

# **COLLECTING SOLUTION**

# Payment module integration for the ZenCart platform

## **Contents**

1. RELEASE NOTES	3
2. MODULE FEATURES	4
3. READ CAREFULLY BEFORE GOING ANY FURTHER	5
4. PREREQUISITES	6
5. INSTALLING AND CONFIGURING THE PAYMENT MODULE	7
5.1. Updating the module	7
5.2. Adding the payment module	7
5.3. Configuring the single payment method	8
5.4. Configuring the installment payment method	11
6. SETTING UP THE INSTANT PAYMENT NOTIFICATION URL	14
6.1. Setting up the Instant Payment Notification	15
6.2. Testing the Instant Payment Notification URL	16
7. PROCEEDING TO TEST PHASE	17
8. SHIFTING THE SHOP TO PRODUCTION MODE	18
9. OBTAINING HELP	19

# 1. RELEASE NOTES

Version	Date	Comment
1.6	6/23/2021	Initial version

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# 2. MODULE FEATURES

The payment module offers the following functionalities:

- Immediate payment
- Payment in installments with the possibility to offer several options (2, 3, 4 installments, etc.)
- Compatibility with ZenCart versions 1.3-1.5
- Multi-language compatibility
- Multi-currency compatibility
- HMAC-SHA-256 signature algorithm
- Automatic redirection to the shop once the payment is made
- Systematic registration of orders at the end of payment via a silent URL (Instant Payment Notification URL)

## 3. READ CAREFULLY BEFORE GOING ANY FURTHER

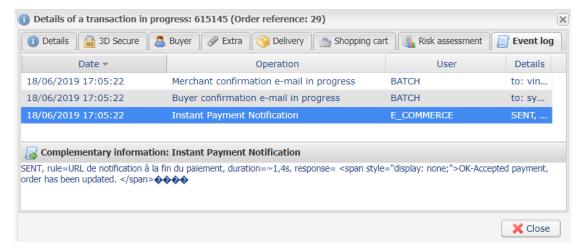
The most frequent error concerns the Instant Payment Notification URL. The Instant Payment Notification URL is the only way the Lyra Collect gateway can notify you at the end of your payment. The chapter **Setting up the end of payment notification** must be read thoroughly and the provided instructions 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:

- Your ZenCart shop is in maintenance mode
- Your Instant Payment Notification URL is protected by an .htaccess file
- You have blocked the IP addresses of the payment gateway
- 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. PREREQUISITES

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

- Payment module file: Lyra\_ZenCart\_1.3-1.5\_v1.6.x.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 previous 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 no longer supported by PHP: <a href="http://php.net/supported-versions.php">http://php.net/supported-versions.php</a>

## 5. INSTALLING AND CONFIGURING THE PAYMENT MODULE

#### 5.1. Updating the module

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.

This module version offers this configuration: **Signature algorithm** which was not present on some previous versions of our modules. 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** > **Keys** tab). If the algorithm is different, the parameter must be changed via the Lyra Back Office.

To update the payment module:

- 1. Sign into your ZenCart Back Office.
- 2. Go to Modules > Payment.
- 3. Select Lyra Payment by credit card and click on the Remove Module button.
- **4.** If the installment payment module has been previously installed, select **Lyra Payment in installments by credit card**, then click the **Remove module** button.

#### 5.2. Adding the payment module

The module is added via the FTP:

- 1. Unzip the Lyra\_ZenCart\_1.3-1.5\_v1.6.x.zip file.
- **2.** Copy the **www** directory content.
- 3. Paste all the directories and files to the root of the website.

**WARNING:** the **admin** directory is automatically renamed in the latest versions of ZenCart. In this case, copy the content of the **admin** module directory and paste it inside the folder that has been generated by ZenCart (e.g.: **budDy-nzL-Tweed**).

## 5.3. Configuring the single payment method

To configure the payment module:

- 1. Go to Modules > Payment.
- 2. Click the module Lyra Payment by credit card.
- 3. If the module has not been installed, click the **Install module** button.
- **4.** If the module has already been installed, click the **Modify** button.

Information about the module	
Activation	In order to enable the payment method, select <b>Enabled</b> .
	This mode is set to <b>Enabled</b> by default.
Order	If you offer several payment methods, enter a number in the <b>Sort order</b> field to determine the position of this payment method.
	The payment methods appear in ascending order according to the <b>Sort order</b> value.
Payment area	Define the payment area to which this payment method will apply.
	The <b>None</b> value means that the module applies to all areas.
Shop ID	Indicate the 8-digit shop ID, available in your Expert Back Office (Menu: <b>Settings</b> > <b>Shop</b> > <b>Keys</b> ).
Test key	Specify the test key available via your Expert Back Office (Menu: <b>Settings</b> > <b>Shop</b> > <b>Keys</b> ).
Production key	Specify the production key available in your Expert Back Office (Menu: <b>Settings</b> > <b>Shop</b> > <b>Keys</b> ).
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.
Payment page URL	This field is pre-populated by default: https://secure.lyra.com/vads-payment/
Default language	This option allows to choose the default language of the payment page in case the language of ZenCart is not supported by Lyra Collect.
	If the language(s) used by the ZenCart is (are) implemented into Lyra Collect, the payment page will be displayed in the language of ZenCart when the buyer clicks on "Pay".
Available languages	Allows to customize the language displayed on the payment page.
	The 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:
	This value indicates that the payment will be captured in the bank automatically without any action on the merchant's part.

Information about the module	
	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 of the authorization request, it will never be captured in the bank.
Card types	This field allows to indicate the images used for cards that will be displayed on the payment page or on the merchant website (see "Card data entry").
	Warning: The payment types offered to the buyer on the payment page depend on the contracts and options associated with your Lyra Collect offer.
	It is recommended to select the <b>ALL</b> value.
Managing 3DS	• In 3DS1: Disables the 3DS1 process during an e-commerce payment. Requires the Selective 3DS1 option.
	IMPORTANT
	This feature will become obsolete as soon as the 3DS1 version is no longer supported by the networks.
	As of October 2020, issuers can refuse the transaction if 3D Secure authentication has not been performed.  This behavior is called "Soft Decline".
	To reduce the number of rejected payments, the payment gateway automatically makes a new payment attempt with 3D Secure authentication, when possible.
	• In 3DS2: Allows to request authentication without interaction (frictionless). Requires the Frictionless 3DS2 option.
	<ul> <li>For payments made in euro, if the amount is lower than €30, a request for frictionless is transmitted to the DS. If the request for frictionless is accepted by the issuer, the merchant loses the payment guarantee.</li> </ul>
	<ul> <li>For payments made in euros, if the amount is greater than €30, the value transmitted by the merchant is ignored and the management of cardholder authentication is delegated to the gateway.</li> </ul>
	<ul> <li>For payments made in a currency other than euro, a request for frictionless is transmitted to the DS.</li> </ul>
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.
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)	If the <b>automatic redirection</b> 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)	If the <b>automatic redirection</b> 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)	If the <b>automatic redirection</b> 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)	If the <b>automatic redirection</b> 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 <b>GET</b> or <b>POST</b> modes.  The <b>GET</b> 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

Information about the module	
	environment for an http environment which obliges the buyer to click on "Accept" to return to the shop.
Order status (payment accepted)	Select the Registered orders status. It is recommended to leave the <b>default</b> value.

Once you have completed the configuration, click  ${\bf Refresh.}$ 

#### 5.4. Configuring the installment payment method

To configure the payment module:

- 1. Go to Modules > Payment.
- 2. Click the module Lyra Payment in installments by credit card.
- **3.** If the module has not been installed yet, click the **Install module** button.
- **4.** If the module has already been installed, click the **Modify** button.

Information about the module	
Activation	In order to enable the payment method, select <b>Enabled</b> .
	This mode is set to <b>Enabled</b> by default.
Order	If you offer several payment methods, enter a number in the <b>Sort order</b> field to determine the position of this payment method.
	The payment methods appear in ascending order according to the <b>Sort order</b> value.
Payment area	Define the payment area to which this payment method will apply.
	The <b>None</b> value means that the module applies to all areas.
Shop ID	Indicate the 8-digit shop ID, available in your Expert Back Office (Menu: <b>Settings</b> > <b>Shop</b> > <b>Keys</b> ).
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: <b>Settings</b> > <b>Shop</b> > <b>Keys</b> ).
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.
Payment page URL	This field is pre-populated by default: https://secure.lyra.com/vads-payment/
Default language	This option allows to choose the default language of the payment page in case the language of ZenCart is not supported by Lyra Collect.
	If the language(s) used by the ZenCart is (are) implemented into Lyra Collect, the payment page will be displayed in the language of ZenCart when the buyer clicks on "Pay".
Available languages	Allows to customize the language displayed on the payment page.
	The 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:
	This value indicates that the payment will be captured in the bank automatically without any action on the merchant's part.

Information about the module	
	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 of the authorization request, it will never be captured in the bank.
Card types	This field allows to indicate the images used for cards that will be displayed on the payment page or on the merchant website (see "Card data entry").
	Warning: The payment types offered to the buyer on the payment page depend on the contracts and options associated with your Lyra Collect offer. It is recommended to select the <b>ALL</b> value.
Managing 3DS	In 3DS1: Disables the 3DS1 process during an e-commerce payment. Requires the Selective 3DS1 option.
	IMPORTANT  This feature will become obsolete as soon as the 3DS1 version is no longer supported by the networks.
	As of October 2020, issuers can refuse the transaction if 3D Secure authentication has not been performed.  This behavior is called "Soft Decline".
	To reduce the number of rejected payments, the payment gateway automatically makes a new payment attempt with 3D Secure authentication, when possible.
	• In 3DS2: Allows to request authentication without interaction (frictionless). Requires the Frictionless 3DS2 option.
	<ul> <li>For payments made in euro, if the amount is lower than €30, a request for frictionless is transmitted to the DS. If the request for frictionless is accepted by the issuer, the merchant loses the payment guarantee.</li> </ul>
	<ul> <li>For payments made in euros, if the amount is greater than €30, the value transmitted by the merchant is ignored and the management of cardholder authentication is delegated to the gateway.</li> </ul>
	<ul> <li>For payments made in a currency other than euro, a request for frictionless is transmitted to the DS.</li> </ul>
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.
Payment option	This module allows you to create as many credit card installment payment options as you like.
	Each payment option will have a different code that will be displayed in the order table.
	To add a payment option, click on <b>Add</b> .
1-6-1	When you are done, remember to save your changes.
Label	Text describing the installment payment option as it will be offered to the buyer.  Example: Pay in 3 installments with no fees
Minimum amount	Allows to define the minimum amount required to make the payment option available.
Maximum amount	Allows to define the maximum amount required to make the payment option available.
Merchant ID	The Merchant ID to use with the option, in case your shop has several Merchant IDs.  It is recommended to leave this 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.
First installment	Amount of the first installment, expressed as a percentage of the total amount.

Information about the module	
	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 an that the two
	others will be of 25 EUR.
	For 50% enter <b>50</b> .
	If you want the amount of every installment to be the same, leave this field empty.
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)	If the <b>automatic redirection</b> 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)	If the <b>automatic redirection</b> 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)	If the <b>automatic redirection</b> 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)	If the <b>automatic redirection</b> 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 <b>GET</b> or <b>POST</b> modes.
	The <b>GET</b> 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.
Order status (payment accepted)	Select the Registered orders status. It is recommended to leave the <b>default</b> value.

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

## 6. SETTING UP THE INSTANT PAYMENT NOTIFICATION URL

The Expert Back Office provides several types of notifications. 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.

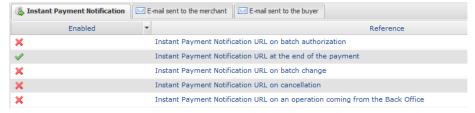


Figure 1: Notification rules

**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 the payment

#### 6.1. 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.your-domain.com/checkout\_process\_lyra.php

Replace **your-domain.com** with the domain name of your website.

- 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.

#### 6.2. 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 without any redirection.
  - 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. In the Clients > Orders menu, check that the status of your order is Pending.

If the order has not been created in the ZenCart 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 the notification to the URL already specified above from the Expert Back Office.

## 7. 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.

# 8. 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.

## 9. OBTAINING HELP

Looking for help? Check our FAQ on our website

https://docs.lyra.com/en/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: 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).