

# USER GUIDE

# SAFERPAY PLUGIN

# FOR

# WOOCOMMERCE

Status

Author:

Document date:

Classification:

Version:

Released

PIT Solutions and SIX Payment Services

15 June 2021

Public

1.0.7

# TABLE OF CONTENTS

<b>ABOUT DOCUMENT .....</b>	<b>3</b>
<b>ABOUT SAFERPAY .....</b>	<b>5</b>
<b>ABOUT WORDPRESS PLUGIN .....</b>	<b>6</b>
<b>REQUIRMENTS .....</b>	<b>7</b>
<b>INSTALLATION .....</b>	<b>7</b>
<b>CONFIGURATION .....</b>	<b>12</b>
<b>PAYMENT METHOD SPECIFIC CONFIGURATION .....</b>	<b>17</b>
<b>SAFERPAY FEATURES .....</b>	<b>25</b>
DESIGN CUSTOMIZATION .....	28
<b>ORDER MANAGEMENT .....</b>	<b>29</b>
CAPTURE PAYMENT .....	30
CANCEL PAYMENT .....	31
REFUND PAYMENT .....	33
ALIAS MANAGER .....	36
ERROR LOGS .....	38

## ABOUT DOCUMENT

Version No.	Prepared by	Version Changes	Date
V1.0.0	Sherin Mathew&Aswathy PG , PIT Solutions Pvt Ltd	Prepared initial document version	18.08.2020
V1.0.1	Hakkim P Ahammed,PIT Solutions Pvt Ltd	Reviewed and updated	19-08- 2020
V1.0.2	Preethi S, Hakkim PAhammed & Aswathy PG , PIT Solutions Pvt Ltd	Updated with new features 3DS popup for iFrame and hosted fields, iDal Pre- selection for bank account, My Account Add card section modification, CVC modification for saved cards.	28-10- 2020
V1.0.3	Hakkim P Ahammed & Aswathy PG , PIT Solutions Pvt Ltd	WordPress compatible version updated	14-12- 2020
V1.0.4	Preethi S, Hakkim P Ahammed & Aswathy PG , PIT Solutions Pvt Ltd	Added Klarna payment method.Ideal pre-select bank listing on checkout page.Save card in checkout using Saferpay Fields.	11-01- 2021

V1.0.5	Hakkim P Ahammed ,Sherin Mathew &Aswathy PG , PIT Solutions Pvt Ltd	WordPress and WooCommerce compatible version updated. Order status of digital products to "Completed" if payment is successful. "Refund" functionality to orders with "Completed" status.	01-04- 2021
V1.0.6	Hakkim P Ahammed ,Sherin Mathew &Aswathy PG , PIT Solutions Pvt Ltd	WordPress 5.7.1 and WooCommerce 5.2.2 compatible version updated.	08-06- 2021
V1.0.7	Hakkim P Ahammed ,Sherin Mathew &Aswathy PG , PIT Solutions Pvt Ltd	WordPress 5.7.2 and WooCommerce 5.3 compatible version updated.	15-06- 2021

## ABOUT SAFERPAY

Saferpay is the easy, flexible, secure and the comprehensive e-payment solution from SIX Payment Services for easier and more secure payment in your online shop.

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are.

SIX Payment Services has been part of Worldline since the end of 2018, making it Europe's largest technology partner for banks and merchants. The tailor-made solutions from SIX Payment Services include a broad portfolio of payment terminals and the acceptance and processing of national and international payments with credit, debit and prepaid cards as well as the smartphone.

## ABOUT WORDPRESS PLUGIN

This plugin is implemented to integrate Saferpay Payment methods in WooCommerce. It supports the following payment methods of Saferpay to work with WooCommerce plugin.

1. VISA
2. MASTERCARD
3. MAESTRO
4. AMERICAN EXPRESS
5. BANCONTACT
6. DINERS/DISCOVER
7. JCB
8. BONUS CARD
9. SEPA ELV
10. MYONE
11. MASTERPASS
12. UNIONPAY
13. PAYPAL
14. TWINT
15. PAYDIREKT
16. IDEAL
17. EPRZELEWY
18. POSTFINANCECARD
19. POSTFINANCE EFINANCE
20. APPLEPAY
21. CREDITCARD (SAFERPAY FIELDS)
22. KLARNA PAYMENTS

This plugin supports all the features of online payment methods like payment capturing, refunding & cancellation. All these payment operations are done in the WooCommerce backend & will be synced to Saferpay account also.

## REQUIRMENTS

To install and configure Saferpay plugin in WordPress, the following is required:

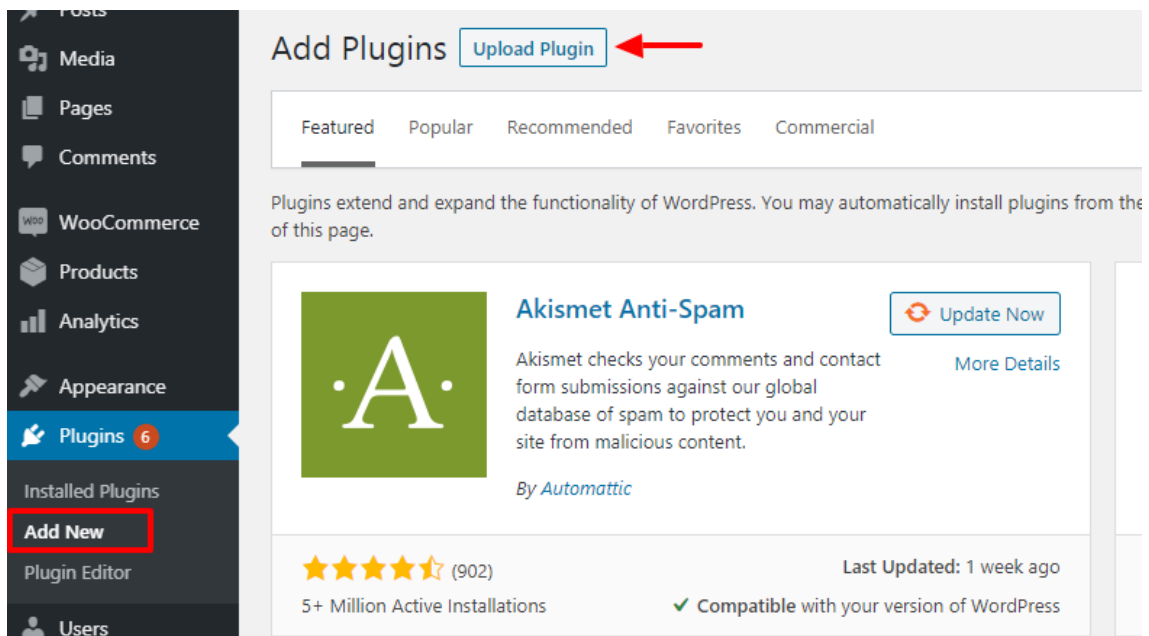
- WordPress (5.0 to 5.7.2) and WooCommerce (tested 3.9 to 5.3) plugin.
- License for Saferpay.
- A valid Saferpay account with at least one active Saferpay terminal through which payments can be carried out.
- API credentials like Terminal ID, Customer ID, JSON Username and JSON Password for the Saferpay Live- and/or Test environment.
- Valid acceptance agreement for payment methods.

## INSTALLATION

To install Saferpay Plugin, follow the steps below.

Step 1: Download Saferpay plugin ZIP package.

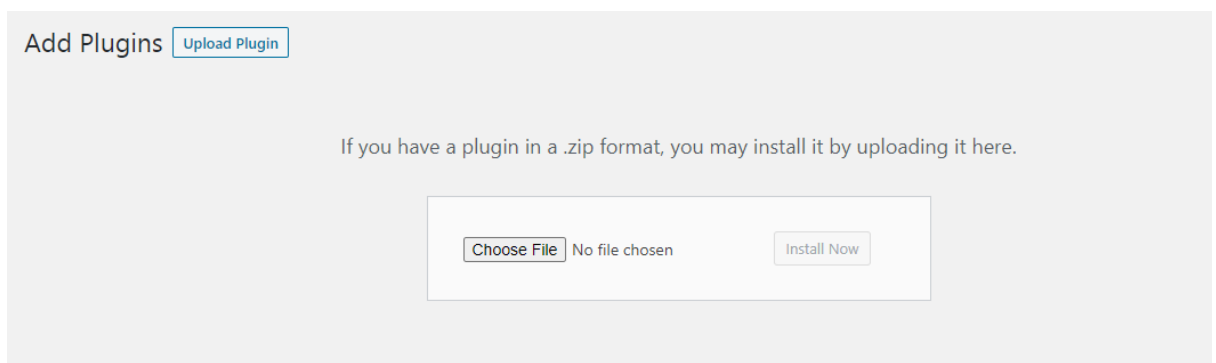
Step 2: Go to WordPress admin dashboard and visit Plugins » Add New. After that, click on the 'Upload Plugin' button on top of the page.



Step 3: Then a plugin upload form will appear. Here you need to click on the 'Choose File' button and select the plugin file you downloaded earlier.

Step 4: After you have selected the file, you need to click on the 'Install Now' button.

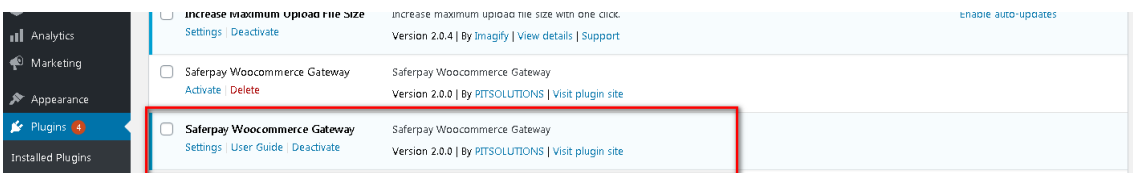
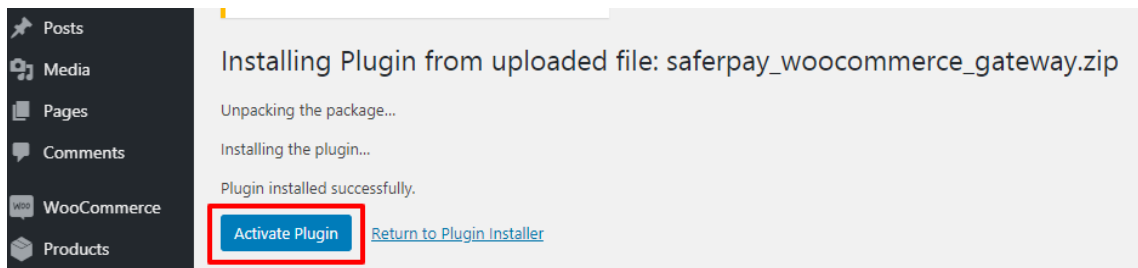
WordPress will now upload the plugin file from your computer and install it for



you. You will see a success message after the installation is finished.

Step 5: Once installed, you need to click on the Activate Plugin link to start using the plugin.



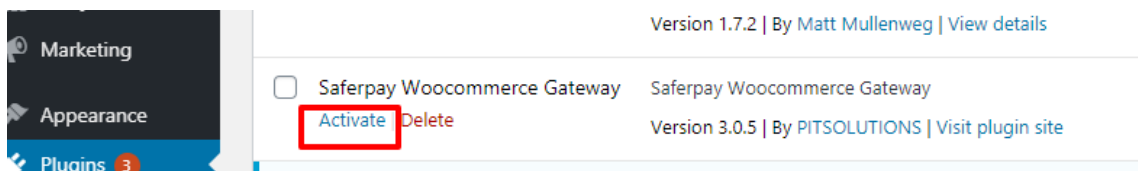


## Manual installation via FTP

In rare cases, your WordPress hosting provider may have file restrictions that could prevent you to install a plugin from the admin area. In this situation, best way is to install the plugin manually using FTP.

First you will need to download the plugin's source as zip file. Next, you need to extract the zip file on your computer. Open the FTP client on your computer and connect to your website using the login credentials provided by your web host. Once connected, you need to go to the /wp-content/plugins/ folder on your website, and then upload the extracted plugin folder to that path.

After uploading the files, you need to visit the WordPress admin area and click on the Plugins link in the admin menu. You'll see Saferpay plugin successfully installed on the plugins page. You need to click on the Activate link below the plugin to start using it.



After successfully installing the plugin, you can either enable test mode or live mode

## SAFERPAY TEST ACCOUNT

Saferpay offers the possibility to test all interfaces especially for your created test account.

The Saferpay test account allows you to implement Saferpay into your system and make test transactions over several payment simulators before going live.

<https://www.six-payment-services.com/en/site/e-commerce-developer/testaccount.html>

## Test mode configuration

**Saferpay Basics**

Enable Test mode	<input checked="" type="checkbox"/> Test Mode <i>Place the payment gateway in test mode to using test API keys.</i>
Saferpay License	<input type="text" value="Saferpay Business"/> <i>Choose your license.</i>
Test API Base URL	<input type="text" value="https://test.saferpay.com"/> <i>The test API base url given by the Saferpay.</i>
Test Customer ID	<input type="text" value="24xxxx"/> <i>Get your test customer id as given by the Saferpay.</i>
Test Terminal ID	<input type="text" value="17xxxxxx"/> <i>The test terminal id as given by the Saferpay.</i>
Test JSON Username	<input type="text" value="API_24xxxx_127xxxx"/> <i>The test JSON username given by the Saferpay.</i>
Test JSON API Password	<input type="text"/> <i>The test JSON API password as given by Saferpay.</i>

We need to enter the provided test credentials into Saferpay settings:

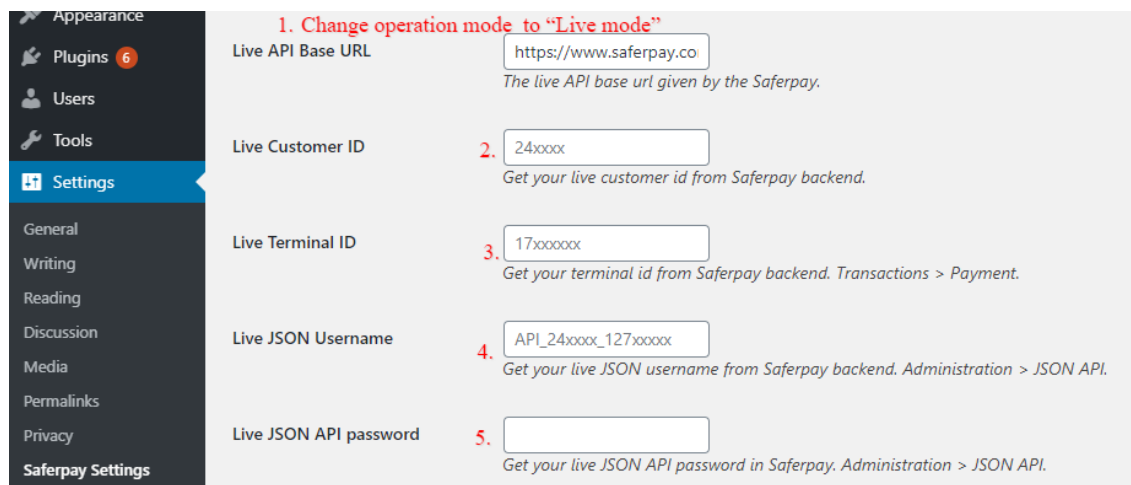
**Menu → Settings → Saferpay Settings**

Initially, enable test mode and we need to enter the provided test credentials into Saferpay settings:

### Required Data:

- Test-Customer ID
- Test-Terminal ID (eCommerce Terminal).
- Test JSON API username.
- Test JSON API password.

## Live mode configuration



**1. Change operation mode to "Live mode"**

Live API Base URL	<input type="text" value="https://www.saferpay.co"/>	<i>The live API base url given by the Saferpay.</i>
Live Customer ID	<input type="text" value="24xxxx"/>	<i>Get your live customer id from Saferpay backend.</i>
Live Terminal ID	<input type="text" value="17xxxxxx"/>	<i>Get your terminal id from Saferpay backend. Transactions &gt; Payment.</i>
Live JSON Username	<input type="text" value="API_24xxxx_127xxxx"/>	<i>Get your live JSON username from Saferpay backend. Administration &gt; JSON API.</i>
Live JSON API password	<input type="password"/>	<i>Get your live JSON API password in Saferpay. Administration &gt; JSON API.</i>

Switch to Saferpay Operation mode to live & we need to enter the provided live credentials into Saferpay settings:

The following data is required

- Live-Customer ID
- Live-Terminal ID
- Live JSON API username
- Live JSON API password

Note: If you are using WPML, you need to create "Saferpay Checkout" page in all supporting languages in order to make translation works properly. Refer screenshot below

## Saferpay Checkout

⚠ Please do not refresh or close the window.

### Pay with a card

Card number \*

This input is required.

Valid until \*

Owner name \*

Card verification code



[Cancel](#)

[BUY](#)

## CONFIGURATION

Saferpay Plugin configuration includes two section

1. Saferpay general settings
2. Payment method specific settings

## SAFERPAY GENERAL SETTINGS

**Saferpay Settings**

WPML All Import requires WP All Import [Pro](#) or [Free](#) and [WPML Multilingual CMS](#).

**Saferpay Basics**

**Enable Test mode** ☒ Test Mode  
Place the payment gateway in test mode to using test API keys.

**Saferpay License**   
Choose your license.

**Test API Base URL**   
The test API base url given by the Saferpay.

**Test Customer ID**   
Get your test customer id as given by the Saferpay.

**Test Terminal ID**   
The test terminal id as given by the Saferpay.

**Test JSON Username**   
The test JSON username given by the Saferpay.

**Test JSON API Password**   
The test JSON API password as given by Saferpay.

**E-Mails**   
Saferpay will send an email to this address. You can add multiple emails separated by a comma.

Configure general Saferpay settings from Menu → Settings → Saferpay Settings

The following configurations are available in Saferpay basic settings

1. **Enable Test Mode:** It defines the Saferpay Operation mode. If it is enabled, it allows the payment gateway to work in test mode by using test API keys otherwise it will work as live mode. By default, test mode is enabled.
2. **Saferpay Licence:** Choose the Saferpay licence you own. Saferpay has two licenses:
  - **SaferPay eCommerce**  
access to:  
Payment Page Interface
  - **Saferpay Business**  
access to:  
Payment Page Interface  
Transaction Interface

## Saferpay Fields and more

In case you have Saferpay Business without the corresponding license, the API will throw an error.

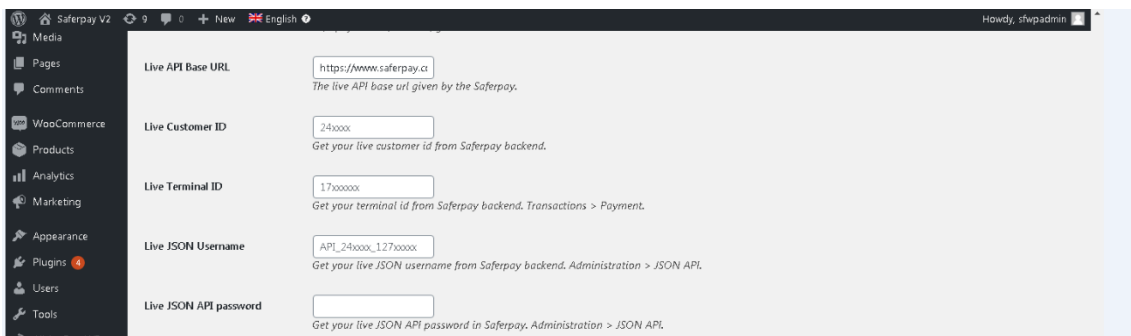
3. Test API Base URL: These fields already have default values of API base URL.

E.g.: <https://test.saferpay.com/api>. **Note:** *Recommended not to change it in ideal case. Changes applicable only if there is an update in base test url from SaferPay side.*

4. Test Customer ID: Enter your test customer id given by Saferpay while creating a partner account in Saferpay.
5. Test Terminal ID: Enter your test terminal id given by the Saferpay.
6. Test JSON Username: Enter test JSON username given by the Saferpay
7. Test JSON API Password: Enter test JSON API password given by Saferpay. To get JSON API username and password you have to login to Saferpay management interface and go to Settings -> JSON API basic authentication. Please refer <https://www.six-payment-services.com/en/site/e-commerce-developer/integration.html> and <https://saferpay.github.io/sndbx/index.html#terms> for more information.
8. E-Mails: Saferpay will send an email to the address specified in this field. You can add multiple emails separated by a comma. It is not a mandatory field.
9. Check Extra Level of Authentication: Recommended for high risk businesses (Jewelry, Electronics, etc.) to stick to the highest level of security. Else you can have it as "No, I don't want extra level of authentication."
10. Liability Shift Behavior: This field determines how to handle the transactions if a fraudulent card is used on the website. When we use this functionality, the liability shifts to the authorizing bank and the store owner receives no claim for any chargeback. It has two options:

- Option A:” If no liability shift has been granted transaction will be on-hold, merchant can capture or cancel transaction”. Here order placed via fraudulent card will be on-hold and merchant can capture or cancel transaction accordingly.
- Option B: If no liability shift has been granted transactions will be auto cancelled. Here order placed via fraudulent card will be cancelled.

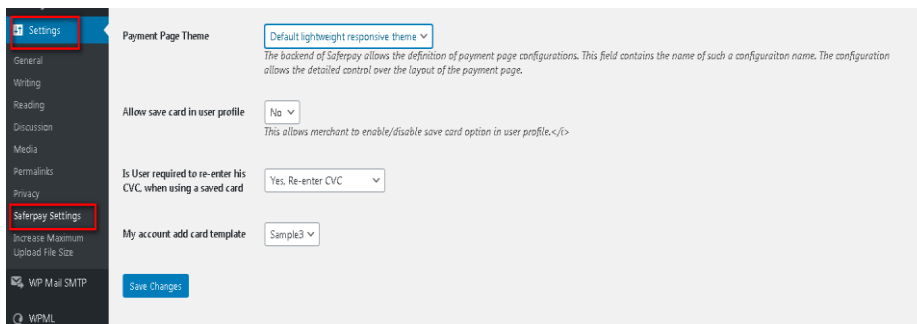
11. Payment Page CSS URL: Enter a valid CSS URL which is included in the payment page. This file must be hosted on an SSL/TLS secured web server (the URL must start with https://) Example: <https://merchanthost/merchant.css>. Refer <https://saferpay.github.io/sndbx/CssiFrame.html> for more details.
12. Description of the order: A human readable description provided by the merchant that will be displayed in Payment Page.
13. Payment Page Configuration Name: Here you can define the payment page configuration name. The configuration can be created from Safer pay Backoffice ('Settings > PaymentPage Configuration'). If the configuration is not found by in SaferPay (setting / Backoffice); the default configuration will be used.



The screenshot shows the Saferpay V2 admin interface. On the left is a sidebar with navigation links: Media, Pages, Comments, WooCommerce, Products, Analytics, Marketing, Appearance, Plugins (4), Users, and Tools. The main content area displays configuration fields for a live mode setup:

- Live API Base URL:**  The live API base url given by the Saferpay.
- Live Customer ID:**  Get your live customer id from Saferpay backend.
- Live Terminal ID:**  Get your terminal id from Saferpay backend. Transactions > Payment.
- Live JSON Username:**  Get your live JSON username from Saferpay backend. Administration > JSON API.
- Live JSON API password:**  Get your live JSON API password in Saferpay. Administration > JSON API.

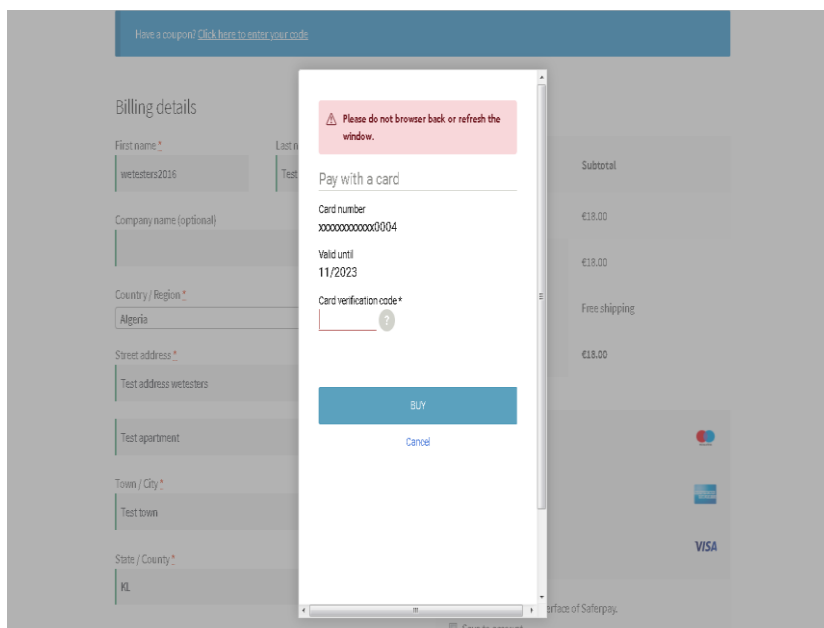
14. If you are using live mode enter Live Customer ID, Live Terminal ID, Live JSON Username and Live JSON API password given by Saferpay while creating a partner account in Saferpay. To get access information for live environment you have to [request](#) an offer here. To get access information to live account please follow this [link](#).



15. Payment Page Theme: Choose the theme to customize the appearance of Saferpay payment pages. As per default a lightweight responsive styling will be applied. Three type of settings are available:
- Default lightweight responsive theme
  - Six
  - No Theme
16. Allow save card in user profile: This allows merchant to enable/disable save card option in user profile. If it is enabled, allows your customer to save the credit card information in 'My account 'and to reuse the saved information for future payments.
17. Is User required to re-enter his CVC, when using a saved card: If we choose "Yes, Re-enter CVC "user will be prompted to enter CVC again during checkout while using saved card for their transaction.

If "No need to re-enter CVC" chosen user will not be prompted to enter CVC during checkout while using saved card for their transaction.





Screenshot: User prompted to enter CVC again during checkout when “Yes, Re-enter CVC “option selected in Saferpay Settings

18. My Account Add Card template: Here we can choose templates for adding card details in My Account Saved Cards section for users. Four sample templates are available.

Once you have configured Saferpay general settings, review all the settings carefully. If everything is fine, click Save Changes button.

## PAYMENT METHOD SPECIFIC CONFIGURATION

Individual payment methods which comes under Saferpay plugin can be configured from

WordPress back-end under Menu WooCommerce → Settings → Payments.

**Note:** *Not all payment will be in your contract so be careful while enabling payment methods.*

WooCommerce / Settings / Payments

General Products Shipping **Payments** Accounts & Privacy Emails Advanced

Payment methods

Installed payment methods are listed below and can be sorted to control their display order on the frontend.

Method	Enabled	Description
<b>Direct bank transfer</b>	<input type="checkbox"/>	Take payments in person via BACS. More commonly known as direct bank/wire transfer
<b>Check payments</b>	<input type="checkbox"/>	Take payments in person via checks. This offline gateway can also be useful to test purchases.
<b>Cash on delivery</b>	<input type="checkbox"/>	Have your customers pay with cash (or by other means) upon delivery.
<b>PayPal</b>	<input type="checkbox"/>	PayPal Standard redirects customers to PayPal to enter their payment information.
<b>Saferpay Maestro</b> – Maestro	<input checked="" type="checkbox"/>	Pay with Maestro over the interface of Saferpay.!!leerrr
<b>Saferpay American Express</b> – American Express English	<input checked="" type="checkbox"/>	Pay with over the interface of Saferpay.
<b>Saferpay VISA</b> – VISA test	<input checked="" type="checkbox"/>	Pay with VISA over the interface of Saferpay. 1

## LIST OF PAYMENT METHODS

Settings of each installed payment methods can be easily configured by clicking Manage button.

WooCommerce / Settings / Payments

General Products Shipping **Payments** Accounts & Privacy Emails Advanced

Payment methods

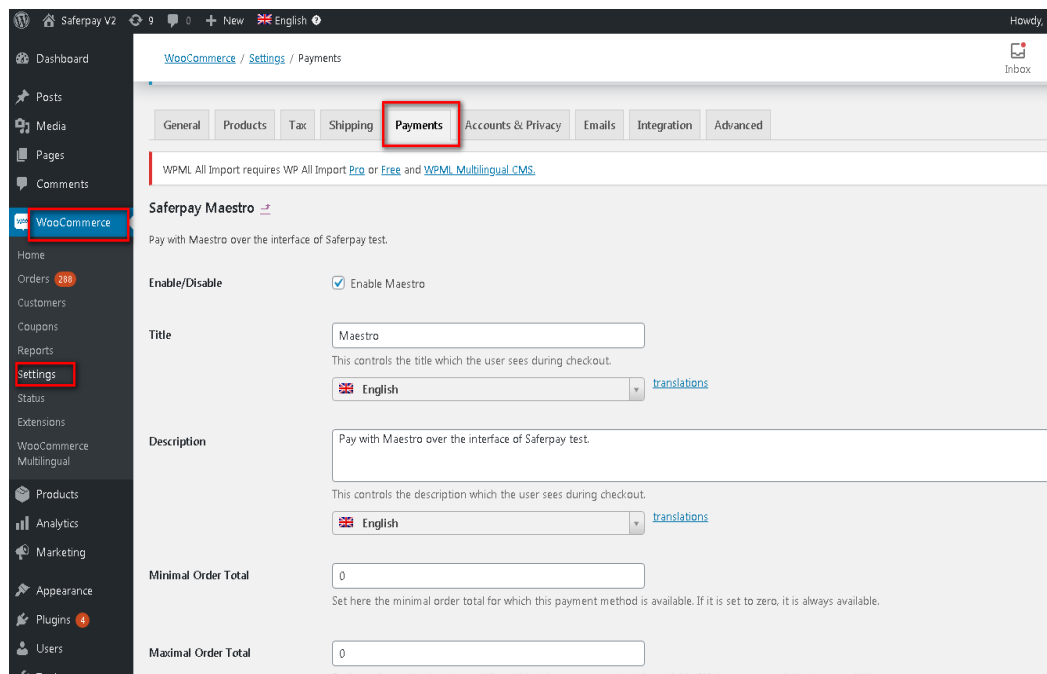
Installed payment methods are listed below and can be sorted to control their display order on the frontend.

Method	Enabled	Description
<b>Direct bank transfer</b>	<input type="checkbox"/>	Take payments in person via BACS. More commonly known as direct bank/wire transfer
<b>Check payments</b>	<input type="checkbox"/>	Take payments in person via checks. This offline gateway can also be useful to test purchases.
<b>Cash on delivery</b>	<input type="checkbox"/>	Have your customers pay with cash (or by other means) upon delivery.
<b>PayPal</b>	<input type="checkbox"/>	PayPal Standard redirects customers to PayPal to enter their payment information.
<b>Saferpay Maestro</b> – Maestro	<input checked="" type="checkbox"/>	Pay with Maestro over the interface of Saferpay.!!leerrr
<b>Saferpay American Express</b> – American Express English	<input checked="" type="checkbox"/>	Pay with over the interface of Saferpay.
<b>Saferpay VISA</b> – VISA test	<input checked="" type="checkbox"/>	Pay with VISA over the interface of Saferpay. 1

## PAYMENT SETTINGS

Saferpay payment method specific configuration are explained in detail below:

1. **Enable/Disable:** Here you can set the visibility of installed payment method during checkout.
2. **Title:** Here you can set title of payment method which is displayed in shop during checkout.
3. **Description:** Here you can set a description of payment method which is displayed in shop during checkout.
4. **Minimal Order Total:** Here you can set availability of payment method according to minimal order total. If it is set to zero payment method will be always available during checkout irrespective of order total.
5. **Maximal Order Total:** Here you can set availability of payment method according to maximal order total. If it is set to zero payment method will be always available during checkout.



6. **Allowed Countries:** If you wish to accept payment from specific countries, you can select the countries. Multiple countries can be selected by Press Ctrl key. If there is no specification leave it.

7. Allowed currency: Choose the currencies that can be processed with this payment. Select allowed currency if any specification else leave it.
8. Customer Address: Here you can set customer address sent to Saferpay. If it is set to **No**, Customer address won't be sent to Saferpay. If it is set to **Send delivery address**, Customer delivery address would be sent to Saferpay. If it is set to **Send billing address**, Customer billing address would be sent to Saferpay. If it is set to **Send both shipping and billing address**, Customer's both billing and shipping address would be sent to Saferpay.
9. Pre-Authorizations: It extends the validity of an authorization up to 30 days. If it is set to **YES**, *only Manual Capture option will be possible under Capturing settings*.

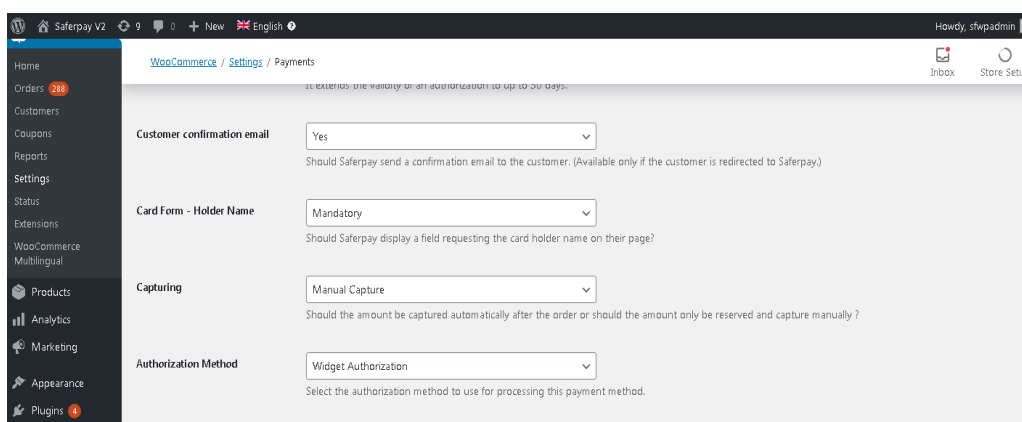
The screenshot displays the 'WooCommerce / Settings / Payments' page in the Saferpay V2 interface. The left sidebar contains navigation links: Media, Pages, Comments, WooCommerce (highlighted), Home, Orders (288), Customers, Coupons, Reports, Settings (highlighted), Status, Extensions, WooCommerce Multilingual, Products, Analytics, Marketing, Appearance, Plugins (4), Users, Tools, All-in-One WP Migration, and Settings. The main content area is titled 'WooCommerce / Settings / Payments' and contains the following settings:

- Allowed countries:** A dropdown menu with 'Select' chosen. Below it, a list of countries is visible: Åland Islands, Afghanistan, Albania, Algeria, American Samoa, Andorra, Angola, Anguilla, and Antarctica. A note below states: 'Select payment allowed countries if any specification else leave it free'.
- Allowed currency:** A dropdown menu with 'United States dollar (USD)' chosen. Other options include Swiss franc (CHF), Euro (EUR), and Pound sterling (GBP). A note below states: 'Select allowed currency if any specification else leave it free'.
- Customer Address:** A dropdown menu with 'Send delivery address' chosen. A note below states: 'Should the customer address be sent to Saferpay?'.
- Pre-Authorizations:** A dropdown menu with 'Yes' chosen.

10. Customer Confirmation Email: Here you can set whether Saferpay send confirmation email to customer. It is only applicable if the customer is redirected to Saferpay.
11. Card Form – Holder Name: If it is set to None, Saferpay should not display a field requesting the card holder name in payment interface. If it

is set to mandatory, Saferpay should display a field requesting the card holder name in payment interface.

12. Capturing: Here you can set capturing mode. If it is set as Manual Capture amount is only reserved and you should capture it manually through WordPress back-end. If it is set as Auto Capture amount is captured automatically. **Note:** *Auto Capture is not possible if Pre-Authorizations is set to YES*



The screenshot shows the 'Saferpay V2' settings page in a WordPress/WooCommerce admin interface. The left sidebar contains navigation links: Home, Orders (286), Customers, Coupons, Reports, Settings, Status, Extensions, WooCommerce Multilingual, Products, Analytics, Marketing, Appearance, and Plugins (4). The main content area is titled 'WooCommerce / Settings / Payments'. It contains four settings:

- Customer confirmation email:** A dropdown menu set to 'Yes'. Below it, a note says: 'Should Saferpay send a confirmation email to the customer. (Available only if the customer is redirected to Saferpay.)'
- Card Form - Holder Name:** A dropdown menu set to 'Mandatory'. Below it, a note says: 'Should Saferpay display a field requesting the card holder name on their page?'
- Capturing:** A dropdown menu set to 'Manual Capture'. Below it, a note says: 'Should the amount be captured automatically after the order or should the amount only be reserved and capture manually?'
- Authorization Method:** A dropdown menu set to 'Widget Authorization'. Below it, a note says: 'Select the authorization method to use for processing this payment method.'

13. Authorization Method: Here you can set authorization method used for payment processing. Two options are available under these settings.

- Payment Page** – During the order processing the user will be redirected from the WooCommerce shop to the Saferpay payment gateway interface to process the payment. On successful completion of the payment the user will be redirected back to the WooCommerce shop. The Saferpay Payment Page Interface is intended for a simplified and universal integration of the payment process by using the PaymentPage form. The SaferPay PaymentPage can be used both with a SaferPay eCommerce license and with a Saferpay business license. All Saferpay supported payment methods can be processes with the Payment Page Interface.
- Transaction Interface (Widget Authorization)** - During the order processing the user is served with Saferpay payment forms in a pop up within the WooCommerce shop. The Transaction Interface is an

extension to PaymentPage Interface. It offers the Hosted Entry Form (HEF) to process card payments seamlessly. This interface can also be used in combination with Secure Card Data to store/tokenize payment data during the payment process. The Transaction Interface is only for holders of a business licence on the live system.

The screenshot shows a checkout page with a 3DS pop-up window. The pop-up window has a red warning message: "Please do not browser back or refresh the window." Below this, it says "Pay with a card". The form fields include: "Card number\*" (with a red error message "This input is required."), "Valid until\*", "Owner name\*", and "Card verification code" (with a green question mark icon). There are "BUY" and "Cancel" buttons. In the background, the checkout page shows "Billing details" with fields for First name, Last name, Company name, Country/Region (Algeria), Street address, Town/City, and State/County. A summary on the right shows Subtotal, Free shipping, and a total of €18.00. Payment logos for Mastercard, American Express, and VISA are visible at the bottom right.

### 3DS pop up displayed during Checkout

14. Is Save Card Available? Here admin can set **Active** or **Inactive** status. By enabling this, the customer can register cards and use it for future payments. Card details will be stored in Saferpay. This option is available only for Widget Authorisation method. Once you have configured Saferpay payment method, review all the settings carefully. If everything is fine, click Save changes button.

The screenshot shows the Saferpay settings page. On the left is a sidebar menu with options: Appearance, Users, Tools, Settings, WP Mail SMTP, WP Security, Translations, WPML, and Collapse menu. The main content area has three settings: "Card Form - Holder Name" set to "Mandatory" with a subtext "Should Saferpay display a field requesting the card holder name on their page?"; "Authorization Method" set to "Widget Authorization" with a subtext "Select the authorization method to use for processing this payment method."; and "Is Save Card Available?" set to "Active" with a subtext "The alias manager allows the customer to select from a credit card previously stored. The sensitive data is stored by Saferpay." A "Save changes" button is at the bottom left.

## HOSTED FIELD SETTINGS (SAFERPAY CREDIT CARD)

Other than general settings some additional settings need to be configured to use Saferpay credit card/Saferpay fields:

1. Saferpay Fields Access Token: Enter API Key generated from Saferpay back office.
2. Saferpay Fields API-URL

You can get 1 and 2 from SaferPay Backoffice. After login navigate to Settings > Saferpay Fields Access Tokens.

The screenshot shows the Saferpay Admin Settings page. The top navigation bar has tabs for Batch Processing, Transactions, Risk Management, Secure Card Data, Secure Payment, **Settings**, and Online Support. The left sidebar has a menu with items like Settings, Processing, Notifications, Payment Means / Terminals, Transaction Points Summary, JSON API basic authentication, **Saferpay Fields Access Tokens**, Payment Page configuration, and IP permissions. The main content area is titled 'Saferpay Fields Access Tokens' and shows a table of tokens. The first token is selected, and its details are shown below the table. The API key and Source URL are highlighted with green boxes.

API key	Terminal	Created by	Creation Date
8ec82cc1-aadc-48e9-a3dd-be8b280183c6	17955047	e247112002	20.02.2020 12:41

Source URL(s) <https://sfwp.displayme.net/notify/>

Setup and integration

```
SaferpayFields.init({
  apiKey: '8ec82cc1-aadc-48e9-a3dd-be8b280183c6',
  url: 'https://test.saferpay.com/Fields/247112'
});

// store payment means data
SaferpayFields.submit({
  onSuccess: function(evt) {
    // trigger Server2Server call with evt.token
  }
});
```

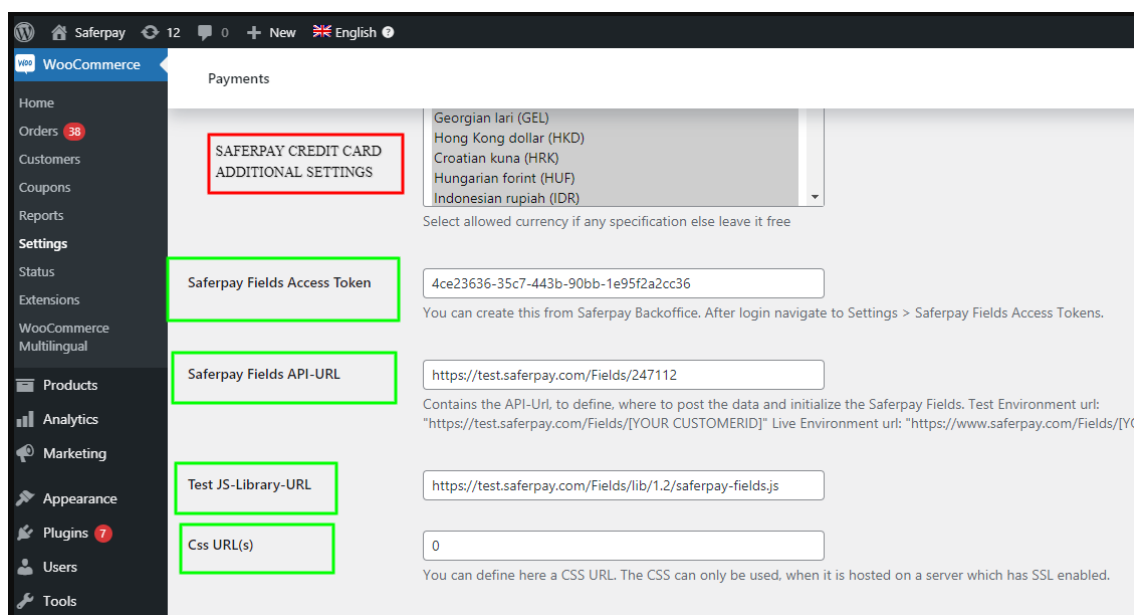
wp-test-hosted-fields 17955047 e247112002 14.11.2019 10:39

API key 4ce23636-35c7-443b-90bb-1e95f2a2cc36

Source URL(s) <https://sfwp.displayme.net/>

**JS-Library-URL:** Here enter JS library URL.

**Css URL(s):** You can define here a CSS URL. The CSS can only be used, when it is hosted on a server which has SSL enabled. Refer <https://saferpay.github.io/sndbx/CssiFrame.html#css-usecss> for detailed information



The screenshot shows the WooCommerce Payments settings page for Saferpay Credit Card. The left sidebar contains navigation links: Home, Orders (38), Customers, Coupons, Reports, Settings, Status, Extensions, WooCommerce Multilingual, Products, Analytics, Marketing, Appearance, Plugins (7), Users, and Tools. The main content area is titled 'Payments' and contains the 'SAFERPAY CREDIT CARD ADDITIONAL SETTINGS' section. This section includes a dropdown menu for 'Select allowed currency if any specification else leave it free' with options: Georgian lari (GEL), Hong Kong dollar (HKD), Croatian kuna (HRK), Hungarian forint (HUF), and Indonesian rupiah (IDR). Below this are text input fields for 'Saferpay Fields Access Token' (value: 4ce23636-35c7-443b-90bb-1e95f2a2cc36), 'Saferpay Fields API-URL' (value: https://test.saferpay.com/Fields/247112), 'Test JS-Library-URL' (value: https://test.saferpay.com/Fields/lib/1.2/saferpay-fields.js), and 'Css URL(s)' (value: 0). A note at the bottom states: 'You can define here a CSS URL. The CSS can only be used, when it is hosted on a server which has SSL enabled.'

**Credit Card Theme:** Here user can able to choose four sample template for credit card payment.

During the order processing the user is served with Saferpay payment forms in a pop up within the WooCommerce shop.

**Is Save Card Available?** Here admin can set **Active** or **Inactive** status. By enabling this, the customer can register cards and use it for future payments. Card details will be stored in Saferpay. Saved cards which are enabled in allowed payment methods for credit card settings are displayed during checkout.



WooCommerce / Settings / Payments

Allowed payment methods

Select

- Visa
- MasterCard
- Maestro
- American Express
- Diners Club
- Bancontact
- JCB

Select allowed payment methods if any specification else leave it free

Customer Address

No

Should the customer address be sent to Saferpay?

Capturing

Manual Capture

Should the amount be captured automatically after the order or should the amount only be reserved and capture manually?

Authorization Method

Widget Authorization

Credit Card Theme

Sample 4

The backend of Saferpay allows the definition of credit card configurations. This field contains the name of such a configuration name. The configuration allows the detailed control over the layout of the credit card field.

Is Save Card Available?

Active

The alias manager allows the customer to select from a credit card previously stored. The sensitive data is stored by Saferpay.

## SAFERPAY IDEAL

Other than general settings, additional settings such as account details are available for SaferPay iDeal payment method. Here admin able to add /remove bank account.

Customer able to select added bank account by admin during checkout.

WooCommerce / Settings / Payments

ABN AMRO ABNANL2A

ASN Bank ASNBNL21

bunq BUNQNL2A

Handelsbanken HANDNL2A

ING INGBNL2A

Knab KNABNL2H

Moneyou MOYONL21

Rabobank RABONL2U

RegioBank RBRBNL21

SNS SNSBNL2A

Triodos Bank TRIONL2U

Van Lanschot FVLBNL22

+ Add account Remove selected account(s)

Test Account details:

Bank name	IsserID
Test Bank 1	0091
Test Bank 2	0092

+ Add account Remove selected account(s)

## Saferpay iDeal additional settings.

## SAFERPAY KLARNA PAYMENTS

Other than general settings, some additional settings need to be configured to use Klarna payment methods.

In Saferpay Back office under Settings > Terminals. Please select the terminal you want Klarna activated on and scroll down to Self Service. Please refer the link below

<https://saferpay.github.io/sndbx/KlarnaPayments.html>

This service handles differently, depending on the Saferpay environment (test/live) you are on, so please pay close attention.

You'll have two options Klarna and additionally, on the SaferPay test environment, Klarna Simulator. For Live mode configure Klarna. For test mode configure Klarna Simulator

### Self service

Provider		Payment Page	
	Apple Pay	<input checked="" type="checkbox"/>	Enabled
	Klarna	<input type="checkbox"/>	Disabled <a href="#">Configure</a>
	Klarna Simulator	<input type="checkbox"/>	Disabled <a href="#">Configure</a>

**Important:** We need to activate the country in both Saferpay Backoffice & in plugin settings in order to list Klarna Payment in checkout section.

## Klarna: Configure



Pay now. Pay later. Financing.

User

YOUR KLARNA USER

Password

••••••••••

Environment



Testing

Countries

- ☒ Austria
- ☒ Belgium
- ☒ Denmark
- ☒ Finland
- ☒ Germany
- ☒ Netherlands
- ☒ Norway
- ☒ Spain
- ☒ Sweden
- ☒ Switzerland
- ☒ United Kingdom

[Saferpay Integration Guide Klarna](#)

Save

The screenshot shows the 'WooCommerce / Settings / Payments' page for the Klarna payment method. The 'Allowed countries' dropdown is highlighted with a red box. The list of countries includes: Austria, Denmark, Finland, Germany, Netherlands, Norway, Sweden, Switzerland, United Kingdom, and Belgium. Below the dropdown, a note states: 'Select payment allowed countries which is configured in saferpay backoffice. If kept empty Klarna wont display'.

### Klarna back end settings for allowed countries

Additionally, Klarna will be displayed on the country-currency combination pair.

For e.g.: Submitting "CHF" for Switzerland as your Country Code, but selecting EUR as your currency, will cause Klarna to not be displayed!

## SAFERPAY FEATURES

### DESIGN CUSTOMIZATION

If you want to customize the default design of Saferpay interface, Saferpay provides the following options:

1. CSS-Styling: The CSS styling-options can be used over following methods.
  - Payment page
  - Transaction Interface
  - Alias Insert

Note: The CSS file that is referenced by the CssUrl parameter must be stored on a web server that supports HTTPS.

Refer <https://saferpay.github.io/sndbx/CssiFrame.html#css-usecss> for detailed information.

2. Theme: This parameter let you customize the appearance of the displayed payment pages. By default a lightweight responsive styling will be enabled. If you don't want any styling please choose 'NONE'.
3. Payment Page Configuration: You can create different PP configurations to be applied over Transaction initialize and PaymentPage Initialize. The configuration itself can be created inside the Saferpay Backend under "Settings > Payment Page Configuration".

Note: If a custom CSS is provided, any design related settings set in the payment page configuration will be overwritten and the default design will be used.

## ORDER MANAGEMENT

Orders done by customers are displayed under WooCommerce → Orders. Here you can view the list of all orders available.

The screenshot shows the WooCommerce 'Orders' page. The left sidebar has a 'WooCommerce' menu with 'Orders' (522) highlighted. The main content area shows a list of orders with columns: Order, Date, Status, and Total. The status column shows 'On hold', 'Cancelled', and 'Processing' with corresponding colored buttons. The top of the page shows filters for order status and a search bar.

Order	Date	Status	Total
#6493 Madhav Test	2 hours ago	On hold	CHF18.00
#6491 Madhav Test	2 hours ago	Cancelled	CHF18.00
#6485 Madhav Test	4 hours ago	Processing	CHF45.00
#6482 Madhav Test	4 hours ago	Cancelled	CHF45.00
#6379 Madhav Test	Dec 13, 2019	On hold	CHF55.00
#6376 Madhav Test	Dec 13, 2019	Cancelled	CHF55.00
#6374 Madhav Test	Dec 13, 2019	Cancelled	CHF55.00
#6337 Madhav Test	Dec 12, 2019	On hold	CHF55.00
#6301 Dinner Test	Dec 11, 2019	Processing	CHF45.00

## LIST OF ORDERS

Each order details can be viewed by clicking on Order. Here you can see order details

Under each order, transaction details are displayed in transaction tab

The screenshot shows the WordPress admin interface with the WooCommerce 'Edit Order' page. The left sidebar contains navigation menus for Posts, Media, Pages, Comments, WooCommerce (selected), and various WooCommerce settings. The main content area displays the 'Transaction Tab' for a specific order. The transaction details are as follows:

Customer ID :	6	Capture	Cancel
Saferpay Token :	rpm6904y01hslz1kjnpd6ew95		
Saferpay Customer ID :	247112		
Transaction Type :	PAYMENT		
Authorisation Method :	WidgetAuthorization		
Live Mode :	No		
Language Code :	en		
Payment Method :	spgw_visa		
Authorization Amount :	18		
Payment ID :	d461hbA8K2K0SAEztEh3b03C5W5A		
Currency Code :	CHF		
Acquirer Name :	VISA Saferpay Test		
Acquirer Reference :	52671009931		
Six Transaction Reference :	0:0:3:d461hbA8K2K0SAEztEh3b03C5W5A		
Approval Code :	207757		
Saferpay Payment Method :	VISA		
Payment Details :	xxxxxxxxxxxx0004		
Saferpay Expiry Year :	2031		
Saferpay Expiry Month :	2		
Saferpay Card Country :	DE		
Saferpay Holder Name :	sfs		
Alias Registered :	No		
Liability Shift Status :	Yes		
Liabile Entity :	ThreeDs		
3DS Liability Shift :	Yes		
DCC Status :	No		
Transaction paid :	No		
Transaction authorized :	Yes		
Active :	Yes		

## TRANSACTION DETAILS

### CAPTURE PAYMENT

In the payment configuration, if “Capturing” is set to “Auto Capture”, merchant don’t need to do anything from WordPress backend. Payments will be captured automatically by the system.

When the “Capturing” is set to “Manual Capture”, merchant will have the option to Capture or Cancel transactions. If we click Capture, transaction will be captured.

For orders containing only digital products if payment is successful then status of that order will be "Completed"

### CANCEL PAYMENT

Only authorized, but not captured orders can be cancelled. Cancellation of an order prevents any future change from being made to it. If we click CANCEL, transaction will be cancelled.

WooCommerce / Orders / Edit Order

Transaction Tab

Customer ID :	6
Saferpay Token :	rpm6904y01hslz1kjpgd6ew95
Saferpay Customer ID :	247112
Transaction Type :	PAYMENT
Authorisation Method :	WidgetAuthorization
Live Mode :	No
Language Code :	en
Payment Method :	spgw_visa
Authorization Amount :	18
Payment ID :	d461hbA8K2KOSAEztEh3b03C5W5A
Currency Code :	CHF
Acquirer Name :	VISA Saferpay Test
Acquirer Reference :	52671009931
Six Transaction Reference :	0:0:3:d461hbA8K2KOSAEztEh3b03C5W5A
Approval Code :	207757
Saferpay Payment Method :	VISA
Payment Details :	xxxxxxxxxxxx0004
Saferpay Expiry Year :	2031
Saferpay Expiry Month :	2
Saferpay Card Country :	DE
Saferpay Holder Name :	sfs
Alias Registered :	No
Liability Shift Status :	Yes
Liabile Entity :	ThreeDs
3DS Liability Shift :	Yes
DCC Status :	No
Transaction paid :	No
Transaction authorized :	Yes
Active :	Yes

Capture Cancel

### Order Details Transaction Tab with Capture/CANCEL button

While clicking Capture button, capture confirmation pop up will be displayed. If we click OK button, amount will be successfully captured and order status will be changed to Processing.

You can see transaction status and date under history tab mentioned in order detail page.



WooCommerce / Orders / Edit Order

Saferpay Card Country : DE  
Saferpay Holder Name : sfs  
Alias Registered : No  
Liability Shift Status : Yes  
Liability Entity : ThreeDs  
3DS Liability Shift : Yes  
DCC Status : No  
Transaction paid : Yes  
Transaction authorized : Yes  
Active : Yes  
Capture Id : d461hbA8K2K0SAEztEh3b09C5W5A  
Captured Amount : 18

**History Tab**

#	Transaction Status	Transaction Date
1	INITIALIZE	2019-12-16 09:09:20
2	AUTHORIZED	2019-12-16 09:10:16
3	CAPTURED	2019-12-16 12:15:37

Downloadable product permissions

Search for a downloadable product...

Payment Gateway Response

```
Array
(
    [IFRAMEINITIALIZE] => Array
        (
            [DomainHeader] => Array
```

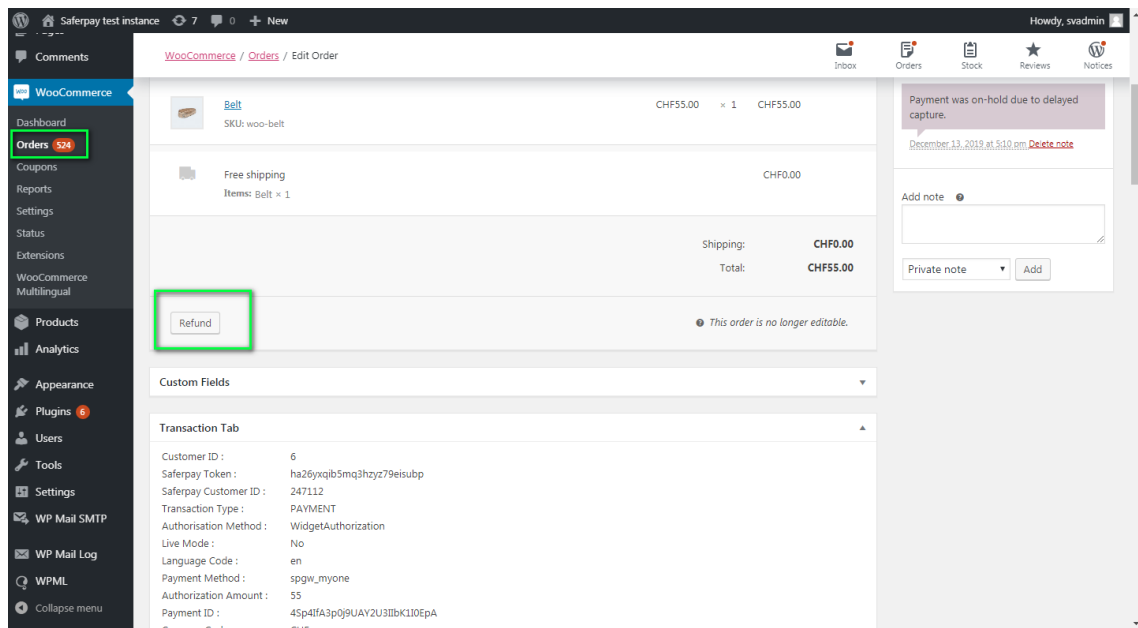
## TRANSACTION STATUS UNDER HISTORY TAB

## REFUND PAYMENT

Just like Saferpay transactions, you can also manage the Saferpay refund transactions. Saferpay refund will only be available if transactions are captured properly. If transactions are not captured click 'Capture' button available in transaction tab, then only Saferpay refund button will be enabled. Manual refund buttons are available all the time. Admin should have to do manual refund and update details in Saferpay back office manually. Refund is also available for orders having completed status.

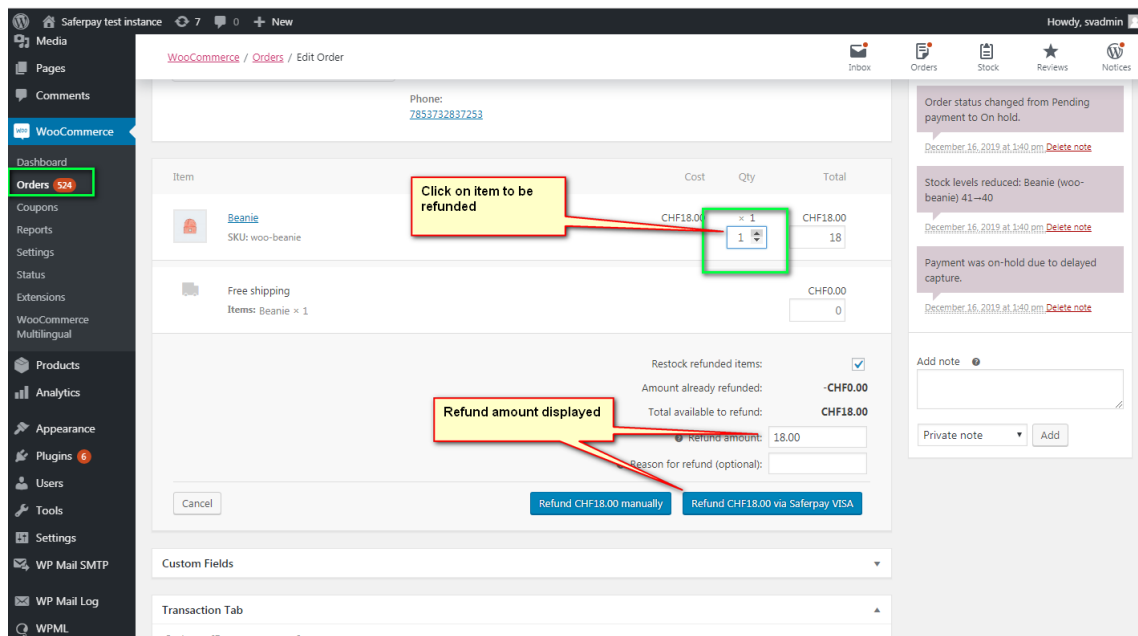
For Saferpay Refund do the steps mentioned below

1. Capture order from backend
2. Then click Refund button

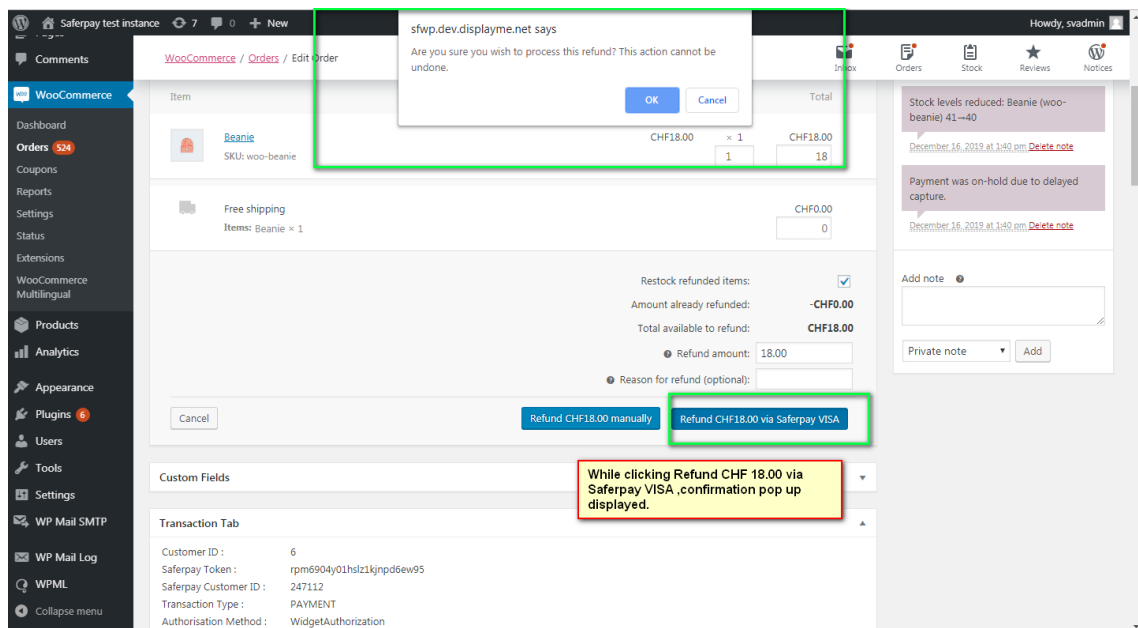


## SAFERPAY REFUND

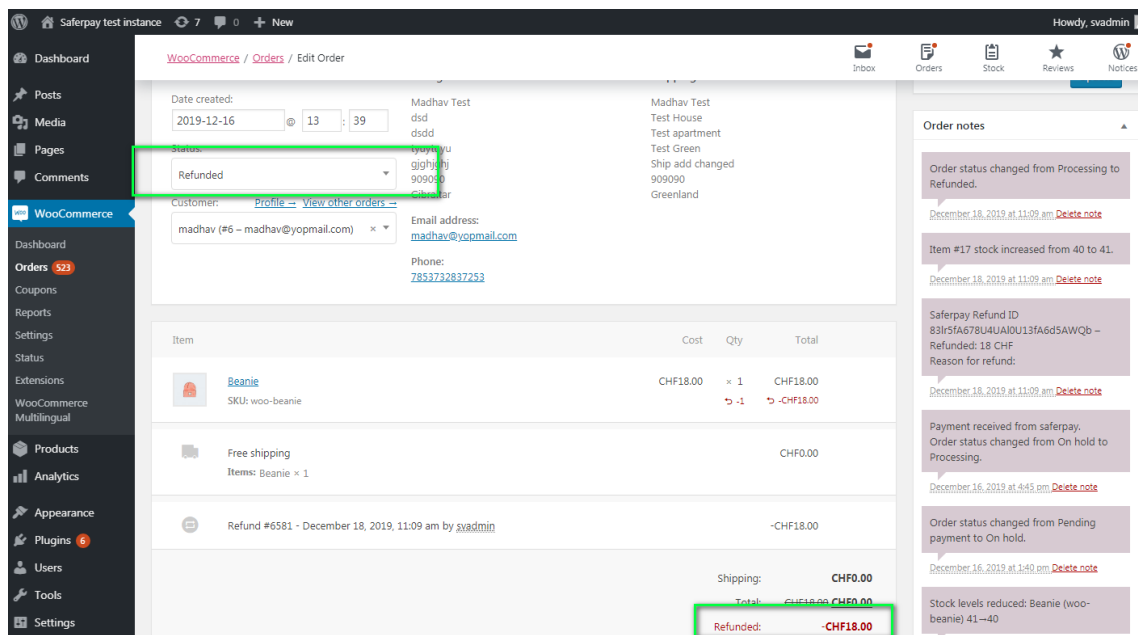
3. Click on items to be refunded. Refunded amount will be displayed.



4. After that Click on button available for Refund via Saferpay. Confirmation pop up will be displayed.



5. If we click OK amount will be successfully refunded and order status will be changed to Refunded.



Order notes are available on right side for each order. From here admin can track order details.

The screenshot displays a web application for order management. The main content area shows order details for a customer named John Pay. The order status is 'Refunded'. The order notes section, highlighted with a red box, contains several notes: 'Order status changed from Processing to Refunded.', 'Saferpay Refund ID Gv03CSAp46I0TA6AM2AbjxUnvUA - Refunded: 360 CHF Reason for refund:', 'Payment received from saferpay. Order status changed from On hold to Processing.', 'Payment was on-hold due to delayed capture.', and 'Payment authorization rejected by saferpay. Order status changed from Pending payment to On hold.' The sidebar, highlighted with a green box, also shows the 'Order notes' section. A red arrow points from the 'Order notes' label in the main content area to the sidebar.

## ALIAS MANAGER

Alias Manager allows your customer to save the credit card information in his account and to use for the future payments.

Saferpay Secure Card Data or SCD in short, is a service for saving sensitive payment means information in the certified Saferpay data centre. By using SCD, the payment data is separated from the merchant application and no longer comes in contact with it. The stored Secure Card Data can be referred from future payments initiated via Transaction” interface.

This feature is available for payment methods that supports secure card data. Sensitive payment data is stored only in certified Saferpay data centre. If the settings ‘**Is Save Card Available?**’ is Active in Payment method configuration page, then logged in customers can save and use their card for future transactions.

Checkout - Saferpay test inst... X

https://shwp.displayme.net/checkout/

Country / Region \*  
India

Street address \*  
test

test

Town / City \*  
1234

State / County \*  
Karnataka

Postcode / ZIP \*  
12133

Phone \*  
1213232442

Email address \*  
test@yopmail.com

Ship to a different address? ☒

Subtotal €36.00

Shipping Free shipping

Total €36.00

Maestro

American Express

VISA

Pay with VISA over the interface of Saferpay.  
☐ Save to account  
You can choose from saved cards  
Select card

MasterCard

Diners Club

Bancontact

In addition to this, customer can manage the saved cards from his customer account in My account section. A new tab “Saved Cards” is added in my account page from which customers can add, update and delete cards from his account.

## My account

[Dashboard](#)  
[Orders](#)  
[Downloads](#)  
[Addresses](#)  
[Account details](#)  
[Saved Cards](#)  
[Logout](#)

### Add Card

Card Number

Holder Name

Expiration

Cvc

**Add Card**

### Saved Cards

Card Number	Card Type	Actions
xxxx xxxx xxxx 0004	VISA	<a href="#">Delete</a> <a href="#">Edit</a>

English ▼

Search

Recent Posts

[Hello world!](#)

Recent Comments

[A WordPress Commenter](#) on [Hello world!](#)

Archives

[April 2020](#)

Note: ADD CARD option will only be available for customers if “Allow save card in user profile” set to **Yes** in Saferpay general settings.

Card Number – Displays the masked credit card number provided by Saferpay.

Customers have the option to update the expiry date of the card that is already saved by clicking Edit button.

## ERROR LOGS

Error Log section provides information about transactions performed by Saferpay that could not be completed successfully.

Error details provided by payment gateway will be logged and displayed in order details under ‘Error Response Tab’.

Safepay test instance | New | Howdy, Shop Manager

WooCommerce / Orders / Edit Order

Active: No

History Tab

#	Transaction Status	Transaction Date
1	INITIALIZE	2020-08-14 11:28:21
2	FAILED	2020-08-14 11:28:49

Error Response Tab

Error Code: 1051  
Safepay Response error code : 402  
error message : Payment Required  
API Error Response: 3DS\_AUTHENTICATION\_FAILED  
API Error Message : 3D-Secure authentication failed

Downloadable product permissions

Search for a downloadable product... [Grant access](#)

Payment Gateway Response

```
Array
(
    [IPADDRESS INITIALIZE] => Array
    (
        [ResponseHeader] => Array
        (
            [Specification] => 1.16
            [RequestId] => 6e57b4fa-e644-42cd-b27e-2e017ee50a2a
        )
        [Token] => ewch7ee2jnuqykh90j0149u9u
        [Expiration] => 2020-08-14T14:34:40.267+02:00
    )
)
```