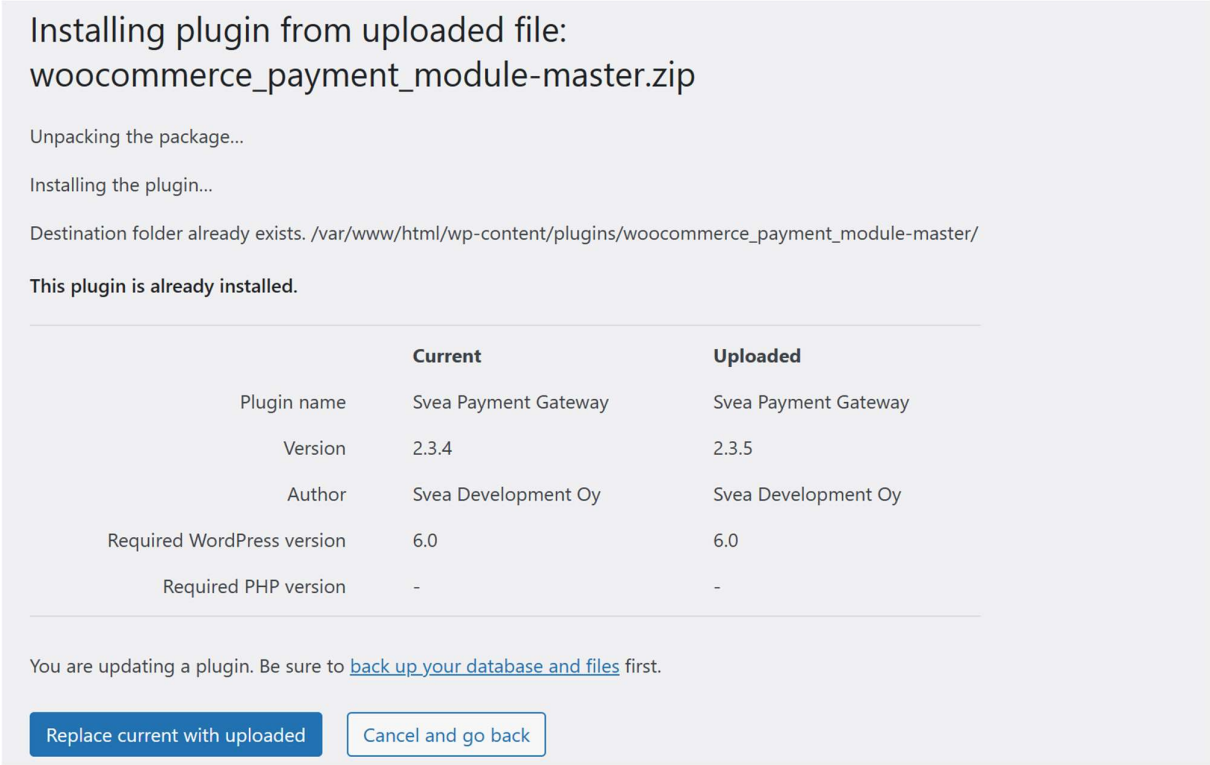
To upgrade the plugin, use Installation process described in the Chapter 5.1. Download the update with installation link, not from releases page.

WooCommerce will notice that you have the plugin installed already and upgrade the current version.

1) Select *Replace current with uploaded*.

   Note! If you don't get the Replace current with uploaded view, stop and don't click Activate Plugin. In this case the directory in the zip file does not match the current plugin directory. Go to the chapter *5.3 Reinstalling the plugin*

2) Go to Plugins listing and check that the version of Svea Payment Plugins matches the newest release version.



5.3 Reinstalling the plugin

It's wise to take back up of your database and files.

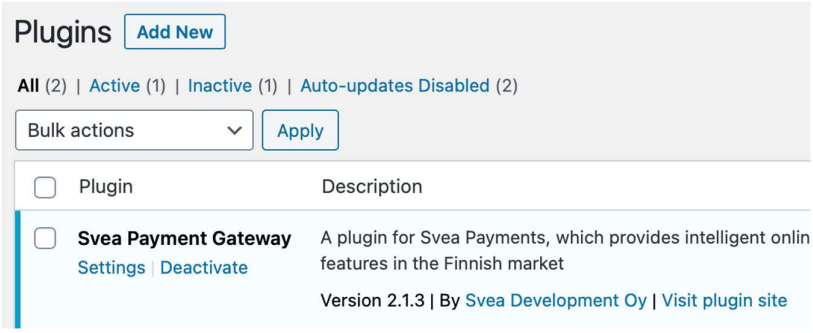
Use this method to upgrade the plugin when the zip file directory does not match the current installation and you're not able to use the normal upgrade described in the chapter 5.2.

1) Go to Plugins listing and Deactivate Svea Payments Gateway
2) Delete Svea Payments Gateway (don't worry, this deletes only the plugin. All orders and settings are in safe)
3) Go and proceed the installation as described in the chapter *5.1 Installing the plugin*

6 Configuration

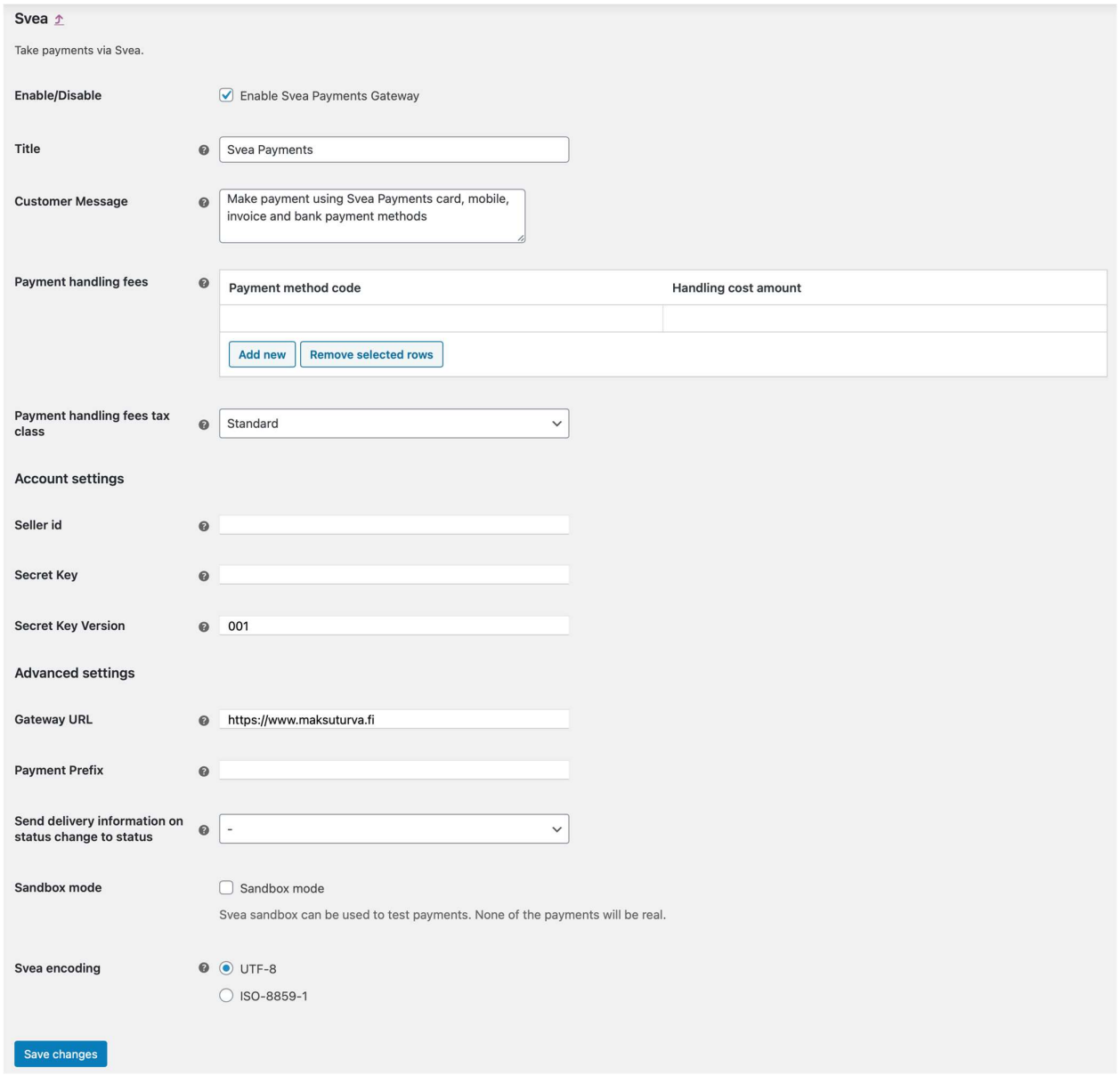
Before you can use the Svea Payments in your WooCommerce store, you need to do some configurations on the plugin's Settings page.

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



Check your WooCommerce 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



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 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.*

6.5 Payment handling fee tax class

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

6.6 Seller id

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

This id is ignored when using the Sandbox mode.

6.7 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.

6.8 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.

6.9 Svea Payments 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.

6.10 Sandbox mode

When the Sandbox mode is activated, the plugin uses Svea Payments general test credentials, directing all payment attempts to Svea Payments' Sandbox test page. On the test page, one can validate the order data, e.g., money amounts, product descriptions, etc. One can also test how the orders will look to the customer or on the admin page when one has returned from Svea Payments with successful payment, error, or cancel the payment in the Sandbox test page.

As the WooCommerce won't know the difference between payments made in sandbox mode or

Svea Payments' 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 been made in a test environment, you can check all the payments in Svea Payments Kauppias Extranet -services.

6.11 Svea Payments encoding

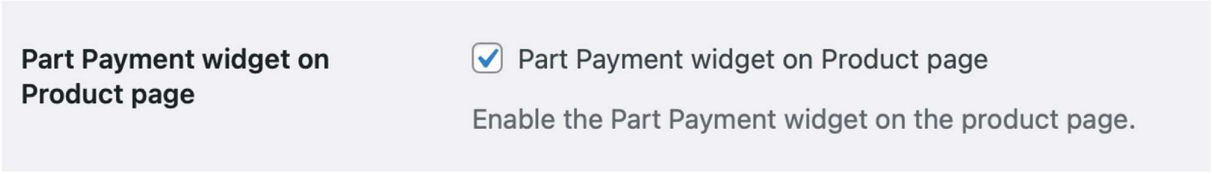
Svea Payments accept two possible character encodings. Even if you are using a different encoding, the plugin will attempt to convert the data from your WordPress encoding to the encoding set on this configuration. You might need to test which of them works better for your encoding by using the sandbox-mode. The possible values are 'ISO-8859-1' and 'UTF-8', and they are selected from radio button options.

The default and preferred value for this setting are 'UTF-8'.

Wrong encoding might cause the hash verification to fail in the Svea Payments service. If you get errors in the Svea Payments service page informing you that the hash value is invalid, you should check if changing the encoding value fixes the problem.

6.12 Part Payment widget

Part Payment widged can be added on the *single product page* using this setting.



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

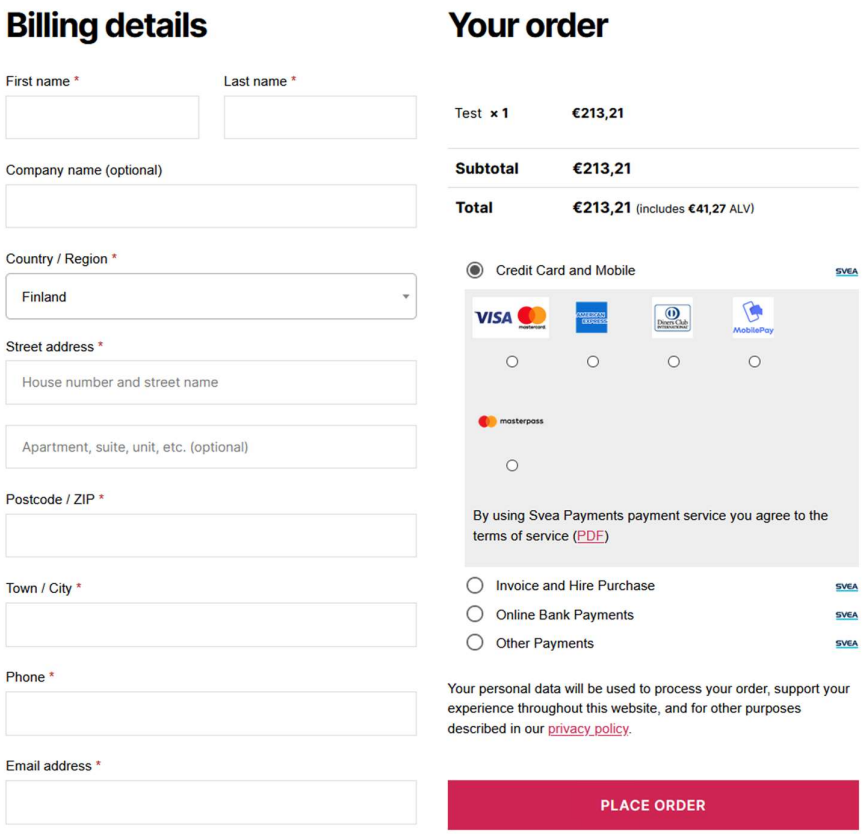
When Sandbox mode is disabled, the module acts as a production mode, and order confirmation directs the buyer to the Svea Payments payment page. If actual Svea Payments credentials are used, real money transactions will occur.

If Gateway URL is set to refer to Svea Payments test environment (https://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 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.

9 Svea Payments checkout and payment

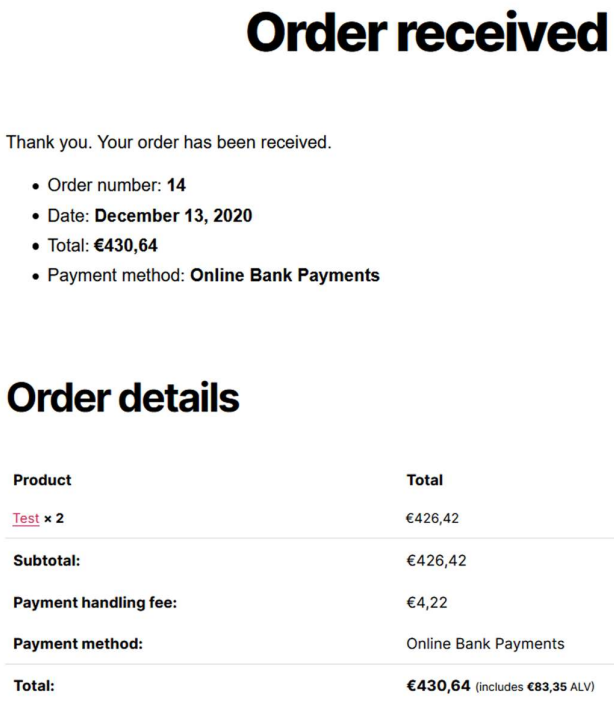
At the checkout page, select Svea Payments as the payment method during the checkout. This list can vary related to enabled payment methods in section 5.1, step 5.

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



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
Test × 2	€426,42
Subtotal:	€426,42
Payment handling fee:	€4,22
Payment method:	Online Bank Payments
Total:	**€430,64** (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.

Payments are not verified while in Sandbox-mode, and the verification does not work for bank payments when using Svea Payments test environment.

10.2 Refunds

The Svea Payment Gateway Plugin supports refunding the order.

After pressing the order page's refund button, 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.