2. Opayo (Sage Pay) Payment Integration User Guide

Thank you for purchasing our extension. If you have any questions that are beyond the scope of this document, do not hesitate to contact us via email or submit a support ticket on our support portal.

By: Magenest | Email: support@magenest.com | Support Portal : http://servicedesk.izysync.com/servicedesk/customer/portal/19

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Introduction

Magento 2 Opayo Payment extension is the most secured payment gateway in the UK.

Highlight Features

- Allow admins to integrate their Opayo account to their Magento stores.
- Allow customers to checkout using credit card payment
- Enable or disable the gateway.
- Specify allowed credit card types and countries.
- Specify the minimum and maximum order amount.
- Add a layer of security with 3D Secure Checkout.
- Support multiple stores.
- Integrate Save Card Function.
- Customer can capture invoice up to quantity product that they desired.
- Admins can easily check transaction history.
- Admins can easily manage profiles in the backend.
- Customers can also manage their profiles and cancel them if desired.
- Admin can create a credit memo for refunding.
- Easily perform Gift Aid enabled in Opayo.
- 3D Secure version 2 available in Opayo Direct Method (Learn more about 3D secure ver 2 in here).

System Requirements

Your store should be running on Magento 2 version **2.1.x.; 2.2.x, 2.3.x,2.4.x**

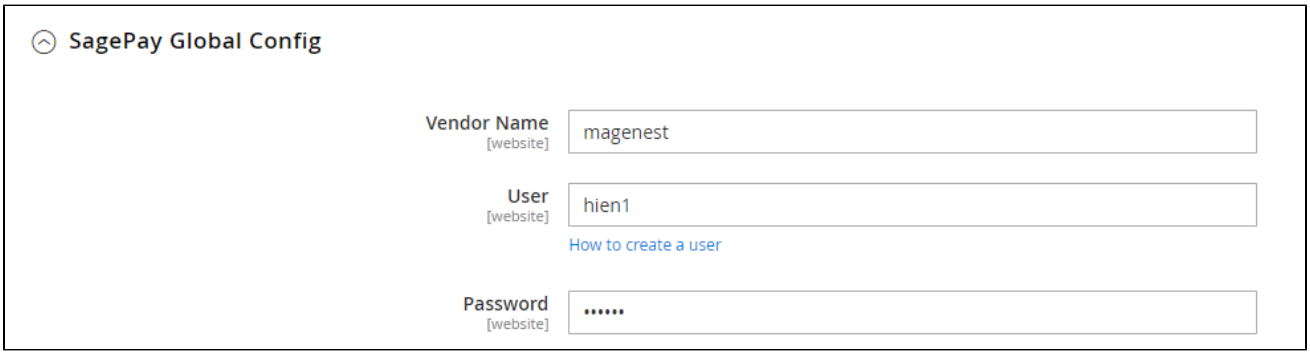
Tutorial Video

Configuration

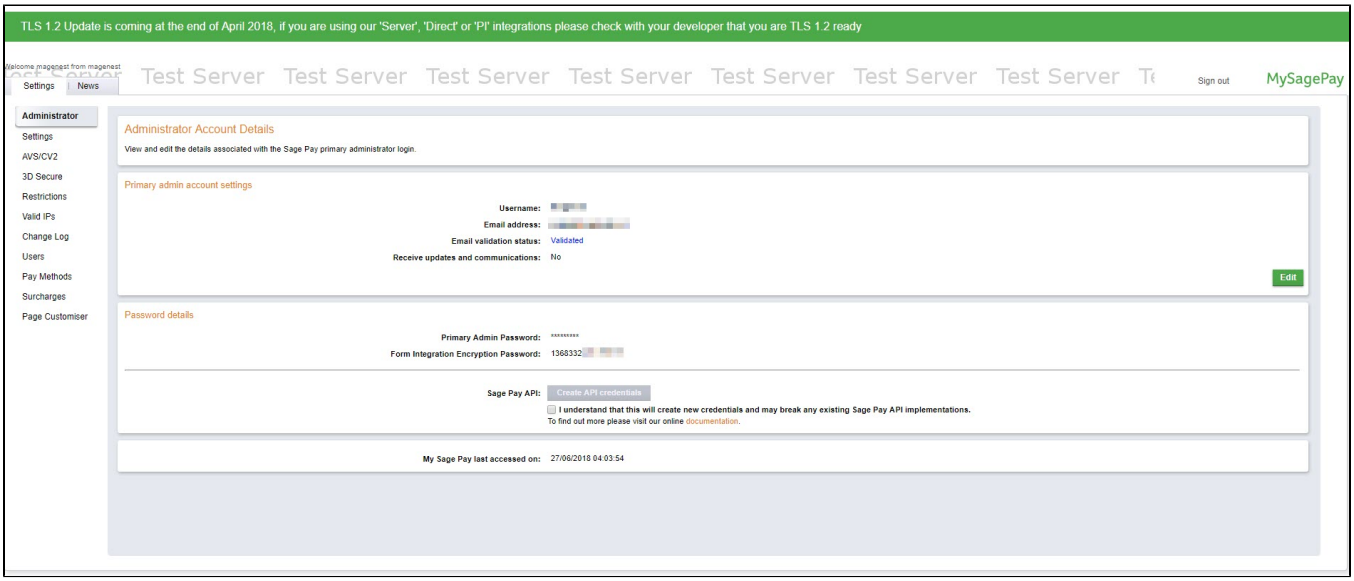
Firstly, you have to configure the Opayo Payment Extension at Magento back end by going to **Stores > Configuration > Sales > Payment Methods > Opayo Payment Gateway**.

Opayo Global Config

Fill in **Vendor Name, Integration Key, Integration Password** obtained from your Opayo credentials.

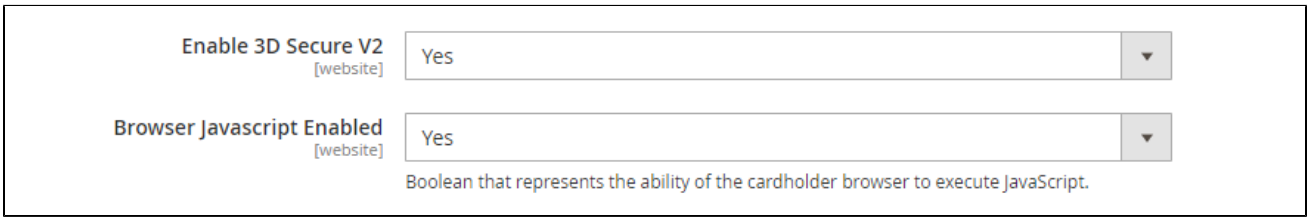


In our example, we use account and API of Opayo to implement transaction in **test mode.** You can obtain this by going to https://test.sagepay.com/mysagepay/transactions.msp



3D SECURE VER 2

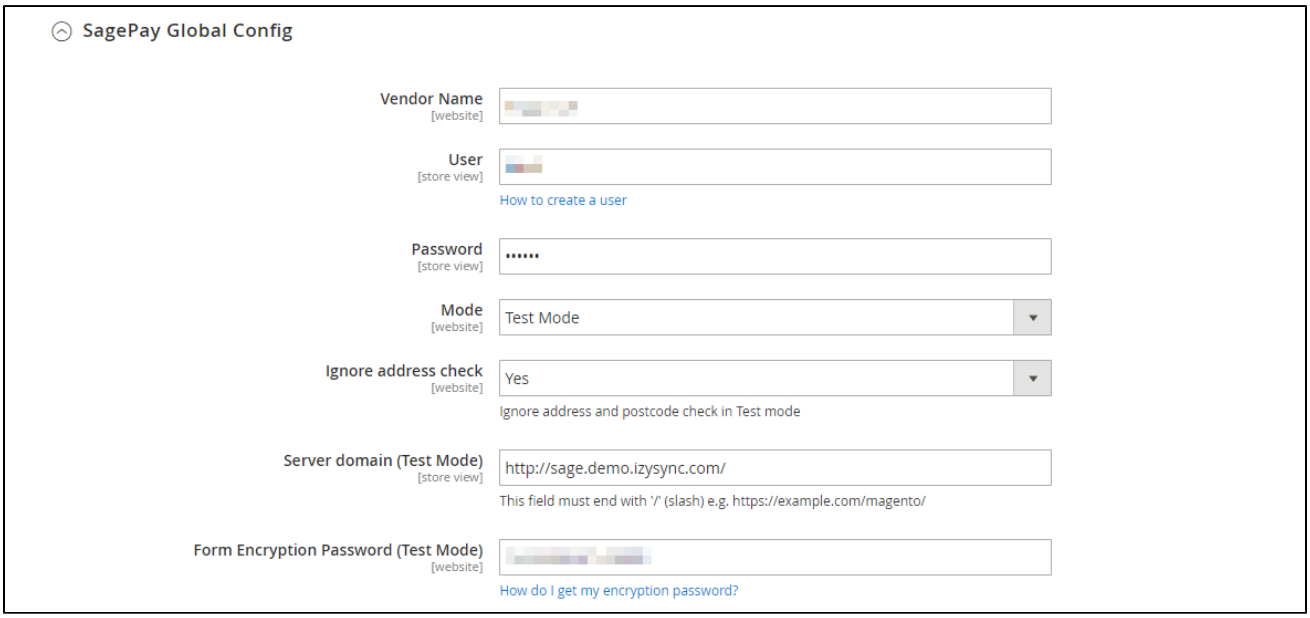
Note: 3D secure version 2 is available in Opayo Direct method only.



- **Enable 3D Secure Ver 2:** choose Yes to enable 3D Secure version 2, which contains many improvements to make it easier to achieve SCA on e-commerce transactions.
- **Browser Javascript Enabled:** choose Yes to enable the browser Javascript.

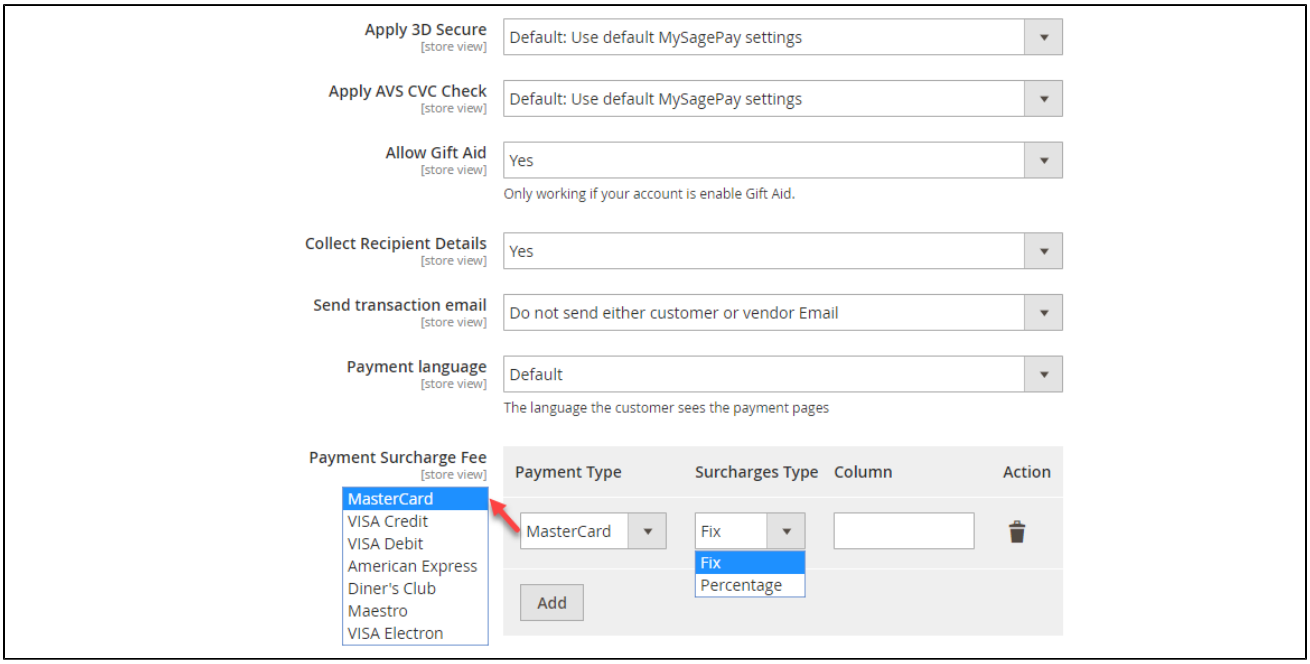
Turn on **Test Mode** when you use test credentials. Choose the **Live Mode** when you go live.

You can also turn on **Ignore address check** to skip the address and postcode check in test mode.



Server domain: Fill in your site domain

Form Encryption Password: Obtained from Opayo. Go to **Settings > Administrators > Password Details.** This field is used for Opayo Form configuration.



Apply 3D Secure with 4 options: Default, Force, Disable, Force & Ingore.

- **Default**: Use Default My Opayo Settings.
- **Force**: Apply authentication even if the 3D Secure is turned off.
- **Disable**: Disable authentication and rules.
- **Force & Ignore**: Apply authentication but ignore rules.

Apply AVS, CVC Check with 4 options: Default; Force; Disable; Force & Ingore.

- **Default**: Use Default My Opayo Settings
- **Force**: Apply authentication even if the AVS, CVC Check is turned off
- **Disable**: Disable authentication and rules
- **Force & Ignore**: Apply authentication but ignore rules

Allow Gift Aid: Allow customers to donate to charity. Note that this function only works if your Sage account is enabled for Gift Aid.

Collect Recipient Details:

Send transaction email: This is the setting for Opayo transaction email, which is sent when customers make payment with Opayo Form. There are three options:

- Do not send to either customer or vendor email: Will not send Opayo transactions to customers or vendors via emails.
- Send customer and vendor transaction email: Will send Opayo transactions to both customers and vendors via emails.
- Send vendor email but not customer email: Will send Opayo transactions to vendor's email only.

Vendor Name, User and Password: The credentials you got from Opayo in the above step.

Payment language: The language of the payment page (English, French, German, Spanish, Portuguese, Dutch).

Payment Surcharge Fee: You can add the extra fee for a selected payment type (MasterCard, Visa Credit, Visa Debit, American Express, Diner's Club, Maestro, VISA Electron) . The fee could be defined as fixed price or percentage of the payment.

Opayo PI Integration

Enabled: Choose Yes to enable direct checkout for Opayo Payment.

Title: The title of the payment method displayed on the checkout page.

PI Integration Key & PI Integration Password: Obtained from your Opayo account. Click on **Check API** button to check whether the API is working or not.

Enable MOTO: Allow you to make payments in admin panel for customers buying through email or telephone.

User drop-in interface: Turn this on to show Opayo with drop-in box.

Save Customer CreditCard Token: Allow customers to save credit card token for future purchases.

SagePay PI Integration

Enabled [store view]: Yes

Title [store view]: Sage Pay PI

Payment method title displayed on Checkout Page

[store view]: Check Api

PI Integration Key [website]: ••••••

Getting your PI credentials

PI Integration Password [website]: ••••••

Enabled MOTO [global]: Yes

Use drop-in Interface [store view]: No

Save Customer CreditCard Token [website]: Yes

Saving customer card on Sage's Server so that they don't need to enter card details again

Payment Action [store view]: Authorize Only (Deferred)

New Order Status [store view]: Processing

Credit Card Types [store view]:

- American Express
- Visa
- MasterCard
- Discover
- Other

Payment from Applicable Countries [store view]: All Allowed Countries

Payment from Specific Countries [store view]:

- Afghanistan
- Åland Islands
- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua and Barbuda

Instructions [store view]

Sort Order [store view]

Minimum Order Total [store view]

Maximum Order Total

[store view]

Payment Action: You can choose between Authorize Only (Deferred) and Authorize and Capture (Payment).

- **Authorize Only:** check for the card for validity but not charge the account yet until the order is approved and invoiced.
- **Authorize and Capture (Payment):** charge the debit/credit card at the time of the order is placed.

New Order Status: Processing, Suspected Fraud

- **Processing:** The payment is made successfully and an order invoice is issued.
- **Suspected Fraud:** No invoice is issued.

blocked URL **Credit Card Types:** You can choose which credit card types you want by choosing one or more items.

blocked URL **Payment from Applicable Countries:**

- **All allowed countries:** Enable all allowed countries to make payment.
- **Specific Countries:** Restrict some countries by unselecting them from the **Payment from Specific Countries.**

blocked URL In addition, you can add/edit the **Instructions** to instruct customers how to do the payment.

blocked URL **Sort Order:** The order of the payment method that will be displayed on the checkout page.

blocked URL **Minimum Order in Total:** If the order value is less than this figure, the payment method will not be displayed on the checkout page.

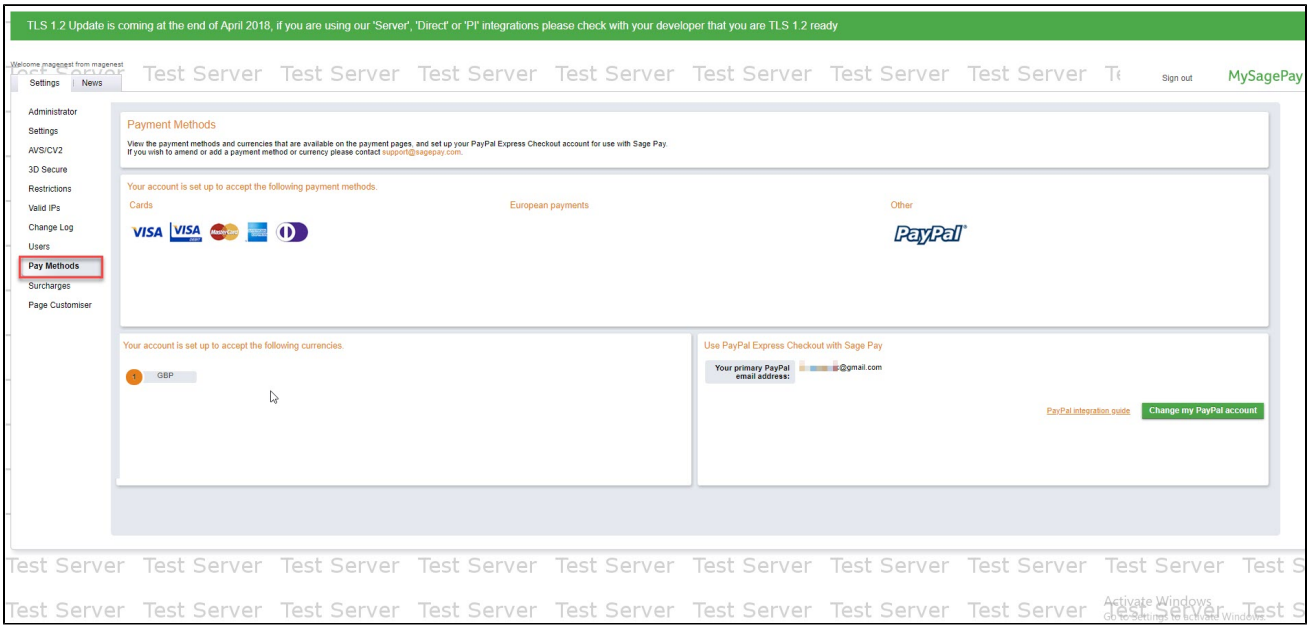
blocked URL **Maximum Order in Total:** If the order value is bigger than this figure, the payment method will not be displayed on the checkout page.

After finishing, click **Save Configuration.**

Integrate with Paypal

To integrate Opayo Payment with your Paypal, please navigate to https://test.sagepay.com/mysagepay/transactions.msp.

On the left menu column, choose **Pay methods** then add your Paypal account on the right in the **Use Paypal Express Checkout with Opayo.**



Please read these documents from Opayo for more details:

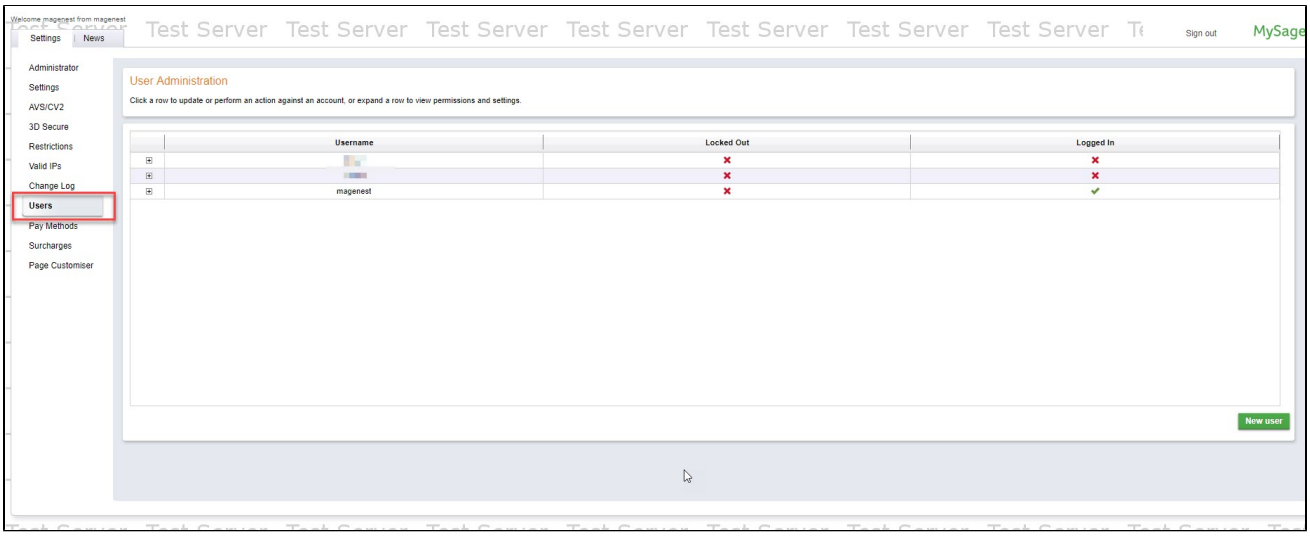
https://www.sagepay.co.uk/support/12/36/adding-paypal-to-your-test-account

https://www.sagepay.co.uk/support/12/36/enabling-sage-pay-on-your-paypal-test-account

https://www.sagepay.co.uk/support/16/36/linking-paypal-to-your-live-account

Create User in Opayo

In Opayo page, choose Users in the Settings, then create an user by clicking on the **New user** button. You will use this user account to link Paypal with your Opayo.



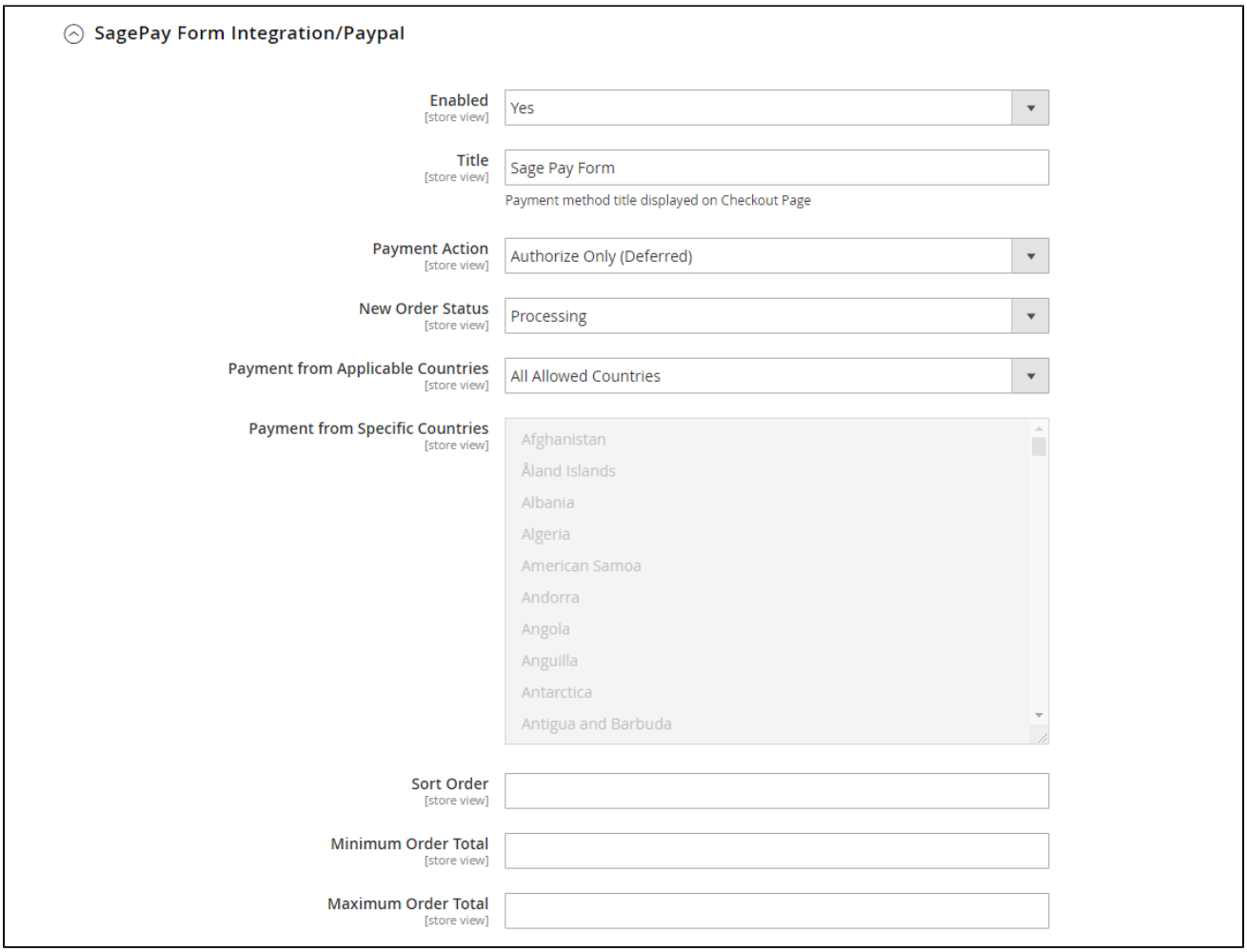
Opayo Form Integration/Paypal

Enabled: Enable Opayo Form with Paypal option.

Title: The title of the payment method displayed on the checkout page.

Payment Action: You can choose between Authorize Only (Deferred) and Authorize and Capture (Payment).

- **Authorize Only:** check for the card for validity but not charge the account yet until the order is approved and invoiced.
- **Authorize and Capture (Payment):** charge the debit/credit card at the time of the order is placed.



New Order Status:

- **Processing:** The payment is made successfully and an order invoice is issued.
- **Suspected Fraud:** No invoice is issued.

blocked URL**Payment from Applicable Countries:**

- **All allowed countries:** Enable all allowed countries to make payment.
- **Specific Countries:** Restrict some countries by unselecting them from the **Payment from Specific Countries.**

blocked URLSort Order: The order of the payment method that will be displayed on the checkout page.

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blocked URLMaximum Order in Total: If the order value is bigger than this figure, the payment method will not be displayed on the checkout page.

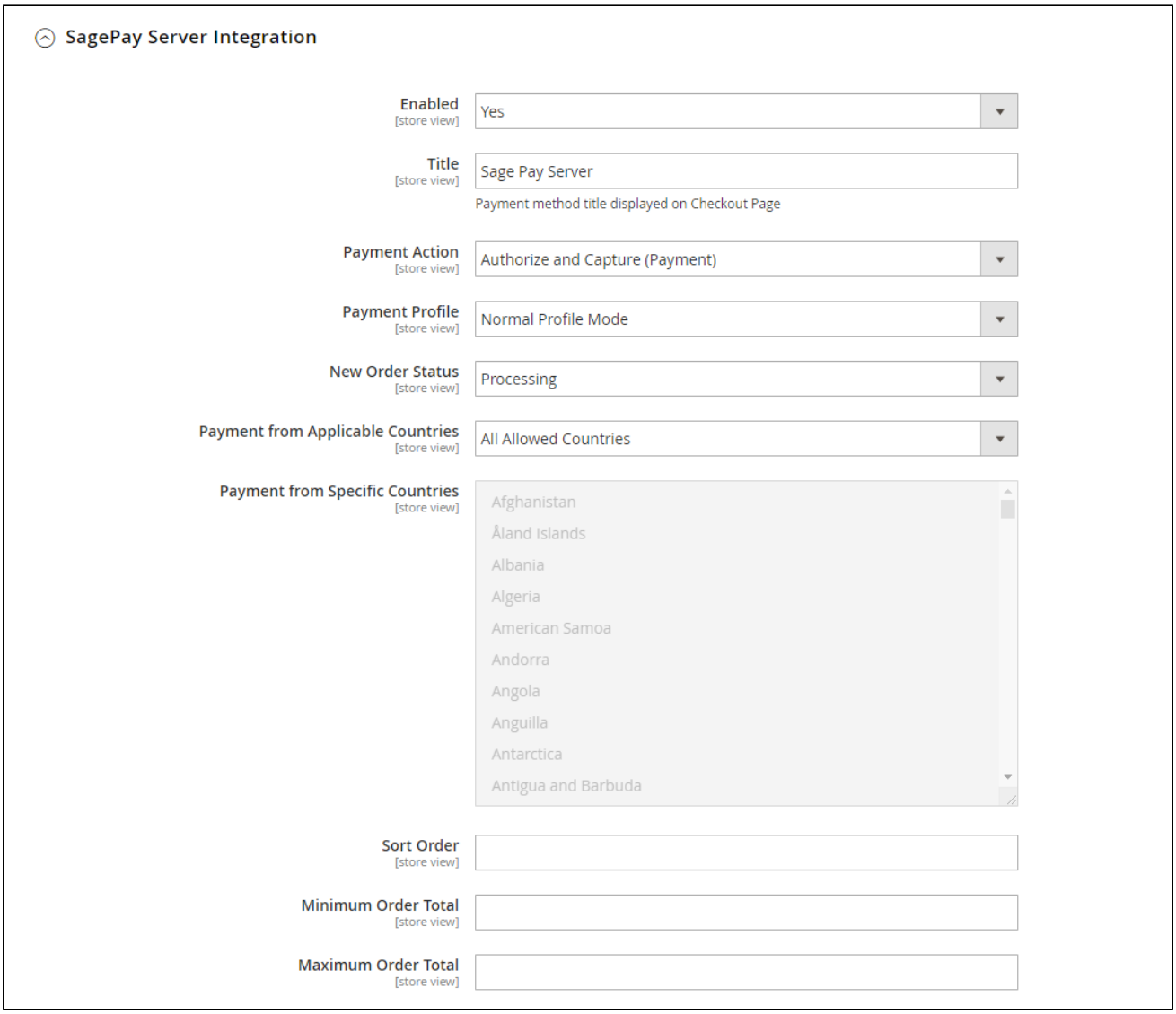
Opayo Server Integration

Enabled: Enable Opayo Server.

Title: The title of the payment method displayed on the checkout page.

Payment Action: You can choose between Authorize Only (Deferred) and Authorize and Capture (Payment).

- **Authorize Only:** check for the card for validity but not charge the account yet until the order is approved and invoiced.
- **Authorize and Capture (Payment):** charge the debit/credit card at the time of the order is placed.



New Order Status: Processing, Suspected Fraud

- **Processing:** The payment is made successfully and an order invoice is issued.
- **Suspected Fraud:** No invoice is issued. d

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blocked URLMinimum Order in Total: If the order value is less than this figure, the payment method will not be displayed on the checkout page.

blocked URLMaximum Order in Total: If the order value is bigger than this figure, the payment method will not be displayed on the checkout page.

Opayo Direct Integration

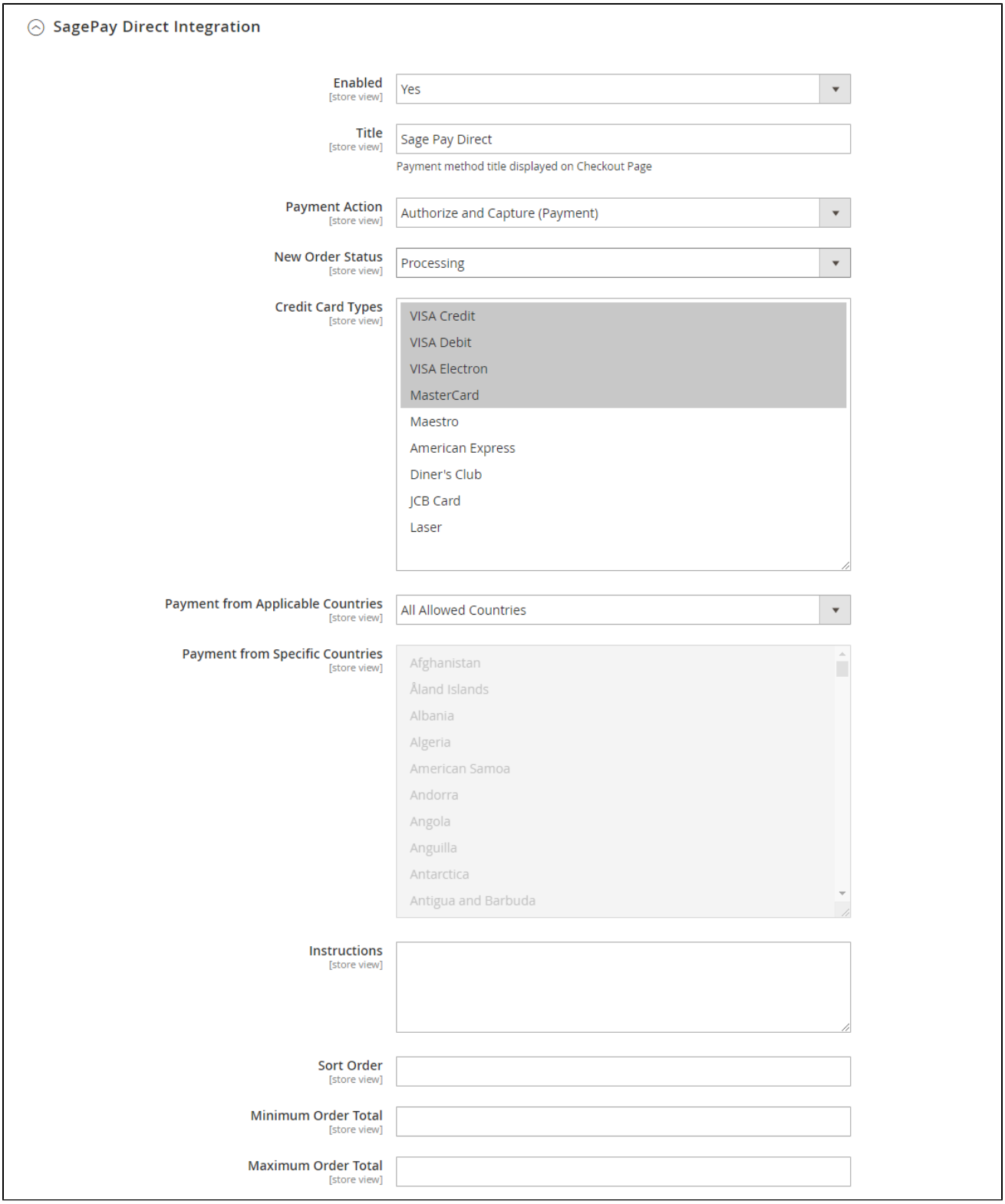
Enabled: Enable Opayo Direct Payment.

Title: The title of the payment method displayed on the checkout page.

Payment Action: You can choose between Authorize Only (Deferred) and Authorize and Capture (Payment).

- **Authorize Only:** check for the card for validity but not charge the account yet until the order is approved and invoiced.

- **Authorize and Capture (Payment):** charge the debit/credit card at the time of the order is placed.



New Order Status: Processing, Suspected Fraud

- **Processing:** The payment is made successfully and an order invoice is issued.
- **Suspected Fraud:** No invoice is issued.

blocked URL**Payment from Applicable Countries:**

- **All allowed countries:** Enable all allowed countries to make payment.

- **Specific Countries:** Restrict some countries by unselecting them from the **Payment from Specific Countries.**

blocked URL**Sort Order:** The order of the payment method that will be displayed on the checkout page.

blocked URL**Minimum Order in Total:** If the order value is less than this figure, the payment method will not be displayed on the checkout page.

blocked URL**Maximum Order in Total:** If the order value is bigger than this figure, the payment method will not be displayed on the checkout page.

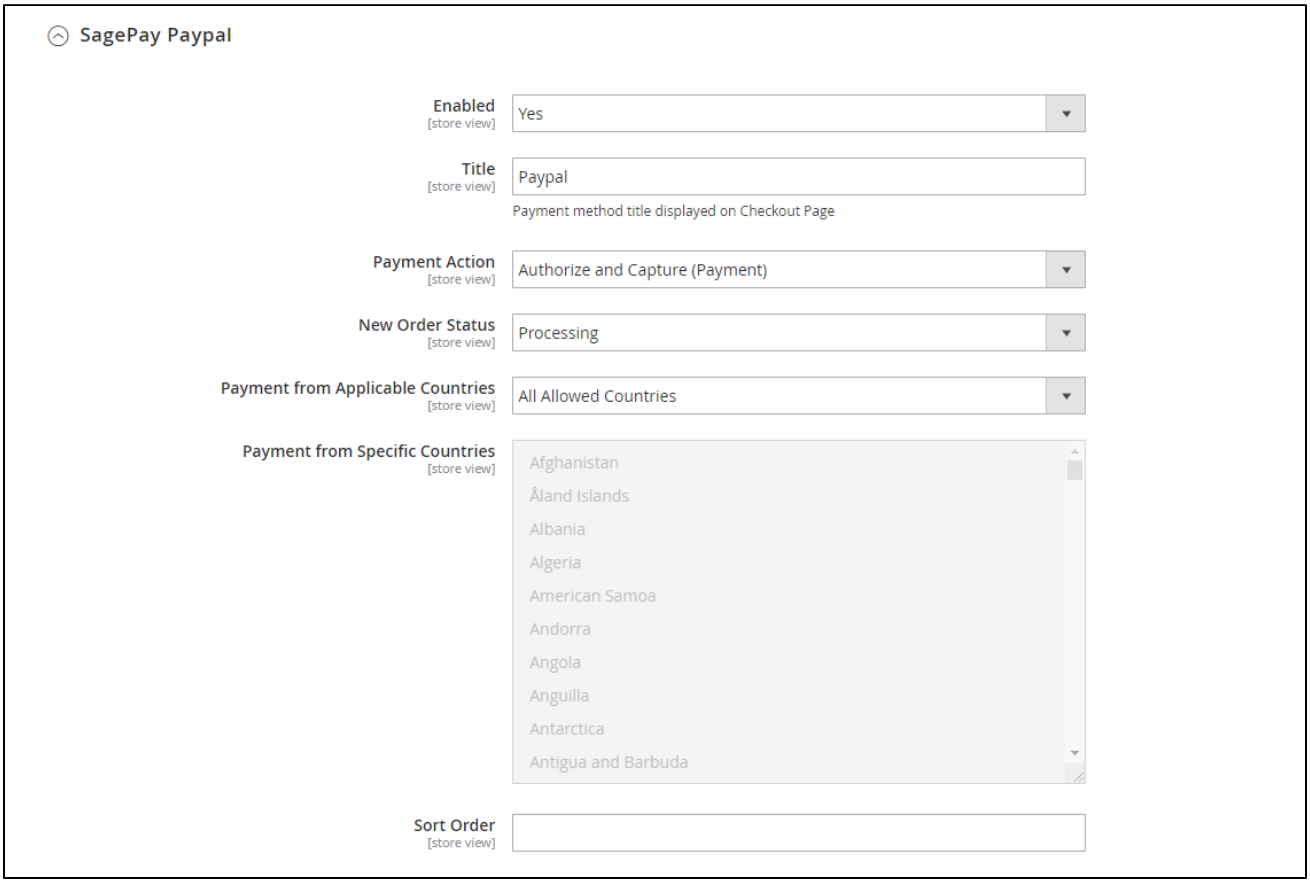
Opayo PayPal

Enabled: Enable Opayo PayPal Payment.

Title: The title of the payment method displayed on the checkout page.

Payment Action: You can choose between Authorize Only (Deferred) and Authorize and Capture (Payment).

- **Authorize Only:** check for the card for validity but not charge the account yet until the order is approved and invoiced.
- **Authorize and Capture (Payment):** charge the debit/credit card at the time of the order is placed.



New Order Status: Processing, Suspected Fraud

- **Processing:** The payment is made successfully and an order invoice is issued.
- **Suspected Fraud:** No invoice is issued.

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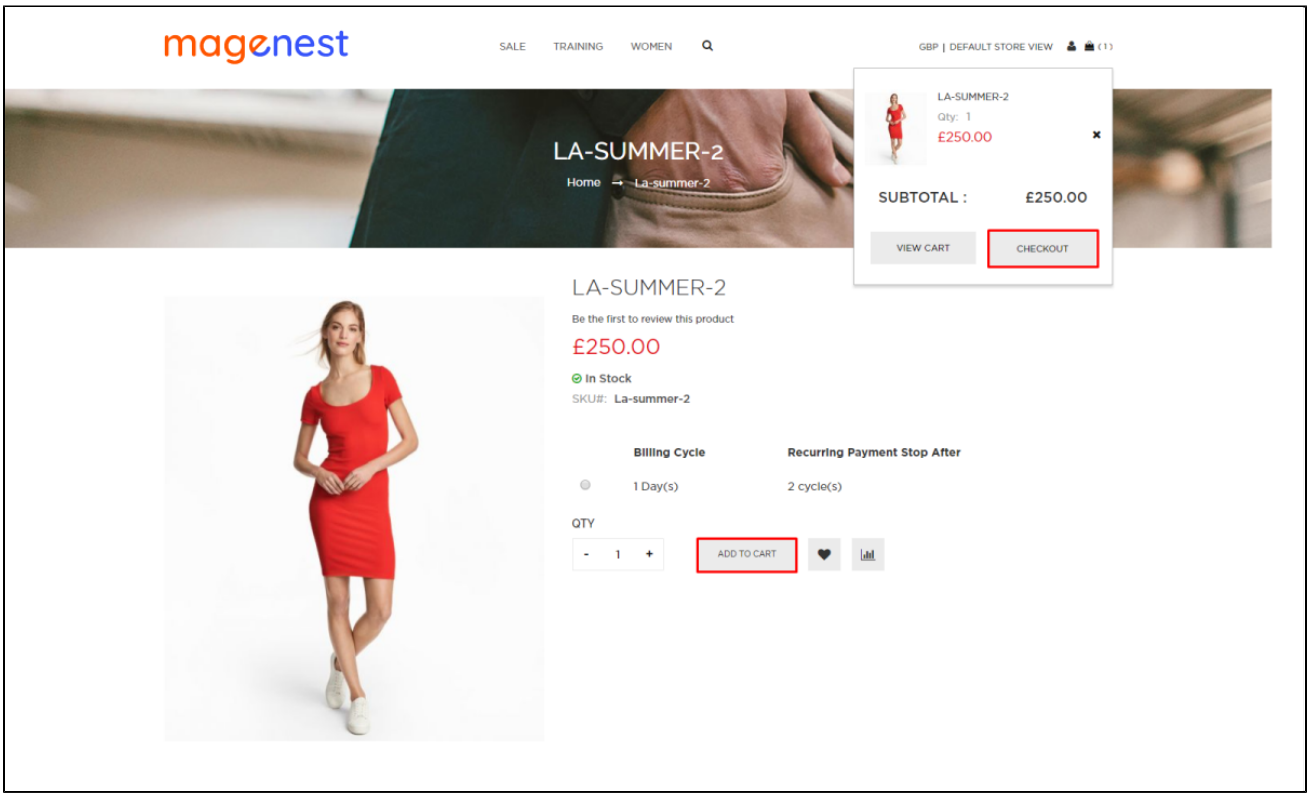
blocked URL**Minimum Order in Total:** If the order value is less than this figure, the payment method will not be displayed on the checkout page.

blocked URL**Maximum Order in Total:** If the order value is bigger than this figure, the payment method will not be displayed on the checkout page.

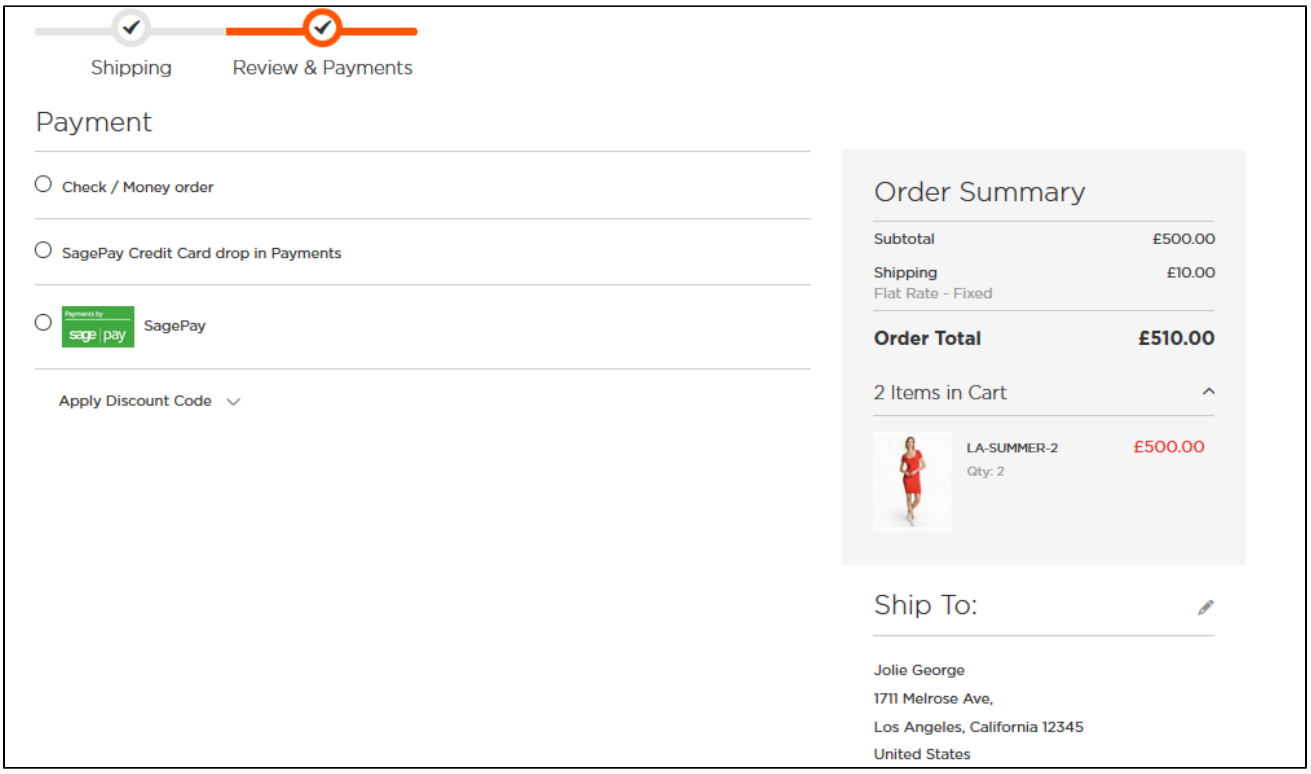
Main Functions

Check out with Opayo in an easy way

- Customers can add their desired items to the shopping cart by clicking on **Add to Cart** button.
- Then, the customer can go to the checkout page easily with the Checkout Button in the drop down of the shopping cart icon .
- Next. customer fills in his/her shipping address and selects the payment method.

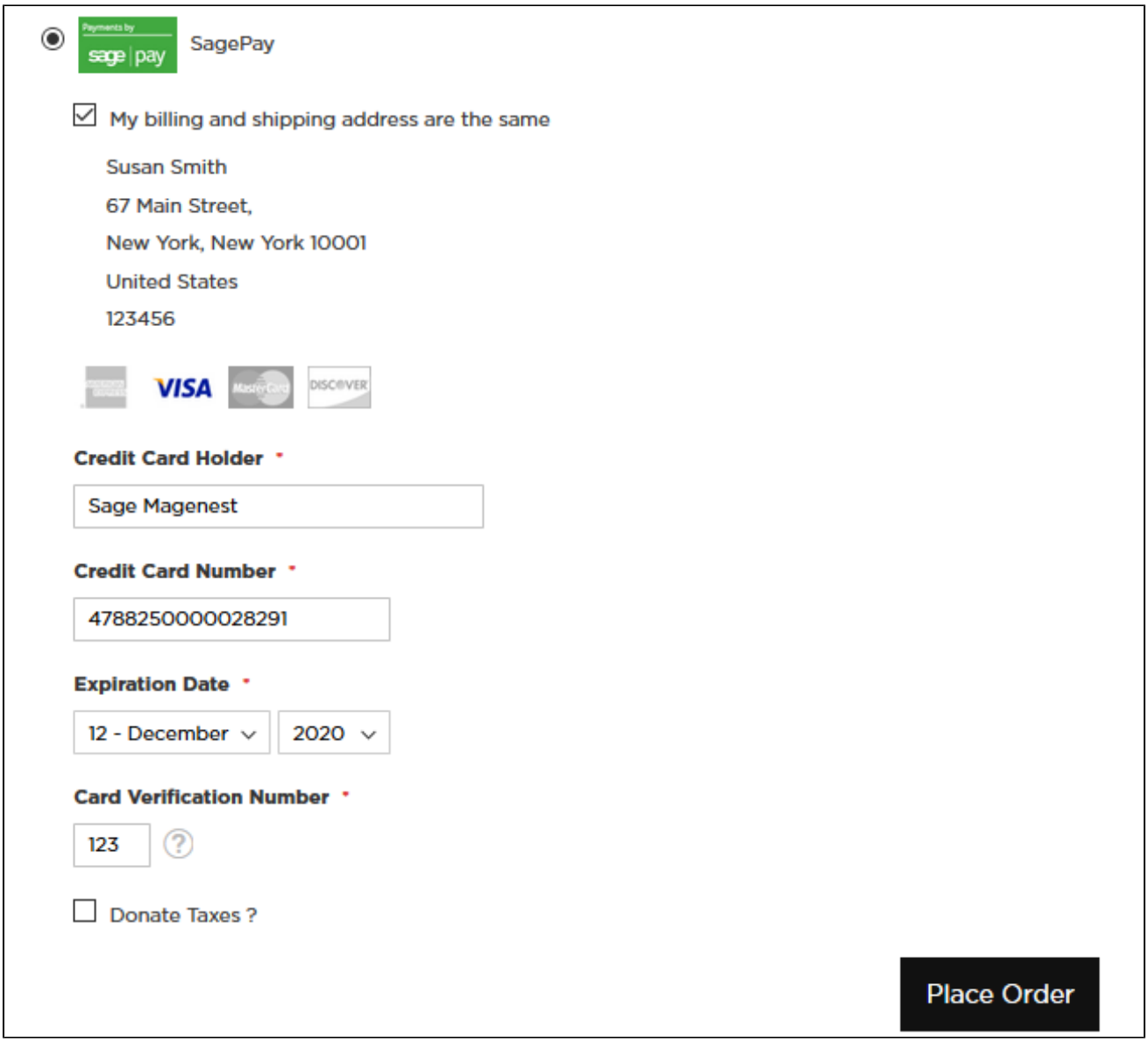


- At the review and payments section, there are two Opayo payment methods: Opayo Credit Card drop in Payments and Opayo Direct Payment.

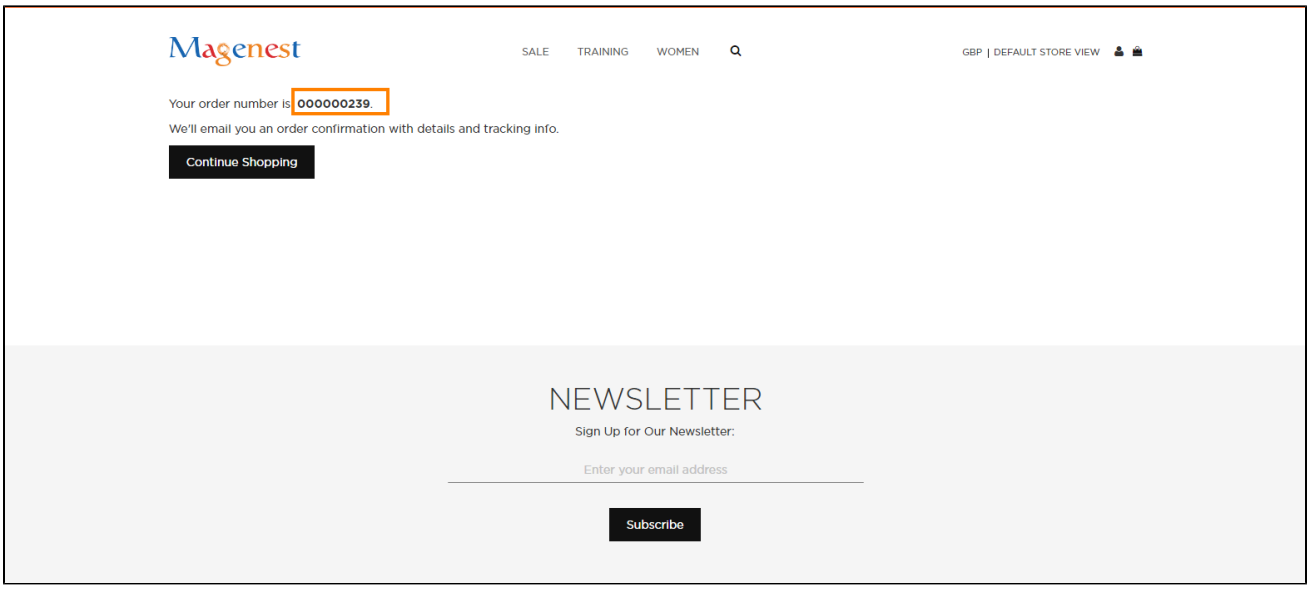


With Opayo Credit Card Payment

- Mark the checkbox "**My billing and shipping addresses are the same"** if the shipping address and the billing address are not different.
- If they are different, fill in the billing address then click "Update".



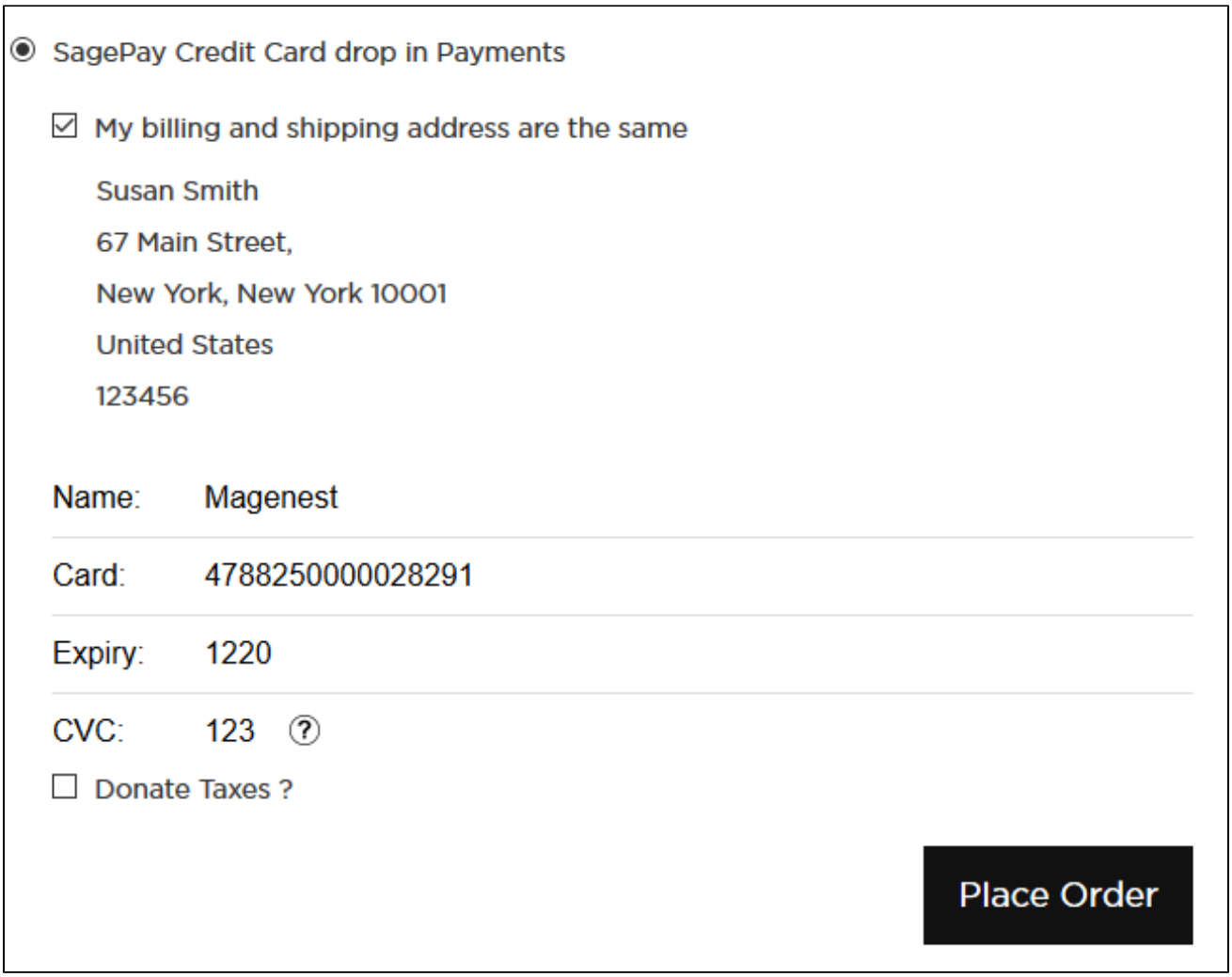
The customer fills credit card information into the checkout form and clicks **Place Order** button. The system will process with Sage and return the result with the customer's order number.



With Opayo Drop In Payments:

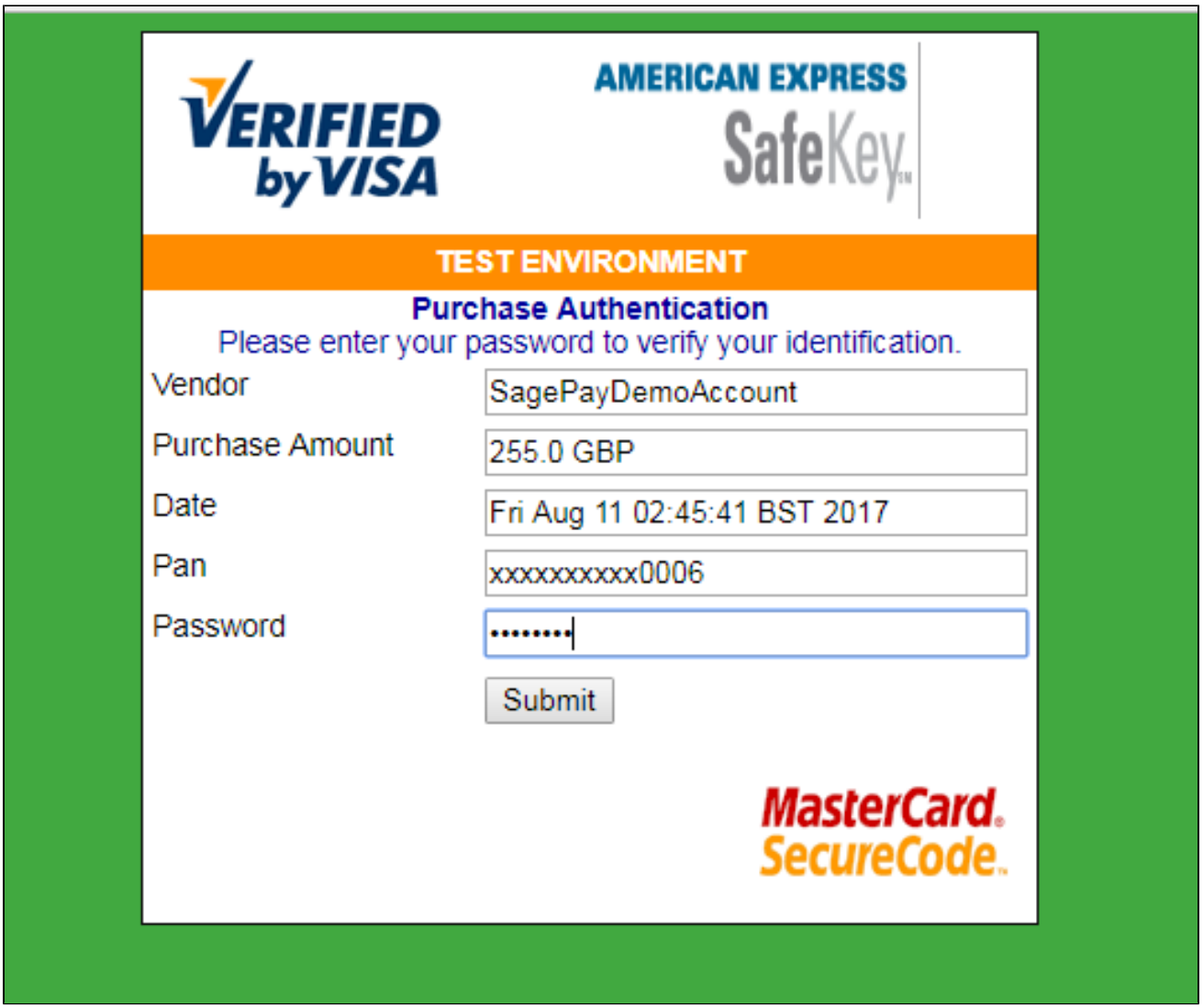
- Mark the checkbox "**My billing and shipping addresses are the same"** if the shipping address and the billing address are not different.
- If they are different, fill in the billing address then click "Update".

In this section, the customer will enter his/her credit card info into a drop-in that is more secure.



Support 3D Secure

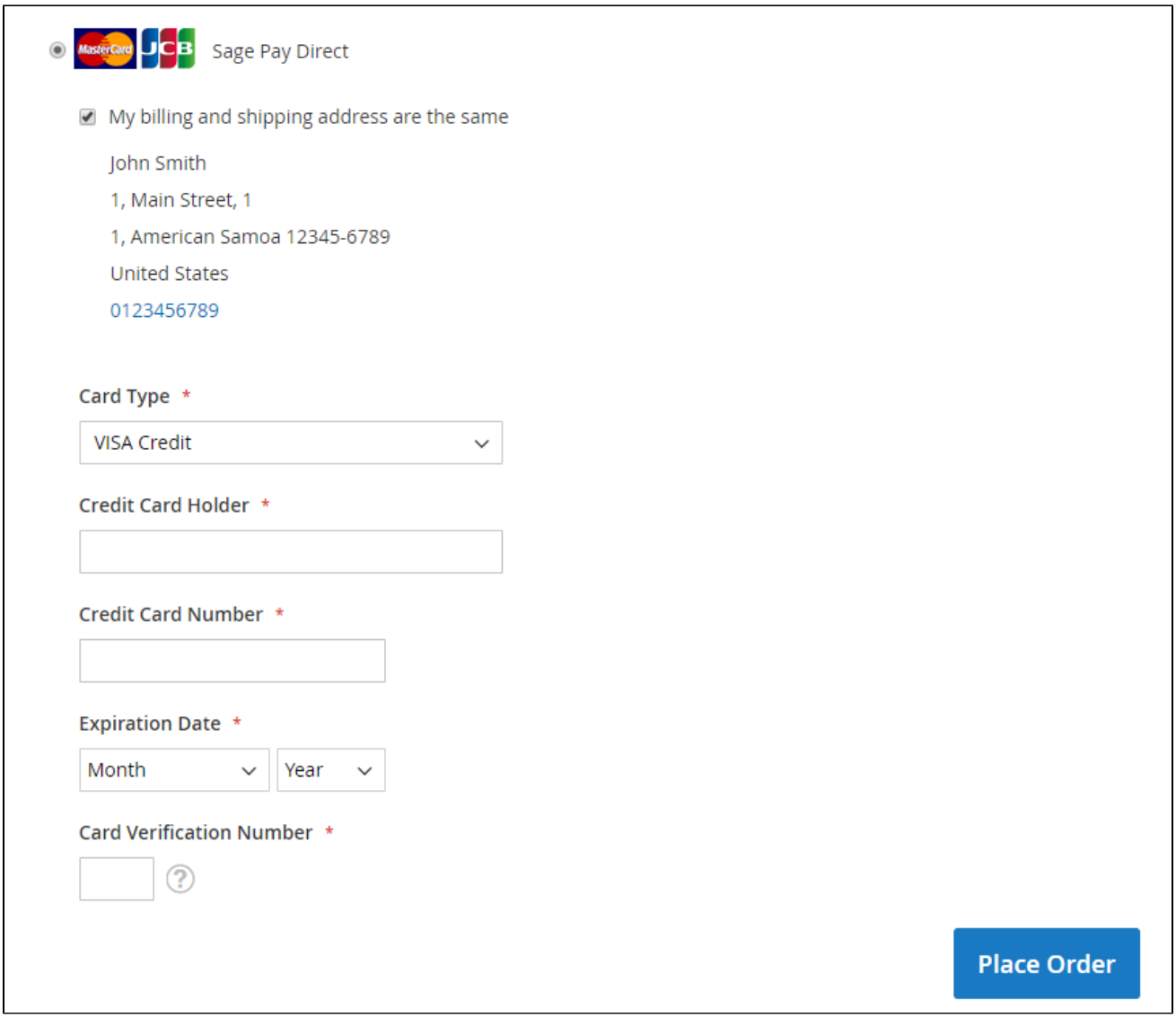
When customers use type of card provided with 3D secure mode. Opayo will turn on automatic mode to check. The operation will redirect to processing page:



Click **Submit** to finalize the payment.

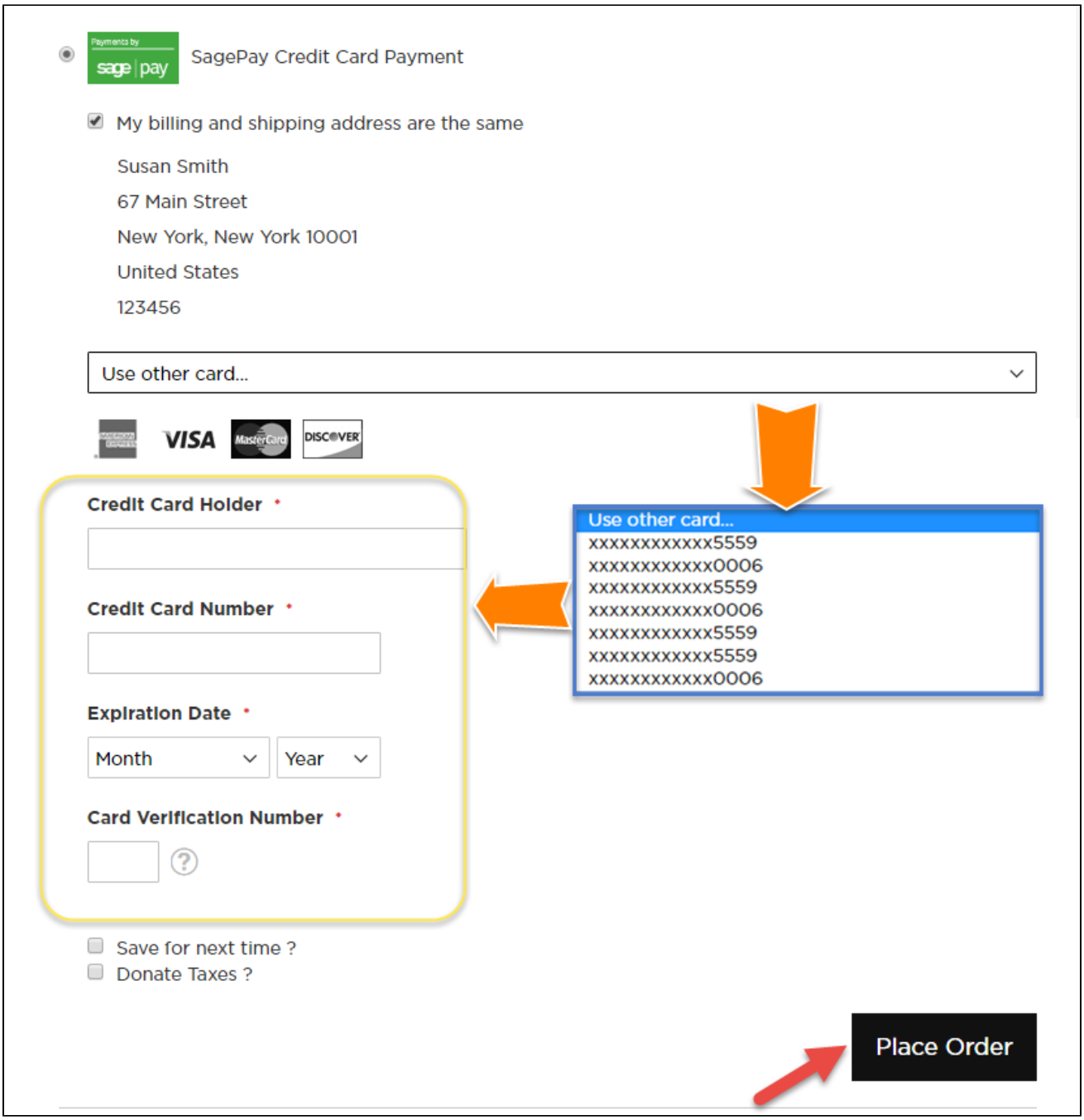
3D Secure version 2 available in Opayo Direct Method.

All of what the customer needs to do is filling the card information then click on **Place Order** button. Then there will be an authentication flow – where the customer doesn't even realize that authentication has taken place.



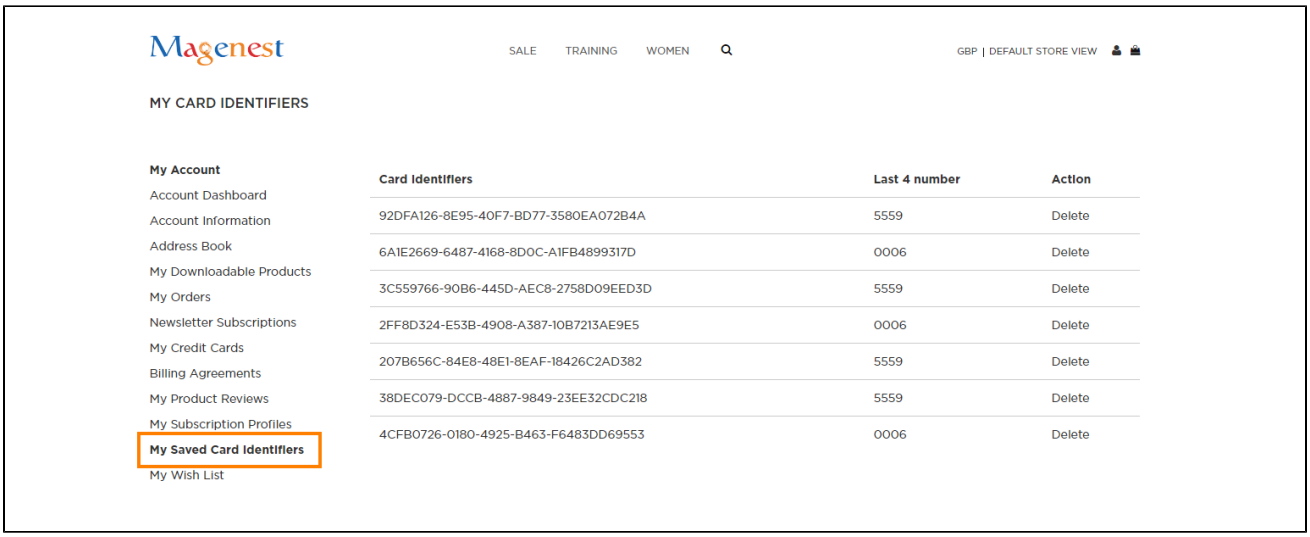
Save card function

We design this function to help customers pay more conveniently. Customers could save time from typing a long range of numbers.



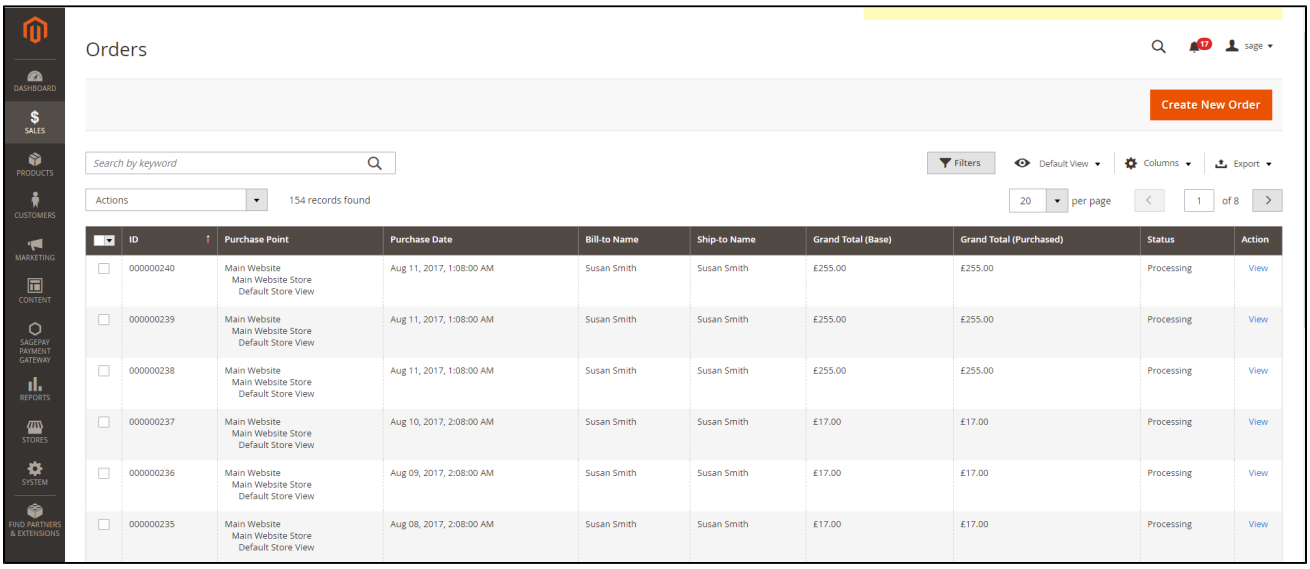
My Saved Card Identifiers

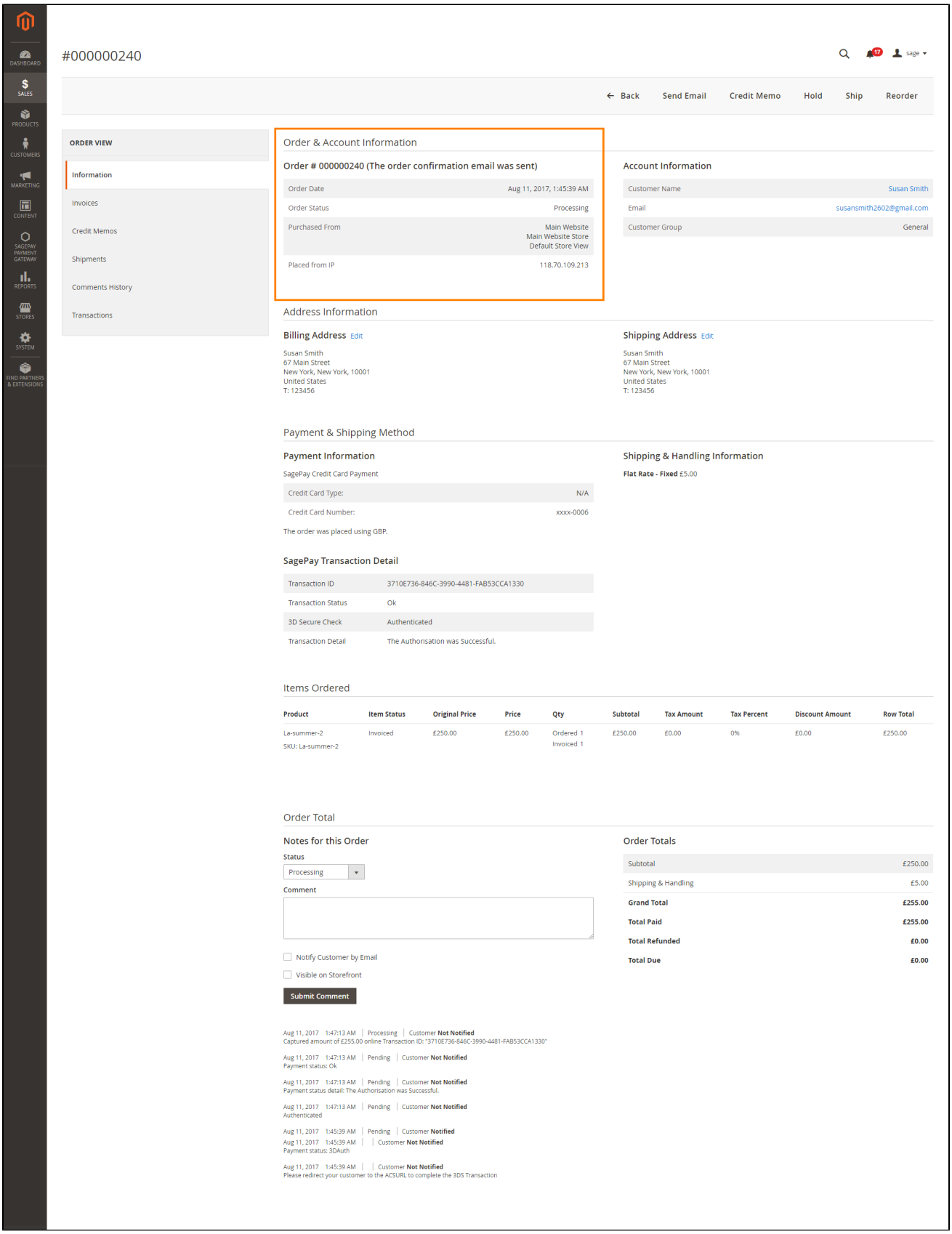
Customers can see the cards that they used by clicking **My Account-> My Saved Card Identifiers**:



View Order

When the transaction is completed, merchants can review their orders by clicking **Sales > Orders >View**

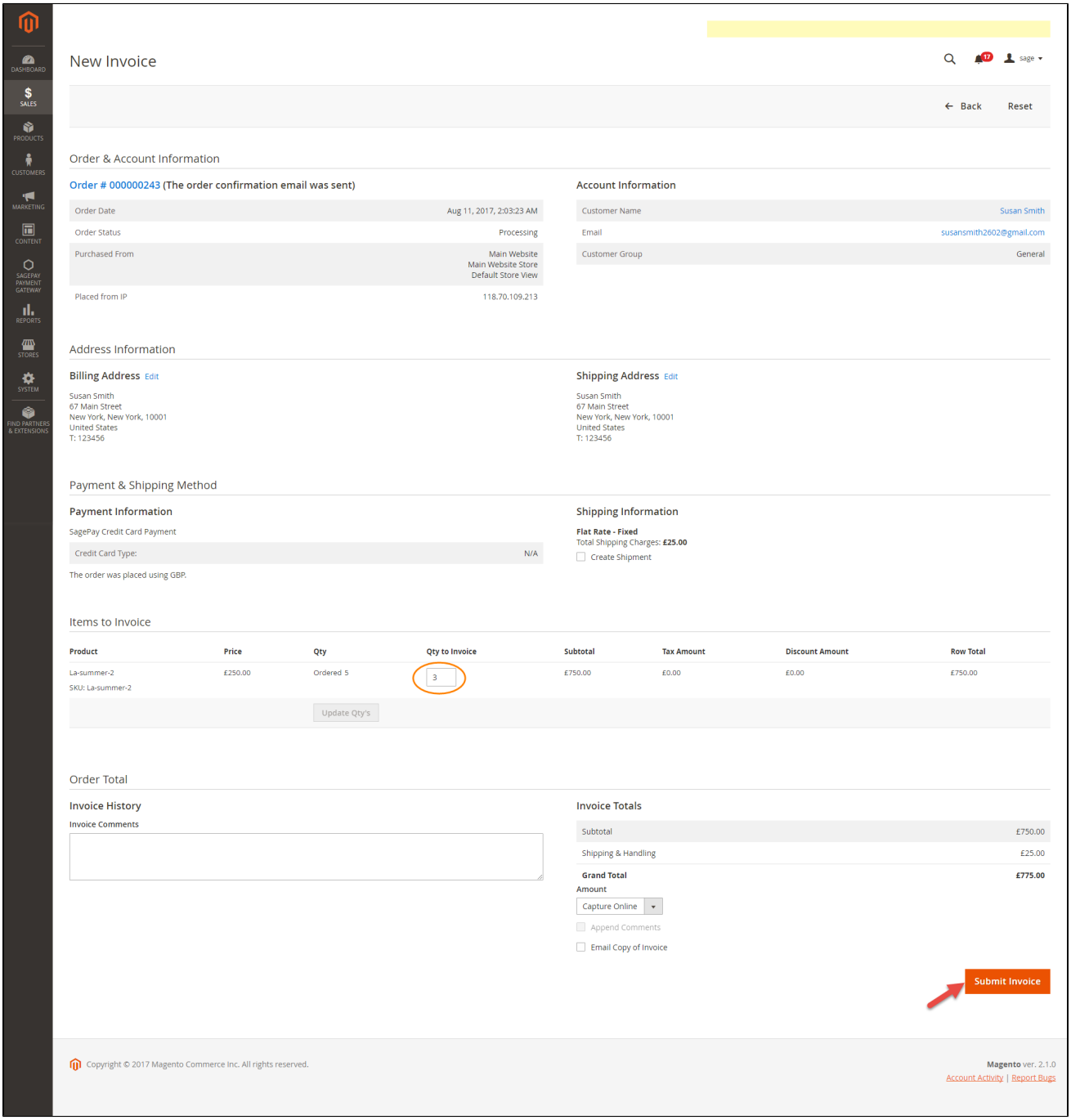




Capture Invoice

If you set the Payment Action as **Authorize Only**, invoice will not be created. You have to capture invoice in your request. However, the quantity of the products in the new invoice must be smaller than or equal to the pre-order.

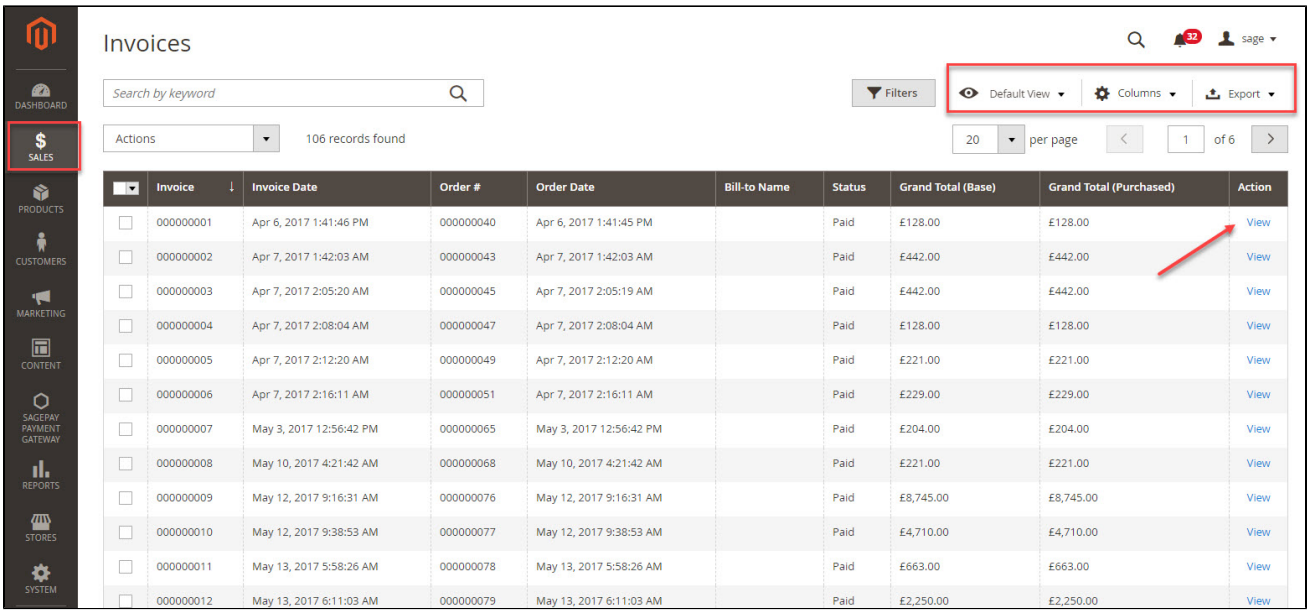
⚠️ This extension does not support multiple invoices.



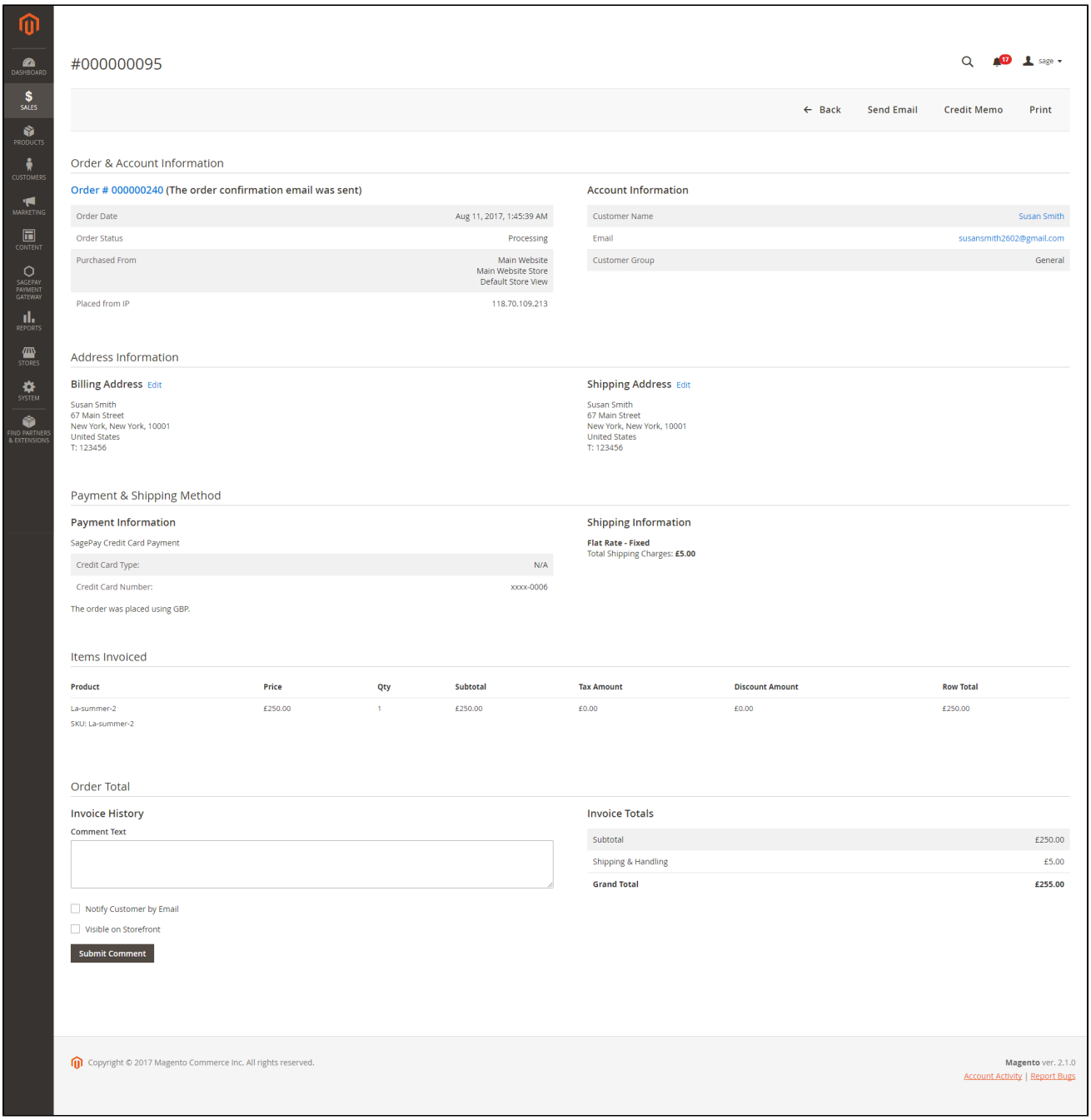
View Invoice

You can manage invoices by going to **Sales > Invoices**

Click on **View** button to see the details of invoice that you want.



You can change the column content by clicking on the **Columns** icon on the top right. Next to it is the **Export** icon that allows you to export the invoices list into CSV and XML files.



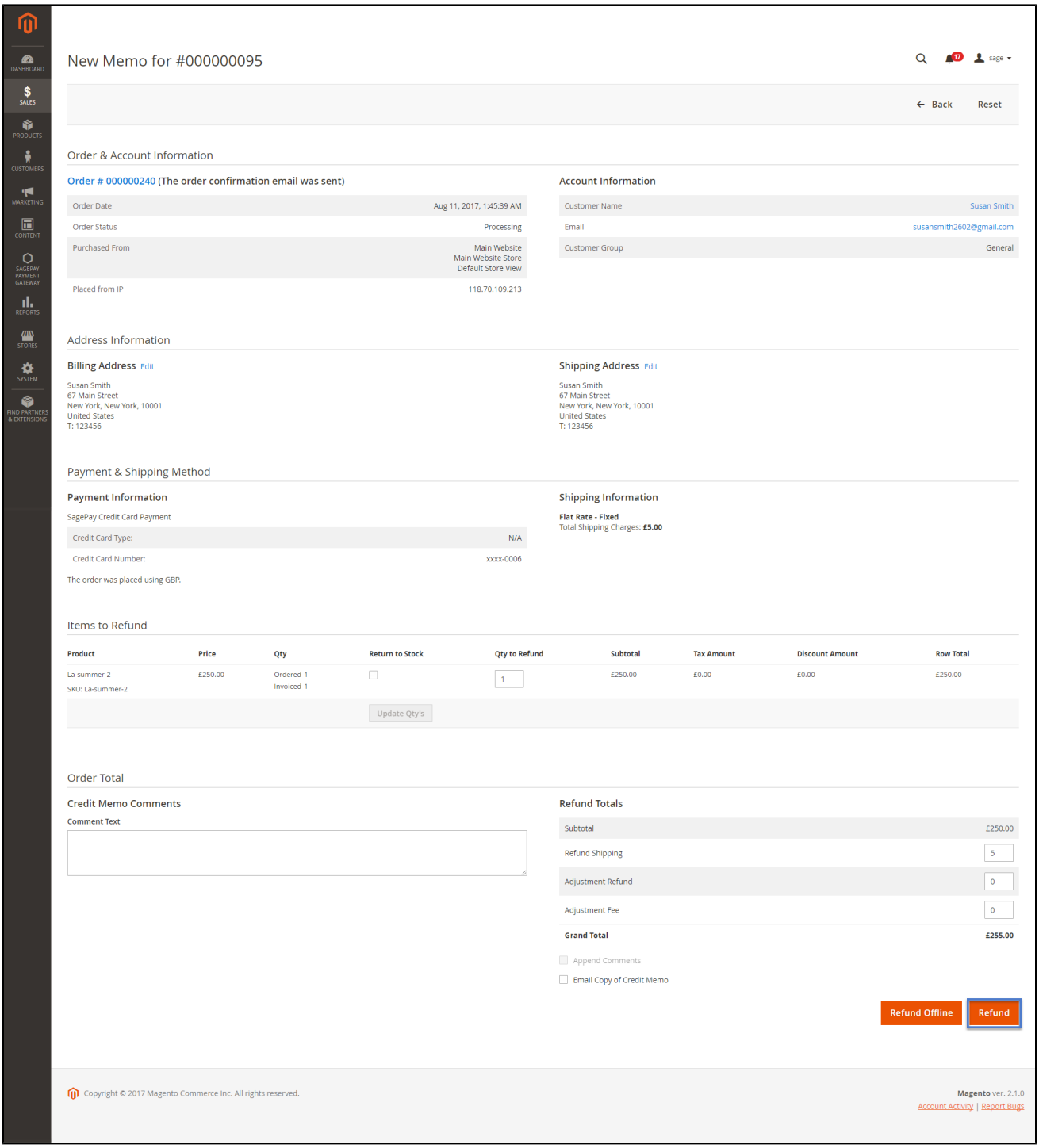
On the right side, there are three important buttons: Send email, Credit memo, and Print.

- **Send email:** Allow you to send the current invoice to customer.
- **Credit memo:** Allow you to make the refund.
- **Print:** Print out the current invoice.

Partial or total refund

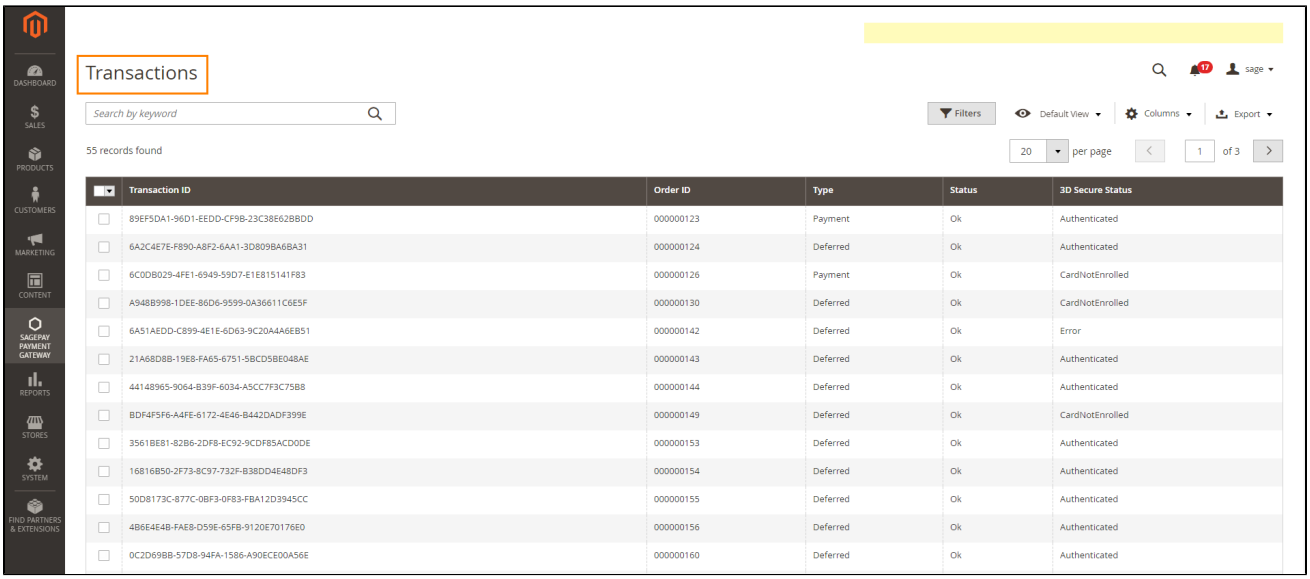
Customer can refund partially or totally by clicking **Credit Memo > Refund.**

This plugin does not support multiple invoices.



Transaction

To view transactions in Opayo, log in Magento backend and choose **Opayo Payment Gateway > Transactions**



Update

- When a new update is available, we will provide you with a new package containing our updated extension.
- In case you update your module, you will have to delete the old module directory and repeat the installing steps above.
- Flush the config cache then your store and newly installed module should be working as expected.

Support

- We will reply to support requests within **2 business days**.
- We will offer **lifetime free update and 6 months free support for all of our paid products**. Support includes answering questions related to our products, bug/error fixing to make sure our products fit well in your site exactly like our demo.
- Support **DOES NOT** include other services such as customizing our products, installation and uninstallation service.

Once again, thank you for purchasing our extension. If you have any questions relating to this extension, please do not hesitate to contact us for support.