

# iPay /Magneto Implementation Guide

Gateway Specification

MAGNETO  | Branding Update 1/16/19

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# INTRODUCTION

## Purpose

The iPAY Magento Implementation Guide provides merchants with the information to install and use the iPAY Magento extension. With this guide you can learn how to install the iPAY extension and sell products in multiple Magento online stores in multiple foreign currencies. You can price your products and sell in different currencies and get paid in USD, CAD or HKD. The price your customer sees in your Magento store is the amount that will be charged to their credit card.

To learn how to install Magento please see the link below. Magento runs on a LAMP software stack. "LAMP" means Linux, Apache, MySql and PHP.

<http://www.magentocommerce.com/knowledge-base/entry/magento-installation-cheat-sheet>

## Downloading the Magento Extension

The iPAY Magento extension is compatible with Magento Community 1.6+ and Enterprise 1.12+. To get the iPAY Magento extension please ask your iPAY Sales Representative for the file. The Magento Extension is free.

To install from Magento Connect login to your Magento account. If you are not registered with Magento you will need to do so. After logging in upload the compressed file from your client to your Magento server.

## Configuring the Magento Extension

To install the Magento Extension you need to login to your Magento Administration screen known as the Admin Panel. This is part of the Magento instance you installed on your Linux server.

### Exhibit: Magento Admin Login Screen

The image shows the Magento Admin Login screen. On the left is a vertical sidebar with the Magento logo. The main content area has the heading "Log in to Admin Panel". Below this are two input fields: "User Name:" and "Password:". Below the "User Name" field is a link that says "Forgot your password?". To the right of the "Password" field is an orange "Login" button. At the bottom of the page, there is a small line of text: "Magento is a trademark of Magento Inc. Copyright © 2012 Magento Inc."

After logging into your Admin Panel click on the System tab and select configuration from the dropdown list. You will notice that iPAY appears as an option in the Configuration menu in the left side of the screen. Click on iPAY and the screen below will appear. To get started make sure that the "Default Config" is selected in the dropdown menu.

## Exhibit: Magento Admin Panel

The screenshot shows the Magento Admin Panel interface. The top navigation bar includes links for Dashboard, Sales, Catalog, Mobile, Customers, Promotions, Newsletter, CMS, Reports, and System. The left sidebar contains a 'Configuration' section with links for General, Web, Design, Currency Setup, Store Email Addresses, and Contacts. Below this is a 'Planet Payment' section with links for Reports and Content Management. The main content area is titled 'Planet Payment' and contains two sections: 'General' and 'Logging'. The 'General' section includes fields for URL (set to 'Testing'), Terminal Id (6177), Company Key (6993), PIN (empty), Encryption (set to 'Enable'), Encryption Type (set to 'Triple-DES'), and Encryption Key (empty). A 'Test Configuration Values' button is located below the Encryption Key field. The 'Logging' section includes fields for Log Mode (set to 'Enable') and Log Entry Lifetime (set to 14). A 'Export Logs' button is located below the Log Entry Lifetime field.

In this screen you will configure your test and production environments. The iPAY test server is always available and you can test our iPAY Magento extension anytime. To do so please select the following options that appears in the screen above.

- **URL:** Select **Testing** We direct your traffic to the test URL on our iPAY servers. When you are ready to do live payment transactions you will switch the URL to **Production**.
- **Terminal ID:** The value for Terminal ID during testing is 6177.
- **Company Key:** The Company Key is a four digit value that maps to type of transactions you are processing with us. Please see the Merchant iPAY Integration Guide.
- **PIN:** A PIN is required for testing if you are not using 3DES encryption. The PIN in testing will always be 1234. After you go to production you will be issued a new PIN.
- **Encryption:** You have the option to Disable or Enable encryption. Enable turns on the 3DES or Triple DES encryption algorithm. It is recommended that you use 3DES during production.
- **Encryption Keys:** For production you need to concatenate the three keys that will be provided to you and enter them into the Encryption Key field. For testing you may leave this field blank.
- **Log Mode:** You should select **Enable** as this will record all of your test transactions and responses from iPAY. You can export the log by clicking on the **Export Log** button. In you can also export directly from your MySQL database. The table is "iPAY Log." If you need to empty the table you can delete the entries or "truncate" the table in MySQL.
- **Log Entry Lifetime:** This is the number of days that the log stays on your server. The default setting is 14 days.

After you have configured this screen click on **Save** and you will see a success message that reads "Configuration Saved."

The second part of the configuring the iPAY Gateway is also located in the Admin Panel in the left side navigation menu. Near the bottom of the left side navigation menu you will see “Payment Methods.” Click on this option and the screen below appears.

### Exhibit: Configuring Payment Methods

The screenshot displays the Magento Admin Panel's 'Payment Methods' configuration page. The left sidebar contains a navigation menu with categories like GENERAL, CATALOG, CUSTOMERS, SALES, and PAYMENT METHODS. The 'Payment Methods' option is selected. The main content area shows the configuration for the 'Credit Card (Planet Payment)' method. The 'Enable' checkbox is checked. The 'Title' field contains 'Credit Card (Planet Payment)'. The 'Payment Action' is set to 'Authorize and Capture'. The 'New order status' is 'Processing'. The 'Native Currency' is 'US Dollar'. The 'Accepted currency' dropdown shows a list of currencies, with 'Canadian Dollar' selected. The 'Service' dropdown is set to 'MCP'. The 'Credit Card Types' dropdown shows a list of card types, with 'Visa', 'MasterCard', 'Discover', and 'JCB' selected.

At this configuration screen please take the following actions:

- **Title:** This is a free form text box that your customer will see when they enter your credit card. You can simply enter “Credit Card” or anything you want to use that helps your customers enter their credit card.
- **Payment Action:** There are two payment actions in the iPAY Magento Extension: “authorize” and “authorize and capture.”
  1. **Authorize:** When your customer makes a purchase of a physical item that you will ship you will send an authorization to iPAY. iPAY will check to see if the credit card used by your customer is a good credit card and return a response to you. When you ship the customer’s order to them you will click on “Invoice” in the Magento Control Panel. The invoice creates a capture transaction or a charge to the customer’s credit card. You should not charge the customer’s credit card until you ship the item. Ideally you will ship the item in seven days or less.
  2. **Authorize and Capture:** If you are selling a digital product (e.g. software, digital media) that you fulfill for the customer immediately you will want to do an authorization and capture. iPAY checks to make sure the customer’s credit card is good and also charges the credit card.

- **New Order Status:** This is the status indicator on a new order. The status is “Processing.”
- **Native Currency:** Native currency is the currency in which you will receive payment from your payment processor. In this case, your payment processor is iPAY. iPAY will pay you in USD, CAD or HKD.
- **Accepted Currency:** This is the currency that you price and sell your products. You can select several foreign currencies. If you want to sell in the EU, Canada and Japan, for example, select all three currencies by holding down on the CTRL button. If you select more than one currency you can use the Currency Selector feature in Magento. Currency Selector is a menu that appears in the product detail page. Customers who have located your product detail page by a search can select the appropriate currency to shop and make a purchase.
- **Service:** There are two types of payment services offered. Multi-currency payment processing (MCP) or Pay in Your Currency (PYC). (Please check with iPAY on the availability of Pay in Your Currency (PYC).

## Exhibit: Configuring iPAY as a Payment Method

The screenshot shows the Magento Admin Panel with the 'System' tab selected. The left sidebar contains a 'Configuration' menu with categories like GENERAL, CATALOG, CUSTOMERS, and SALES. The main content area is titled 'Payment Methods' and features a 'PayPal' logo with a message: 'Looking for PayPal? We have our own tab to the left under Sales. View PayPal solutions.' Below this, a list of payment methods is shown, including 'Saved CC', 'Cash On Delivery Payment', 'Bank Transfer Payment', 'Check / Money Order', 'Zero Subtotal Checkout', 'Purchase Order', 'Authorize.net Direct Post', 'Authorize.net', and 'Planet Payment'. The 'Planet Payment' method is selected, and its configuration is displayed. The configuration includes fields for 'Enable' (set to 'Yes'), 'Title' (set to 'Credit Card (Planet Payment)'), 'Payment Action' (set to 'Authorize and Capture'), 'New order status' (set to 'Processing'), 'Native Currency' (set to 'US Dollar'), and 'Accepted currency' (a multi-select list with 'Canadian Dollar' selected). The 'Service' is set to 'MCP'. A detailed description of the MCP service is provided: 'MCP: Used for multi-currency Magento installations requiring customers to pay in the currency presented in the store with prices set by the Currency Conversion function.' Finally, the 'Credit Card Types' are listed as 'American Express', 'Visa', 'MasterCard', 'Discover', and 'JCB'.

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## Exhibit: Configuring iPAY as a Payment Method

|           |  |  |
|-----------|--|--|
| ADVANCED  |  |  |
| Admin     |  |  |
| System    |  |  |
| Advanced  |  |  |
| Developer |  |  |

|                                   |  |           |
|-----------------------------------|--|-----------|
| Store/Tokenize Credit Cards       | Enable   | [WEBSITE] |
|                                   | ▲ Recommended. Allows customers to securely store cards for future use and enables admin post-order edits without re-collecting credit cards.  |           |
| Logging                           | Enable   | [WEBSITE] |
|                                   | ▲ Recommended. Disable to suppress logging of payment processing transactions even if global logging is enabled in General > Planet Payment  |           |
| Payment from Applicable Countries | All Allowed Countries  | [WEBSITE] |
| Payment from Specific Countries   | Brazil   | [WEBSITE] |
|                                   | British Indian Ocean Territory   |           |
|                                   | British Virgin Islands   |           |
|                                   | Brunei   |           |
|                                   | Bulgaria   |           |
|                                   | Burkina Faso   |           |
|                                   | Burundi  |           |
|                                   | Cambodia   |           |
|                                   | Cameroon   |           |
|                                   | Canada   |           |
| Minimum Order Total               |  | [WEBSITE] |
| Maximum Order Total               |  | [WEBSITE] |
|                                   | Clear Profiles   | [GLOBAL]  |
|                                   | ▲ <b>WARNING:</b> This will purge all payment profiles and Planet Payment customer data from Magento. Typically this is run after switching from a test account to a production account. This action cannot be undone. |           |

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# Payment Processing Options with iPAY in Magento

## Test Mode and Production Mode

In test mode the iPAY servers will respond to a specific set of transactions. Please see the merchant integration test guide from iPAY for the appropriate parameters to use. After you have completed testing with iPAY please contact iPAY at <https://www.ipay.com/Home/Contact-Us.aspx> and complete the online form. We will contact you and provide a payment processing agreement and help you complete the remainder of the process to use iPAY.

## 3DES

3DES or Triple DES is a data encryption standard. Please see this link to learn more about 3DES. [http://en.wikipedia.org/wiki/Triple\\_DES](http://en.wikipedia.org/wiki/Triple_DES) In test mode concatenate the keys below and enter them in the encryption key field. When you move to production iPAY will provide you 3DES keys.

- KEY\_1      **1234512345123451**
- KEY\_2      **1543215432154321**
- KEY\_3      **4512345112345123**

Concatenate all three keys and enter into the field as follows:  
123451234512345115432154321543214512345112345123

## Configuring Foreign Currencies

In this section you will learn how to configure foreign currencies in Magento and select options to process foreign currency payments with iPAY.

## Multi-Currency Payment Processing in Magento

The recommended way to sell online to overseas customers is to price products in your website in the customers' foreign currency. In this manner, customers can shop and browse online knowing the price they will pay in their own currency.

## Planning Your Store

You will want to determine how you want to sell online in foreign currency payments. There are multiple ways to configure the iPAY extension and it is important that you select the method that fits your plan and your preferences.

- **Multiple Websites:** This configuration allows you operate more than one website and assign a foreign currency to each one.
- **Multiple Store Views:** This configuration allows you to create a store view for each country where you want to sell your products. This is an easy configuration to operate because you can localize each store, offer a foreign currency while continuing to use one product catalogue.
- **Currency Selector:** This configuration allows you to operate one or more stores and allow the customer to select the foreign currency that they want to use for shopping and payment. This method is quick can use one store or multiple stores.



- **Dynamic Currency Conversion:** This is one store where all products are priced in USD. The price of the product changes when the customer makes a purchase and enters their credit card.

## Create a Default Configuration

Your first step is to create a Default Configuration.

- Go to System->Configuration->Currency Setup and configure your currencies.
- The “Base Currency” is the currency in which you will receive payment for your orders.
- The default display currency is the currency in which your stores will display prices.

## Create a Store View for Each Country

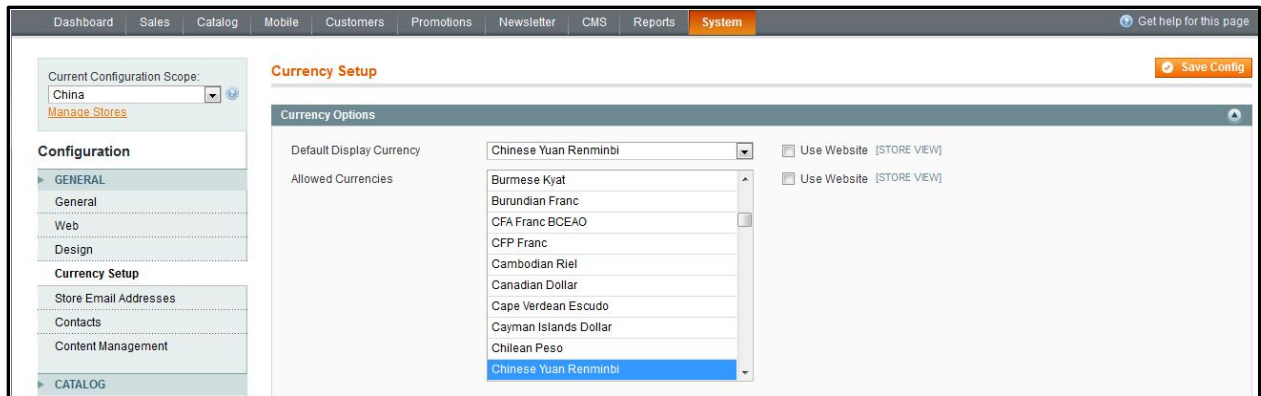
In this example, we will show how to use store views. If you are selling in China, Canada, Hong Kong and the US, for example, you would create four different store views in Magento.

If you name each of your stores by the name of the country your customers can use the Magento Store Selector to pick their store. By default Magento puts the Store Selector in the bottom right of your website. You can move Store Selector to a different location in your website. The upper-left or upper-right corners are the recommended locations as shown in the example below.



Each store view is configured with a specific currency. Please see the example below.

- Use System->Configuration->Currency Setup.
- In the Current Configuration Scope the store view named China is selected.
- The default display currency is set to Chinese Yuan Renminbi
- The Allowed Currency is set to Chinese Yan Renminbi.
- The Base Currency or the currency in which the merchant is paid (USD for US merchants; CAD for Canadian merchants; HKD for Hong Kong merchants) is configured in the Default store setting.



## Currency Selector

Another way to implement Multi-Currency Payment processing is using the Magento Currency Selector as shown below. Currency selector allows your customer to select their currency on the product detail page before going through checkout.



To use Currency Selector you will configure one store and select more than one "Accepted Currency" in System->Configuration->Currency Setup. Select more than one currency.

## Variable Foreign Currency Pricing

There are two ways to set the price your products in a foreign currency: Static Foreign Currency Pricing and Variable Foreign Currency Pricing. We will start with Variable Foreign Currency Pricing. Variable foreign currency pricing is when you fix your prices in USD and apply a daily conversion rate to set your prices in foreign currency. With iPAY in Magento you receive a foreign exchange rate from iPAY each day and re-calculate the price. If you are selling to customers in Europe, for example, your products will be priced in USD. You will pull a new foreign exchange rate from iPAY once a day and calculate the price of your products in Euros. Here is a summary of the steps that you need to follow.

1. Create the Main Website in Magento and the Default Configuration.
2. Create a Store for each country.
3. Name each Store the name of the country. (E.g. The Japan store is labeled Japan.)

Configure each store for multi-currency payment processing as follows:

1. Add the foreign currencies you need to your Default Config. If you will be selling Japanese Yen and British Pounds Sterling you will need to add both to your Default Config under “Allowed Currencies.” See below.

The screenshot shows the Magento Admin Panel with the 'System' tab selected. The left sidebar shows the 'Configuration' menu with 'Currency Setup' highlighted. The main content area is titled 'Currency Setup' and includes the following sections:

- Planet payment**: Logging is set to 'Enable'.
- Currency Options**:
  - Base Currency: US Dollar
  - Default Display Currency: US Dollar
  - Allowed Currencies: A list of currencies including Brazilian Real, British Pound Sterling, Brunel Dollar, Bulgarian Lev, Burmese Kyat, Burundian Franc, CFA Franc BCEAO, CFP Franc, Cambodian Riel, and Canadian Dollar.

2. For each store select the default currency. In the example below the Japan Store has a default display currency for Japanese Yen. See below.

The screenshot shows the Magento Admin Panel with the 'System' tab selected. The left sidebar shows the 'Configuration' menu with 'Currency Setup' highlighted. The main content area is titled 'Currency Setup' and includes the following sections:

- Currency Options**:
  - Default Display Currency: Japanese Yen
  - Allowed Currencies: A list of currencies including Hong Kong Dollar, Hungarian Forint, Icelandic Króna, Indian Rupee, Indonesian Rupiah, Iranian Rial, Iraqi Dinar, Israeli New Sheqel, Jamaican Dollar, and Japanese Yen.

- In Default Config schedule "Import Settings" to retrieve foreign currency rates every day. Foreign currency rates change daily so it is important that schedule to automatically pull back foreign exchange rate daily. Be sure to set this to Planet Payment. Be sure to set this to daily.

The screenshot shows the Magento Admin Panel Configuration page. The left sidebar contains a navigation menu with categories like GENERAL, CATALOG, CUSTOMERS, and SALES. The main content area is divided into several sections:

- Logging:** A dropdown menu set to "Enable" with a "[WEBSITE]" label. A note below states: "Recommended. Disable to suppress logging of payment processing transactions even if global logging is enabled in General > Planet Payment".
- Currency Options:**
  - Base Currency:** A dropdown menu set to "US Dollar" with a "[WEBSITE]" label. A note below states: "Base currency is used for all online payment transactions. Scope is defined by the catalog price scope ('Catalog' > 'Price' > 'Catalog Price Scope').".
  - Default Display Currency:** A dropdown menu set to "US Dollar" with a "[STORE VIEW]" label.
  - Allowed Currencies:** A list of currencies with a scrollbar, including Brazilian Real, British Pound Sterling, Brunei Dollar, Bulgarian Lev, Burmese Kyat, Burundian Franc, CFA Franc BCEAO, CFP Franc, Cambodian Riel, and Canadian Dollar (which is highlighted).
- Webservices:**
  - Connection Timeout in Seconds:** A text input field set to "100" with a "[GLOBAL]" label.
- Scheduled Import Settings:**
  - Enabled:** A dropdown menu set to "Yes" with a "[STORE VIEW]" label.
  - Service:** A dropdown menu set to "Planet Payment" with a "[STORE VIEW]" label.
  - Start Time:** A time picker set to "01 : 00 : 00" with a "[STORE VIEW]" label.
  - Frequency:** A dropdown menu set to "Daily" with a "[STORE VIEW]" label.
  - Error Email Recipient:** A text input field with a "[STORE VIEW]" label.
  - Error Email Sender:** A dropdown menu set to "General Contact" with a "[WEBSITE]" label.
  - Error Email Template:** A dropdown menu set to "Currency Update Warnings (Default Template fi" with a "[WEBSITE]" label.

- Go to System and Manage Currency. Set the currency symbols you want to use or use the default. See below.

The screenshot shows the Magento Admin Panel System > Manage Currency Symbols page. The top navigation bar includes links for Dashboard, Sales, Catalog, Mobile, Customers, Promotions, Newsletter, CMS, Reports, and System (which is highlighted). The main content area has a heading "Manage Currency Symbols" and a table with the following data:

| Currency                     | Symbol* |
|------------------------------|---------|
| CAD (Canadian Dollar)        | CA\$    |
| JPY (Japanese Yen)           | ¥       |
| USD (US Dollar)              | \$      |
| GBP (British Pound Sterling) | £       |

- Go to System and Manage Currency. Set the service to Planet Payment and click on "Import" and then "Save Currency Rates." This manually pulls back foreign exchange rates. You will want to do this the first time you configure your store.



## Static Foreign Currency Pricing

Static foreign currency pricing is when you set pricing in the foreign currency. For example, you sell blue jeans in Japan for ¥20,000. You have researched the Japanese market and see that ¥20,000 is the appropriate price. To use static foreign currency pricing you will do the following steps:

1. Create the Main Website in Magento and the Default Config.
2. Set the native currency of the Default Config in USD.
3. Set the default currency in Japanese Yen.
4. Create a product category.
5. Set the foreign currency for the product category in Japanese Yen.
6. Assign the product category to your Japan store.

## Pay in Your Currency (Limited Availability)

Pay in Your Currency is another payment processing option for merchants. With Pay In Your Currency your website will show all prices in USD or CAD. When your customer checks out iPAY reads the credit card number of your customer. iPAY looks up the foreign currency for the customer's credit card and calculates the price for the customer in their foreign currency. Here is a screen shot of what Pay In Your Currency at checkout.

Search entire store here... Search

Welcome, Bradley Seeley!

[My Account](#) [My Wishlist](#) [My Cart \(1 item\)](#) [Checkout](#) [Log Out](#)

### Checkout

1 Billing Information

2 Shipping Information

3 Shipping Method

4 Payment Information

**5 Payment Currency (Planet Payment)**

As a convenience to our international customers, your purchase can be completed in your home currency at today's exchange rate of 1.065617 (Wholesale Rate +03.00%).  
Select One Currency for your payment:

☒ CAD 15.98

☐ USD 15

\* Required Fields

[Back](#) [Continue](#)

6 Order Review

#### YOUR CHECKOUT PROGRESS

Billing Address

Shipping Address

Shipping Method

Payment Method

## Foreign Currency Definitions in Magento

- **Base Currency:** The primary form of currency used in store transactions.
- **Default Display Currency:** The primary form of currency used to display pricing in your store.
- **Allowed Currencies:** The currency your store accepts for payment.

### Example:

In your Magento Admin click on System, Configuration and Currency Setup. If you are a company based in the United States and you want to sell to customers in Japan this is the configuration for you.

- **Base Currency:** Select US Dollar as your base currency.
- **Default Display Currency:** This currency should be the currency that corresponds to the country. If your Magento Store is for Japan then the default display currency would be Japanese Yen.
- **Allowed Currencies:** Select Japanese Yen.

The screenshot displays the Magento Admin Panel interface. The top navigation bar includes links for Dashboard, Sales, Catalog, Mobile, Customers, Promotions, Newsletter, CMS, Reports, and System (which is currently selected). The left sidebar contains a 'Configuration' menu with sub-items: GENERAL (General, Web, Design), Currency Setup (selected), Store Email Addresses, Contacts, Planet Payment, Reports, and Content Management. Below this are CATALOG (Catalog, Inventory, Google Sitemap, RSS Feeds, Email to a Friend) and CUSTOMERS (Newsletter, Customer Configuration, Wishlist, Promotions, Persistent Shopping Cart). The main content area is titled 'Currency Setup' and includes sections for 'Planet payment' (with a 'Logging' dropdown set to 'Enable'), 'Currency Options' (with 'Base Currency' set to 'US Dollar', 'Default Display Currency' set to 'US Dollar', and a list of 'Allowed Currencies' including Brazilian Real, British Pound Sterling, Brunel Dollar, Bulgarian Lev, Burmese Kyat, Burundian Franc, CFA Franc BCEAO, CFP Franc, Cambodian Riel, and Canadian Dollar), 'Webservices' (with 'Connection Timeout in Seconds' set to '100'), and 'Scheduled Import Settings' (with 'Enabled' set to 'Yes', 'Service' set to 'Planet Payment', 'Start Time' set to '01:01:01', 'Frequency' set to 'Daily', and 'Error Email Recipient' set to 'General Contact').

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## Tokens

iPAY in Magento offers a way for you to store credit cards at iPAY. When your customer pays with their credit card the credit card number is sent to iPAY. iPAY returns a token to your Magento database. This allows your customer to store their credit card and use it for repeat purchases. Select System, Configure and iPAY to see the configuration screen below.

|                 |  |  |
|-----------------|--|--|
| <b>ADVANCED</b> |  |  |
| Admin           |  |  |
| System          |  |  |
| Advanced        |  |  |
| Developer       |  |  |

|                                   |  |           |
|-----------------------------------|--|-----------|
| Store/Tokenize Credit Cards       | <input type="text" value="Enable"/>  | [WEBSITE] |
|                                   | ▲ Recommended. Allows customers to securely store cards for future use and enables admin post-order edits without re-collecting credit cards.  |           |
| Logging                           | <input type="text" value="Enable"/>  | [WEBSITE] |
|                                   | ▲ Recommended. Disable to suppress logging of payment processing transactions even if global logging is enabled in General > Planet Payment  |           |
| Payment from Applicable Countries | <input type="text" value="All Allowed Countries"/>   | [WEBSITE] |
| Payment from Specific Countries   | <div><div>Brazil</div><div>British Indian Ocean Territory</div><div>British Virgin Islands</div><div>Brunel</div><div>Bulgaria</div><div>Burkina Faso</div><div>Burundi</div><div>Cambodia</div><div>Cameroon</div><div>Canada</div></div> | [WEBSITE] |
| Minimum Order Total               | <input type="text"/>   | [WEBSITE] |
| Maximum Order Total               | <input type="text"/>   | [WEBSITE] |
|                                   | <input type="button" value="Clear Profiles"/>  | [GLOBAL]  |
|                                   | ▲ <b>WARNING:</b> This will purge all payment profiles and Planet Payment customer data from Magento. Typically this is run after switching from a test account to a production account. This action cannot be undone.                     |           |

<The remainder of this page is intentionally blank>



# Understanding Orders in Magento

Magento provides a full functioning order management, reporting and transaction control UI. Here are some things to keep in mind when managing orders with the iPAY Magento extension.

## Transaction Numbers

A unique number is assigned to each purchase made by customers in your Magento store. This number appears for each of the types of transactions below.

## Authorizations

Authorizations are when the credit card processing network has approved the customer's card to be charged. You will not be paid from authorizations alone. You need to charge or capture the customer's purchase by creating an invoice.

## Invoices

An invoice in Magento charges or captures the customer's payment. Customers can be automatically invoiced by setting your default configuration to "authorize and capture." This is typically done for digital products that are downloaded immediately. In addition, you can invoice a customer after you have shipped their order.

## Voids

A void is a cancellation of the transaction. If your customer has purchased an item but you do not have the item in stock you may want to void the authorization of the customer's credit card. If you have already charged or captured the payment you will want to refund the customer.

## Refunds

Refunds are processed in Magento by selecting Credit Memo. You can create an online or offline refund. Online refunds are linked to the customer order. You select an invoice and then credit memo. The customer's credit card will be refunded. For iPAY you cannot make an online refund until your Magento store has charged the customer's credit card.

## Testing Credentials for iPay in Magento

Please see the values below to test the iPAY extension. Here is path: System->Configuration->Planet Payment.

- **URL:** Select **Testing** We direct your traffic to the test URL on our iPAY servers. When you are ready to do live payment transactions you will switch the URL to **Production**.
- **Terminal ID:** The value for Terminal ID during testing is 6177.
- **Company Key:** The Company Key is a four digit value that maps to type of transactions you are processing with us. Please see the Merchant iPAY Integration Guide. To test domestic payments where you will be paid in US dollars and test multi-currency payment processing use the company key 6993.
- **PIN:** A PIN can be blank during testing.
- **Encryption:** Select enable to turn on the 3DES or Triple DES encryption algorithm.
- **Encryption Keys:** For production you need to concatenate the three keys that will be provided to you and enter them into the Encryption Key field. For testing you may leave this field blank.
- **Log Mode:** You should select **Enable** as this will record all of your test transactions and responses from iPAY. You can export the log by clicking on the **Export Log** button. In you can also export directly from your MySQL database. The table is "iPAY Log." If you need to empty the table you can delete the entries or "truncate" the table in MySQL.
- **Additional configuration:** Under System->Configuration->Payment Methods select MCP as the service.
- **Making Test Purchases:** You will need to use an existing Magento store or set one up. You will need a sample product to purchase. To test multi-currency payment processing you will price the products in Canadian dollars using any of the options provided in this document. After setting up your sample product simply purchase the product using the test credit card numbers below. Be sure to use the Visa test credit card for Canadian Dollars if you're purchasing a product priced in Canadian dollars.

Visa (US Dollar Domestic):

4005520000008403

Any future expiration date

CVV: 123

Visa (Canadian Dollar) for testing multi-currency payment processing:

4761260000001249

Any future expiration date

CVV: 123