COLLECTING SOLUTION

Payment module integration for OpenCart 3

Contents

1. RELEASE NOTES

Version	Date	Comment
4.1.0	13/05/2020	Initial version.

2. MODULE FEATURES

- Immediate payment.

- Payment in installments.

- Multi-language compatibility.

- Multi-currency compatibility.

- Selective 3D Secure depending on the order amount.

- Automatic redirection to the shop once the payment is made.

- Definition of a minimum/maximum amount for each payment type.

- Configuration of the order status in case of success / failure / cancellation.

- Possibility to notify the Buyer in case of a refused or canceled payment.

- Systematic registration of orders at the end of payment via a silent URL (Instant Payment Notification URL).

Functionalities not available via the payment module:

- 1-Click payment.

- Automatic update or orders OpenCart in case of validation, duplication, cancellation, refund, modification via the Expert Back Office.

- Update in OpenCart of the final result of a deferred payment.

- Update in OpenCart of an expired payment if a payment with manual validation has not been validated in time by the Merchant.
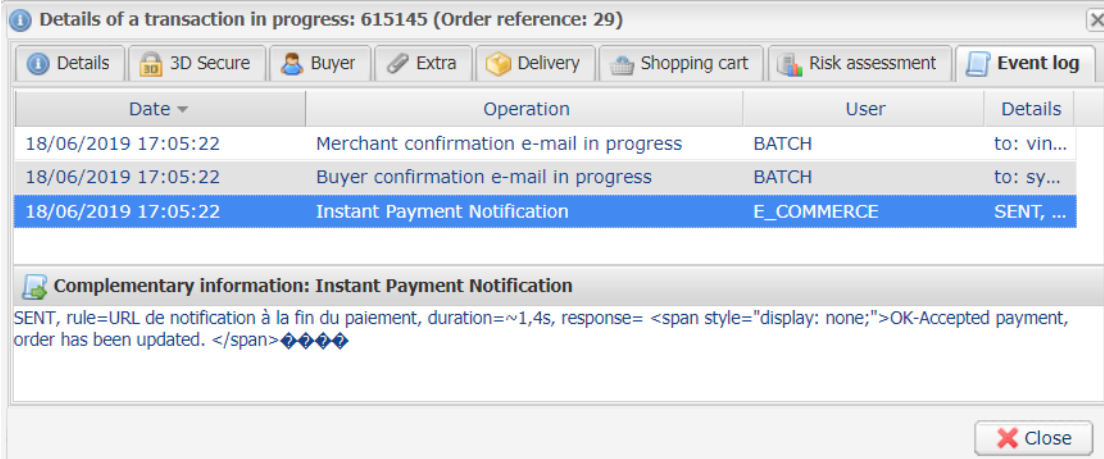
3. READ CAREFULLY BEFORE GOING ANY FURTHER

The most frequent error concerns the Instant Payment Notification URL. The Instant Payment Notification URL is the only way the Lyra Collect gateway can notify you at the end of your payment. The chapter **Setting up the end of payment notification** must be read thoroughly and the provided instructions must be respected. It is essential to understand the difference between the Instant Payment Notification URL and the return URL which is called only if the buyer clicks on "Return to shop".

Frequent errors:

• **If your OpenCart shop is in maintenance mode**

• **If your Instant Payment Notification URL is protected by an .htaccess file**

• **If you have blocked the IP addresses of the payment gateway**

• **If you have not encoded the notification URL in the Expert Back Office**

How to check that the Instant Payment Notification URL has been called:

Via the Expert Back Office, display the payment details (double click), then go to the "**Event log**" tab.

4. INSTALLMENT PAYMENT FEATURES

This module also allows you to offer the possibility to pay in installments. In module settings, you can choose the number of installments and the delay in days between each installment.

This module will allow you to view an order in your OpenCart Back Office with the total amount that has been paid using the "payment in 3 installments with no fees" module, for instance.

During the first installment payment, an authorization request for the amount of the first installment is sent (if the capture date is before the current date + 6). Therefore, you cannot be sure that the upcoming installments will be honored. Remember to check that the upcoming installments are authorized.

Starting from the second installment, the IPN is no longer called, as OpenCart does not support such notifications for finalized orders. It is needless to resend the IPN from the Back Office.

However, it is possible to be notified by e-mail in case one of the following installment payments is refused. All you need to do is enable and configure the **Installment payment rejection e-mail** rule. This rule can be found in the **Settings** > **Notification rules** menu > **E-mail sent to the merchant** tab of the Expert Back Office.

Additional feature implemented into this module.

For installment payments, the Lyra Collect payment gateway allows to also choose the amount of the first installment.

Example:

For an amount of 100 EUR in 3 installments, you can set the percentage of the first payment at 50% of the amount. This means that the amount of the first installment will be 50 EUR and that the two others will be of 25 EUR.

Payment method view

In module settings, you can define the minimum amount starting from which you wish to offer installment payment.

You can also set up the maximum amount until which you wish to offer installment payment.

To sum up, you must define a range for enabling payment in installments.

5. PREREQUISITES

Before integrating the payment module, please make sure that you are in possession of the following elements:

- **Payment module file**: Lyra_OpenCart_3.x_v4.1.x.ocmod.zip
- **Your shop ID**
- **Test or production key**

The Shop ID and the keys are available in the Expert Back Office (menu: **Settings** > **Shop** > **Keys**)
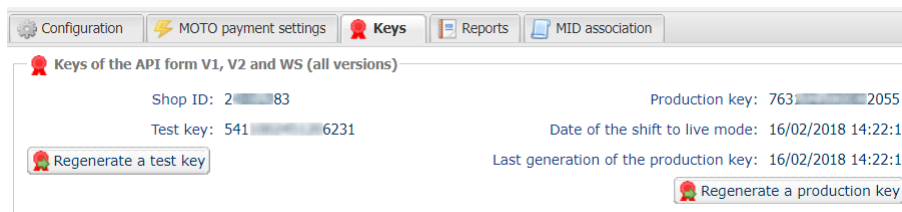
Reminder, your Expert Back Office is available at this address:

https://secure.lyra.com/portal/

Click "Other actions" and sign into your Expert Back Office.

WARNING: All our payment modules are tested, starting from PHP version 5.3.

Therefore, all the later PHP versions are no longer supported by our modules. If you have an earlier version, you must ask your hosting provider to install a more recent version on your server prior to contacting us.

Please note that the 5.3 version is already no longer supported by PHP: *http://php.net/supported-versions.php*

6. INSTALLATION AND CONFIGURATION OF THE MODULE

6.1. Update

To update the payment module, you must first delete its previous version.

WARNING: Make sure you save the parameters of your module before you uninstall it and save the production key that is no longer visible in the Lyra Back Office.

Moreover, the new version of the module introduces a new setting: **Signature algorithm**. By default, this field is set to **HMAC-SHA-256** and its value must be the same as in the Lyra Collect Back Office (**Settings** > **Shop**). If the algorithm is different, the parameter must be changed via the Lyra Back Office.

1. Go to **Extensions** > **Extensions**, then choose the **Payments** extension type.

2. Search for the old version of the installed module and click **Uninstall** (-).

3. Go to **Extensions** > **Install** and delete the old version of the module.

4. Go to the following chapter (First installation) on module installation.

6.2. First installation

1. In the OpenCart Back Office, go to **Extension** > **Install** and click the **Download** button.

2. Search for the payment module, then click the **Install** button.

3. If you encounter any difficulties in adding the module via the OpenCart Back Office, proceed to the next step. Otherwise, move on directly to step 6.

4. Copy the **admin**, **catalog** and **system** folders located in the **upload** folder of the Lyra Collect_OpenCart_3.x_v4.1.x.ocmod.zip file.

5. Paste these folders at the root of your website.

6. Go to **Extensions** > **Extensions**, select the **Payments** extension type, search for the Lyra Collect module and click Install (+).

6.3. Configuring the payment module

In order to configure the payment module, go to **Extensions** > **Extensions**. Choose **Payments** as an extension type, search for the **Lyra Collect - Standard payment** module, then click **Modify**.

The payment module configuration is divided into several parts:

- **General configuration**: Concerns the general configuration of the module.

- **Standard payment**: Allows to enable and configure standard payments.

- **Orders**: Allows to configure the statuses and notifications of an order.

General configuration

Access to the payment gateway	
Shop ID	Specify the 8-digit shop ID available in your Expert Back Office (Menu: **Settings** > **Shop** > **Keys**).
Test key	Specify the test key available via your Expert Back Office (Menu: **Settings** > **Shop** > **Keys**).
Production key	Specify the production key available in your Expert Back Office (Menu: **Settings** > **Shop** > **Keys**).
Mode	Allows to indicate the operating mode of the module (**TEST** or **PRODUCTION**). The PRODUCTION mode becomes available only after the test phase has been completed. The TEST mode is always available.
Signature algorithm	Algorithm used to compute the signature of the payment form. The algorithm must be the same as the one configured in the Expert Back Office (**Settings** > **Shop** > **Keys**). If the algorithm is different, the parameter will have to be modified via the Expert Back Office.
Instant Payment Notification URL	URL to copy in your Expert Back Office (**Settings** > **Notification rules** > **Instant Payment Notification URL at the end of the payment** > **Instant Payment Notification URL of the API form V1, V2** menu).
Payment page URL	This field is pre-populated by default: *https://secure.lyra.com/vads-payment/*

Payment page	
Default language	This option allows to choose the default language of the payment page in case the language of OpenCart is not supported by Lyra Collect. If the language(s) used by the OpenCart is (are) implemented into Lyra Collect, the payment page will be displayed in the language of OpenCart when the buyer clicks on "Pay".
Available languages	Allows to customize the language displayed on the payment page. Buyer will be able to select a language when he or she is redirected to the payment page. If you do not select any language, all languages will be displayed on the payment page. To select a language, press and hold the "`Ctrl`" key and click on the desired languages. Available languages: German, English, Chinese, Spanish, French, Italian, Japanese, Dutch, Polish, Portuguese, Russian, Swedish, Turkish.
Capture delay	Indicates the delay (in days) before the capture. By default, this parameter can be configured in your Expert Back Office. (Menu: **Settings** > **Shop** > **Configuration** - section: Capture delay) It is recommended to not populate this parameter.
Validation mode	***Back Office Configuration:*** Recommended value. Allows to use the configuration defined in the Expert Back Office. (Menu: Settings > Shop > Configuration section: validation mode) ***Automatic:***

Payment page	
	This value indicates that the payment will be captured in the bank automatically without any action on the merchant's part.
	Manual:
	This value indicates that the transactions will require manual validation by the merchant via the Expert Back Office.
	Warning: if the transaction is not validated by the merchant before the expiration date, it will not be captured in the bank.
	Remember to configure the **Instant Payment Notification rule on an operation coming from the Back Office** to update the order status in OpenCart.

Selective 3DS	
Disable 3DS	Amount below which 3DS will be disabled.
	Below this amount, 3DS risk assessment rules will not be applied. Leave empty to use the payment gateway configuration.
	WARNING:
	The value of this field will be taken into account only if the option "Selective 3D-Secure" is enabled for your Lyra Collect shop.
	This option can only be enabled upon agreement of your bank.
	Some card types, such as MAESTRO, require a mandatory 3DS authentication. In this case, your configuration will not be taken into account.

Return to shop	
Automatic redirection	This option allows to automatically redirect the buyer to the merchant website. This option depends on the following settings.
	This option is disabled by default.
Time before redirection (success)	In case the **automatic redirection** option is enabled, you can define the delay in seconds before your buyer is redirected to your shop in case of a successful payment.
Message before redirection (success)	In case the **automatic redirection** option is enabled, you can define the message that will appear on the gateway following a successful payment before your buyer is redirected to the shop.
	The default message is:
	"Redirection to the shop in a moment".
Time before redirection (failure)	In case the **automatic redirection** option is enabled, you can define the delay in seconds before your buyer is redirected to your shop in case of a failed payment.
Message before redirection (failure)	In case the **automatic redirection** option is enabled, you can define the message that will appear on the gateway following a failed payment before your buyer is redirected to the shop.
	The default message is:
	"Redirection to the shop in a moment".
Return mode	During the redirection to the shop, these parameters are returned to the shop in **GET** or **POST** modes.
	The GET mode is more convenient for the buyer as it allows to prevent the browser from displaying a pop-up window that indicates that the buyer is leaving an https environment for an http environment which obliges the buyer to click on "Accept" to return to the shop.

Once you have completed the configuration, click **Save**.

Standard payment

Setup of the payment module	
Activation	In order to enable the payment method, select **Enabled**.
	This mode est set to **Enabled** by default.
Order	If you offer several payment methods, enter a number in the **Sort order** field to determine the position of this payment method.
	The payment methods appear in ascending order according to the **Sort order** value.
Payment area	Define the payment area to which this payment method will apply.
	The **All** value means that the module applies to all areas.
Logs	Allows to enable or disable module logs.

Setup of the payment module	
	This parameter is **enabled** by default.

Restrictions	
Minimum amount	This field defines the minimum amount for which you wish to offer this payment method.
Maximum amount	This field defines the maximum amount beyond which you do not wish to offer this payment method.

Once you have completed the configuration, click **Save**.

Orders

Order state	
Order status in case of success	Select the order status from the list of accepted payment statuses.
Order status in case of failure	Choose the order status from the list of declined payment statuses.
Order status in case of cancellation	Choose the order status from the list of cancellation by the buyer statuses.
Notify the buyer in case of declined payment	Select **Yes** if you want to notify the buyer by e-mail in case of a declined payment.
Notify the buyer in case of cancellation	Select **Yes** if you want to notify the buyer by e-mail in case of cancellation.

Once you have completed the configuration, click **Save**.

6.4. Payment in installments

In order to configure the payment module, go to **Extensions** > **Extensions**. Choose **Payments** as an extension type, search for the **Lyra Collect - Payment in installments** module, then click **Install** (+).

Then, click **Modify** to access module configuration.

Installment payment module is configured in the same way as the standard payment module, except that it is also possible to configure the payment option in the payment in installments tab.

The additional parameters are:

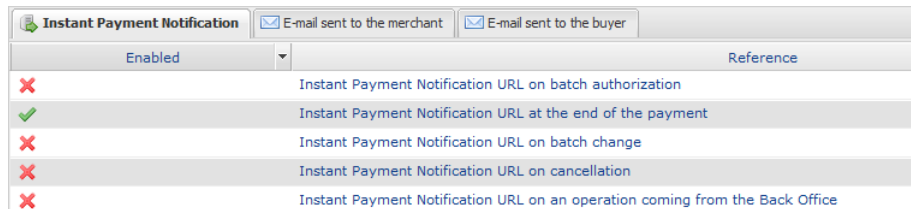| Payment options	
First installment	Amount of the first installment, expressed as a percentage of the total amount.
	Example :
	For an amount of 100 EUR in 3 installments, you can
	set the percentage of the first payment at 50% of the
	amount. This means that the amount of the
	first installment will amount to 50 EUR an that the two
	others will be of 25 EUR.
	For 50% enter **50**.
	If you wish to set identical amounts for all installments, leave the field empty.
Number	Number of installments:
	3 for payment in 3 installments
	4 for payment in 4 installments
	Etc.
Period	Period (in days) between each installment.

Once you have completed the configuration, click **Save**.

7. SETTING UP THE INSTANT PAYMENT NOTIFICATION URL

Several types of notifications are provided in the Expert Back Office. They allow to manage the events that will generate a call to the merchant website and to configure the URL of the contact page.

To access notification rule management:

1. Sign in to: *https://secure.lyra.com/portal/*.

2. Click Other actions and sign into your Expert Back Office

3. Go to the following menu: **Settings** > **Notification rules**.

Instant Payment Notification	E-mail sent to the merchant	E-mail sent to the buyer	
Enabled	▼		Reference
✖			Instant Payment Notification URL on batch authorization
✔			Instant Payment Notification URL at the end of the payment
✖			Instant Payment Notification URL on batch change
✖			Instant Payment Notification URL on cancellation
✖			Instant Payment Notification URL on an operation coming from the Back Office

Figure 1: Notification rules

Right click > **Enable the rule** if a red cross appears in the **Enabled** column of the following rules:

• Instant Payment Notification URL at the end of payment

• Instant Payment Notification URL on cancellation

7.1. Setting up the Instant Payment Notification

This notification is required to communicate the result of a payment request.

In your Expert Back Office, you must set up a URL that will be systematically called after a payment. It will inform the merchant website of the payment result even if your client has not clicked on return to the shop.

This parameter is called Instant Payment Notification URL at the end of the payment.

To set up this notification:

1. Right-click **Instant Payment Notification URL at the end of the payment**.

2. Select **Enable the rule**.

3. Right-click **Instant Payment Notification URL at the end of the payment** once again.

4. Select **Manage the rule**.

5. Enter the following URL in the fields **URL to call in TEST mode** and **URL to call in PRODUCTION mode** (**Notification URL of the Hosted payment page V1, V2** section):

   http://www.mon-domaine.fr/index.php?route=extension/payment/lyra/callback

6. Enter the **E-mail address(es) to notify in case of failure**.

7. To specify several e-mail addresses, separate them with a semi-colon.

8. Set up the parameters for **Automatic retry in case of failure**.

   This option allows to automatically send notifications to the merchant website in case of failure (up to 4 times).

   A notification will be considered as failed if the HTTP code returned by the merchant server is not on the following list: **200**, **201**, **202**, **203**, **204**, **205**, **206**, **301**, **302**, **303**, **307**, **308**.

   Automatic retry does not apply to notifications manually triggered via the Expert Back Office.

   Call attempts are scheduled at fixed intervals every 15 minutes (00, 15, 30, 45). After each failed attempt, a notification e-mail is sent to the e-mail address specified earlier.

9. Save the changes.

7.2. Setting up notifications in case of abandoned or canceled payments

The payment gateway can systematically notify the merchant website:

- When the buyer abandons/cancels a payment - via the **Cancel and return to shop** button.

- When the buyer has not completed the payment and the payment session has expired.

  The maximum length of a payment session is 10 minutes.

To set up this notification:

1. Right-click **Instant Payment Notification URL on cancellation**.

2. Select **Manage the rule**.

3. Enter the **E-mail address(es) to notify in case of failure**.

4. To specify several e-mail addresses, separate them with a semi-colon.

5. Set up the parameters for **Automatic retry in case of failure**.

   This option allows to automatically send notifications to the merchant website in case of failure (up to 4 times).

6. Enter the following URL in the fields **URL to call in TEST mode** and **URL to call in PRODUCTION mode** (**Notification URL of the Hosted payment page V1, V2** section):

   http://www.mon-domaine.fr/index.php?route=extension/payment/lyra/callback

7. Save the changes.

8. Once again, right-click **Instant Payment Notification URL on cancellation**.

9. Select **Enable the rule**.

7.3. Testing the Instant Payment Notification URL

In order to make sure that the Instant Payment Notification functions correctly, follow these steps:

1. Make sure that your URL is available online: your shop must neither be **in maintenance mode** nor be protected by an .htaccess file.

2. Make sure that your notification URL is available <u>without any redirection</u>.

   a. To do this, paste your notification URL to the address bar of your browser and launch the search.

   b. Make sure your URL did not change.

      If your URL has changed, for example from "*http*" to "*https*" or "*http://abc.net*" to "*http://**www**.abc.net*", it means a redirection is active on your website. Then, copy the URL from the address bar and modify the URL filled in the configuration of all notification rules.

3. Make sure that the "Automatic redirection" option is disabled in the payment module settings.

4. Check that the **Instant Payment Notification URL at the end of payment** is populated in the Expert Back Office (see above).

5. Make an order on your website and proceed to payment.

6. **Do not click on** "Return to shop" at the end of payment and close the current tab of your browser.

7. Make sure that the order has been created in the OpenCart Back Office.

If the order has not been created in the OpenCart Back Office, this means that the call has failed.

If the payment gateway is unable to access the URL of your page, an e-mail will be sent to the shop administrator.

It contains:

- The HTTP code of the encountered error
- Parts of error analysis
- Its consequences
- Instructions to resend from the Expert Back Office the notification to the URL already specified above.

8. RENAMING THE PAYMENT METHOD

When the buyer is on the payment method selection page, by default, the Lyra Collect module will display: **Payment by credit card**.

It is possible to personalize this label to display, for instance: *Card payment with Lyra Collect*

For this, open the lyra.php file, located in: Catalog\language\fr-fr\extension\payment

Replace **Payment by credit card** by the desired label:

$_['text_payment_lyra_title'] = 'Card payment with Lyra Collect';

$_['text_payment_lyra_multi_title'] = 'Card payment in %s installments with Lyra Collect';

9. PROCEEDING TO TEST PHASE

One the payment module is configured and you have set up the notification URLs, it is possible to test the payment module.

The test phase is not mandatory, however, we recommend to make some tests to make sure that the payment solution has been correctly integrated.

Different cases of payments can be simulated by using test card numbers specified on the payment page. The Merchant will be able to test all 3D Secure authentication results (if the Merchant is enrolled and 3DS is not disabled).

To perform the test phase:

1. Make an order on your merchant website as if you were one of your buyers.

2. Select the payment method "**Payment by credit card**".

3. Once you have been redirected to the payment page, select the card type of your choice.

4. Click on one of the card numbers on the payment page.

10. SHIFTING THE SHOP TO PRODUCTION MODE

After you receive a confirmation e-mail informing you that your shop has been created in the production environment, you can configure the payment method by following the steps below:

- Retrieve the shop ID and the production key available in the Expert Back Office (**Settings** > **Shop**> **Keys**).

- In the module configuration parameters:
    - Replace the **Production key** field.
    - Select the PRODUCTION mode.
    - Save the changes.

- Make sure that you have specified the Instant Payment Notification URL in production mode, as described in the chapter **Setting up the Instant Payment Notification URL**.

Once the production settings have been configured, we recommend to make a first real payment.

You will then be able to cancel the payment via the Expert Back Office. This transaction will not be captured in the bank.

Note on the production key:

For security reasons, this key will no longer be visible as soon as the first transaction in production mode is made in your shop.

11. OBTAINING HELP

Looking for help? Check our FAQ on our website

https://lyra.com/doc/fr/collect/faq/sitemap.html

If you have any technical questions or need assistance, our tech support is available

from Monday to Friday from 9 a.m. to 6 p.m.

by phone at: **0811900475** Service fee 0.06 € / min + call charge

by e-mail : *support-ecommerce@lyra-collect.com*

and via your Expert Back Office, **Help** > **Contact support**

To facilitate the processing of your demands, you will be asked to communicate your shop ID (an 8-digit number) .