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

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.

⌄ SagePay Global Config

Vendor Name [website]	magenest
User [website]	hien1
	How to create a user
Password [website]	••••••

➕ 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

TLS 1.2 Update is coming at the end of April 2018, if you are using our 'Server', 'Direct' or 'PI' integrations please check with your developer that you are TLS 1.2 ready

Welcome magenest from magenest

Test Server Test Server Test Server Test Server Test Server Test Server Test Server Te   Sign out   MySagePay

Settings | News

Administrator
Settings
AVS/CV2
3D Secure
Restrictions
Valid IPs
Change Log
Users
Pay Methods
Surcharges
Page Customiser

Administrator Account Details
View and edit the details associated with the Sage Pay primary administrator login.

Primary admin account settings

Username: █████
Email address: ██████████████
Email validation status: Validated
Receive updates and communications: No

Edit

Password details

Primary Admin Password: *********
Form Integration Encryption Password: 1368332███ ████

Sage Pay API: Create API credentials
☐ I understand that this will create new credentials and may break any existing Sage Pay API implementations.
To find out more please visit our online documentation.

My Sage Pay last accessed on: 27/06/2018 04:03:54

3D SECURE VER 2

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

Enable 3D Secure V2 [website]	Yes ▼
Browser Javascript Enabled [website]	Yes ▼
	Boolean that represents the ability of the cardholder browser to execute JavaScript.

- **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	

➕ **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.**
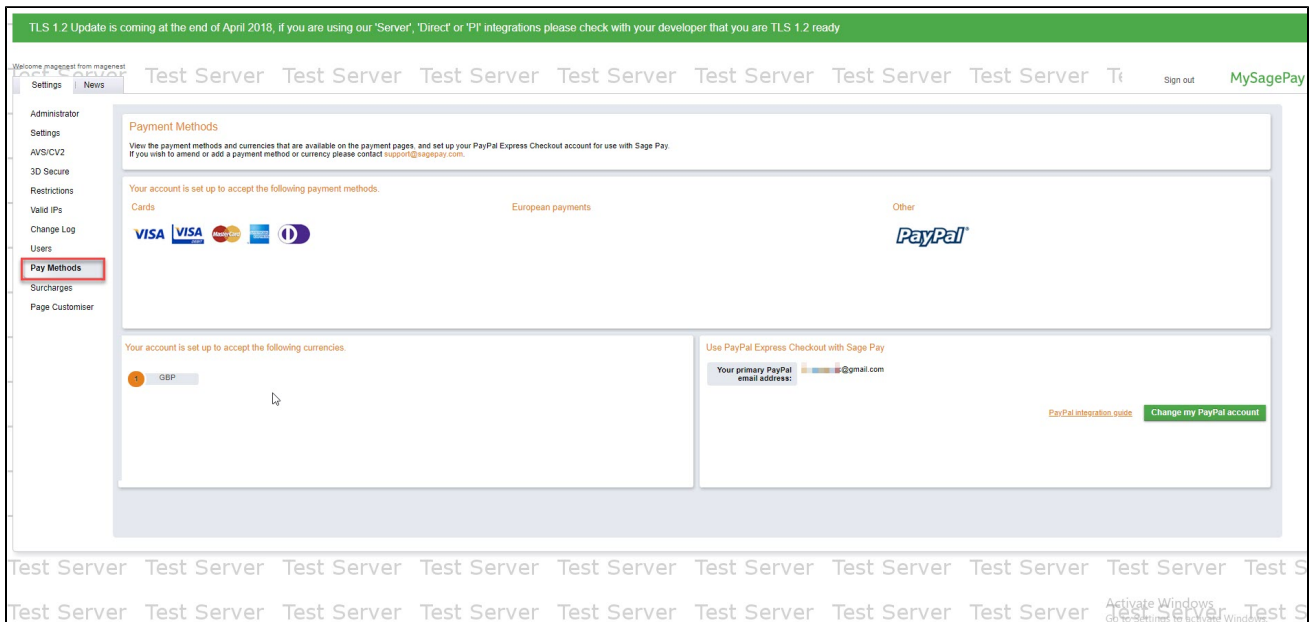
➕ Please read these documents from Opayo for more details:

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.
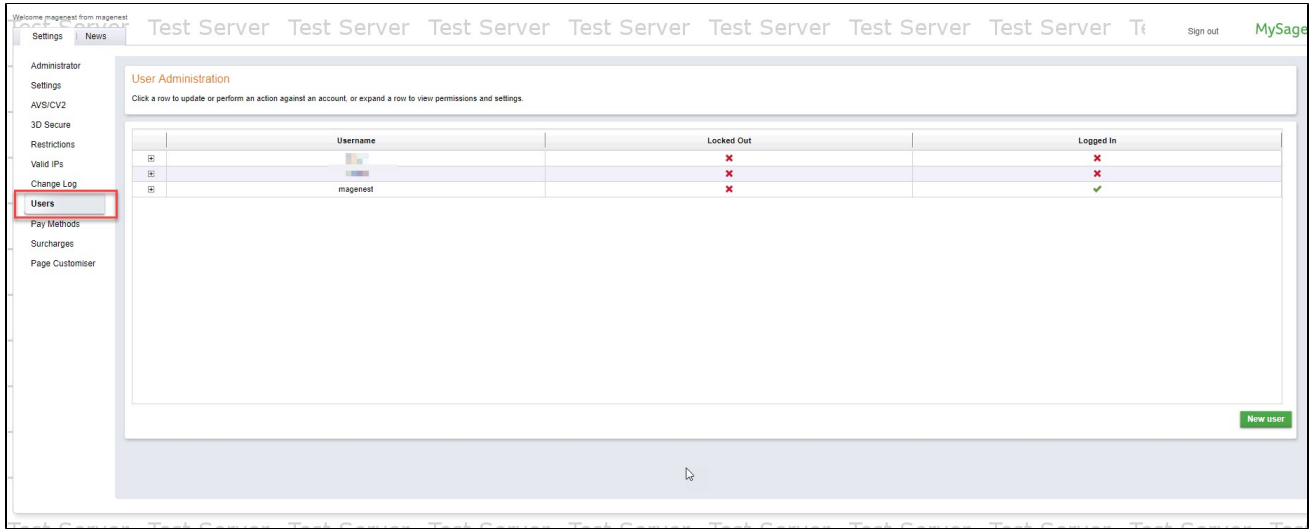
Opayo Form Integration/Paypal

➕ **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.

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 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.

SagePay Server Integration

Enabled [store view]	Yes
Title [store view]	Sage Pay Server
	Payment method title displayed on Checkout Page
Payment Action [store view]	Authorize and Capture (Payment)
Payment Profile [store view]	Normal Profile Mode
New Order Status [store view]	Processing
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
Sort Order [store view]	
Minimum Order Total [store view]	
Maximum Order Total [store view]	

➕ **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

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.
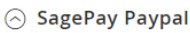
Opayo Direct Integration

➕ **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.

⌄ SagePay Direct Integration

Enabled [store view]	Yes ▾
Title [store view]	Sage Pay Direct
	Payment method title displayed on Checkout Page
Payment Action [store view]	Authorize and Capture (Payment) ▾
New Order Status [store view]	Processing ▾
Credit Card Types [store view]	VISA Credit VISA Debit VISA Electron MasterCard Maestro American Express Diner's Club JCB Card Laser
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]	

➕ **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.

SagePay Paypal	
Enabled [store view]	Yes
Title [store view]	Paypal
	Payment method title displayed on Checkout Page
Payment Action [store view]	Authorize and Capture (Payment)
New Order Status [store view]	Processing
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
Sort Order [store view]	

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.

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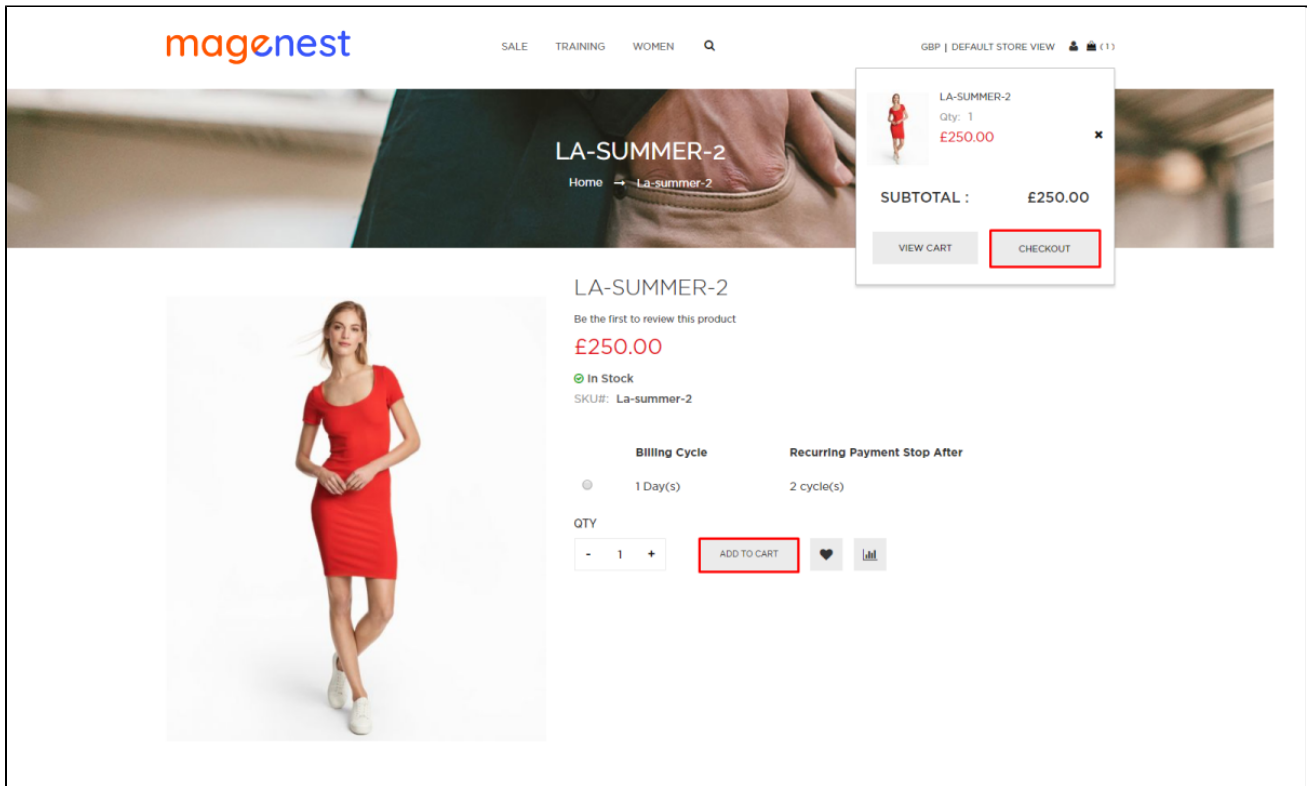
- At the review and payments section, there are two Opayo payment methods: Opayo Credit Card drop in Payments and Opayo Direct Payment.

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.
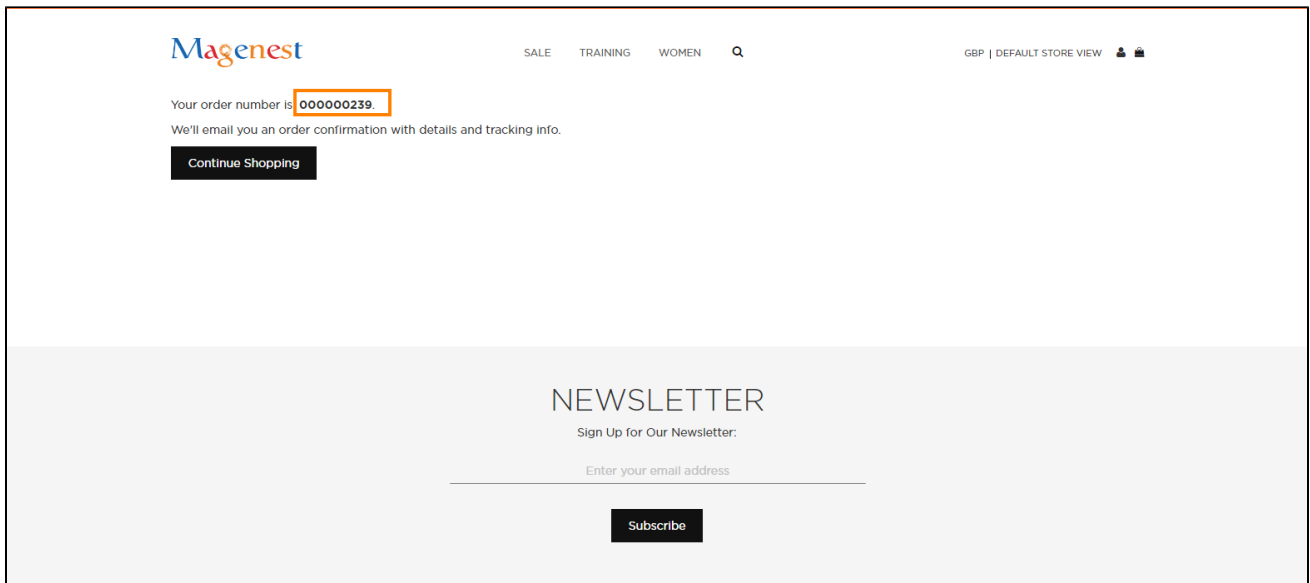
With Opayo Drop In Payments:

- 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**

DASHBOARD

SALES

PRODUCTS

CUSTOMERS

MARKETING

CONTENT

SAGEPAY PAYMENT GATEWAY

REPORTS

STORES

SYSTEM

FIND PARTNERS & EXTENSIONS

← Back   Send Email   Credit Memo   Hold   Ship   Reorder

ORDER VIEW

Information

Invoices

Credit Memos

Shipments

Comments History

Transactions

Order & Account Information

Order # 000000240 (The order confirmation email was sent)

Order Date	Aug 11, 2017, 1:45:39 AM
Order Status	Processing
Purchased From	Main Website Main Website Store Default Store View
Placed from IP	118.70.109.213

Account Information

Customer Name	Susan Smith
Email	susansmith2602@gmail.com
Customer Group	General

Address Information

Billing Address Edit

Susan Smith
67 Main Street
New York, New York, 10001
United States
T: 123456

Shipping Address Edit

Susan Smith
67 Main Street
New York, New York, 10001
United States
T: 123456

Payment & Shipping Method

Payment Information

SagePay Credit Card Payment

Credit Card Type:	N/A
Credit Card Number:	xxxx-0006

The order was placed using GBP.

Shipping & Handling Information

Flat Rate - Fixed £5.00

SagePay Transaction Detail

Transaction ID	3710E736-846C-3990-4481-FAB53CCA1330
Transaction Status	Ok
3D Secure Check	Authenticated
Transaction Detail	The Authorisation was Successful.

Items Ordered

Product	Item Status	Original Price	Price	Qty	Subtotal	Tax Amount	Tax Percent	Discount Amount	Row Total
La-summer-2 SKU: La-summer-2	Invoiced	£250.00	£250.00	Ordered 1 Invoiced 1	£250.00	£0.00	0%	£0.00	£250.00

Order Total

Notes for this Order

Status

Processing

Comment

☐ Notify Customer by Email

☐ Visible on Storefront

Submit Comment

Order Totals

Subtotal	£250.00
Shipping & Handling	£5.00
Grand Total	**£255.00**
Total Paid	**£255.00**
Total Refunded	**£0.00**
Total Due	**£0.00**

Aug 11, 2017   1:47:13 AM | Processing | Customer **Not Notified**
Captured amount of £255.00 online Transaction ID: "3710E736-846C-3990-4481-FAB53CCA1330"

Aug 11, 2017   1:47:13 AM | Pending | Customer **Not Notified**
Payment status: Ok

Aug 11, 2017   1:47:13 AM | Pending | Customer **Not Notified**
Payment status detail: The Authorisation was Successful.

Aug 11, 2017   1:47:13 AM | Pending | Customer **Not Notified**
Authenticated

Aug 11, 2017   1:45:39 AM | Pending | Customer **Notified**

Aug 11, 2017   1:45:39 AM | | Customer **Not Notified**
Payment status: 3DAuth

Aug 11, 2017   1:45:39 AM | | Customer **Not Notified**
Please redirect your customer to the ACSURL to complete the 3DS Transaction

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**

Transaction ID	Order ID	Type	Status	3D Secure Status
89EF5DA1-96D1-EEDD-CF9B-23C38E62BBDD	000000123	Payment	Ok	Authenticated
6A2C4E7E-F890-A8F2-6AA1-3D809BA6BA31	000000124	Deferred	Ok	Authenticated
6C0DB029-4FE1-6949-59D7-E1E815141F83	000000126	Payment	Ok	CardNotEnrolled
A948B998-1DEE-86D6-9599-0A36611C6E5F	000000130	Deferred	Ok	CardNotEnrolled
6A51AEDD-C899-4E1E-6D63-9C20A4A6EB51	000000142	Deferred	Ok	Error
21A68D8B-19E8-FA65-6751-5BCD5BE048AE	000000143	Deferred	Ok	Authenticated
44148965-9064-B39F-6034-A5CC7F3C75B8	000000144	Deferred	Ok	Authenticated
BDF4F5F6-A4FE-6172-4E46-B442DADF399E	000000149	Deferred	Ok	CardNotEnrolled
3561BE81-82B6-2DF8-EC92-9CDF85ACD0DE	000000153	Deferred	Ok	Authenticated
16B16B50-2F73-8C97-732F-B38DD4E48DF3	000000154	Deferred	Ok	Authenticated
50D8173C-877C-0BF3-0F83-FBA12D3945CC	000000155	Deferred	Ok	Authenticated
4B6E4E4B-FAE8-D59E-65FB-9120E70176E0	000000156	Deferred	Ok	Authenticated
0C2D69BB-57D8-94FA-1586-A90ECE00A56E	000000160	Deferred	Ok	Authenticated

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.