Paidy payment processing

Version<22.1.1>



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1. Summary

Cartridges allow a Commerce Cloud store to make use of Paidy payments.

The developer must follow this text to install the cartridges and set them up on the online store.

Because Paidy allows for creating test payments by making use of a test API key, the user can test the settings before switching over to a live environment. For details on data needed for testing, see <u>4-1</u>. Before beginning a test.

Three cartridges must be implemented in order to begin using Paidy payments.

- int_paidy is the core cartridge that enables use of Paidy payments on the store.
- int_paidy_controllers is a cartridge that enables support of Paidy payments on a JSController site.

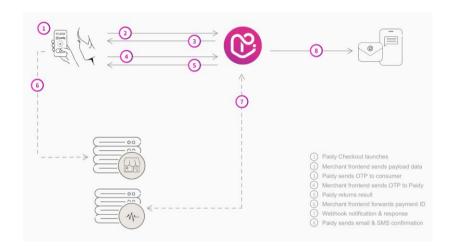
2. Component summary

2-1. Features overview

The process flow for Paidy is explained in the diagram below.

Paidy cartridges correspond to point 1-6 in this workflow.

In step 1-6, the results of authentication with Paidy are saved on the site.



2-2. Restrictions and limitations

- Only a "creation" process is in place for payment. Capture, Refund, Update, and Close must be implemented by the merchant.
- For first-time subscription payments, Commerce Cloud runs a creation process.

 Subsequent payments must be configured at the merchant, but the payment process can be implemented by executing the functions found in the Paidy cartridge.
- Subscription payments are designed to only work when the user is logged in.
- Confirm notifications from the Webhook on OMS; if the payment process results are incorrect, you can choose to set the order status to shippable in SFCC, or cancel the payment on Paidy. For details, please see <u>5. Webhook usage examples</u>.
- This cartridge can only be used on Japanese language sites. (language: Japanese; currency: JPY)

2.3. Use cases

2-3-1. Standard payments

Paidy Checkout launches when a user clicks a payment purchase button on a site.

Consumers enter the requisite information and make a Paidy payment.

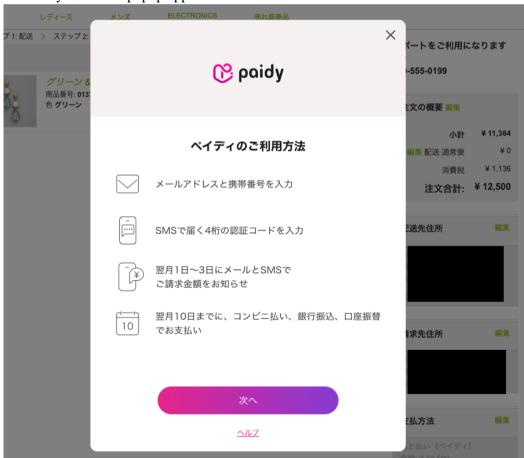
If the payment is successful, the process transitions to the product purchase confirmation screen.

- Payment flow

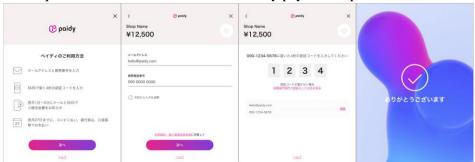
Select Paidy standard payments when selecting a payment method when checking out and proceed to confirming the order.



The Paidy Checkout popup appears.



The requisite information is filled in and Paidy payment is processed.



If the payment succeeds, the order is complete.

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ご注文に関してご質問などがございましたら、月~金の午前 8 時~午後 8 時の間にお電話 (800-555-0199) にてご連絡ください。

€ 注文番号: 00000203

注文日: 18-10-2022		
支払方法	支払金額合計	
あと払い(ペイディ) 金額: ¥3.826	小計	¥ 3,61
並做: + 3,020 請求先住所	配送通常便	¥2
	消費税	¥ 18
	注文合計:	¥ 3,82

配送番号: 1



Order data created on Commerce Cloud

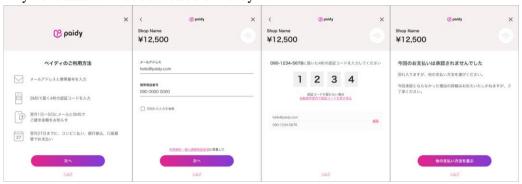


Payment data created on Paidy



If the payment fails, Paidy Checkout displays a payment error message and order failure data is created on Commerce Cloud.

Payment data will not be created on Paidy.



*Note that if the top-right X button is clicked on the popup, order failure data is created. Payment data will not be created on Paidy.

Order data created on Commerce Cloud (order failure)



2-3-2. Subscription payments

Only usable by logged in users.

When transitioning to a screen to confirm a purchase of products on the site, a check is performed to see if the consumer has a token.

When clicking on the order confirmation button for a first time purchase, there is no token, so Paidy Checkout launches. Consumers enter the requisite information and authenticate with Paidy. If the authentication completes correctly, a token is issued and is assigned to the consumer.

Once a token has been assigned or if the user has a token, the token data is used for Paidy payment.

- Payment flow

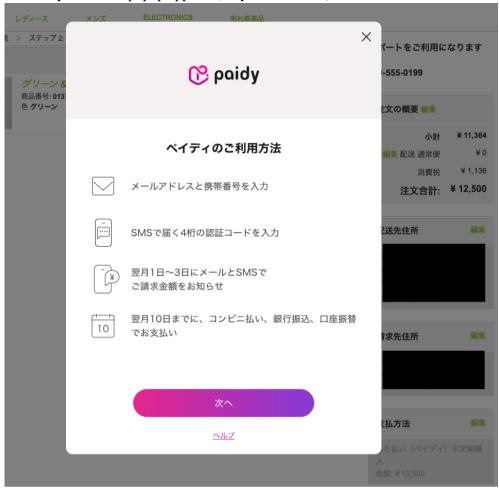
Select Paidy subscription payments when selecting a payment method when checking out and proceed to confirming the order.



An order confirmation screen is displayed and the order is confirmed.

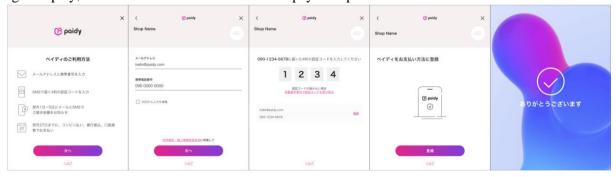


The Paidy Checkout popup appears (only the first time).



Enter the requisite information on Paidy Checkout and a token is issued.

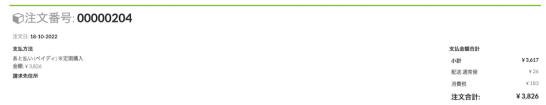
*If the popup is closed during the process by the user clicking the X button on the top right, the popup will no longer display, but a token can be reissued and the payment processed.

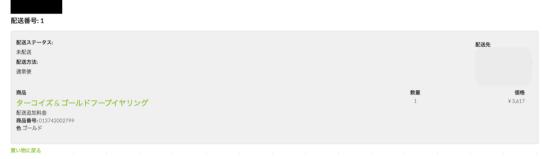


After issuing a token, the process moves to payment processing. If the payment succeeds, we transition to the order confirmation screen.

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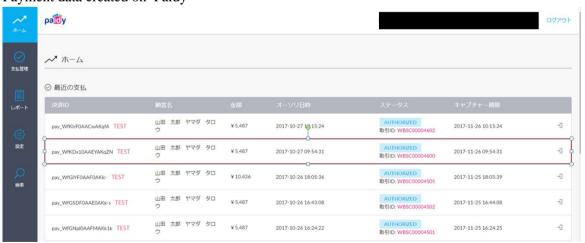




Order data created on Commerce Cloud



Payment data created on Paidy



If payment fails, a payment error will be displayed on the order confirmation page and order failure data is created on Commerce Cloud.

Payment data will not be created on Paidy.



Order data created on Commerce Cloud (order failure)



2-4. Privacy when paying

Paidy payment authentication requires entering a telephone number and e-mail address, but these are not saved on Commerce Cloud.

However, information entered upon registration and shipment and billing details are saved on Commerce Cloud.

3. Implementation guide

3-1. Uploading cartridges (UX Studio)

The cartridge is uploaded to Commerce Cloud.

- int_paidy
- int_paidy_controllers (JSController sites)

The Paidy cartridge can be used on SiteGenesis-based JSController sites.

Management > Sites > Site Management > Sites Under Management: Settings

init_paidy:sitegenesis_storefront_controllers:sitegenesis_storefront_core

Use Commerce Cloud UX-studio to upload the int paidy and int paidy controllers cartridges to Commerce Cloud.

3-2. BusinessManager setup

Paidy payment settings are configured on the Commerce Cloud management screen (Business Manager).

3-2-1. Cartridge assignment

A Paidy cartridge is assigned to the site.

管理 > サイト > サイト > サイトの管理 > SiteGenesis - 設定
全般 設定 キャッシュ サイトのステータス

SiteGenesis - 記立定
適用をクリックして詳細を保存します。前回保存された状態に戻すには、リセットをクリックします。

インスタンスタイプ: Sandbox (サンドボックス)/Development (開発) ▼

廃止されています。HTTP と HTTPS のホスト名の設定では、サイトのエイリアス設定の新しい機能を使用することをお薦めします (サイト URUエイリアス設定)。このセクションで設定する HTTP/HTTPS オ名の値は、エイリアスの設定でホスト名が定義されていない場合に、古い設定スタイルをサポートする目的でのみ使用されます。

HTTP ホスト名:

有効なカートリッジのパス: sitegenesis_storefront_controllers:sitegenesis_storefront_core:plugin_apple_pay:plugin_facebook:plugin_pinterest_commerce:plugin_web_payments:core

適用 リセット



HTTPS ホスト名:

インスタンスタイプ: すべて

- JSController sites

int_paidy_controllers:int_paidy: merchant cartridge

<u>Administration</u> > <u>Sites</u> > <u>Manage Sites</u> > PaidyJDem	o - Settings
General Settings Cache Site Status	
PaidyJDemo - Settings	
Click Apply to save the details. Click Reset to revert to the	e last saved state.
Instance Type: Sandbox/Development •	
Deprecated. The preferred way of configuring HTTP and hostnames are defined by aliases configuration and are in	HTTPS hostnames is by using new features of the site aliases configuration ("Site URLs/Aliases Configuration"). The HTTP/HTTPS hostnames values set in this section will be used if no tended only to support an older configuration style.
HTTP Hostname:	
HTTPS Hostname:	
Instance Type: All	
Cartridges:	int_paidy_controllers:int_paidy:paidy_storefront_controllers:paidy_storefront_core
Effective Cartridge Path:	int_paidy_controllers int_paidy

3-2-2. Importing metadata

meta_data_22.1.0_sg.zip is provided in the package.

By importing this zip file, you can add services, add payment methods / payment processors, change system objects and custom objects to use Paidy payment. Details will be described later.

Administration > Site Development > Site Import & Export Click [Choose File].



Select meta_data_22.1.0_sg.zip in the package and click the [Upload] button.

ファイルは、ローカルファイルである場合、またはファイルが作成されたインスタンスにログインしている場合にのみ削除できます。



After uploading the zip file, check meta_data_22.1.0_sg.zip and click [Import].



Click [OK].



-Configuration when importing service metadata

Describes the service configuration when importing metadata.

Note that for services added after import

Please do not change the information described.

<Service Credentials>

Name: paidy.http.payment

URL: https://api.paidy.com

<Service Profiles>

Name: paidy.api.prof

<Services>

Name: paidy.api.payment

Type: HTTP

Enabled: check on

Service Mode: Live

Profile: paidy.api.prof

認証 Credentials: paidy.http.payment

· Payment method · Configuration when importing payment processor metadata

Describes the payment method and payment processor configuration when metadata is imported.

As a point of caution, for payment methods and payment processors added after import Please do not change the information described.

<Payment Processors >

ID: PAIDY_STANDARD

<Payment Processors >

ID: PAIDY_SUBSCRIPTION

<Payment Methods >

ID: PAIDY_STANDARD

Name: あと払い (ペイディ)

Enabled: Yes

<Payment Methods >

ID: PAIDY_SUBSCRIPTION

Name: あと払い (ペイディ) ※定期購入

Enabled: Yes

- Object layout for metadata importing

Here we include instructions on the layout of objects when importing metadata.

One word of caution is that system and custom objects added after importing should not be modified.

<Order>

Management > Site Development > System Object Types> Order - Attribute Definitions

System objects: Order is an object that corresponds to order data

Order is given the below definitions as custom attributes.

paidyPaymentId: saves the ID issued when making a Paidy payment.

paidyToken: saves the token value used when using subscription payments.

Select All	ID	Name
	paidyPaymentId	
	<u>paidyToken</u>	

<Site Preferences>

Management > Site Development > System Object Types > Site Preferences > Attribute Definitions System object: Site Preferences is an object that corresponds to site settings.

The below is defined as a custom attribute in Site Preferences.

paidy_api_key: public key data used to connect to the Paidy API.

This can be confirmed on the Paidy merchant management screen.

For a test, save the public key used for testing purposes.

paidy_enabled: Set to use or not use Paidy cartridges.

If turn it off, paidy payments will not be available as a payment method.

- Paidy merchant management screen (details found in section 4-1-1)

API		
API version	2016-07-01	
Production API key		
Public key	pk_live_	Reissue public key
Secret key	sk_live_	Reissue secret key
Test API key		
Public key	pk_test_	Reissue public key
Secret key	sk_test_	Reissue secret key

paidy_logo_url: the URL of a logo image to be displayed on the Paidy Checkout application.

If nothing is set, the Paidy logo will be shown.

paidy_secret_key: secret key data used to connect to the Paidy API.

This can be confirmed on the Paidy merchant management screen.

When testing, save the secret key used for testing purposes.

paidy_service_name: key data used to call the information for communicating with Paidy as registered in BM.

This is fixed to paidy.api.payment.

paidy_store_name: the shop name displayed on Paidy Checkout application headers, MyPaidy, and the merchant dashboard.

paidy_token_description (optional): specifies descriptions of tokens defined by the merchant.

<u>paidy api key</u>
paidy_enabled
paidy logo url
paidy secret key
paidy service name
paidy store name
paidy token description

<Customer Profile>

Management > Site Development > System Object Types > Customer Profile > Attribute Definitions System object: Customer Profile is an object relating to customer data.

The below is defined as a custom attribute on the Customer Profile. paidyToken: token data used for subscription payments. Saved when issuing a token.



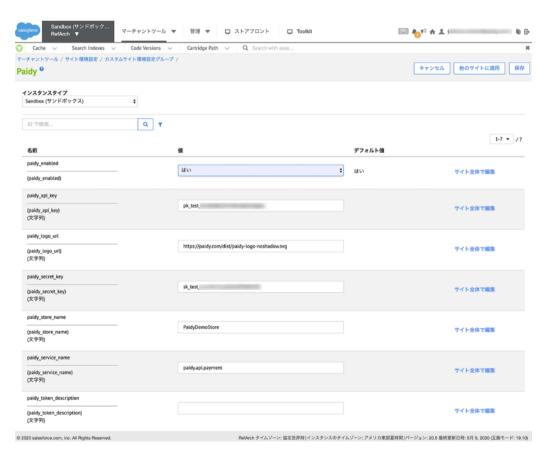
<Custom site environment settings>

Merchant Tools > Site Environment Settings > Custom Site Environment Settings Group

Once metadata is successfully imported, a group with the Paidy ID will be created in the custom environment settings group.



Clicking Paidy displays configuration screens for each value. Enter the requisite information and click the Save button at the top right.



3-3. Modifying cartridges on the merchant

3-3-1. CheckoutJS installation

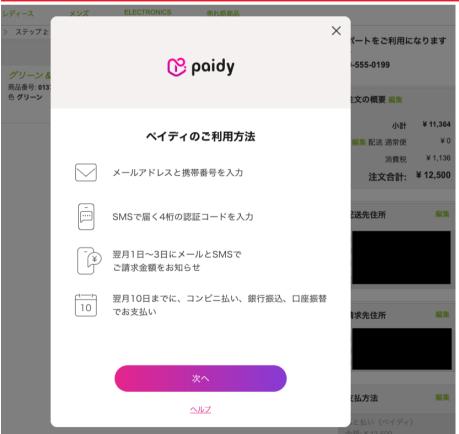
In order to call Paidy Checkout and process payment, the Checkout JS script is embedded in the payment page template.

```
Including this script will call Paidy Checkout.
To embed the template, modify the following file.
- [storefront_core]\cartridge\templates\default\components\footer\footer_UI.isml
Add the below after <script src="${URLUtils.staticURL('/js/app.js')}"></script>
<isscript>
if (!empty(pdict.Basket)) {
  var paymentMethods = pdict.Basket.getPaymentInstruments();
  var paymentMethod = ";
 if (paymentMethods != null && !paymentMethods.isEmpty() ) {
  for( var i = 0; i < paymentMethods.length; i++){
  if( paymentMethods[i] != null && paymentMethods[i].paymentMethod != "GIFT CERTIFICATE")
   paymentMethod = paymentMethods[i].paymentMethod;
  }
  }
}
</isscript>
<isif condition="${paymentMethod=='PAIDY_STANDARD'}">
<script type="text/javascript" src="https://apps.paidy.com/"></script>
<script src="${URLUtils.staticURL('js/paidyStandard.js')}"></script>
<iselseif condition="${paymentMethod=='PAIDY SUBSCRIPTION'}">
<script type="text/javascript" src="https://apps.paidy.com/"></script>
<script src="${URLUtils.staticURL('js/paidySubscription.js')}"></script>
<iselse/>
<script>
(function(){
        var button = $('.submit-order button[type="submit"]');
        if(button.length) {
               button.prop('disabled', false);
               button.removeClass('disabled');
        }
}());
</script>
</isif>
```

<script src="\${URLUtils.staticURL('/js/app.js')}"></script>

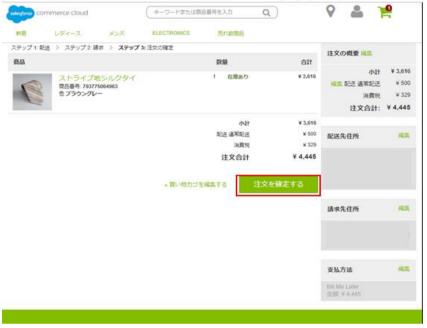
```
<isscript>
if (!empty(pdict.Basket)) {
   var paymentMethods = pdict.Basket.getPaymentInstruments();
   var paymentMethod = '';
  if (paymentMethods != null && !paymentMethods.isEmpty() ) {
   for( var i = 0; i < paymentMethods.length ; i++ ){</pre>
   if( paymentMethods[i] != null && paymentMethods[i].paymentMethod != "GIFT_CERTIFICATE" )
    paymentMethod = paymentMethods[i].paymentMethod;
  }
</isscript>
<isif condition="${paymentMethod=='PAIDY_STANDARD'}">
<script type="text/javascript" src="https://apps.paidy.com/"></script>
<script src="${URLUtils.staticURL('js/paidyStandard.js')}"></script>
<iselseif condition="${paymentMethod=='PAIDY_SUBSCRIPTION'}">
<script type="text/javascript" src="https://apps.paidy.com/"></script>
<script src="${URLUtils.staticURL('js/paidySubscription.js')}"></script>
<iselse/>
<script>
(function(){
   var button = $('.submit-order button[type="submit"]');
   if(button.length) {
       button.prop('disabled', false);
       button.removeClass('disabled');
   }
}());
</script>
</isif>
```





3-3-2. Controlling purchase confirmation buttons

When displaying the purchase confirmation screen and before the HTML source code is fully imported, if the confirm purchase button is clicked, the Paidy Checkout popup may fail to function properly.



Therefore, the purchase confirmation button must be styled such that it cannot be clicked when first displayed. The template implements this as follows.

- [storefront_core]\cartridge\templates\default\checkout\summary\summary.isml

A button with the button-fancy-large class is also given the disabled class and disabled attribute.

<button class="button-fancy-large disabled" type="submit" name="submit"

value="\${Resource.msg('global.submitorder','locale',null)}" disabled>

The tag is added immediately after the close tag on the <form action="\${URLUtils.https('COSummary-Submit')}" method="post" class="submit-order"> add tags immediately after the form tag.

<input type="hidden" name="selected_payment_method"</pre>

The above form tag also includes the submit-order class; this class should be left in and not deleted. The purchase confirmation button will now only be clickable when Paidy Checkout is ready.

```
| Command to permission of the street of the
```

3-3-3. Modifying resource files

Using Paidy payments requires including URL and timeout information in a configuration file called a resource file.

```
- [storefront core]\cartridge\scripts\util\Resource.ds
  Add the below at the end of the urls section of ResourceHelper.getUrls
  ......
    getPaidyStandardPaidyConfig : URLUtils.https("PaidyStandard-GetPaidyConfig").toString(),
    doPaidyStandardCOSummarySubmit: URLUtils.https("COSummary-Submit").toString(),
    doPaidyStandardFailOrder
                                : URLUtils.https("PaidyStandard-FailOrder").toString(),
    doPaidyStandardPlaceOrder
                                 : URLUtils.https("PaidyStandard-PlaceOrder").toString(),
                                 : URLUtils.https("PaidyStandard-GetOrderToken").toString(),
    getPaidyStandardOrderToken
    getPaidySubscriptionConfig
                                  : URLUtils.url(PaidySubscription-GetPaidyConfig').toString(),
    setPaidySubscriptionToken
                                  : URLUtils.url(PaidySubscription -SetPaidyToken').toString()
  ......
```

3-4. Modifying cartridges on the merchant

```
3-4-1. Modifying COBillingis
A routine is added to clear the fields if the payment method is changed from credit card or BML to Paidy.
.....
function resetPaymentForms() {
  var cart = app.getModel('Cart').get();
  var status = Transaction.wrap(function () {
    if (app.getForm('billing').object.paymentMethods.selectedPaymentMethodID.value.equals('PayPal')) {
      app.getForm('billing').object.paymentMethods.creditCard.clearFormElement();
      app.getForm('billing').object.paymentMethods.bml.clearFormElement();
cart.removePaymentInstruments(cart.getPaymentInstruments(PaymentInstrument.METHOD_CREDIT_CARD));
      cart.removePaymentInstruments(cart.getPaymentInstruments(PaymentInstrument.METHOD BML));
      cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY_STANDARD'));
      cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY SUBSCRIPTION'));
    } else if
(app.getForm('billing').object.paymentMethods.selectedPaymentMethodID.value.equals(PaymentInstrument.METHO
D CREDIT CARD)) {
      app.getForm('billing').object.paymentMethods.bml.clearFormElement();
      cart.removePaymentInstruments(cart.getPaymentInstruments(PaymentInstrument.METHOD_BML));
      cart.removePaymentInstruments(cart.getPaymentInstruments('PayPal'));
      cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY_STANDARD'));
```

```
cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY_SUBSCRIPTION'));
    } else if
(app.getForm('billing').object.paymentMethods.selectedPaymentMethodID.value.equals(PaymentInstrument.METHO
D_BML)) {
      app.getForm('billing').object.paymentMethods.creditCard.clearFormElement();
      if (!app.getForm('billing').object.paymentMethods.bml.ssn.valid) {
         return false;
      }
cart.removePaymentInstruments(cart.getPaymentInstruments(PaymentInstrument.METHOD_CREDIT_CARD));
      cart.removePaymentInstruments(cart.getPaymentInstruments('PayPal'));
      cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY_STANDARD'));
      cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY SUBSCRIPTION'));
    } else if
(app.getForm('billing').object.paymentMethods.selectedPaymentMethodID.value.equals('PAIDY STANDARD')) {
      app.getForm('billing').object.paymentMethods.creditCard.clearFormElement();
      app.getForm('billing').object.paymentMethods.bml.clearFormElement();
cart.removePaymentInstruments(cart.getPaymentInstruments(PaymentInstrument.METHOD CREDIT CARD));
      cart.removePaymentInstruments(cart.getPaymentInstruments(PaymentInstrument.METHOD_BML));
      cart.removePaymentInstruments(cart.getPaymentInstruments('PayPal'));
      cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY_SUBSCRIPTION'));
    } else if
(app.getForm ('billing').object.paymentMethods.selectedPaymentMethodID.value.equals ('PAIDY\_SUBSCRIPTION')) \\
            app.getForm('billing').object.paymentMethods.creditCard.clearFormElement();
            app.getForm('billing').object.paymentMethods.bml.clearFormElement();
cart.removePaymentInstruments(cart.getPaymentInstruments(PaymentInstrument.METHOD CREDIT CARD));
            cart.remove Payment Instruments (cart.get Payment Instruments (Payment Instrument.METHOD\_BML));
            cart.removePaymentInstruments(cart.getPaymentInstruments('PayPal'));
            cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY_STANDARD'));
          }
    return true;
  });
  return status;
}
.....
```

```
function resetPaymentForms() {
      var cart = app.getModel('Cart').get();
      var status = Transaction.wrap(function () {
            if (app.getForm('billing').object.paymentMethods.selectedPaymentMethodID.value.equals('PayPal')) {
                   app.getForm('billing').object.paymentMethods.creditCard.clearFormElement();
                   app.getForm('billing').object.paymentMethods.bml.clearFormElement();
                   cart.remove Payment Instruments (cart.getPayment Instruments (Payment Instrument.METHOD\_CREDIT\_CARD)); \\
                   cart.removePaymentInstruments(cart.getPaymentInstruments(PaymentInstrument.METHOD_BML));
                   cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY_STANDARD'));
                   cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY_SUBSCRIPTION'));
                else if (app.getForm('billing').object.paymentMethods.selectedPaymentMethodID.value.equals(PaymentInstrument.METHOD_CREDIT_CARD)) {
                   app.getForm('billing').object.paymentMethods.bml.clearFormElement();
                   cart.removePaymentInstruments(cart.getPaymentInstruments(PaymentInstrument.METHOD_BML));
                   cart.removePaymentInstruments(cart.getPaymentInstruments('PayPal'));
                   cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY_STANDARD'));
                   cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY_SUBSCRIPTION'
                  lse i+ (app.getForm('billing').object.paymentMethods.selectedPaymentMethodID.value.equals(PaymentInstrument.METHOD BML)) {
                   app.getForm('billing').object.paymentMethods.creditCard.clearFormElement();
                   if (!app.getForm('billing').object.paymentMethods.bml.ssn.valid) {
                          return false:
                   cart.removePaymentInstruments(cart.getPaymentInstruments(PaymentInstrument.METHOD_CREDIT_CARD));
                   cart.removePaymentInstruments(cart.getPaymentInstruments('PayPal'));
                   cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY STANDARD')):
                   cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY SUBSCRIPTION'));
               else \ if \ (app.getForm('billing').object.paymentMethods.selectedPaymentMethodID.value.equals('PAIDY_STANDARD')) \ \{ (app.getForm('billing').object.paymentMethods.selectedPaymentMethodID.value.equals('PAIDY_STANDARD')) \ \} \ (app.getForm('billing').object.paymentMethodS.selectedPaymentMethodID.value.equals('PAIDY_STANDARD')) \ (app.getForm('billing').object.paymentMethodS.selectedPaymentMethodID.value.equals('PAIDY_STANDARD')) \ (app.getForm('billing').object.paymentMethodS.selectedPaymentMethodID.value.equals('PAIDY_STANDARD')) \ (app.getForm('billing').object.paymentMethodS.selectedPaymentMethodID.value.equals('PAIDY_STANDARD')) \ (app.getForm('billing').object.paymentMethodS.selectedPaymentMethodID.value.equals('PAIDY_STANDARD')) \ (app.getForm('billing').object.paymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.selectedPaymentMethodS.select
                   app.getForm('billing').object.paymentMethods.creditCard.clearFormElement();
                   app.getForm('billing').object.paymentMethods.bml.clearFormElement();
                   cart.remove Payment Instruments (cart.get Payment Instruments (Payment Instrument .METHOD\_CREDIT\_CARD));
                   cart.removePaymentInstruments(cart.getPaymentInstruments(PaymentInstrument.METHOD_BML));
                   cart.removePaymentInstruments(cart.getPaymentInstruments('PayPal'));
                   {\tt cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY\_SUBSCRIPTION'));} \\
               else if (app.getForm('billing').object.paymentMethods.selectedPaymentMethodID.value.equals('PAIDY_SUBSCRIPTION')) {
                   app.getForm('billing').object.paymentMethods.creditCard.clearFormElement();
                   app.getForm('billing').object.paymentMethods.bml.clearFormElement();
                   cart.remove Payment Instruments (cart.get Payment Instruments (Payment Instrument .METHOD\_CREDIT\_CARD)); \\
                   cart.removePaymentInstruments(cart.getPaymentInstruments(PaymentInstrument.METHOD_BML));
                   cart.removePaymentInstruments(cart.getPaymentInstruments('PayPal'));
                   cart.removePaymentInstruments(cart.getPaymentInstruments('PAIDY_STANDARD'));
             return true:
      });
      return status;
```

3-4-2. COPlaceOrder.js modifications

......

When creating an order in Ajax on Paidy, the below is added to suspend the process before executing payment.

```
function handlePayments(order) {
  (Abbreviated)
} else {

var authorizationResult = PaymentProcessor.authorize(order, paymentInstrument);

if (authorizationResult.not_supported || authorizationResult.error) {
  return {
  error: true,
```

```
PlaceOrderError: authorizationResult.PlaceOrderError
};
}
}
     }
  return { };
}
function start() {
(Abbreviated)
  var handlePaymentsResult = handlePayments(order);
  if (handlePaymentsResult.error) {
    return Transaction.wrap(function () {
OrderMgr.failOrder(order);
if (handlePaymentsResult.PlaceOrderError != null) {
                               return {
                                       error: true,
                                       {\bf Place Order Error: handle Payments Result. Place Order Error}
                               };
                        } else {
                               return {
                                       error: true,
                                       PlaceOrderError: new Status(Status.ERROR,'confirm.error.technical')
                               };
                        }
     });
  } else if (handlePaymentsResult.missingPaymentInfo) {
(Abbreviated)
  if (request.httpParameterMap.format.stringValue == 'ajax') {
    return {
Order: order,
paidy_order_created: true
    };
  }
  var orderPlacementStatus = Order.submit(order);
  if (!orderPlacementStatus.error) {
    clearForms();
  }
  return orderPlacementStatus;
```

```
}
```

.....

3-4-3. COSummary.js modifications

When creating an order in Ajax on Paidy, the below is added to create a JSON response if the process is suspended before payment is processed.

```
.....
function submit() {
  var placeOrderResult = app.getController('COPlaceOrder').Start();
  if (placeOrderResult.error) {
    start({
PlaceOrderError: placeOrderResult.PlaceOrderError
    });
  } else if (placeOrderResult.order_created) {
    showConfirmation(placeOrderResult.Order);
  } else if (placeOrderResult.paidy_order_created) {
    var paidyCartridge = require('~/package.json').paidyCartridge;
    var currentForms = session.forms;
    app
       .getView({
         JSONResponse: require(paidyCartridge +
           '/cartridge/scripts/paidy/standard/authorize').getConfirmationPaidyJSON(
           currentForms.billing.paymentMethods.selectedPaymentMethodID.value,
           customer,
           placeOrderResult.Order
       })
      .render('util/responsejson');
  }
}
```

```
function submit() {
   // Calls the COPlaceOrder controller that does the place order action and any payment authorization.
   // COPlaceOrder returns a JSON object with an order_created key and a boolean value if the order was created successfully.
   // If the order creation failed, it returns a JSON object with an error key and a boolean value.
   var placeOrderResult = app.getController('COPlaceOrder').Start();
   if (placeOrderResult.error) {
           PlaceOrderError: placeOrderResult.PlaceOrderError
       });
    } else if (placeOrderResult.order_created) {
        showConfirmation(placeOrderResult.Order);
     else if (placeOrderResult.paidy_order_created) {
       var paidyCartridge = require('~/package.json').paidyCartridge;
       var currentForms = session.forms;
       app
         .getView({
             JSONResponse: require(paidyCartridge +
              '/cartridge/scripts/paidy/standard/authorize').getConfirmationPaidyJSON(
             currentForms.billing.paymentMethods.selectedPaymentMethodID.value,
             placeOrderResult.Order
          .render('util/responsejson');
```

3-4-4. Modifying to package json on the JS controller cartridge at the merchant

Add a reference to the Paidy cartridge to the package.json used on the merchant's JSController cartridge.

```
{
    "hooks": "./cartridge/scripts/hooks.json",
    "paidyCartridge": "int_paidy"
}
```

3-4-5. Modifying package.json on the int_paidy_controllers cartridge

Change the name of the cartridge called by "controllers" to the name of the JSController cartridge used by the merchant.

```
"paidyCartridge": "int_paidy",
   "hooks": "./cartridge/scripts/hooks.json",
   "controllers": "paidy_storefront_controllers"
}.....
```

3-5. Advice

- Notes on use of subscription purchases

If you followed the steps to add a payment method as indicated in section 3-2-3, by default, you will have two separate entries -- standard payments and subscription payments.



If there are means to detect whether subscription payments have been selected when transitioning to the payment selection screen, CSS or other means can be used to restrict the display to only show Paidy next-month payment (convenience store/bank).

- Notes on tokens

Merchant Tools > Clients > Client Management > Client Numbers: All Tokens can be checked via client data.

paidyToken:	tok_xxxxxxxxxxxx
-------------	------------------

If, for some reason, you want to reissue a token, enter a null value in paidyToken and have the consumer purchase another subscription payment.

- Order confirmation e-mails for subscription purchases

The int_paidy cartridge is designed such that order confirmation e-mails are sent in the same manner as standard emails even for subscription purchases. To customize the e-mail sent, you can modify the int_paidy cartridge.

- Error message when a subscription payment is rejected Please refer to the following wording for the message when a subscription payment is rejected.

今回の決済は承認されませんでした

申し訳ございませんが、オンラインショップが提供する他の支払方法をご利用ください。

なお、審査結果の詳細につきましては開示できませんのであらかじめご了承ください。

Paidy に関するお問い合わせ

0120-971-918

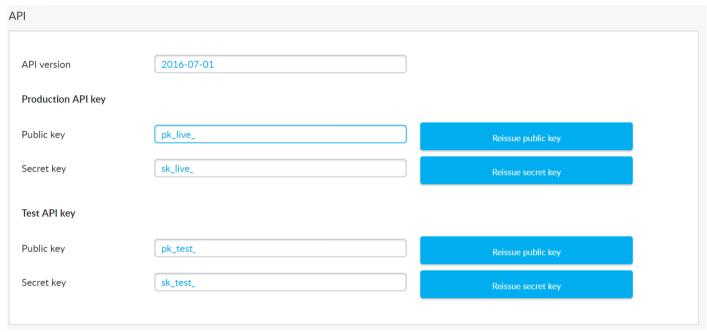
4. Cartridge deployment testing at merchant

4-1. Before beginning a test

4-1-1. Paidy merchant management screen

- Confirming the test API key

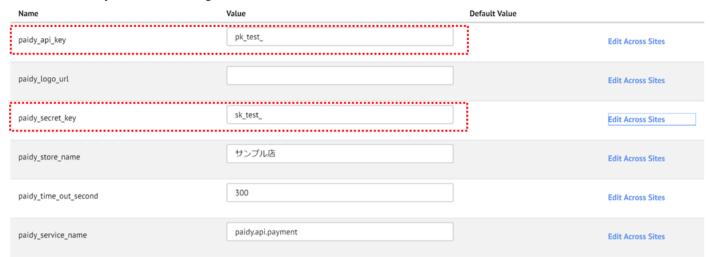
Check the public and secret keys used for the test API; these will be entered into the custom site environment settings screen.



4-1-2. Commerce Cloud Business Manager

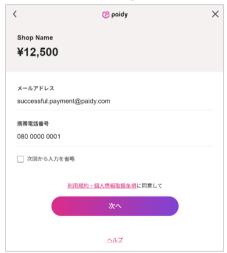
- API key settings

From the above settings screen, enter the test API keys you found for paidy_api_key and paidy_secret_key in section 4-1-1. Paidy merchant management screen.



4-2.PaidyCheckout test data

- E-mail address and phone number



E-mail address and telephone usable for test cases

Test cases	E-mail address	phone number
Success	successful.payment@paidy.com	080-0000-0001
Failure	rejected.payment@paidy.com	

*Note that the e-mail address and phone number for the above member data and shipping and billing address can differ.

- Authentication number



Enter 8888.

4-3. Browser compatibility

This cartridge supports the following OSes and browsers.

Device - OS	Browser	
PC: Windows Edge: latest version		
	Chrome: latest version	
	Firefox: latest version	
PC: MacOS	Chrome: latest version	
	Safari: latest version	
Smartphone: iOS	iPhone (latest version of iOS), Safari	
	iPhone (latest version of iOS), Chrome	
Smartphone: Android	Android 4.4 and later, Chrome	

4-4. Test cases

Test cases to run after configuring the cartridge are listed below.

4-4-1. Paidy standard payments

Standard payment is tested using a guest and a member.

- 1. Successful order as guest
- If not logging in and selecting a payment method for Paidy standard payments, the PaidyCheckout popup appears. Entering a successful e-mail address and phone number will display the product purchase confirmation screen.
- The Commerce Cloud order number created on the Paidy merchant site should be displayed as a transaction ID
- The order status for the corresponding order number on Business Manager on Commerce Cloud will be new

2. Order success as member

- After logging in, when selecting a payment method for Paidy standard payments, the PaidyCheckout popup appears. Entering a successful e-mail address and phone number will display the product purchase confirmation screen.
- The Commerce Cloud order number created on the Paidy merchant site should be displayed as a transaction ID
- The order status for the corresponding order number on Business Manager on Commerce Cloud will be new

3. Failed order as guest

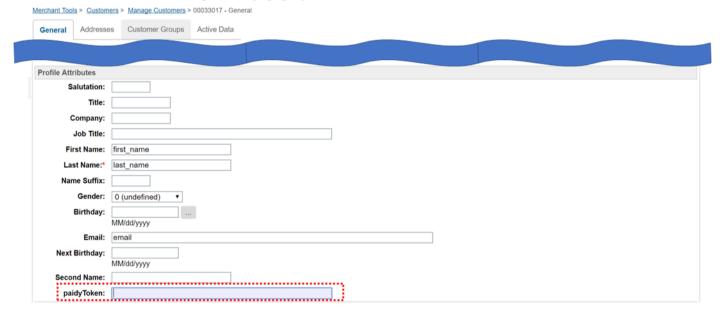
- If not logging in and selecting a payment method for Paidy standard payments, the PaidyCheckout popup appears. Entering a failing e-mail address and phone number will display an error message.
- The order status for the corresponding order number on Business Manager on Commerce Cloud will have failed

4. Order failure as member

- After logging in, when selecting a payment method for Paidy standard payments, the PaidyCheckout popup appears. Entering a failing e-mail address and phone number will display an error message.
- The order status for the corresponding order number on Business Manager on Commerce Cloud will have failed

4-4-2. Paidy subscription payments

Use of subscription payments always requires logging in. Once the user succeeds at authentication for a subscription payment, the paidyToken containing that member's data is saved. Subsequent purchases do not display the PaidyCheckout popup. For testing purposes, you may elect to delete the paidyToken from Business Manager on Commerce Cloud in order to display the popup again.



1. Success with no token

- When logging in as a member with no token yet issued and selecting a payment method for Paidy subscription payments, the Confirm Order button is clicked and the PaidyCheckout popup appears. Entering a successful e-mail address and phone number and proceeding to processing the payment will display a product purchase confirmation screen
- The Commerce Cloud order number created on the Paidy merchant site should be displayed as a transaction ID
- The order status for the corresponding order number on Business Manager on Commerce Cloud will be new

2. Failure with no token

- When selecting a payment method for Paidy subscription payments and clicking the Confirm Order button, the PaidyCheckout popup appears. Entering a failing e-mail address and phone number and proceeding to processing the payment will display an error message
- The order status for the corresponding order number on Business Manager on Commerce Cloud will have failed

3. Order success with token

- When logging in as an account that has previously succeeded with a Paidy subscription payment and selecting a payment method for a Paidy subscription payment and clicking the Confirm Order button, a product purchase confirmation screen is displayed
- Because a token exists, the PaidyCheckout popup does not appear
- The Commerce Cloud order number created on the Paidy merchant site should be displayed as a transaction ID
- The order status for the corresponding order number on Business Manager on Commerce Cloud will be new

5. Webhook usage examples

5-1. Webhook usage

Paidy payments run credit holds for a purchase by means of communication directly between a consumer and Paidy over JavaScript. Therefore, one limitation of the system is that if the consumer bounces or the connection is cut, the e-commerce site may fail to obtain the results of payment confirmation and the stale payment data will remain on Paidy.

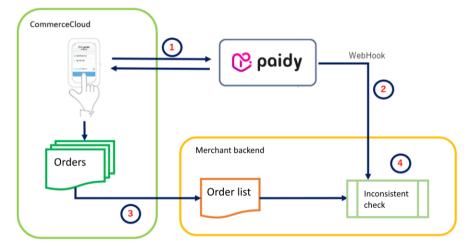
In the event of an inconsistency like the above, there are two problems.

- 1. The shop loses the opportunity to complete the order.
- 2. If the order does not have to be completed, the consumer has a credit hold placed against their Paidy account.

To accommodate these cases, a Webhook is provided.

The merchant can use the Webhook to detect inconsistent payments.

5-2. Detecting inconsistent payments



1. Payment

Payment is made via Commerce Cloud using Paidy. A callback from Paidy's payment results returns one of the three order statuses below.

- Payment success: New Outputted to the order list. Payment possible status
- Payment failure: Failed Not outputted to the order list. Payment not possible status
- Processing: Created Not outputted to the order list. When in a payment not possible status, updating the payment transitions to a payable status.
- 2. Webhook

Setting Webhook endpoints on the merchant backend allows for receiving notifications from Paidy of payment completion.

3. Order list

A list of successful orders processed through batch processing on Commerce Cloud is sent as an xml file to the merchant's backend.

4. Inconsistent payment check processing Checks for payments where Webhook data (2) is found, but no payment data (3) exists on Commerce Cloud.

5-3. Handling inconsistencies

Inconsistent payments that have been detected can be handled as follows, allowing for resolving the above issues.

5-3-1. Processing example 1

In this solution, a list of inconsistent/invalid payments is outputted and can be checked by the merchant. After a check is performed, the necessary steps are taken (approving or cancelling payment).

1. Establishing payment

Use the Order function on Business Manager on Commerce Cloud to update the status.

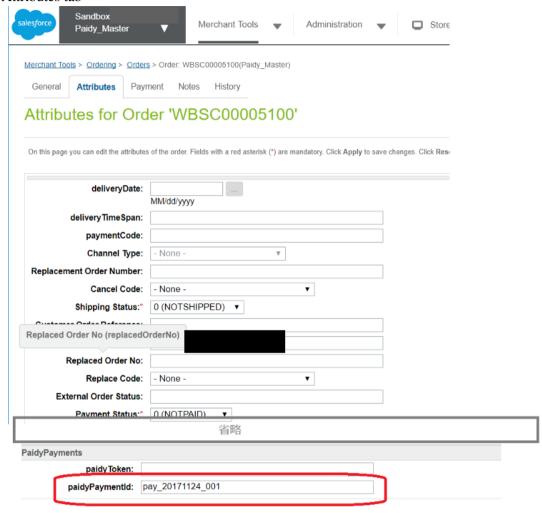
- General tab			
Merchant Tools > Ordering > Orders > 0	Order: WBSC00005100(Paidy_Master)		
General Attributes Payment	Notes History		
Details for Order 'V	VBSC00005100'		
Information:	Contains 1 line item to 1 shipping location The total price is ¥14,506.00.		
Date Received:	11/24/17 6:27:23 am Etc/UTC		
Site:	Paidy_Master		
Created By:	Customer		
Customer:			
Customer No.:	00033017		
IP Address:	n/a		
Email:			
Phone:			
Order Status:	Open	Confirmation Status:	Confirmed
Shipping Status:	Not Shipped	Export Status:	Ready for Export

The status of the above three points is changed per below

Order Status: Created→Open

Confirmation Status: Not Confirmed→Confirmed Export Status: Not Exported→Ready for Export

- Attributes tab



Set the paidyPaymentID that arrived via the Webhook for paidyPaymentId

*In order to e-mail an order confirmation e-mail as you would with StoreFront, it must be customized, as the format differs (see below).

- Order confirmation e-mail (concept)

■SiteGenesis StoreFront e-mail (normally used e-mail)



E-mails sent from SendMail button on bottom of General tab on BusinessManager > Orders

 SiteGenesis
 Demo SiteGenesis

 5 Wall Street

 Burlington, MA 01803

 SiteGenesis

 Phone: +1.888.553.9216

Order Confirmation: Order Number: WBSC00005101 - Thank you for your order! This email confirms we received your order at SiteGenesis. We will email your shipping confirmation with your tracking number when your items have been shipped. Your order will generally be shipped within 24 hours after we've received it. You can check your order's status on your account pages at SiteGenesis Thank you for shopping with us! Please print and save a copy for reference. Please review the order below and verify that everything is correct. PLEASE NOTE: Since we begin processing your order shortly after you submit it on our web site, if any changes are necessary you MUST contact us via PHONE ONLY, at +1.888.553.9216 HIPMENT 1 PRODUCT DETAILS SHIPPING DETAILS Samsung Series 6 22" LCD High Definition Television ¥ 66,318 Item Number:samsung-In22a650 ¥ - 33,159 全品セール中 PAYMENT METHOD AMOUNT Payment Total ¥ 36,351

2. Cancelling payments

Displaying the transaction in question on the Paidy merchant management screen and Canceling it (do not capture and close).



5-3-2. Processing example 2

In this example, the system makes a determination and automatically cancels inconsistent payments.

If, after referencing the order data and Webhook data on Commerce Cloud, the payment does not complete on Commerce Cloud, and authorization data is found only on Paidy, the close API is requested and the payment is closed.

https://paidy.com/docs/jp/payments.html#close

5-4. Webhook settings

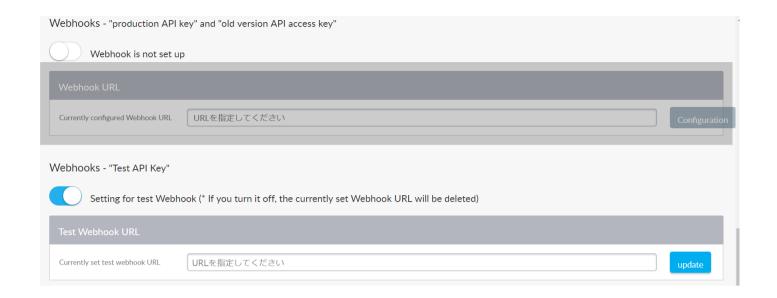
In order to receive notifications from Paidy on the backend, the Webhook URL must be saved to the Paidy merchant management screen settings.

URL: https://merchant.paidy.com

You can enable these settings for a live environment by setting the merchant's live backend URL in the Webhooks: Live API Key and Old Version API Access Key sections.

In order to check connectivity with test payments before configuring the live environment, set the merchant's backend test URL in Webhooks: Test API Key.

Paidy merchant management screen



6. What to do when the service is down

· what happens when the service is down

If you select Paidy payment, you will get an error screen or the pop-up will stop working.

· what the merchant should do to fix it

To get started, please contact Paidy Technical Support.

Paidy Technical Support

Mail: tech-support@paidy.com

TEL: 03-5545-5099 (weekdays 10:00-18:00)

If it takes a time to recover, please set the enable flag for paidy_enabled to "いいえ(No)" in the Custom Preferences.



7. Revision history

Version	Date	Revisions
17.10.0	2017/10/13	First edition

18.01.0	2018/01/09	- Revised steps to account for developing cartridges with JSController and use on both Pipeline sites and JSController sites - Revisions pursuant to deprecated Webhook on Commerce Cloud Added 5. Operational examples
19.01.0	2019/10/25	-Correct meta information file and update usage procedureThe function "ServiceRegistry" used in JScontroller is abolished and "LocalServiceRegistry" is usedImplement "getResponseLogMessage" in the service process called by JScontrollerAll HTTPClient calls now support service usageAdd DocComment to each function.
20.1.0	2020/01/15	3-2-2. Importing metadata -Modify \[\sqrt{meta_data_19.1.0.zip} \] to \[\sqrt{meta_data_20.1.0.zip} \]
20.1.0	2020/4/5	- The following changes were made due to the file name change 3-3-1. CheckoutJS installation before: <script src="\${URLUtils.staticURL('js/paidy_normal.js')}"></script> <script src="\${URLUtils.staticURL('js/paidy_regular.js')}"></script> after: <script src="\${URLUtils.staticURL('js/paidy_regular.js')}"></script> src="\${URLUtils.staticURL('js/paidy_Normal.js')}"> <script src="\${URLUtils.staticURL('js/paidy_Regular.js')}"></script> -Add 6. What to do when the service is down - Removed references to the Pipeline site.

21.1.0	2021/6/21	-Update 1. Cartridges version update -Update 15. Changes: Changed "meta_data_20.1.0.zip" to "meta_data_21.1.0_sg.zip"
22.1.0	2022/6/21	p.1 update version in cover all pages Modified normal payment ID andsubscription ID, as follows normal -> standard - regular -> subscription p.4 updated supported store Front Reference Architecture and compatibility mode version p.17 update import meta file name p.37 4-3. Removed IE11 from Browser compatibility
22.1.1	2022/11/24	All pages The following modifications were made due to the change in the name of Paidy standard and subscription payment service. • standard payment あと払い(ペイディ) • subscription payment あと払い(ペイディ)※定期購入 • 支払方法説明 • クレジットカード、事前登録不要。 • メールアドレスと携帯番号だけで、今すぐお買い物。 • 1 か月に何度お買い物しても、お支払いは翌月まとめて1回でOK。 ・お支払いは翌月まとめて1回でOK。

	振替で。 ペイディについて詳しくはこち ら。
	Capture was changed to reflect the above changes.