



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*).

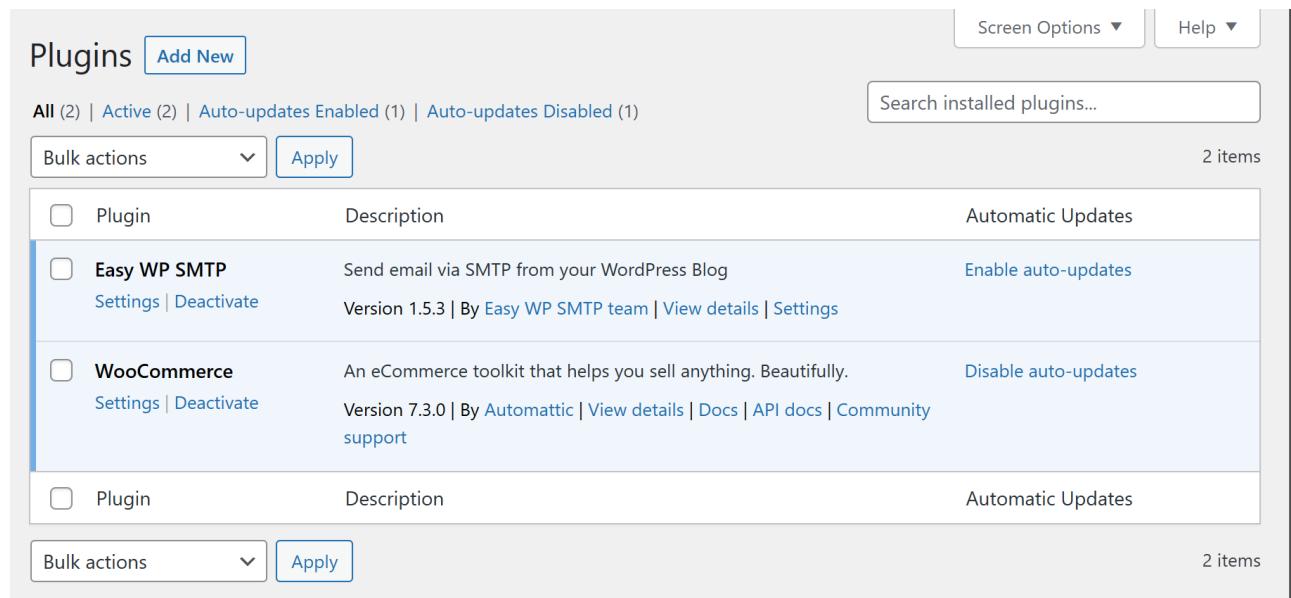
Choose the downloaded zip release package file and select Install Now (*Asenna nyt*).

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.

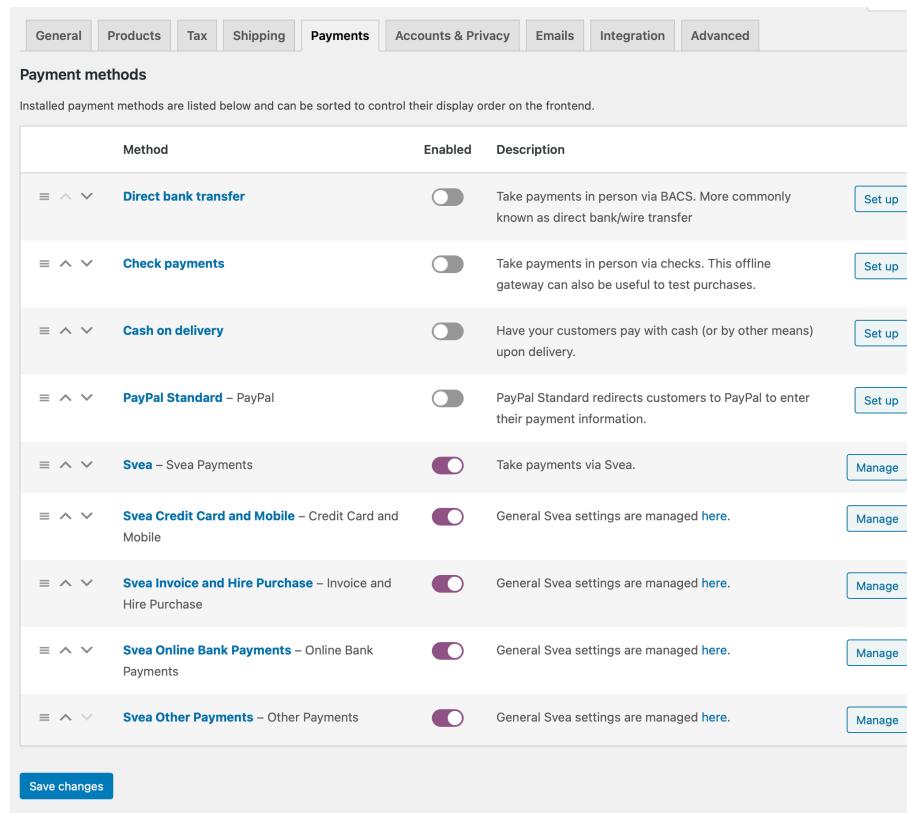


The screenshot shows the WordPress Plugins page. At the top, there are buttons for 'Screen Options' and 'Help'. Below that, a search bar says 'Search installed plugins...'. Under 'Bulk actions', there are dropdown menus and an 'Apply' button. The main area lists two plugins:

- Easy WP SMTP**: Send email via SMTP from your WordPress Blog. Version 1.5.3. By Easy WP SMTP team. Options: Enable auto-updates.
- WooCommerce**: An eCommerce toolkit that helps you sell anything. Beautifully. Version 7.3.0. By Automatic. Options: Disable auto-updates.

At the bottom, there are more 'Bulk actions' and an 'Apply' button.

- 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 WooCommerce Payments settings page. At the top, there are tabs: General, Products, Tax, Shipping, Payments, Accounts & Privacy, Emails, Integration, and Advanced. The 'Payments' tab is selected. Below that, a section titled 'Payment methods' lists several payment methods:

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

At the bottom left is a 'Save changes' button.

- 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' screen. At the top, there are buttons for 'Add New Plugin', 'Screen Options', and 'Help'. Below the header, there are filters for 'All (6)', 'Active (6)', 'Auto-updates Enabled (1)', and 'Auto-updates Disabled (5)'. A search bar says 'Search installed plugins...'. On the left, there are 'Bulk actions' dropdown and 'Apply' buttons. The main area lists the 'Svea Payment Gateway' plugin, which is active and has automatic updates enabled. The plugin details show it's a plugin for Svea Payments, providing intelligent online payment services, and is version 2.6.1 by Svea Development Oy. There are links to 'Settings' and 'Deactivate'.

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 list. At the top, there are buttons for 'All (2)', 'Active (1)', 'Inactive (1)', and 'Auto-updates Disabled (2)'. Below these are 'Bulk actions' and 'Apply' buttons. A table lists two plugins: 'Svea Payment Gateway' and 'WPBakery Page Builder'. The 'Svea Payment Gateway' row is selected, indicated by a blue vertical bar on the left. It shows the plugin name, a brief description ('A plugin for Svea Payments, which provides intelligent online features in the Finnish market'), and links for 'Settings' and 'Deactivate'. It also indicates the version ('Version 2.1.3') and the developer ('By Svea Development Oy').

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** [?](#)

**Seller Id** [?](#) PULRJCTQ

**Secret Key** [?](#) pJWPst...neanB

**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.

Part Payment Widget Settings	
Test Environment	<input type="checkbox"/> Use test environment for Part Payment widget API calls
Widget Layout	Button
Widget Margin	20px
Product Page Location	After add to cart form
Cart Page Location	After cart table
Checkout Page Location	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 *
<input type="text"/>	<input type="text"/>
Company name (optional)	
<input type="text"/>	
Country / Region *	
<input type="text" value="Finland"/>	
Street address *	
<input type="text" value="House number and street name"/>	
Apartment, suite, unit, etc. (optional)	
<input type="text"/>	
Postcode / ZIP *	
<input type="text"/>	
Town / City *	
<input type="text"/>	
Phone *	
<input type="text"/>	
Email address *	
<input type="text"/>	

Ship to a different address?

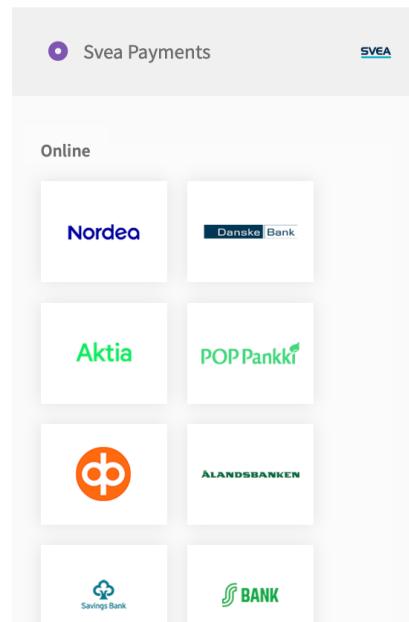
### Order notes (optional)

Notes about your order, e.g. special notes for delivery.

## 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](#)



## 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.

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

Discover other payment providers: & more.

[Save changes](#)

### Configuration example:

<b>Collated payment methods</b>	
<b>Collated payment method title</b>	<input type="text" value="Svea Payments"/>
<b>Payment group 1 title</b>	<input type="text" value="Online bank payments"/>
<b>Payment group 1 methods</b>	<input type="text" value="FI01,FI02,FI03,FI04,FI05,FI06,FI07,FI08,FI09,FI10,FI11,FI12,FI13,F"/>
<b>Payment group 2 title</b>	<input type="text" value="Mobile and Card payments"/>
<b>Payment group 2 methods</b>	<input type="text" value="FI50,FI51,FI52,FI53,FI54,PIVO,SIIR"/>
<b>Payment group 3 title</b>	<input type="text" value="Pay later"/>
<b>Payment group 3 methods</b>	<input type="text" value="FI70,FI71,FI72,FIIN,FIPP,FIBI"/>
<b>Payment group 4 title</b>	<input type="text" value=""/>
<b>Payment group 4 methods</b>	<input type="text" value=""/>

## Checkout page example:

Total 74,60 € (includes  
14,44 € ALV/24)

Svea Payments

Online bank payments

Nordea

Danske Bank

Aktia

Sampo

ÅLANDSBANKEN

Säästöpankki

Handelsbanken

Fis BANK

omadp

Mobile and Card payments

VISA

Mastercard

MobilePay

pivo

Siirto

Pay later

Part Payment  
SVEA

Ship to a different address?

Order notes (optional)

Notes about your order, e.g. special notes for delivery.

## 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.*	Last name.*
Test	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?	
<input type="checkbox"/>	
Order notes (optional)	

Your order	
Product	Subtotal
Tasahinta tuote × 1	50,00 €
<b>Subtotal</b>	50,00 €
Shipping	<input checked="" type="radio"/> Flat rate: 12,40 € <input type="radio"/> Free shipping
<b>Total</b>	62,40 € (includes 12,08 € ALV24)
<input checked="" type="radio"/> Invoice and Part Payment  <input type="radio"/> Credit Card and Mobile	
<input checked="" type="radio"/> 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
Test x 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

### Checkout

The screenshot shows the WordPress editor interface for a 'Checkout' page. At the top, there's a 'Shortcode' block with a toolbar containing icons for bold, italic, underline, and other styles. Below the toolbar is a text input field with placeholder text 'Write shortcode here...'. To the right of the editor, there's a sidebar with sections for 'Contact information' (with a note about sending order details via email) and 'Order summary'.

- 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