

User guide

Up2pay e-Transactions Module

Version: 1.2 – PrestaShop 1.7.x

The Up2pay e-Transactions module for PrestaShop allows you to benefit from Credit **Agricole's** remote payment solution in a secure environment.

With this module, you can choose the payment methods to display on your online store, have a secure and personalized payment page, and set up your cashing arrangements.

The Up2pay e-Transactions module for PrestaShop is 3D-Secure v2 compatible, compliant with PSD2 regulation.

The following payment methods are available for your customers:

- ⇒ Bank cards (CB / VISA / Mastercard / Amex / JCB)
- ⇒ PayPal
- ⇒ Conecs
- ⇒ CV-Connect
- ⇒ Diners

The Up2pay e-Transactions module offers:

- ✓ **Activation of the payment methods** mentioned above.
- ✓ **Seamless integration of the credit card payment page** (CB/VISA/Mastercard) **inside your shop**
- ✓ **Cashing arrangements from the PrestaShop Back office:**
 - **flexibility of debit confirmation** (on order creation, on shipment) according to a number of days
 - **partial or total refund function on an order**
- ✓ **One-click** feature (payment with already registered card) natively integrated.
- ✓ **Multiple installments payment** feature for your customer depending on the amount of the order
- ✓ **Subscription-based** payment feature
- ✓ Display payment mean according to the **order amount**
- ✓ **Deal with your orders** from the Prestashop back-office

Summary:

1. *INSTALLATION*
 - 1.1. *Update*
2. *STARTING PAGE*
3. *SETTINGS*
 - a. *Prospect*
 - b. *Customer*
4. *MY CONTRACT*
5. *ONE TIME PAYMENT CONFIGURATION*
 - a. *Display of payment methods*
 - b. *Debit type*
 - c. *Frictionless*
6. *PAYMENT IN INSTALMENTS*
7. *SUBSCRIPTIONS*
8. *MAKE A REFUND*
9. *APPENDIX*

1. INSTALLATION

The installation and use of this module require the subscription of a distance-selling contract and an Up2pay e-Transactions service contract with your Credit Agricole Regional Bank.

The activation and setting of your contracts will be carried out upon receipt of the membership file. You will receive a welcome email to the email address provided when you signed up for your contracts.

Nevertheless, the module includes a demo mode which allow you to test our solution before subscribing. Go to chapter "3-a. Lead" for more information.

In order to install the Up2pay e-Transactions Crédit Agricole module in your Prestashop store, simply log on to the back office of your Prestashop store and open the "Payment / Payment Methods" page.

In this page, you will find a list of payment modules partners of Prestashop.

Look for the "Up2pay e-Transactions Crédit Agricole" module in this list and click the "Install" button available for this module.



Once the module is installed:

- It is available in your store's manager module and listed in the "PERSONALIZED / MODULES / Module Manager" page in the "Payment" category.
- You can also find it on the "Payment / Payment Methods" page.
- You need to set up your module in order to connect your store to your Up2pay e-Transactions contract and to define how the module will work according to your needs. To do this, please follow the instructions below in the "CONFIGURATION" chapter.
- If you don't own an Up2pay e-Transactions contract yet, the demo mode will allow you to discover module and e-Transactions solution.

By clicking on the "Configure" button on the row for this module, you can access its management and configuration interface (see the following chapters).

1.1 UPDATE

When the module is updated, we recommend to follow these steps:

- Check the prerequits and compatibily with the shop, the theme and the other modules.
- Update the module first on a staging environment
- Once update is done, check settings and adjust if necessary
- Make tests to make sure all is working properly once module is updated (in production)

2. STARTING PAGE

Module version v6.1.2 - What's new?





Do you have a question?
Contact us using [this link](#)

[USER GUIDE](#)
[CHECK CONFIGURATION](#)

THE IDEAL SOLUTION TO ACCEPT ONLINE PAYMENTS!

- Choose a solution already used by thousands of merchants.
- Offer your customer a shop integrated payment form or a hosted payment page.
- Secure your transactions with 3D-Secure v2 (PSD2 compliant).
- Easily manage your order from you Prestashop Back-Office.
- Your bank account credited at D+1.
- Take advantage of support provided by e-Commerce experts.

ACCESS OFFER

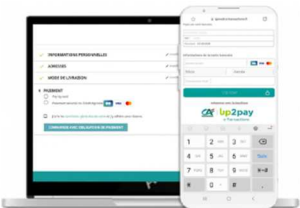
A SIMPLE OFFER WITH THE BASICS TO ACCEPT ONLINE PAYMENTS

- Accept CB, VISA, Mastercard cards and also Paypal.
- Available features: immediate or deferred payments.

PREMIUM OFFER

A COMPLETE OFFER TO OPTIMIZE YOUR ACTIVITY AND IMPROVE CUSTOMER EXPERIENCE

- Accept more payment methods as Amex, Titres Restaurant, e-Chèques Vacances (ANCV).
- Activate more features: One-click payment, subscription, instalment payment, capture on shipment and refund from PrestaShop Back-Office.
- Customize your payment page using your graphic charter.



[I ALREADY HAVE AN ACCOUNT](#)
[TEST USING DEMO ACCOUNT](#)
[SIGN-UP >>](#)

It's the starting page of the module.

It allows you to start whether you are :

- A customer who received all the contract settings : button **"I already have an account"**
- A customer waiting for its contract settings and that want to test the module : button **"Test using Demo account"**
- If you're not a customer yet and you want to test the Up2pay e-Transactions solution thanks to demo mode : button **"Test using Demo account"** to test module and then button **"Sign-up"** to choose your offer.

The button **"Sign-up"** redirects to our website ca-moncommerce.com so you can subscribe to our offers.

Display of block **"THE IDEAL SOLUTION TO ACCEPT ONLINE PAYMENTS"** can then be disabled by clicking on link **"Don't show this again"**

THE IDEAL SOLUTION TO ACCEPT ONLINE PAYMENTS!

[Don't show this again](#)

You will find below the other actions available for this starting page.

USER GUIDE

At any time, you can use this "DOCUMENTATION" tab to view the module's documentation and help you set it up.

On our website <https://www.ca-moncommerce.com/> you will find a complete documentation of the Up2pay e-Transaction solution as well as a FAQ (<https://www.ca-moncommerce.com/faq/>) to answer the most frequently asked questions.

CHECK CONFIGURATION

The feature “Check configuration” allow to :

- check module requirements to make it work properly are fulfilled.
- check that settings from your contract are properly fulfilled. It will display the following success message :



✓ Your module is correctly configured with your account.

- switch from one to another platform (on support service demand)
- enable verbose logs to get more information about an issue you could encounter

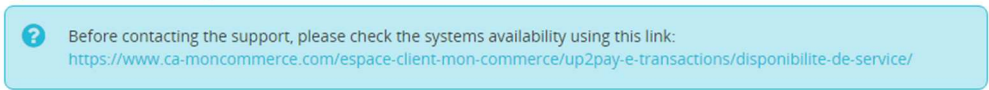
CONTACT US

Access the form at any time allowing you to contact us for any question regarding the use of the module using Prestashop's contact tool on its Add-ons Marketplace. A link in this tab allows you to access it directly.

Do you have a question?
Contact us using [this link](#)

A popup will show up containing information relative to your setting as well as a link to our website to check the services availability.

Systems availability status



Before contacting the support, please check the systems availability using this link:
<https://www.ca-moncommerce.com/espace-client-mon-commerce/up2pay-e-transactions/disponibilite-de-service/>

To copy information relative to your setting, click inside the area containing those elements to paste it then into your support message, which will ease the support.

The CONTACT SUPPORT button at the bottom of this popup will send you to the form.

You can also contact the Up2pay e-Transactions support (Monday to Friday from 9am to 6pm) at the following contact details:

- **By email:** support@e-transaction.fr
- **By phone:** 0810 812 810 (cost of a local call from a landline)

3. SETTINGS

a. Prospect

The demo mode can be used both by a customer waiting for its contract information and for a prospect that want to discover our solution.

It allows to explore all the features offered by the Up2pay e-Transactions solution and module.

Thus when you choose this mode, you don't have to fill your account information : it will be automatically pre-filled.

This mode allows you to change all settings, offer type, payment means to answer to all your needs.

b. Customer

As a customer having received all the settings information (welcome email and email with the credentials to the Up2Pay e-Transactions back-office), you can set your module in test or production mode with your own credentials.

Options settings and payment means

The module interface gathered between 2 and 4 settings blocks according to the offer subscribed.

Each of these blocks are described in the following documentation and will allow you to set the module according to your needs.

N.B : each blocks has a dedicated **Save** button.

You need click on **Save** button as soon as a setting has been made in a block.

c. Frictionless

Premium offer can allow you to make frictionless payment (3DS exemption). To enable it, you have to check "I want to request frictionless transactions 3DS" and tell the maximum order amount for which this exemption will be available.

☒ I want to request frictionless transactions 3DS

Whose amount is less than or equal

30

EUR

*Be aware that for order without 3DS challenge, bank remittance is not guaranteed if chargeback asked by payer.
 Maximum amount requested can't exceed 30 €*

When frictionless is enabled, the customer can be exempted from the 3DS validation (no need to validate payment with its bank application on smartphone). Be careful, exemption depends on customer's bank willing so it's not automatic even though it's enabled in module.

4. MY CONTRACT

The “My account” block allows you to enable demo mode if necessary.

Use demo mode ☒ No
With demo mode you can check this module and functionalities of Up2pay e-Transactions solution.

The other fields allow you to enter the identifiers linked to your Up2pay – e-Transactions contract. Fields with an asterisk are mandatory.

The "CONFIGURATION" tab allows you to provide the identifiers associated with your Up2pay e-Transactions contract and to set up your module according to the needs and uses you have defined.

To set up and put your module into production, you need to have the following information received in your welcome email:

- ✓ site number (7 digits)
- ✓ rank (2 digits)
- ✓ Up2pay e-Transactions ID (1 to 9 digits)
- ✓ HMAC keys (test and production)*

*Your HMAC keys (test and production) have to be generated from your Up2pay e-Transactions Vision back-office

MODE: TEST /PRODUCTION MODE

By default, module is set in test mode, which allows you to explore features.

In this mode, payments are not sent to the bank, there’s no real authorization demand.

We recommend to start with this mode to check your module setting and to make sure it match your needs and requirements.

In the module setting, choose “No” in order to not use the demo mode and then, choose the “TEST” environment to use your own credentials.

⚠ You are using the TEST mode

 My Account

Use demo mode
 ☒ No

With demo mode you can check this module and functionalities of Up2pay e-Transactions solution.

Environment

☒ Test

☐ Production

On TEST environment, simulated payments are not real transactions.

Each field of this block has to be filled with asked elements.

Secret HMAC key :

You have to generate a test HMAC key from your Vision back-office which will be dedicated to all your tests and then save your changes.

N.B : it is necessary to validate your HMAC keys (test and production) by clicking on the link from the key validation email.

 My Account

Use demo mode ☒ No
With demo mode you can check this module and functionalities of Up2pay e-Transactions solution.

Environment ☒ Test
☐ Production
On TEST environment, simulated payments are not real transactions.

* Site Number
7-digit number - Informations founded in you welcome email.

* Rank
2 or 3-digit number.

* ID
1-digit to 9-digit number.

* TEST HMAC key
Generate your HMAC secret key in you Vision Back-Office in Test environment.

PRODUCTION HMAC key
Generate your HMAC secret key in you Vision Back-Office in Production environment.

Up2pay e-Transactions offer subscribed ☐ Access
☒ Premium
Up2pay e-Transactions offer subscribed with your Credit Agricole Regional Bank.

☐ I want to request frictionless transactions 3DS

Save

Once your configuration is validated and you have placed test orders, you can switch to the PRODUCTION environment.

When the PRODUCTION mode is enabled, the “PRODUCTION HMAC key” field becomes available. If it’s not already done, fill your HMAC production key in this field.

SUBSCRIBED UP2PAY E-TRANSACTIONS SOLUTION:

You must provide here the e-Transactions contract you have subscribed to, namely “Pack ACCESS” or “Pack PREMIUM”.

Up2pay e-Transactions offer subscribed ☐ Access
☒ Premium
Up2pay e-Transactions offer subscribed with your Credit Agricole Regional Bank.

☐ I want to request frictionless transactions 3DS

The following 2 packs are available:

<i>MODULE e-Transactions</i>	<i>ACCESS Pack</i>	<i>PREMIUM Pack</i>
Web payment page	?	?
CB, Visa, MasterCard	?	?
Vision Air Back-Office	?	?
Anti-fraud tool: 3-D Secure, filters on nationality/IP	?	?
Multiple installments payment free of charge	-	?
Total / partial capture at order validation	-	?
Cash functions from your Prestashop Back-Office (Capture on shipment, partial/total refund)	-	?
Seamless integration of Payment page built inside your shop	-	?
PayPal	<i>Optional</i>	<i>Optional</i>
Cards' packs and private payment methods American Express, Conecs, Cv-Connect, etc.		<i>Optional</i>

N.B : select premium offer will display the features dedicated to this offer and you will be able to set it. If this offer is chosen but you own an "Access" contract, the features dedicated to premium offer won't be displayed or will show error messages.

Click on **Save** button before keep on the module configuration.

5. ONE TIME PAYMENT CONFIGURATION

This block is made of 2 parameters :

- Display of payment methods
- Debit type

a. Display of payment methods

You can choose between the 2 following displays :

Display of payment methods

- ☐ Grouped
☒ Advanced

Grouped: display only one payment button for all means of payment.
Advanced: display one button for each means of payment activated.

The Grouped display is set by default.

GROUPED :

This mode display one single payment choice at the last step of the purchase tunnel for all the payment means enabled in your module.

While clicking on this payment button, your customer will be redirected on a secure page hosted on the Up2pay e-Transactions platform where he can choose all the payment means enabled on your contract (and in your module).

After choosing a payment method, is redirected to a payment page of the e-Transactions solution and automatically returns to your shop at the end of payment.

For this mode, you'll be able to update :

- The wording of payment mean that will be displayed on your payment means choice page (default is "Secured payment with Credit Agricole")
- the wording according to the language
- the logo

N.B : Generally, the logo of each payment mean displayed on your payment page can be updated. You can upload new logos with png, jpg or gif format.

We do recommend to use a maximum 120px wide and 30px high picture.

Display of payment methods

☒ Grouped
☐ Advanced

Grouped: display only one payment button for all means of payment.
Advanced: display one button for each means of payment activated.

Title displayed on your payment page

Title of generic payment option displayed on your page with means of payment choices.

Logo displayed on your payment page





You can upload here a new logo (file types accepted for logos are: .png .gif .jpg only - we recommend that you use images with 30px height & 120px length maximum).

Logo of generic payment option displayed on your page with means of payment choices.

Debit type

☒ Immediate
☐ Deferred

Immediate: debit is done the day of the order.
Deferred: you can set number of days to wait or an event (with Premium offer) before remittance to bank.

Front office display :

4 PAYMENT

- ☐ Secure payment with Cr dit Agricole 
- ☐ I agree to the [terms of service](#) and will adhere to them unconditionally.

PLACE ORDER

ADVANCED:

With this mode, you can allow customer to choose payment mean from your shop and the way payment form will be displayed.

This option display a single payment button for each payment mean enabled in your module and will redirect customer to the right payment form hosted by e-Transactions.

	Active	Payment display	1-Click	Display text	Logo	From
CB VISA MASTERCARD	☒ Yes	Redirected	☐ No	Pay with credit card en	 Upload	0 EUR
AMERICAN EXPRESS (Remove)	☐ No	Redirected	---	Pay with AMEX en	 Upload	0 EUR
CV CONNECT (Remove)	☐ No	Redirected	---	Pay with CV Connect en	 Upload	0 EUR
SODEXO (Remove)	☐ No	Redirected	---	Pay with Sodexo en	 Upload	0 EUR
UP DEJEUNER (Remove)	☐ No	Redirected	---	Pay with Up Dejeuner en	 Upload	0 EUR
Display a generic payment option for all payment methods subscribed	☐ No	Redirected	---	Secured payment by C en	 Upload	0 EUR

The advanced mode offers interesting options which are detailed below :

Active column :

- It is possible to enable or disable (Yes/No) the different payment means to display on your shop payment page. Il est possible d'activer ou d sactiver (OUI/NON) les diff rents moyens de paiement   afficher sur votre page de paiement
- By default, the following payment mean is enabled:
 - CB/VISA/MASTERCARD
- Add a payment mean : this dropdown list allows you to add others payment means that will complete the list of payments. It is also possible to remove one of the payment mean added by clicking on « remove » below the payment mean name.
- Add a single button for all the payment means subscribed : if you enable this button, it'll show a single button that will redirect to a payment means choice page (like the grouped mode). It'll be added to the other payment means displayed on your shop.
 This allow to highlight some payment means on your shop payment page and to allow customer to make choice on the solution payment page according to your contract

Use case :

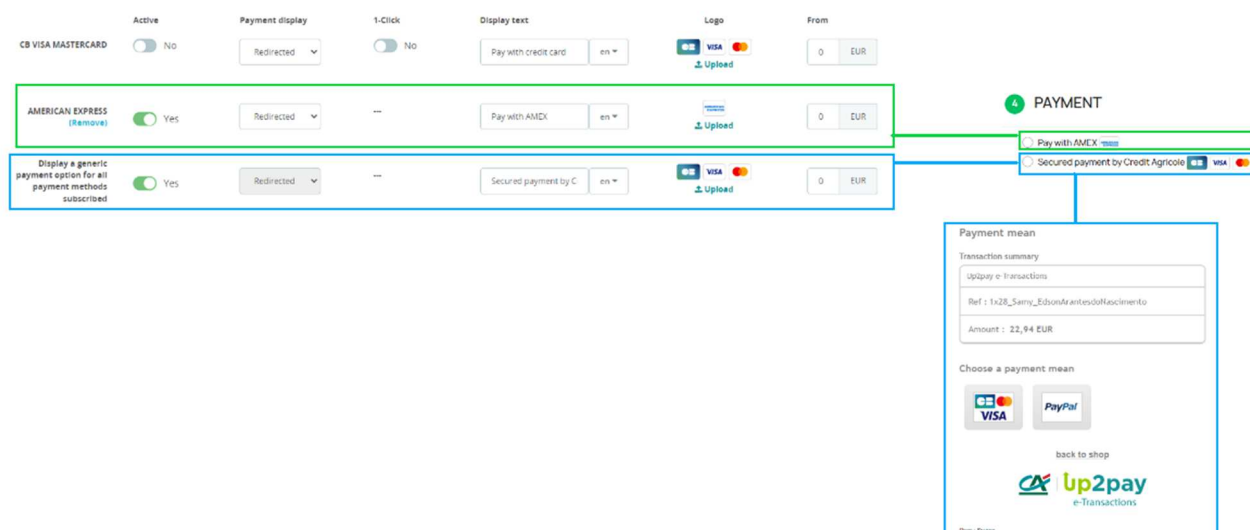
We would like to push the 2 following payment means :

- CB/VISA/Mastercard
- Amex (AMERICAN EXPRESS)
While allowing our customers to pay by Paypal thanks to the button (because Paypal is added to our contract):
- Display a generic payment option for all payment methods subscribed

Our configuration is the following :

	Active	Payment display	1-Click	Display text	Logo	From
CB VISA MASTERCARD	☐ No	Redirected ▾	☐ No	Pay with credit card en ▾	 Upload	0 EUR
AMERICAN EXPRESS (Remove)	☒ Yes	Redirected ▾	---	Pay with AMEX en ▾	 Upload	0 EUR
Display a generic payment option for all payment methods subscribed	☒ Yes	Redirected ▾	---	Secured payment by C en ▾	 Upload	0 EUR

Display in back and front-office :



Be careful : Check that your contract includes the payment means selected and that they have been properly set by Up2pay e-Transactions. This information can be seen in the Vision back-office, in the “Settings > Contracts” tab.

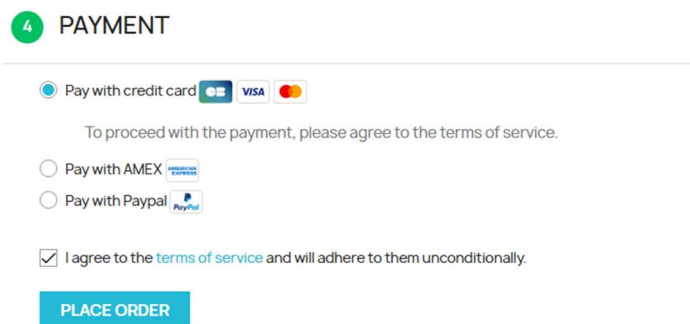
Payment display column:

For the payment means CB/VISA/MASTERCARD and AMEX, it is possible to choose between the redirected or integrated display.

For all the others payment means, only redirected display is possible.

- **Redirected :** This mode allows you to finalize the payment on secure pages hosted on the Up2pay e-Transactions platform.

In this case, your customer, after choosing a payment method, is redirected to a payment page of the e-Transactions solution and automatically returns to your shop at the end of payment.



4 PAYMENT

☒ Pay with credit card  

To proceed with the payment, please agree to the terms of service.

☐ Pay with AMEX 

☐ Pay with Paypal 

☒ I agree to the [terms of service](#) and will adhere to them unconditionally.

PLACE ORDER

- **Full integration :** This mode allows your customer to perform payment directly in your store's pages. In this case, the payment form is displayed to your customer, after choosing payment method, inside the payment choice page of your shop as if it were part of it (seamless integration).

- However, the payment form is really hosted by the Up2pay e-Transactions platform and is integrated into a secure block of your page.
If you enable this option, your customer will be able to perform payment without leaving your shop.

4 PAYMENT

☒ Pay with credit card

To proceed with the payment, please agree to the terms of service.

☐ Pay with AMEX

☐ Pay with Paypal

☒ I agree to the [terms of service](#) and will adhere to them unconditionally.

Bank card informations

Card number

MM

AA

CVV

Pay

1 Clic column:

With this option, your customer will have the ability to save its credit card (CB, VISA or MASTERCARD) in order to avoid to have to enter it again for next purchases, provided that he created a customer account on your shop.

One-Click option is available when the **Premium** offer is enabled and only if the payment means display is set to “**advanced**”.

It’s available both on **integrated** and **redirected** display.

N.B : This service is totally secured. The card number is stored in a digital safe from Up2pay e-Transactions solution and only elements allowing your customer to tell he wants to use its card for next purchases are sent to your shop (partial card number, expiry date, card token).

Working

When customer makes a purchase, if he choose the “Pay by credit cards” payment mean, a checkbox is offered (not checked by default) to “Store my credit card details for future payments”.

4 PAYMENT

☒ Pay with credit card

☐ Store my credit card details for future payments.

To proceed with the payment, please agree to the terms of service.

If your customer ticks the box « Store my credit card for future payments" and validates their payment, they will now be offered a choice of additional payment method on their next purchase allowing him to use the registered card without the need to re-enter the card number and the expiry date. This is only possible if your customer has also created a customer account on your store.

If your customer uses their registered card, the payment form will be displayed with their card information pre-entered and partially hidden.

In this case, all they must do is to fill in their verification code - Visual Cryptogram (CVC - the last 3 digits displayed on the back of their card) and finalize their payment (authentication with his bank) by clicking on the "Pay" button.

Bank card informations

☐

If your customer chooses to pay with a new card and re-check the "Save my card for future payments" box, this new card will replace the previous one registered in their profile (in case of a successful transaction).

4 PAYMENT

☐ Pay with my previously stored card - 5138****36 - 06/23 

In its customer account, he could find and delete and the credit cards saved:

Your account

 INFORMATION	 ADDRESSES	 ORDER HISTORY AND DETAILS
 CREDIT SLIPS	 MES LISTES	 MY STORED CARDS

My stored cards

CB



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Delete

Display text column:

The display text contains the wording of each payment mean by default. It's customizable for each payment mean, in French and English.

Logo column:

All payment means logo are integrated by default. It is possible to update any logo to display, however you need to respect the 3 following formats : .png, .jpg or .gif

We recommend to use a maximum 120px wide and 30px high picture.

From column:

The field **From** allows to set a minimal order amount (in euro) from which the payment mean will be suggested to your customers.

Once your updates made, click on Save button from this block before going to the next one.

b. Debit type

Debit type

☒ Immediate

☐ Deferred

Immediate: debit is done the day of the order.

Deferred: you can set number of days to wait or an event (with Premium offer) before remittance to bank.

You can select the following debit types:

- **Immediate**

The payment will be automatically remitted to the bank on D-Day.

"Immediate" is selected by default.

Once your customer has made the payment on your store, the order will appear on your Prestashop Back-Office with the "Payment Accepted" state.

- **Deferred**

If this debit type is selected, it is necessary to choose between the 2 types of event that will trigger remittance to bank.

Event that will trigger remittance to bank

☐ Delay

☒ Order status

Delay: automatically triggered after a delay.

Order Status: automatically triggered on order status changed.

Please note that order status option, allow to trigger remittance also manually by using action button in order detail.

Order statuses that trigger capture

Select Some Options

Define order statuses that trigger automatically the capture for the remittance to bank of the transaction.

DELAY:

The debit will be triggered after the delay (number of days) you will choose in the dropdown list that will appear when you check « delay”.

The payment confirmation is sent as soon as the customer has finalized its payment, only the debit on the customer account will be delayed. The remittance to bank delay cannot exceed 7 days after the authorization demand, otherwise you will lose the 3D-Secure guarantee.

Once your customer has made its payment on your shop, its order will appear in your Prestashop back-office with status "Payment accepted".

Once the delay option is checked, a dropdown menu appears. The values (from 1 to 7) indicate the number of days after which the payment will be sent automatically to the bank. The default value is "2". In that case, the remittance to bank is made 2 days after the payment.

ORDER STATUS :

This option is only available if you have subscribed to and configured the PREMIUM pack.

The debit is triggered automatically after the manual order state change

When this option is selected, define one or several order states that will automatically trigger the remittance to bank.

Warning: The manual debit does not apply if your customer chooses a payment in multiple installments.

In this case, even if the "manual debit" is configured, the first deadline will be immediately remitted.

Example of deferred debit frequently used: you would like to offer debit once order is shipped.

1. Make sure you've selected the "PREMIUM Pack" option in the "Up2pay e-Transactions Subscribed Offer" block
2. Go to the "Debit Type" option and select the "deferred" option.
3. Select "order status" as event that will trigger remittance to bank.
4. Choose "shipped" in the dropdown list of available order statuses that trigger capture

Order statuses that trigger capture

Shipped X

Define order statuses that trigger automatically the capture for the remittance to bank of the transaction.

N.B : you can set several status, for example « shipped » and « delivered ».

In that case, the switch to one of these status will trigger the debit. The switch to the second status won't trigger a second debit.

Once your customer has made the payment on your store, the order will appear on your Prestashop Back-Office with the "Pending Debit Confirmation" state.

Your customer will receive a confirmation order email and will then be informed from its customer section that its order is still waiting the debit confirmation.

Here are the orders you've placed since your account was created.

Order reference	Date	Total price	Payment	Status	Invoice
WPGSKEJZK	02/23/2023	€14.28	e-Transactions [CB]	Pending Debit Confirmation	 Details Reorder

Automatic debit confirmation:

If your order goes to "Shipped" state, the debit confirmation (Capture) will be automatically performed.

In this case, the state of your order remains "Shipped", but the button for manual confirmation (Capture) will be grayed out (see below). This will indicate the Capture has been completed.

The remittance to the bank will take place within one day from this confirmation.

Manual Debit Confirmation:

You can also decide to confirm the debit at any other time.

To do this, just click on the "Orders" tab of your BackOffice Prestashop. Then click on the desired order which is in "Pending Debit Confirmation" state:

ID	Reference	New client	Delivery	Customer	Total	Payment	Status	Date	Actions
☐	Search ID	Search reference		Search customer	Search total	Search payment		From To	Search
☐	24	WPGSKEJZK	No	France	J. Doe	€14.28	e-Transactions [CB]	Pending Debit Confirmation	02/23/2023 14:43:53

On the order detail page, you will find on the right the block "Up2pay e-Transactions Crédit Agricole". The blue "Capture Full Payment" button also tells you that the transaction is awaiting debit confirmation.

After clicking on the button, the transaction will be confirmed and the button will be grayed out. The order will automatically go to "Accepted Payment" status.

The bank remittance will take place within one day from this confirmation.

Warning: You have 7 days to confirm the debit (Capture).

As long as you have not captured the transaction, your client is not charged and your account is not credited. You can also check the bank remittance of your transactions in your Vision Back-Office.

Your customer will also be able to see in its customer section that the payment has been confirmed; he will then receive a confirmation order email.

Here are the orders you've placed since your account was created.

Order reference	Date	Total price	Payment	Status	Invoice
UIDRCKBDY	03/02/2023	€14.28	e-Transactions [CB]	Payment accepted	 Details Reorder

6. *Payment in instalments*

This option allows you to offer a 2, 3 or 4 times payment according to minimum and maximum amount of order you will define.

At each due date, you are credited from the amount of the order and your customer is debited. The fraction of each due date can be set in the module.

Note: This choice of payment method cannot be fully integrated inside your store page. Your customer will necessarily be redirected to the secure pages hosted on the Up2pay e-Transactions platform.

Once the button "Enable instalment" is set to Yes, you can decide to enable :

- 2 times payment
- 3 times payment
- 4 times payment
- You can use also two or three at the same time

N.B : it is necessary to enable at least one so the payment is installments to be proposed to your customers.

Number days between each instalment:

You can set the number of days between each instalment by choosing in the dropdown list. The maximum is 90 days (only for 2 times payment).

Warning: the maximum delay between the initial payment (first due date) and the last due date must be less than 90 days.

Payment division:

By default, each payment division will be equal, except for the 3 times payment for which one division will be greater than the 2 others in order to reach 100% of the total amount.

You can manually change the distribution (in %), the change of a value will automatically adjust the 2 others.

Minimum and maximum amount of order to display payment option:

By default, the minimum amount is set to 150€ and maximum is set to 2000€. Thus, without any change on your side, the instalment payment will be displayed for an order with a total amount between 150€ and 2000€.

2X PAYMENT
3X PAYMENT
4X PAYMENT

Enable 2x instalment payment
☐ No

First instalment correspond to the day of the payment of order. You will be credited at every instalment.

Title displayed on your payment page

Pay in 2 instalments with credit card
en ▼

Title of instalment payment option displayed on your page with means of payment choices.

Logo displayed on your payment page





Upload

You can upload here a new logo (file types accepted for logos are: .png .gif .jpg only - we recommend that you use images with 30px height & 120px length maximum).

Logo of instalment payment option displayed on your page with means of payment choices.

Days between each instalment

30 ▼

Number of days between each instalment. Delay between the first payment on the last instalment can't exceed 90 days.

Payments division

50 %

50 %

Minimum amount of order to display payment option

150 EUR

Maximum amount of order to display payment option

2000 EUR

The instalment payment types you've enabled will appear in green with a tick in tab's name.

✓ 2X PAYMENT
3X PAYMENT
4X PAYMENT

Once the setting of instalment payment is done, click on "Save" button.

Here is the result of this setting on your payment choice page:

4 PAYMENT

☐ Pay with credit card




☐ Pay with AMEX


☐ Pay with Paypal


☐ Pay in 2 instalments with credit card





☐ I agree to the [terms of service](#) and will adhere to them unconditionally.

PLACE ORDER

Due date details: You can get some information about the due date for instalment payments, therefore you have to go in order details from an instalment payment.

122 JZEATBSRA No France J. Doe €34.80 e-Transactions en 2x [CB] Payment accepted 02/14/2023 11:34:45

Inside order detail, in the Up2pay-eTransactions section, you can find details about passed and upcoming due dates.

Instalment details				
Transaction number	Amount	State	Performed date	Predicted date
37218704	€17.40	Captured	2023-02-14 11:34:46	02/14/23
37218704	€17.40	Pending payment	-	03/16/23

7. Subscription settings

This bloc allows you to offer subscription payment with the same amount as the order being paid.

The Up2pay e-Transactions solution offers a simple way to make subscriptions. Any need for specific subscription management can only be achieved with a technical integration dedicated to your need.

For each defined subscription due date, the e-Transactions solution performs a new transaction. This one will not appear in your Prestashop Back office. Once a subscription is registered (online payment for the 1st due date), the new deadlines are available in your VISION Up2pay e-Transactions Back-office.

Please note: Subscriptions are only available if you have subscribed to and configured the PREMIUM pack.

SUBSCRIPTION PAYMENT CONFIGURATION

Enable subscription

Yes

Propose subscription payment option to your customers

Title displayed on your payment page

Pay with subscription

en ▼

Title of subscription payment option displayed on your page with means of payment choices.

Logo displayed on your payment page

📁 Upload

You can upload here a new logo (file types accepted for logos are: .png, .gif, .jpg only - we recommend that you use images with 30px height & 120px length maximum).
Logo of subscription payment option displayed on your page with means of payment choices.

Day of payment

0 ▼

Choose 0 in order to have each payment the same day in month than the one of the first order. If month doesn't contain the day indicated, le last day of the month will be used.

Frequency of payment

1 ▼

In months - 1 = every month, 2 = every 2 months, ...

Delay to start subscription

0

Delay in days to wait before to start subscription (also with frequency and day of payment configuration).

Minimum amount of order to display
payment option

0

EUR

Save

If you want to enable this type of payment, you have to set “Enable subscription” to “Yes”. Once it’s enabled, a new payment method “Pay with subscription” is offered to your customer.

You can then set up :

- Frequency of payments in months (1 for every month, 2 for every 2 months ...and so on)
- the date (day of the month) that will trigger a new due date and the new associated transaction.
- delay (in days) between the initial payment and the trigger of the first automatic due date. The first payment of the subscription will be made as soon as possible after this delay.

Warning: a first payment is always made while order creation

Reminder: The amount of due date payments will be the same over the duration of the subscription and cannot be changed later.

To stop a subscription, you will need to log on to your Vision Back-Office and cancel that subscription.

Here is the result on payment choice page when the subscription is enabled:

4

PAYMENT

☐

Pay with subscription



☐

I agree to the [terms of service](#) and will adhere to them unconditionally.

PLACE ORDER

✓

Payment error:

When a transaction is refused by the customer's bank, you will find the information in your Prestashop Back-office with the "Payment Error" state on the order concerned.

☐	3	UOYEVOLI	No	United States	J. DOE	€14.90	Payment by check	Payment error	12/16/2019 14:07:20	View
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8. MAKE A REFUND

Warning: Refund functionality is only available if you have subscribed to and configured the PREMIUM pack.

Buttons are available for any accepted transaction (with immediate or delayed debit or debit after manual or automatic capture of the transaction).

With these buttons, you can fully or partially refund your customer directly from your Prestashop Back office. About the payment by instalment, you can only refund the first payment.

Full refund of the transaction:

1. Go to the "Orders" tab in your back office. Click "View" to see details of the order you want to refund.
2. Make sure the order is on "Payment Accepted" state or that the capture has been completed. Otherwise, the refund button will not be available.
3. Then click on the "Make refund" button after you've filled the amount you want to refund (by default, it's the full amount that is prefiled).



Transaction number	Transaction amount	Means of payment	3D-Secure guarantee
37239758	€50.00	CB	Yes

Capture

Amount captured	€50.00
Amount that can be captured	€0.00

Refund

Amount refunded	€0.00
Amount that can be refunded	€50.00

€
 Make refund

The order will appear with the "Refunded" state in your PrestaShop Back-Office.

Your customer will see on their history that their order has been refunded and will also receive an email about the refund performed.

☐	129	ALLZUBNOE	No	France	J. Doe	€50.00	e-Transactions [CB]	Refunded	02/23/2023 15:34:14	View
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Partial refund:

A partial refund of an order amount can be made by clicking on the "Make Refund" button.

1. Enter the amount to be refunded in the corresponding field to the right. The maximum refundable amount is shown by default.
2. Click the "Partial Refund" button on the left to perform the refund.

Refund

Amount refunded	€5.00
Amount that can be refunded	€8.02

€
Make refund

Your customer will see on their history that their order has been "partially refunded" and will also receive an email about the refund performed.

☐ 128
 GMZAUMDZA
 No
 France
 J. Doe
 €13.02
 e-Transactions [CB]
Partially refunded
 02/16/2023 17:31:18
 [Menu] [Search]

You can make one or more partial refunds for the same order, up to the initial order amount.

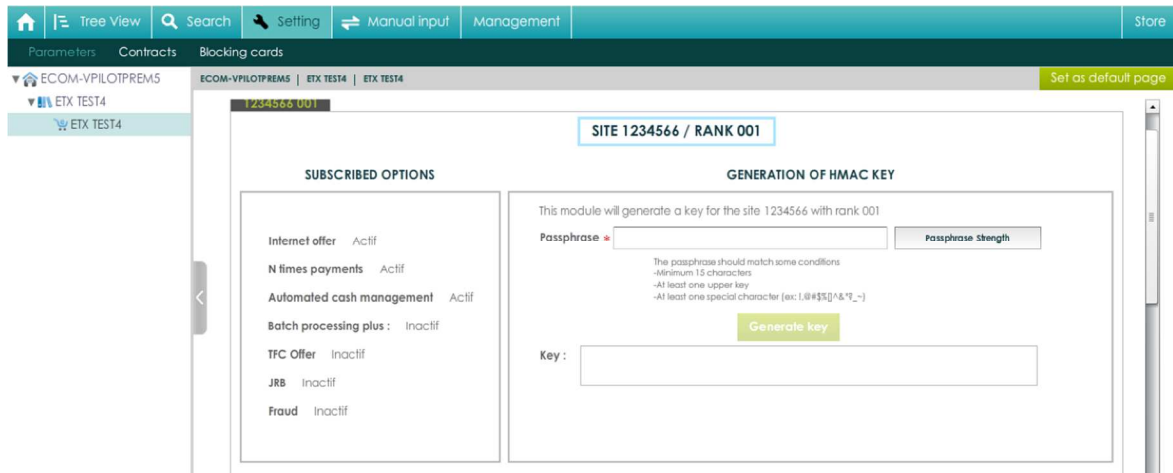
9. Appendix

Appendix I: Generation of the HMAC key from the VISION Up2pay e-Transactions Back Office

This key is essential; it allows authenticating and guaranteeing the integrity of all messages exchanged between your shop and the Up2pay e-Transactions servers. Therefore, you need to generate your own secret and confidential key (test and production).

To do this, you need to connect to the VISION Back-office by choosing the environment for which you want to generate this HMAC secret key: test or production.

The HMAC secret key generation interface can be accessed at the top right of your Back Office Vision settings management window (Settings tab).



The "Password" field can be filled with a sentence, password or other text.

The "Sentence Quality" field is automatically updated when the "pass phrase" is entered. This field ensures that the minimum acceptance security rules for the "Pass Phrase" are followed (minimum 15 characters, at least one capital and at least one special character and 90% force).

The strength of the "Pass phrase" is calculated according to several specific criteria: the number of capital letters, lower case, special characters, etc. It is therefore necessary to vary the characters entered, to alternate them and to avoid repetitions, which tends to decrease the final score.

The "Generate the key" button is greyed and inactive by default and will remain greyed and inactive until these rules are followed.

Once your "Pass phrase" is entered with the security rules and the "Generate the Key" button available, you can click on it.

It allows you to calculate the HMAC key from the "Pass Phrase" entered. This calculation is a standard method that ensures the randomness of the key and reinforces its robustness. Because this method of calculation is fixed, it is possible at any time to find your key by entering the same "Password" and re-launching the calculation.

It is possible that the calculation of the key will take a few seconds, depending on the Internet browser you are using and the power of your computer. During the calculation, the "Internet Explorer" browser may ask you if you should "stop running this script." You must answer "No" to this alert and wait until the end of the calculation.

Once the calculation is complete, the HMAC secret key will be displayed in the "Key" field. You must then copy and paste it in the "HMAC Authorization Key" field of your Up2pay e-Transactions module configuration for Prestashop.

Warning: The key that has just been generated is only really active in your environment once the key creation confirmation procedure has been followed (see below).

For security reasons, this key will never be sent to you or requested by our services. Therefore, if this key is lost, you will need to generate a new one. Be sure to securely keep the authentication key displayed before you leave the page because it will no longer be displayed to you once you leave the page.

The key is dependent on the environment in which it is generated. This means generating a key for the test environment and one for the production environment.

Once the new key is registered, you receive a confirmation request email. This email contains a link to validate the generation of this new HMAC key.

Warning: The key that has just been generated is only active once the procedure, described in this email, is performed.

Here's an example of an email you get after you generate a new HMAC key:



After clicking on the confirmation link in the email, you will see a page with a message announcing "Hmac Key Confirmed."

The HMAC secret key then immediately comes into operation. This means that the new key just generated and validated must also be set up and according to your shop.

If you are using a previous secret HMAC key and as long as you don't click on that link, it's still this old HMAC key that's valid and should still be running on your store.



The HMAC key must not be transmitted by e-mail WITHOUT SECURISATION (encrypted file). The e-Transactions solutions services will never ask you for it (including the e-Transactions support teams). You should therefore be particularly vigilant about suspicious requests to transmit the HMAC authentication key, this is probably an attempt at phishing or social engineering.

If your secret HMAC key is lost, e-Transactions services will not be able to give it back to you. You will then need to generate a new one via the Back Office Vision.

The compromise of the HMAC key, used to calculate the HMAC signature, no longer guarantees the integrity of the data transmitted and your identity during technical exchanges with the solution's servers.

You must protect this key both when it is stored and when it is used. You should also keep a secure copy of the key (archiving) to allow the service to be reactivated quickly in the event of degradation or loss of the main support:

- The key must be archived on a durable, secure (encrypted) medium and isolated from the operational system,
- The operational implementation of the key must also be secured, encrypted support, and control of access to the system hosting it,

"Clear" storage in a file or on any other medium of any kind is prohibited.

The disclosure of sensitive data must be secure, i.e. the confidentiality, integrity and authenticity of the information must be ensured.

Regarding the confidentiality of communication:

- Transmission through physical support:
 - o You need to encrypt the data before it is recorded on the media.
- Transmission via a network:
 - o If this transmission uses e-mail, you need to encrypt the parts to be transmitted.
 - o If it's a file transfer, you need to use an encrypted privacy protocol, such as SFTP;

- o If this transmission uses the HTTP protocol, you must use the TLS protocol (HTTPS - from version 1.2) to ensure server authentication and communications privacy.
- In all cases, the transmission of the secrecy (decryption key, password, etc.) guaranteeing the confidentiality of the transfer must be carried out in a separate transmission, if possible via a channel of a different nature than that which will be used to transmit the data (for example, sending the encrypted file by email and communicating the password by phone or SMS).

HMAC key management should never be done by providing a third party with your login/password login credentials to log into the Vision Back-office.

If this third party needs to retrieve the HMAC key, you must generate the key on the Vision Back Office and send it via email containing a password-protected file (compressed archive) or other secure exchange.

The Up2pay e-Transactions module for PrestaShop has been validated by Prestashop's teams, which ensures perfect compatibility with PrestaShop e-commerce software.

(1): Up2Pay e-Transactions is an offer subject to general terms and tariffs, reserved for professionals registered in France, outside the market place. The Up2pay e-Transactions offer requires holding a Credit Agricole account agreement and signing a secure remote payment acceptance contract with the Up2pay e-Transactions Services option.