



Verifone Payment extension for OpenCart eCommerce platform

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1. Introduction

This document is the Verifone payment module installation and configuration guide.

Verifone payment module offers OpenCart integration towards the Verifone payment service.

2. Installation and Configuration

1. Go to the **Extension > Installer** page
2. Click on the **Upload** button
3. Select the downloaded ZIP file and upload
4. Verify that the uploaded module is visible in the **Install History** on the page
5. Go to **Extensions > Payments > Verifone Payment** and click the **Install** button
6. Click **Edit** button
7. Enter values for Configuration (on the screen below values for a **test environment**)
8. Save configuration, and reopen by click the **Edit** button.
9. Click "**Refresh Payment methods**" to get all payment methods. By using the "**Available payment method**" you may show payment method as separated Payment Method and the customer will be redirected directly to the bank or card data form. If you wish to use Verifone Gateway then select "Verifone Payment – All in One". TIP: use CTRL + [click] to select multiple options.
10. For check stored configuration, please click on **Display configuration summary**. More information in section 6.

Note:


















Is the possibility to install the module manually, but it's not recommended. Steps for manual installation you can find below.

1. Unzip the downloaded ZIP file into a new directory
2. Navigate to the newly extracted directory. You will notice it contains a directory called **upload/**
3. (Optional) If necessary, rename the **admin/** and **admin/language/fi-fi** directories to match your OpenCart setup
4. Upload the contents of the **upload/** directory to your OpenCart installation, making sure to preserve the directory structure
5. Go to **Extensions > Payments > Verifone Payment** and click the **Install** button
6. Click **Edit** button
7. Enter values for Configuration (on the screen below values for a **test environment**)
8. Save configuration, and reopen by click the **Edit** button.
9. Click "**Refresh Payment methods**" to get all payment methods. By using the "**Available payment method**" you may show payment method as separated Payment Method and the customer will be redirected directly to the bank or card data form. If you wish to use

Verifone Gateway then select “Verifone Payment – All in One”. TIP: use CTRL + [click] to select multiple options.

10. For check stored configuration, please click on **Display configuration summary**. More information in section 6.

Plugin version: 1.2.1.

Display configuration summary	Display configuration summary
Enabled/Disabled	No
Title	Verifone Payment
Sort order	1
Environment (Test/Production) 	Test
Verifone Payment production merchant agreement code 	demo-merchant-agreement
Verifone Payment test merchant agreement code 	demo-merchant-agreement
Payment service key handling	Automatic (Simple)
Generate new keys	<div>Generate live keys</div> <div>When you generate live keys, you will need to upload the new public key to Verifone Payment portal</div> <div>Generate test keys</div> <div>Uses preset keys by default, only needed if using custom test agreements</div>
Pay page URL 1 	https://epayment1.point.fi/pw/payment
Pay page URL 2 	https://epayment2.point.fi/pw/payment
Pay page URL 3 	Pay page URL 3
Payment page language 	Finnish
Check payment node availability 	Yes
Skip confirmation page 	Yes
Style code 	Style code
Basket Item Sending 	Send for all payment methods
Combine Invoice Basket Items 	No
Use external customer id. 	
Refresh Payment Methods	Refresh Payment Methods
Available payment methods	<div>Master Card</div> <div>Collector Lasku</div> <div>American Express</div> <div>Handelsbanken</div> <div>Aktia</div> <div>Nordea</div> <div>POP Pankki</div> <div>Säästöpankki</div> <div>Ålandsbanken</div> <div>Oma Säästöpankki</div> <div>Collector Lasku</div> <div>Visa</div>
Allow to save Credit Cards	Yes
Save masked PAN number	Yes
Remember me info 	
Minimum Order Total	Minimum Order Total
Maximum Order Total	Maximum Order Total
Disable rsa blinding 	No
Pending payment order status	Pending
Success order status	Processing
Fail order status	Canceled
Secret Token 	89ba0254d4887fb7e63ad075bf22965d28e85e3b
Cron Job URL 	http://opencart3031.dev/index.php?route=extension/payment/verifone/cron&token=89ba0254d4887fb7e63ad075bf22965d28e85e3b

Configuration setting	Description
Display configuration summary	Possibility to display a summary for shop configuration. Available information about which merchant agreement or keys is used. Before check configuration for test/live you need first save the configuration. See section 6 for more information.
Title	Name of the payment module. This name is visible to the customer as the name of the payment.
Enabled/Disabled	The payment method can be enabled/disabled with this selection.
Sort order	The display order of the payment in customer's payment selection.
Environment (Test/Production)	Select the environment for the payment module
Verifone Payment production merchant agreement code	Unique seller identification obtained from Verifone.
Verifone Payment test merchant agreement code	Seller identification used for the test.
Payment service key handling	Select which key handling mode you will use. See section 3 for more information.
Generate new keys	Functionality for creating a new key pair for the shop. See section 3 for more information.
Directory for store keys	A path to the directory for generated files Important: Do not place keys in a folder accessible by the WWW-server.
Shop private key filename	The filename for the shop key file. Important: Do not place keys in a folder accessible by the WWW-server.
Shop private key filename (Test)	The filename for the shop key file used for the test. Important: Do not place keys in a folder accessible by the WWW-server.

Pay page URL 1,2,3	Payment system endpoint address (payment node). For redundancy, it is possible to have up to three separate endpoints. The payment module will choose the endpoint used randomly.
Payment page language	Select the language which will be used on the payment page. This value is used, when the language used by a customer is not available on the Verifone payment page.
Check payment node availability	Before payment node is used the payment node is polled on order to check its availability. In case a certain payment node is not available, another one is checked. In case no payment node is available an error is raised. The availability check can be bypassed with this configuration setting.
Skip confirmation page	In the Verifone payment system, it is possible to skip the last page and direct user directly to the shop. With this selection, the functionality can be turned on/off.
Style code	Code identifying the style sheet used in payment page or an empty string if the default style sheet is used. Use of custom payment page template needs first to be uploaded and to be approved by Verifone.
Basket Item Sending	Select for which type of order the items should be sent. When you select the option for send items, then the product list is provided for Verifone payment.
Combine Invoice Basket Items	If yes, then all products are sent to Verifone as one product with name Tilaus %ORDERNUMBER%
Refresh Payment methods	Option to get payment methods from Verifone gate and redirect user directly to the payment page, dodging portal step
Available payment methods	Select visible payment methods. To fill the list click „ Refresh Payment methods ” button.
Allow to save Credit Cards	Allow customers to store credit cards in Verifone for future payments.
Save masked PAN number	Save masked pan number to order

Remember me info	Information visible when Allow to save Credit Cards is set to Yes
Minimum Order Total	Leave empty if you do not want to limit order minimum
Maximum Order Total	Leave empty if you do not want to limit order maximum
Disable rsa blinding	Define CRYPT_RSA_DISABLE_BLINDING as true in case of custom PHP build or PHP7 (experimental)
Pending payment order status	Set status for order when payment is pending
Success order status	Set status for order when payment is done and received
Fail order status	Set status for order when payment is cancelled
Secret Token	Generated automatically
Cron Job URL	Set a cron job to call this URL (for example in DirectAdmin)

3. Payment service key handling

For testing payments, the module contains test keys, and uses it, when the simple mode is configured.

Automatic (Simple)

- When everything is configured, please run **Generate live keys** (for production) or **Generate test key** (for development/test). Confirmation for this action is required.
- Generation a new test key is required only when custom merchant agreement code is configured in field **Verifone Payment test merchant agreement code**
- After creating a new key, remember to copy the public key to payment operator configuration settings. The public key is available in the **Configuration summary**.
- **Generate new keys to** override old keys. Please don't click this link if you are not sure.

Manual (Advanced)

- This configuration could be used for keys created in the old way.
- Please configure the directory path where keys are stored.
- Please configure file name for production and/or test environment.

By clicking on Display configuration summary you can check which keys are being used. If you encounter any problems, please see section 7. Troubleshooting

4. Server configuration

Required configuration for the http-server:

- SSL-support installed and enabled (e.g. OpenSSL for Apache web server)
- allow_url_fopen in PHP configuration must be set on.

Cron is required for automatic check payment status for orders which has a pending status. Url for cron is provided in the module configuration in the **Cron Job URL** field. Please add this URL into crontab list on the server or in the hosting admin panel.

This configuration depends on the provider, and please check in the hosting provider help page

for more information.

5. Late/delayed shop payment success page URL

The late shop payment success page URL is:

https://<yourdomain>/index.php?route=extension/payment/verifone/successDelayed or
http://<yourdomain>/index.php?route=extension/payment/verifone/successDelayed
depending on whether SSL is used or not.

Verifone may request this information for production use web shops.

Full delayed url is available in the module information view, after a click on “**Display configuration summary**”

6. Configuration summary

Configuration summary is available after click **Display configuration summary** button.

Edit Verifone Payment Gateway

Plugin version: **1.2.0**.

Display configuration summary

Display configuration summary

Enabled/Disabled

Yes

Below are available screenshots with example configuration summary for different states.

Please check the set module configuration details and verify which configuration is applied for the shop. If necessary, follow advice and upload values to the Verifone service portal.

a. Default test configuration - use for testing with default keys.

Configuration summary



Mode	Test
Verifone Payment merchant agreement code	demo-merchant-agreement Verifone Payment merchant agreement code
Delayed success url	http://opencart.dev/index.php?route=extension/payment/verifone/successDelayed This is the url that you need to copy to payment provider settings in their portal.
Key handling mode	Automatic (Simple)
Path and filename of Verifone Payment public key file	/var/docker_storage/workspace/opencart/system/library/verifone/keys/verifone-e-commer Key file is available
Path and filename of shop private key file	Key file stored in database Default key file is used

Close

b. Custom test configuration - use for testing with custom merchant agreement code and keys

Configuration summary



Mode	Test
Verifone Payment merchant agreement code	test-merchant-agreement
Delayed success url	<code>http://opencart.dev/index.php?route=extension/payment/verifone/successDelayed</code> This is the url that you need to copy to payment provider settings in their portal.
Key handling mode	Manual (Advanced)
Path and filename of Verifone Payment public key file	<code>/var/docker_storage/workspace/opencart/system/library/verifone/keys/verifone-e-commer</code> Key file is available
Directory for store keys	<code>/var/docker_storage/workspace/keys</code> summary_directory_configured
Path and filename of shop private key file	<code>/var/docker_storage/workspace/keys/test-merchant-private.pem</code> Key file is available

Close

c. Production configuration

Configuration summary



Mode	Production
Verifone Payment merchant agreement code	EC123456789
Delayed success url	<p>http://opencart.dev/index.php?route=extension/payment/verifone/successDelayed</p> <p>This is the url that you need to copy to payment provider settings in their portal.</p>
Key handling mode	Automatic (Simple)
Path and filename of Verifone Payment public key file	<p>/var/docker_storage/workspace/opencart/system/library/verifone/keys/verifone-e-commer</p> <p>Key file is available</p>
Path and filename of shop private key file	<p>Key file stored in database</p> <p>Key file is available</p>
Public key file	<pre>-----BEGIN PUBLIC KEY----- MIGfMA0GCsGSIb3DQEBAQUAA4GNADCBiQKBgQDVZEX11mgXkDnLiNxASvFJLXly TZKb+JjpTQsk7UynwthQqkP+MNHDYd9MO+27/p3BbBQ9zMn6fes123Sz/PZWvt00 2yNyNKB6cXX8k0Ct/rxFLjiTtDjpyCDY18Kx8IJySTFD5CdZUG/+7/EmXcb0tKs dLynIC287pwQ7UKwIwIDAQAB -----END PUBLIC KEY-----</pre> <p>Please, copy this key to payment operator configuration settings, otherwise, the payment will be broken.</p>

Close

7. Troubleshooting

Problem	Resolution
Verifone payment is not visible in payment selection	Check configuration values. Check that the module is enabled.
Error: Payment system not available.	The payment system availability check has failed. Check Pay Page URL parameters.
Error: Problem with generating new keys.	Check directory configuration. The directory must be accessible and writable.
Error: Problem with directory configuration.	Check directory configuration. The directory must be accessible and writable.
Error: Key file for provided merchant agreement code does not exist	This problem appears, when is set merchant agreement code or custom key file name, but the key does not exist. Check configuration, and if required, then create new keys. Remember about upload into payment service.
Info: Default test key file uses	The plugin uses default keys, provided with the module. It is using for the default configuration.
Error: Key file could not be read.	The payment module has not been able to read the key file. Possible causes are: <ul style="list-style-type: none"> • The key file is not stored to the server • Key file path or filename is wrong • Key file does not have reading rights. Check that the key file exists in the server, check that the path and file name is correct and check file permissions.
Error: Payment verification failed	The payment verification has failed. Check that the key file is correct.
Error: Configuration error: allow_url_fopen must be enabled	Change allow_url_fopen true in PHP
An empty list with available payment methods after refresh	Probably wrong currency is configured in Admin->Settings->Configuration->Local.

a. Wrong payment amount - currency configuration

When is a problem with configured currency, then you can see an error message on the module configuration page.

The exchange rate configured for default currency is incorrect
Current rate value: **0.74860002**
Correct rate value: **1.00**

The module uses default currency configured in **Admin->Settings->Configuration->Local**. Default currency must be configured with a rate ratio = 1.00. A ration could be configured in **System > Localisation > Currencies**

Example of the **wrong** configuration:

Currency Title ^	Code	Value	Status	Last Updated
Australian Dollar	AUD	1.26544000	Disabled	16/02/2018
Chinese Yuan Renminbi	CNY	6.34510000	Disabled	16/02/2018
Euro (Default)	EUR	0.78460002	Enabled	25/09/2014
Hong Kong Dollar	HKD	7.82224000	Disabled	16/02/2018
Indian Rupee	INR	64.40000000	Disabled	16/02/2018
Pound Sterling	GBP	0.61250001	Disabled	06/02/2019

On the currency configuration page, you need click edit button (next to the default currency) and set rate value into 1.00.

After correcting configuration, the error message should disappear, and the payment amount should be correct.

8. Order states and inventory handling

Order state before payment has been accepted will be gotten from '**Pending Payment order status**'.







For successfully paid orders, the order state will be gotten from '**Processing order status**'.

For cancelled orders, the state will be gotten from '**Canceled order status**'. Order cancellation will be done, when the customer cancels payment in the Verifone payment system and returns to the shop, or payment is not finalized.

Note that the order is created when the customer begins the payment process. The sole existence of an order does not indicate, that the order is actually ordered and paid. Only orders, which are on the state will be gotten from '**Processing order status**', are to be delivered.

When stock management is enabled, the ordered quantity is reserved from the stock at the time of order creation. For orders, where the payment process is never completed nor cancelled, the order with associated stock reservation remains indefinitely at

'Pending Payment order status' configuration. Manually cancelling the orders will return items to the stock.

<input type="checkbox"/>	88	Simon Lamia Testi	Processing	601.39€	21/12/2017	17/01/2018	 
<input type="checkbox"/>	86	Simon Lamia Testi	Pending	601.39€	21/12/2017	21/12/2017	 
<input type="checkbox"/>	84	Simon Lamia Testi	Canceled	601.39€	21/12/2017	21/12/2017	 

At the example above order:

- #86 is waiting for payment.
- #88 has been paid and can be delivered,
- #84 has been cancelled.

9. Refund feature

Refund is available on order details page in tab **Verifone Payment**.

To refund money, you need put the amount to be refunded into the field and click **Refund** button. “**No**” means that the button was not clicked yet. You need to confirm the refund in the

following popup window. If everything is fine, then you will see “**Yes**”, and the new refund transaction will be added to the transactions list.

If necessary, it is possible to create multiple transactions, for example for each product. Next refund request is possible after repeating steps described above.

Order History

History

Additional

Verifone Payment

Payment information

Order ref	2089473013		
Total authorised	601.39€		
Total released	520.90€		
Payment refund	No	<input type="text"/>	<button>Refund</button>

Transactions:

Added	Type	Amount
2017-12-21 09:48:38	payment	601.39€
2018-01-17 09:55:57	refund	-10.00€
2018-01-17 09:57:30	refund	-10.00€
2018-01-17 10:01:51	refund	-10.00€
2018-01-17 10:02:28	refund	-10.00€
2018-01-17 10:03:38	refund	-10.49€
2018-01-17 10:03:56	refund	-5.00€