3x 4x oney

Payment by Crédit Card

THE Payment Solution to help you boost your sales

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1. Main features

Easy to use and 100% secure, the solution 3x 4x Oney is a configurable payment solution in 3 or 4 instalments by credit card (except debit card such as Electron or Maestro), available for your Online Shop. Triggered for baskets from 150€ to 2000€, the solution is accessible to any French Cardholder (Visa and MasterCard).

3x-4x Oney is available for the following countries:

- Italy
- Spain

The 3x 4x Oney solution allows you to attract new customers, generate additional revenue, increase average basket price, and promote re-engagement. This innovative payment solution offers your customers an innovative solution to split their payments in 2 or 3 instalments (after a 1st deposit).

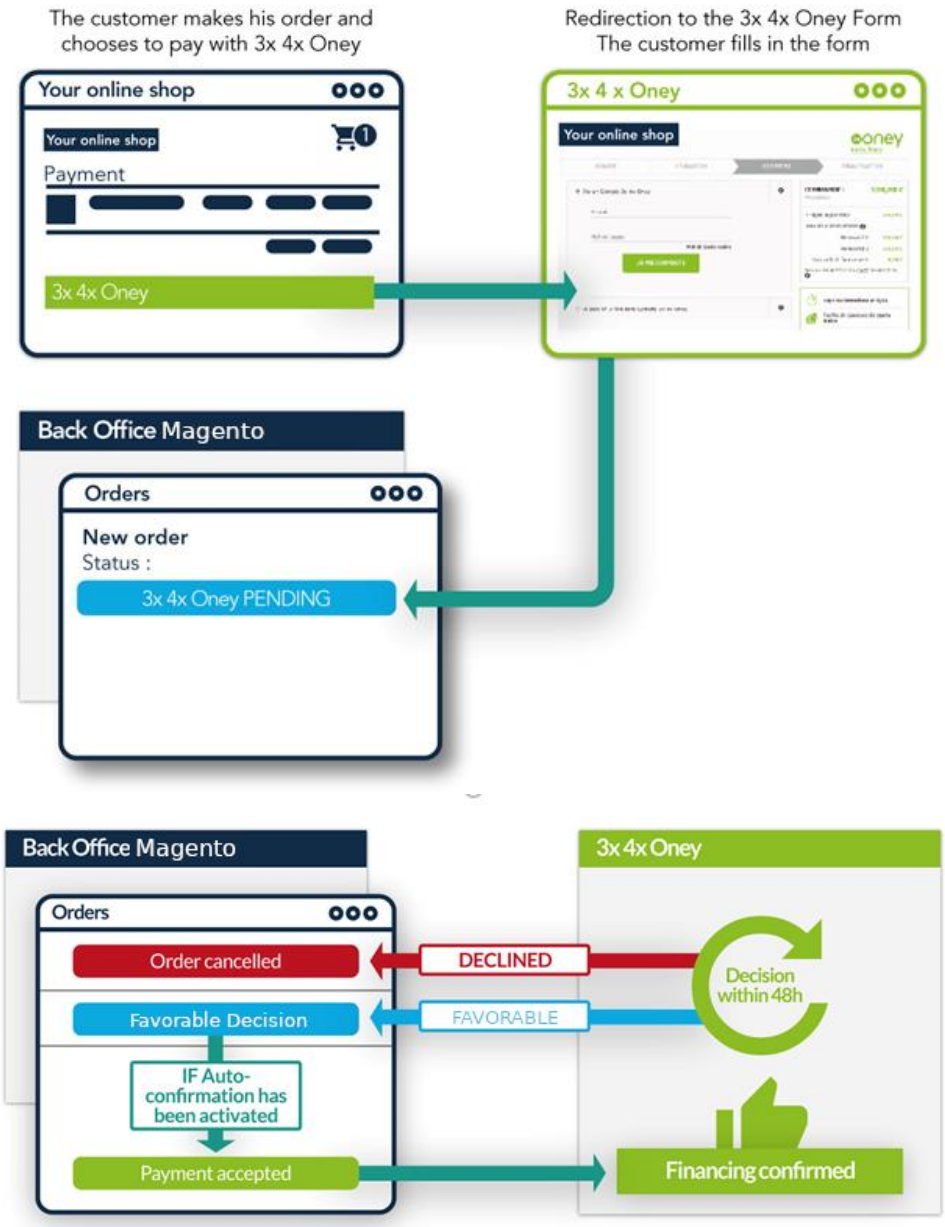
The user experience is facilitated, and the buyer gets an instant answer.

According to the type of partnership defined with Oney, you will have access to the following options:

• Payment in 3 instalments by credit card, no fees for your buyer
• Payment in 4 instalments by credit card, no fees for your buyer
• Payment in 3 instalments by credit card, with fees for your buyer
• Payment in 4 instalments by credit card, with fees for your buyer

Any unpaid instalment on the buyer side will be dealt with by Oney.

How does Oney grant these financing requests and finance you with the total amount of the purchase? Rendez-vous page 4 to find out…


The customer makes his order and chooses to pay with 3x 4x Oney
Redirection to the 3x 4x Oney Form
The customer fills in the form
Your online shop
Your online shop
Payment
3x 4x Oney
3x 4 x Oney
Your online shop
Back Office Magento
Orders
New order
Status :
3x 4x Oney PENDING
Back Office Magento
Orders
Order cancelled
Favorable Decision
IF Auto-confirmation has been activated
Payment accepted
DECLINED
FAVORABLE
3x 4x Oney
Decision within 48h
Financing confirmed

2. Technical requirements

To proceed with the payment module installation, you will need the following:

• Magento v2.0 *(higher version will need the 2.1-3 version of this module)*

• PHP 7.2 or higher *(this module has been tested on 5.6)*

3. Installation and configuration

3.1. Adding the payment module to Magento

In order to install the module, you will need an access to your Magento files. They are located usually in ”/var/www/html”.

WARNING : Before installing this module, it’s highly recommended to install it before on a preproduction server and put your server into maintenance mode.

You will find in this archive a folder name “Oney”. In order to be installed this folder needs to be put in the Magento folder “{magento_root}/app/code”.

Using SSH, you will need to execute the following command :

php bin/magento module:enable Oney_ThreeByFour

WARNING : *Due to module name change in version 1.0.8, please check that module Oney_Facilypay is disabled before installation or update*

Magento will ask you to update your database with the following command :

php bin/magento setup:upgrade

3.3. Signature of the merchant agreement with Oney

In order to activate the Oney 3x 4x payment solution, a merchant agreement needs to be signed and validated by Oney. This contract is subject to eligibility rules defined by Oney. You will be offered to fill a form during the configuration step of the module, Oney teams will them contact you as soon as possible to move forward with the configuration process.

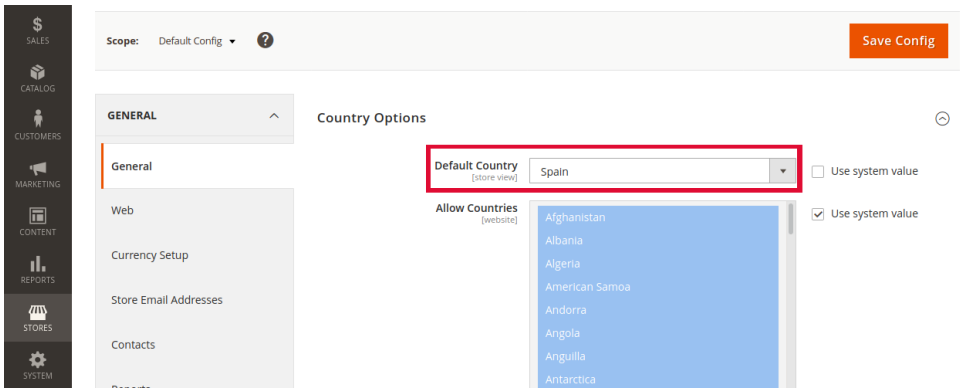
3.4. Module configuration

Once the merchant agreement has been validated by Oney and signed by both parties, Oney sends to the company signatory (or any other designated technical point of contact) the following elements:

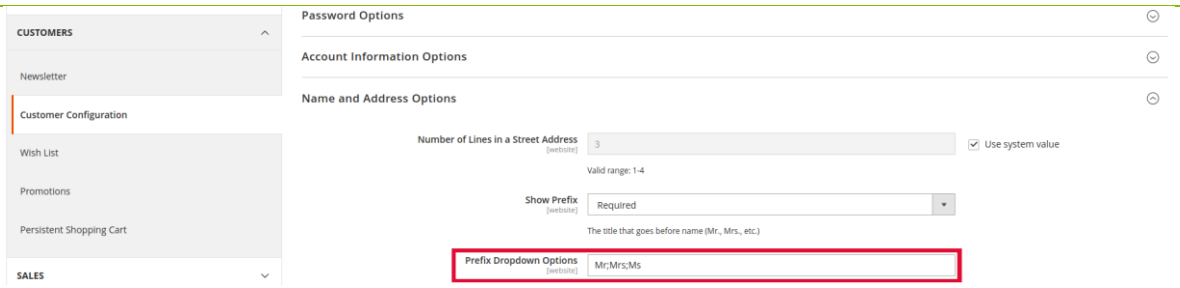
- Merchant GUID
- PSP GUID
- Payment key
- Marketing key
- Secret Oney Code

Global Configuration

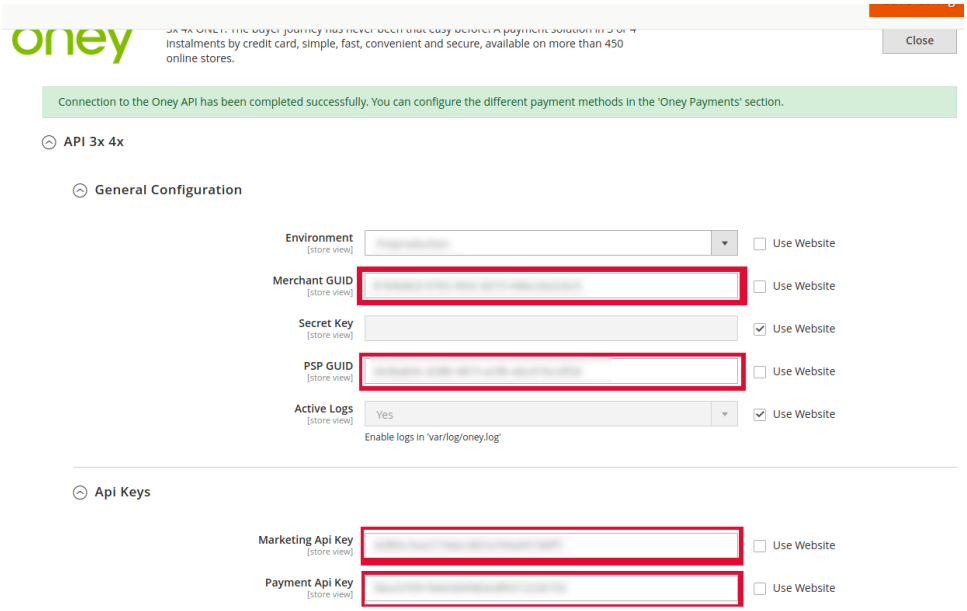
Oney uses the default country of your store. So it is necessary to check the default country filled in configuration at "**Stores**" -> "**General**" -> "**Default Country**". It needs to be in the list of supported countries listed above.



Oney API needs some information about the customer to security from fraud. The name prefix is needed to assure the well-behaviour of the Oney service. The value can be set in Configuration at "**Stores**" -> "**Customer**" -> "**Customer Configuration**" -> "**Name and Address Options**" -> "**Prefix Dropdown Options**". This value needs to be "Mr;Mrs;Ms".



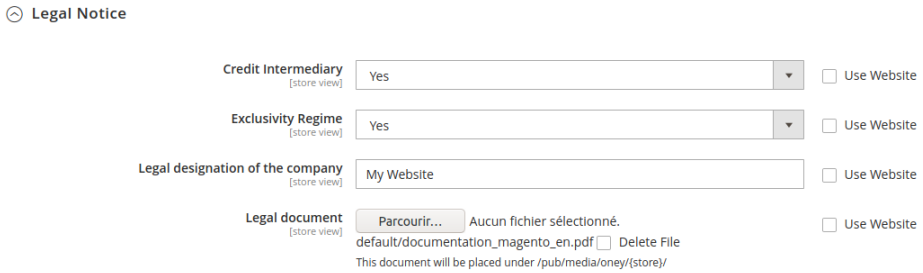
You will need to fill the associated fields in the Back Office of Magento. These fields are located in "**Stores**" -> "**Sales**" -> "**Payment Methods**" -> "**Other Payment Methods**".



The 2.1.0 version implements a field associated to the products your website is selling. This field needs to be filled with the most accurate value.

Activation of Legal Texts (ONLY PORTUGAL)

Portugal includes legal content. In order to activate it you will need to feed the following fields.

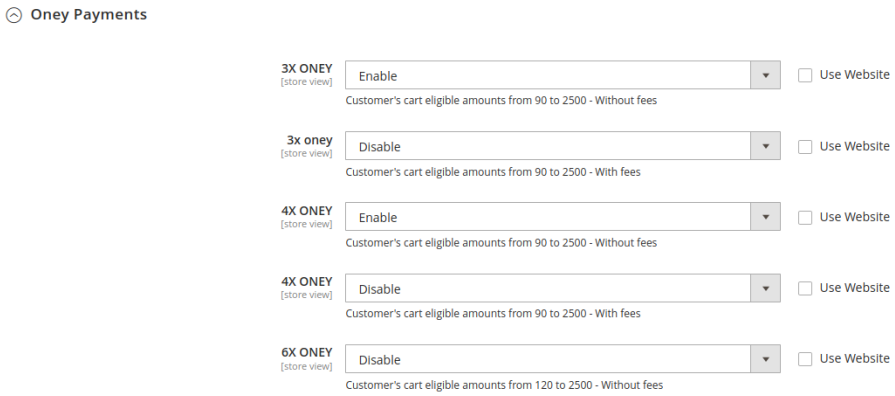


This information will be provided by Oney:

- Credit Intermediary: If you are a credit intermediary, you will be asked to enable this option and fill the other fields. It will modify the banners and the frontend element for 3x4x Oney.
- Exclusivity Regime: If your contract with Oney indicate your regime as exclusive, the legal texts for Oney will show this information to your customers.
- Legal Designation: This element must be the official designation of your company shown in legal text.
- Legal Document: A PDF provided by Oney with more specific legal information

Activation of the payment options

Depending on the contract established with Oney, the tab "Oney Payments" allows you to choose between a list of available transactions. If these transactions are not present in the Back Office, please check your Oney credentials.

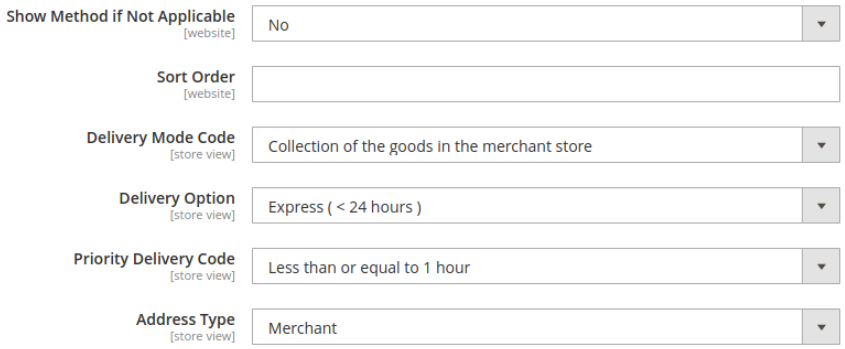


Select your preferences and click on the save button.

WARNING : In order to view the banners on the website it can be necessary to flush and clean your cache.

Carrier Configuration

To **configure the delivery methods**, Oney adds fields for each shipping method. The following steps are important for anti-fraud verification.



For each transporter, 4 configurations are added :

- Delivery Mode Code
- Delivery Options
- Priority Delivery Code
- Address Type

Please select for each the most proper attribute for carrier.

Front office integration

Once the module is installed and fully set up, the previously selected payment options will be automatically available for the products or baskets within the price range of 150€ to 2000€.

For this part, no further action is required on your side.

In addition, the module will integrate to your e-shop the followings:

• Oney banner on homepage and catalog

• Icon on the product page of the eligible products

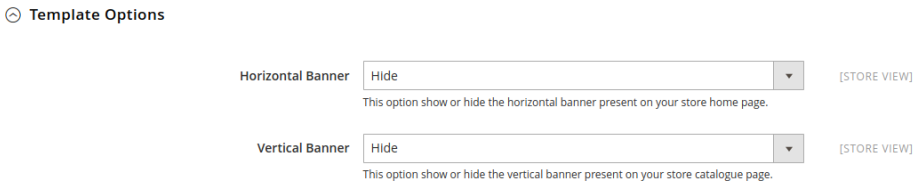
• Insert with infotip (payment process), located at the right and left columns of the page list

• Insert with infotip the product pages (details of the instalments)

• Recap of the offer with infotip on the shopping cart page (payment process)

• Adding of the Oney payment options to the final payment method page

WARNING : In order to show the vertical banner on catalog or the horizontal banner on Home page, you will need to configure it on Back Office under the "**Template Options**" configuration menu.



Anti-fraud protection

When a financing request is under review by Oney, the order status needs to be updated. This update is automatic.

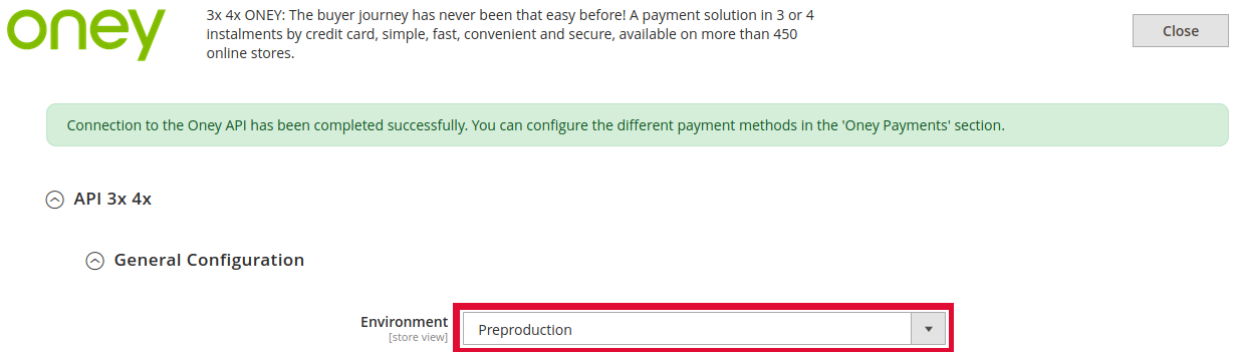
4. Testing & Production Modes

A document will be provided by Oney in order to validate the activation of your payment module. This part is important, it will be necessary to use the test mode with the associated credentials.

Switching Mode

In order to switch from modes, you will need to go to configuration of Oney Module located in **Stores**" -> "**Sales**" -> "**Payment Methods**" -> "**Other Payment Methods**". The field "Environnement" can be filled with two options :

- Production => for Production Mode
- Preproduction => for Testing Mode



At the end of the testing phase, Oney sends the merchant its final configuration keys, which must be entered in the Configuration we have seen above.

5. Expected Behaviour

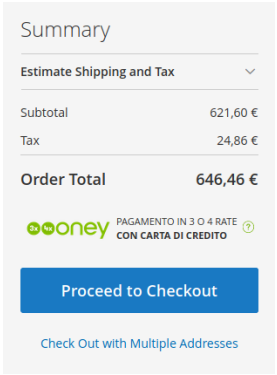
In the store views, Oney module will add some banners which shall look like the following images:

Homepage

Category page

Product page

Cart



Checkout

6. Cancellation of an order: Partial or Total

(Italy Only)

Cancellation of an order: Partial or Total
The cancellation feature is available directly through the Magento Back office in the "Order" view through the Credit Memo process.

The refunded amount is automatically forwarded to Oney.

7. FAQ

- **Oney module is not displayed in my Backoffice after I copy/paste files.**

  At first, check if all files are in the right place. Then check with Magento Command if the module is enabled with the following command :

  php {{magento_root_path}}/bin/magento module:status

  If the Oney module isn't in the list of disabled modules, try to clean your cache in "System/Cache management". You can also try to disconnect from your Backoffice, and reconnect.

- **Business Transactions are not displayed after I inserted my credentials in the Backoffice.**

  Make sure your module is correctly configured. You can check if you select the good scope at the left of your screen (see Figure 1). You can also check if the country is correctly configured in "System/Configuration/General/Countries options" (See 2).

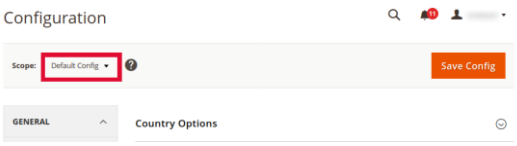


Figure 1 – Scope Management

- Que faire si je n'arrive pas à recevoir les informations de la part d'Oney ?

- **I can't get any information from Oney**

  Please ask your host if the following IP adress can be contacted from your website :

  - 195.22.22.222

  This IP address may need to be whitelisted in order to contact Oney API.

8. Support and documentation update

Your feedback matters to us! In order to constantly improve the quality and understanding of this documentation, please feel free to send your comments and suggestions to the basecamp provided by Oney. Thank you for indicating your version and edition of Magento along with the version of the payment module you are using.

Please note that the Oney Magento module is designed to be working with the Community Edition of Magento.

Our technical team is available in case you need support to install or set up the module.

A support might be required in the cases below:

- Non-standard versions of Magento or customized versions
- One or several modules installed on your Magento website conflict with the Oney module
- Compatibility issues with your current version of Magento
- Simple support required by your teams

THANK YOU