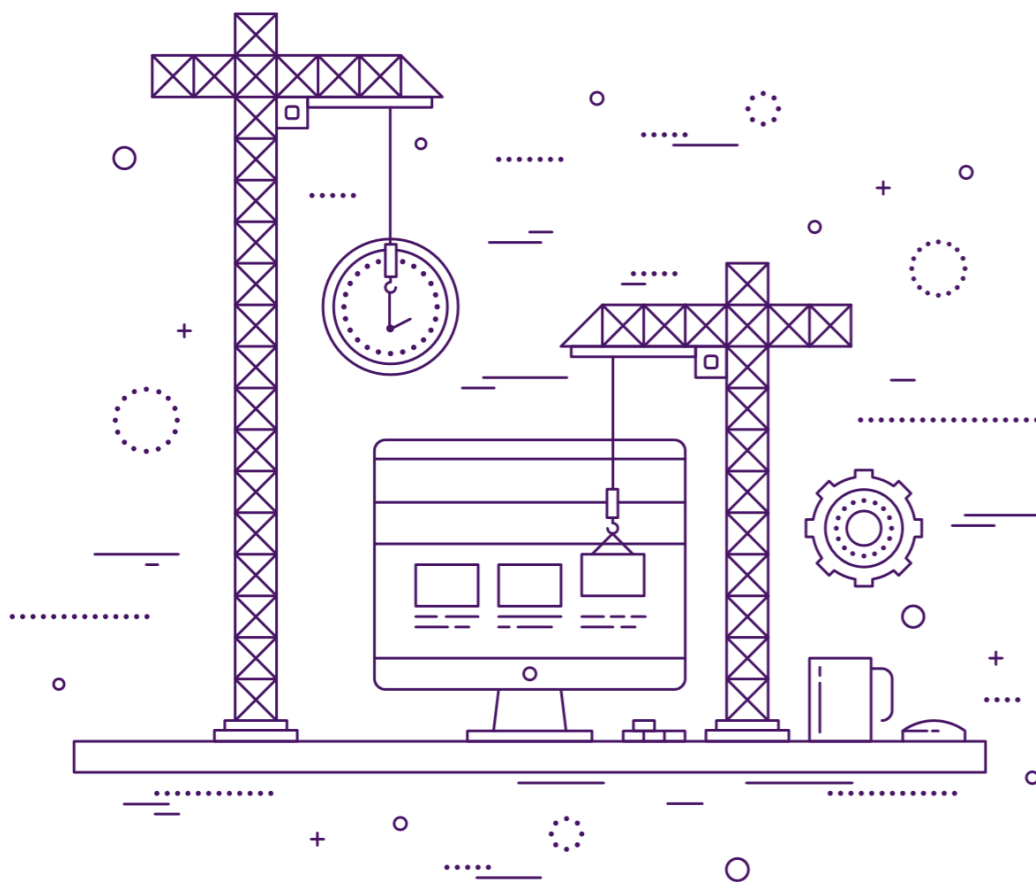


# Indivy Pay Later Platform by Inbank for Magento 2



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## Introduction

Here at Inbank we strive to help our partners sell more by simplifying purchases and making financing more accessible to customers. For exactly this reason we offer a number of buy-now-pay-later (BNPL) solutions. Our most known credit offering is hire-purchase, also known as payment by instalments.



The Inbank e-commerce extension for Magento connects partner e-shops with our **e-POS solution**. With Inbank e-POS, partners only need to add Inbank as a payment method and Inbank will take care of all the rest. Customers are redirected to the e-POS environment to complete the financing of the purchase. After a successful financing process we redirect the customer back to you.



Inbank e-POS is supplemented with Inbank Partner Portal where merchants can see the overview of submitted credit applications, create applications for customers and conduct contract withdrawals.



If you have any questions about Inbank e-POS or have trouble with your integration, just contact our integration team and we will be happy to help:

- Estonia - [integration@inbank.ee](mailto:integration@inbank.ee)
- Poland - [integration@inbank.pl](mailto:integration@inbank.pl)
- Latvia - [integration@inbank.lv](mailto:integration@inbank.lv)

The Indivy Pay Later Platform by Inbank supports Magento 2.3.x and 2.4.x versions.

The Inbank e-commerce extension for Magento gives merchants access to the following Inbank products:

### Inbank Hire Purchase



The Indivy Plan solution gives customers the opportunity to pay for purchases in installments with an affordable interest rate. Read more about Indivy Plan on [our website](#).

### Indivy Pay in parts



The Indivy Pay in parts payment solution offers clients to buy goods and services and pay for them later in several equal instalments. Pay in parts is free of charge for customers, while merchants get paid upfront in full the next working day. Read more about Indivy Pay in parts on [our website](#).

### Indivy



The Indivy solution let's your customers buy now and decide how to pay later, whilst you receive your funds straight away. Read more about Indivy on [our website](#).

## Changelog

Version	Date	Updates
2.01	11.10.2021	Initial document
2.02	27.01.2022	Added information about the custom logo upload and store selection during payment method configuration.
2.03	10.03.2022	Updated information related to SMS messages used in the demo environment.

## Installation

You can download the latest version of the plugin at <https://developer.inbank.eu/payment-modules/magento2/magento2-inbank.zip>. To install the Inbank e-commerce extension you just need to follow these steps:

1. Copy the extension folder into the `/app/code/` directory.

2. Enable the extension using the following command:

```
php bin/magento --clear-static-content module:enable Inbank_InbankPayment
```

3. Upgrade the database by running:

```
php bin/magento setup:upgrade
```

4. If you are in live mode, you also need to compile and deploy by running the following commands:

```
php bin/magento setup:di:compile  
php bin/magento setup:static-content:deploy
```

5. As the last step, clear the cache by running:

```
php bin/magento cache:flush
```

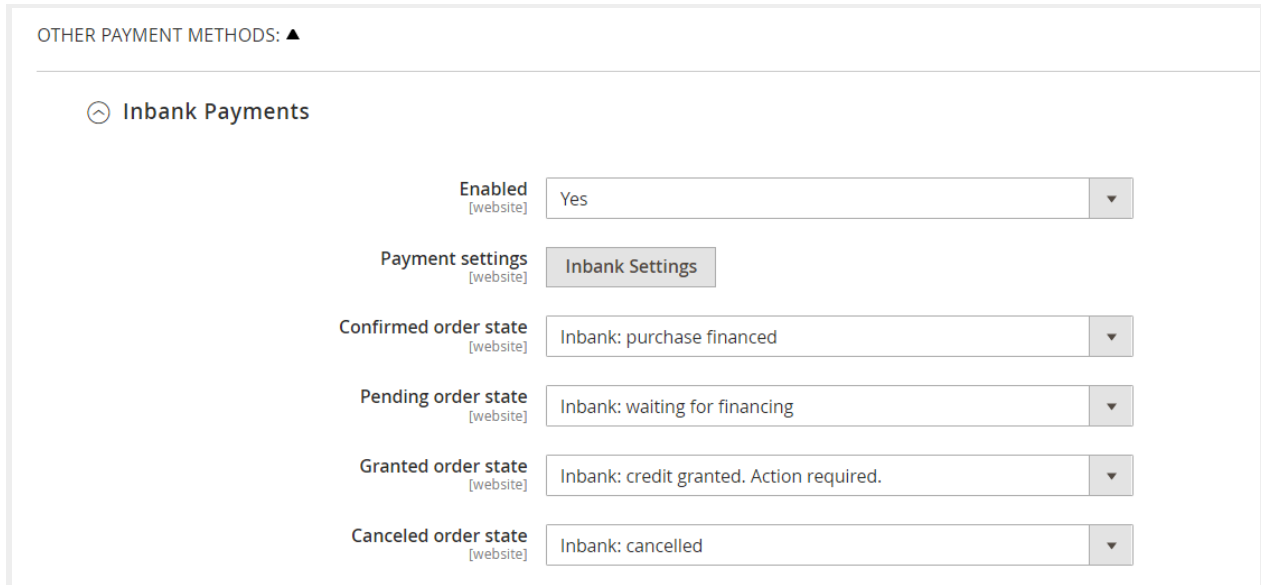
## Enable Inbank Payment Methods

After successful installation of the **Indivy Pay Later Platform by Inbank**, you can enable Inbank payments and configure Inbank products as payment methods in your back office.

The very first step is enabling Inbank payment in your system which is done at **Stores > Settings > Configuration > Sales > Payment Methods**.

The **Other Payments Methods** section will list **Inbank Payments** as an option, click on it to expand the settings.

To enable Inbank payments in your store, set the **Enabled** parameter to 'Yes'.



OTHER PAYMENT METHODS: ▲

⌂ Inbank Payments

Enabled [website] Yes ▼

Payment settings [website] [Inbank Settings](#)

Confirmed order state [website] Inbank: purchase financed ▼

Pending order state [website] Inbank: waiting for financing ▼

Granted order state [website] Inbank: credit granted. Action required. ▼

Canceled order state [website] Inbank: cancelled ▼

Further configuration can be accessed by clicking the **Inbank Settings** button, you can find detailed information in the [Extension Overview Page](#) and [Adding New Payment Options](#) sections.

Here you can also customize which statuses the extension sets for:

- Confirmed order state - for cases when the purchase was successfully financed by Inbank
- Pending order state - for cases when the purchase is awaiting financing by Inbank
- Granted order state - for cases when the credit was granted by Inbank, and contract activation awaits partner approval
- Canceled order state - for cases when the credit has been canceled

## Extension Overview Page

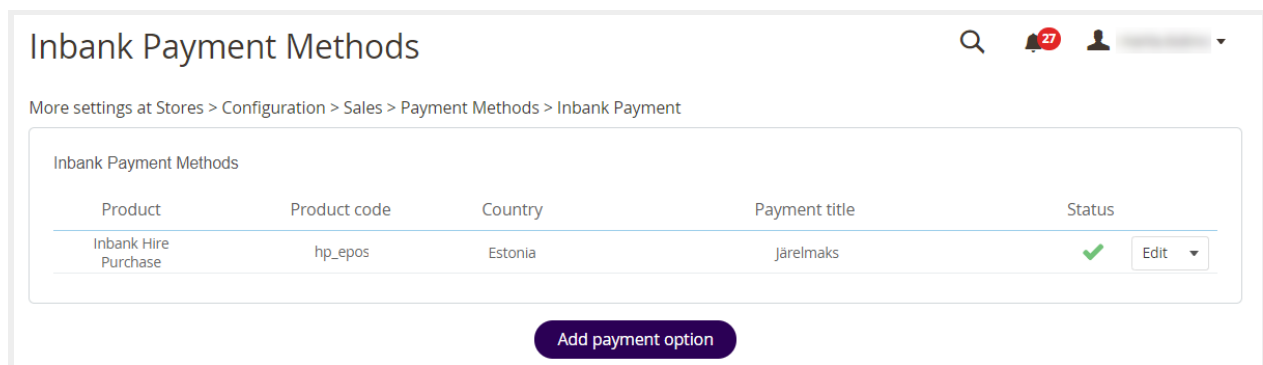
After successful installation of the **Indivy Pay Later Platform by Inbank**, you can configure Inbank products as payment methods in your back office.

Indivy Pay Later Platform configuration is done at **Stores > Settings > Inbank**.

The extension includes the following Inbank payment methods:

- Inbank Hire Purchase Estonia
- Indivy Pay in parts Estonia
- Indivy Estonia
- Inbank Hire Purchase Poland
- Inbank Hire Purchase Latvia

The extension overview page at **Stores > Settings > Inbank** includes the list of all the Inbank payment options added.

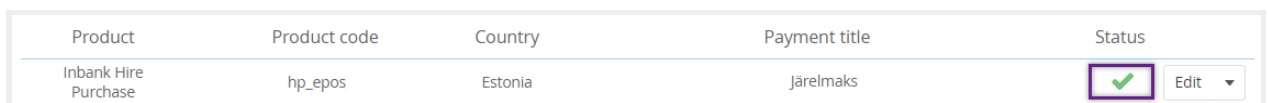


Product	Product code	Country	Payment title	Status
Inbank Hire Purchase	hp_epos	Estonia	järelmaks	On <span>Edit</span>

[Add payment option](#)

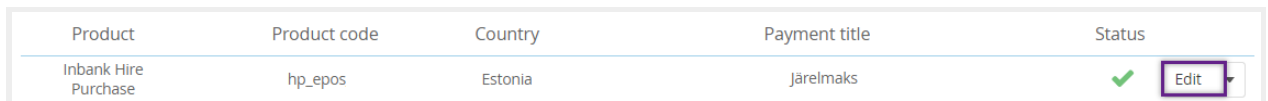
Here several actions regarding added payment options are available:

- Click the **Status** icon next to a payment option to enable/disable it.



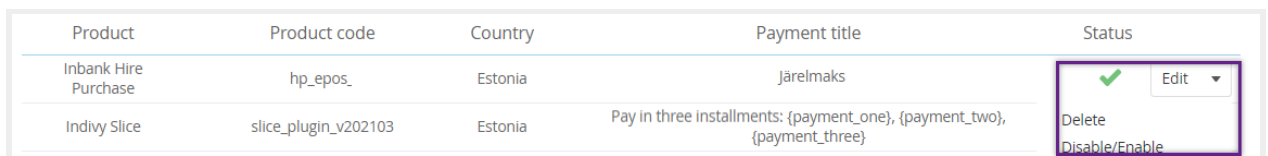
Product	Product code	Country	Payment title	Status
Inbank Hire Purchase	hp_epos	Estonia	järelmaks	On <span>Edit</span>

- Click **Edit** next to a payment option to make changes to it's configuration.



Product	Product code	Country	Payment title	Status
Inbank Hire Purchase	hp_epos	Estonia	järelmaks	On <span>Edit</span>

- Click the dropdown button next to a payment option to enable/disable or delete it.



Product	Product code	Country	Payment title	Status
Inbank Hire Purchase	hp_epos	Estonia	järelmaks	On <span>Edit</span>
Indivy Slice	slice_plugin_v202103	Estonia	Pay in three installments: {payment_one}, {payment_two}, {payment_three}	On <span>Delete</span> <span>Disable/Enable</span> <span>Edit</span>

## Adding New Payment Options

New payment options are added via clicking the **Add payment option** at **Stores > Settings > Inbank**.

Depending on the Inbank branch(es) you are cooperating with, you need to configure the payment products for **Estonia, Poland** or **Latvia**. You can offer one of the available products or several, depending on the agreement you have with Inbank.

The following configuration parameters are predefined by Inbank:

- *Title*
- *Maximum order amount*
- *Minimum order amount*
- *Period*
- *Additional details*

Note that the predefined values will be updated if they change on the Inbank side. The exceptions are the *Title* and *Additional details* values which are customizable. The *Title* and *Additional details* are updated if set to default, but are not updated if they have been customized.

For more information on updates, refer to the [Updates](#) section.

Adding a new Inbank payment method to the extension configuration is a simple two-step process.

On **step 1** you need to set the keys and product code required for the functioning of the extension and the mode in which this payment product is to be available: live or test.

Inbank representatives will provide you all the data required for this step. Make sure to fill in all the fields correctly, as they are essential to the configuration of Inbank payment products.

On **step 2** you can review your configuration and set a couple additional options available in the extension.



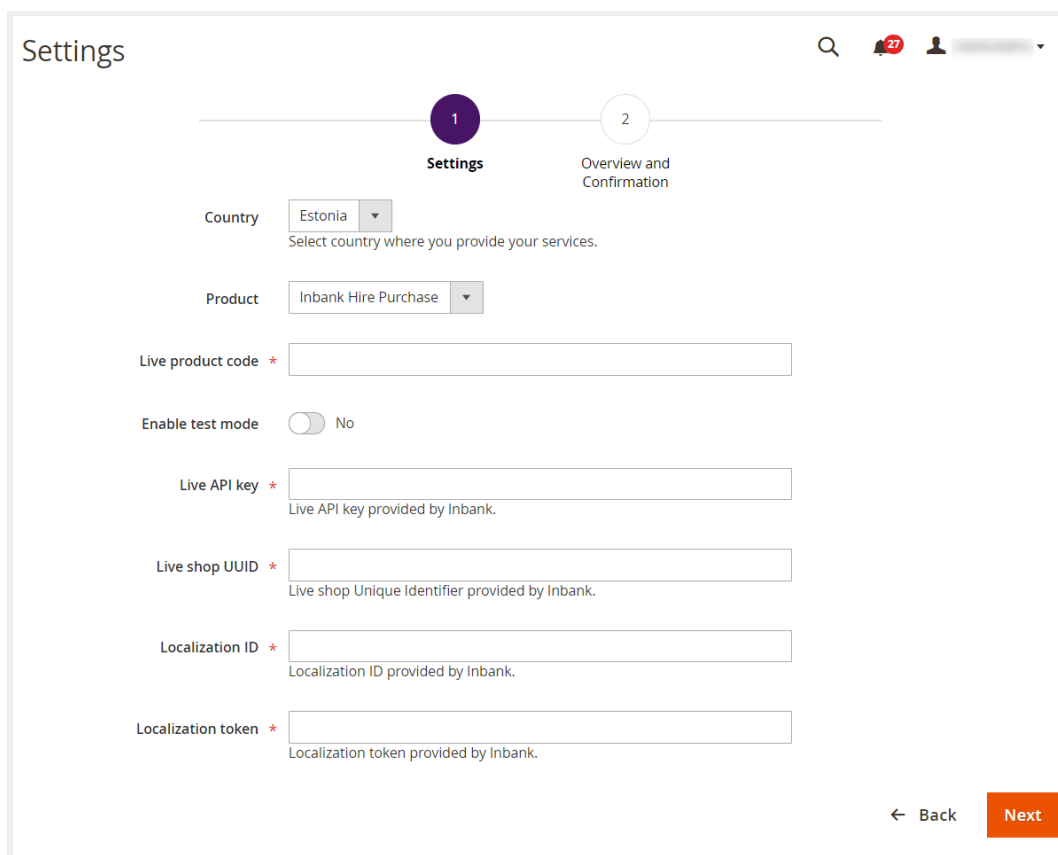
## Step 1: Settings

To start adding a new Inbank payment product, click **Add payment option** at **Stores > Settings > Inbank**. Configuration settings are similar for all payment products: Inbank Hire Purchase Estonia, Indivy Pay in parts, Indivy, Inbank Hire Purchase Poland and Inbank Hire Purchase Latvia.

The product code set during configuration defines the credit conditions available to customers and also automatically sets the following parameters:

- *Title*
- *Minimum order amount*
- *Maximum order amount*
- *Period*
- *Additional details*

Step 1 includes the essential parameters needed for the payment option setup. Inbank representatives will provide you all the information needed at this step. After you add the necessary data, click **Next** to proceed to step 2 where you review the configuration and can set a number of additional parameters for the payment option.



Settings

1 Settings 2 Overview and Confirmation

Country  Select country where you provide your services.

Product

Live product code \*

Enable test mode  No

Live API key \*  Live API key provided by Inbank.

Live shop UUID \*  Live shop Unique Identifier provided by Inbank.

Localization ID \*  Localization ID provided by Inbank.

Localization token \*  Localization token provided by Inbank.

← Back

Field	Description
<i>Country</i>	<p>The market for which you wish to add an Inbank payment method.</p> <p>Available options: Estonia, Poland, Latvia.</p>
<i>Product</i>	<p>The payment product you wish to add. The section depends on the <i>Country</i>:</p> <ul style="list-style-type: none"> <li>● Estonia - Inbank Hire Purchase, Indivy Pay in parts, Indivy</li> <li>● Poland - Inbank Hire Purchase</li> <li>● Latvia - Inbank Hire Purchase</li> </ul>
<i>Live product code / Test product code</i>	<p>The product code provided by Inbank. This code defines the credit conditions offered at checkout.</p>
<i>Enable test mode</i>	<p>Select whether the extension should be connected to test API for testing purposes. If this parameter is not enabled, the extension connects to the live API.</p> <p>This parameter defines whether next you need to set the API key, UUID and product code for the live or test environment.</p> <p>By default, test mode is disabled, but the setting can be customized.</p>
<i>Live API key / Test API key</i>	<p>The unique key of the shop used for building API requests through which the shop communicates with Inbank.</p>
<i>Live shop UUID / Test shop UUID</i>	<p>The API authentication key. The API key should be kept private.</p>
<i>Localization ID</i>	<p>ID of the set of translations required for the extension. Translations are available in Estonian, Polish, English, Latvian and Russian.</p>
<i>Localization token</i>	<p>Token required to access the translations for storefront texts.</p>

## Step 2: Overview and Confirmation

Step 2 lets you review the payment option configuration and includes a number of additional parameters which can be configured for Inbank payment methods.

Product enabled  Yes

Enable test mode  Yes

Test product code \*

Test API key \*   
Test API key provided by Inbank.

Test shop UUID \*   
Test shop Unique Identifier provided by Inbank.

Localization ID \*

Localization token \*

Display Logo  Yes

Custom logo    
Maximum file size: 4 MB. Allowed file types: JPG, GIF, PNG.

Logo size

Enable calculations  Yes

Calculation position

Title

Minimum order amount \*

Maximum order amount \*

Period \*

Additional details

Payment in Websites  New Zone+ Application  
[Select all](#)  Test Store 2  
[Deselect all](#)  Test store 3

Field	Description
<i>Enable product</i>	Whether this Inbank product appears as a payment method at checkout.
<i>Enable test mode</i>	<p>Select whether the extension should be connected to test API for testing purposes. If the parameter is not enabled, the extension connects to the live API.</p> <p>This parameter defines whether next you need to set the API key, UUID and product code for the live or test environment.</p>
<i>Live product code/Test product code</i>	<p>The product code provided by Inbank. This code defines the credit conditions offered at checkout.</p> <p>This parameter is prefilled from <i>Step 1</i>, but you can change the <i>Product Code</i> here if needed.</p>
<i>Live API Key / Test API key</i>	<p>The unique key of the shop used for building API requests through which the shop communicates with Inbank.</p> <p>This parameter is prefilled from <i>Step 1</i>, but you can change the <i>API key</i> here if needed.</p>
<i>Live shop UUID / Test shop UUID</i>	<p>The API authentication key. The API key should be kept private.</p> <p>This parameter is prefilled from <i>Step 1</i>, but you can change the <i>UUID</i> here if needed.</p>
<i>Localization ID</i>	<p>ID of the set of translations required for the extension. Translations are available in Estonian, Polish, English, Latvian and Russian.</p> <p>This parameter is prefilled from <i>Step 1</i>, but you can change the <i>Localization ID</i> here if needed.</p>
<i>Localization token</i>	<p>Token required to access the translations for storefront texts.</p> <p>This parameter is prefilled from <i>Step 1</i>, but you can change the <i>Localization token</i> here if needed.</p>
<i>Display logo</i>	<p>Whether the payment method logo will be displayed next to the title at checkout.</p> <p>By default the logo is enabled, but the setting can be customized.</p>
<i>Custom logo</i>	A custom logo for the payment method which will be displayed next to the title

	at checkout. If the custom logo is removed, the default logo will be applied.
<i>Logo size</i>	<p>The size of the payment method logo which is displayed next to the title at checkout.</p> <p>The logo will be displayed only if the <i>Use Logo</i> parameter is set to <i>Yes</i>. Available size options are:</p> <ul style="list-style-type: none"> <li>• <i>Small</i></li> <li>• <i>Medium</i></li> </ul> <p>The default value is <i>Small</i>, but the setting can be customized.</p>
<i>Enable calculations</i>	<p>Whether calculated monthly amounts should be presented on product pages. If enabled, preliminary calculations of monthly payments will appear on the pages of products within the minimum-maximum range for this <i>Product Code</i>.</p> <p>Calculations are available for Inbank Hire Purchase Estonia, Inbank Hire Purchase Poland and Inbank Hire Purchase Latvia payment products only.</p>
<i>Calculation position</i>	<p>The exact place where the Inbank monthly payment calculation will be displayed. Available options:</p> <ul style="list-style-type: none"> <li>• After product price</li> <li>• After add to cart</li> <li>• In extrahint block</li> </ul>
<i>Title</i>	<p>The payment method title that is displayed to customers at checkout. The recommended maximum <i>Title</i> length is 65 characters.</p> <p>The default <i>Title</i> is defined by the <i>Product code</i>. You can customize it for Inbank Hire Purchase Estonia, Inbank Hire Purchase Poland and Inbank Hire Purchase Latvia products. If you set a different <i>Product code</i>, your custom value will be overridden with the new default one, which can then be customized.</p>
<i>Minimum Order Amount</i>	<p>The minimum order amount for which the payment method is available. The value is defined by the product code.</p> <p>For sums below this value, the payment method is not displayed.</p>
<i>Maximum Order Amount</i>	<p>The maximum order amount for which the payment method is available. The value is defined by the product code.</p> <p>For sums above this value, the payment method is not displayed.</p>
<i>Period</i>	<p>The period options in months for which credit under this payment method is granted.</p> <p>The values are defined by the product code.</p>

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*Additional details*      The consent message displayed under the payment method at checkout. The default *Additional details* are defined by the *Product code*. You can customize it, then the default value will be displayed under the *Additional details* field.

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*Payment in Websites*      If you have multiple stores configured in your Magento instance, you can select in which stores exactly the payment method will be available.

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## Testing

Inbank provides a dedicated staging environment for testing the integration with payment solutions. For testing purposes, you need to specify several parameters in the payment methods settings at **Stores**

> **Settings** > **Inbank**. When adding a new payment option you need to:

- Switch on the *Enable test mode* parameter
- Specify the *Test API key*
- Specify the *Test shop UUID*
- Specify the *Test product code*

The *Test API key*, *Test shop UUID* and *Test product code* are provided by Inbank.

For testing purposes, the system will return preconfigured decisions:

- For Inbank Hire Purchase Estonia, Indivy Pay in parts, Inbank Hire Purchase Poland and Inbank Hire Purchase Latvia payment products, positive decision is given for amounts 0 - 500, 1001 - 3000, 15 000 - 16 000.
- For the Indivy payment product, a positive decision is given for amounts 0 - 100, 150 - ...

The credit application process may include an OTP code exchange via SMS. The demo environments do not send out SMS messages. If you are testing Indivy Go or Indivy Slice payment products, the SMS message is hardcoded to value 0000.

### Testing Indivy - Buy now, Pay later Estonia products

To test the financing products in Estonia, you can safely use your own Estonian ID-code and ID-card, as the demo environment does not initiate real binding contracts. Alternatively, you can use our demo user, the identity code of which is 10101010005. Besides the identity code, you will also need a name and a unique phone number for authentication and signing.

To use an ID-card or Mobile-ID in the demo environment, you need to register them at:

- ID-card - [https://demo.sk.ee/upload\\_cert/](https://demo.sk.ee/upload_cert/)
- Mobile-ID - <https://demo.sk.ee/MIDCertsReg/>

You can also use Smart-ID by downloading the following apps:

- Android: <https://play.google.com/apps/testing/com.stagnationlab.sk>
- iOS: <https://testflight.apple.com/join/DoWddZiR>

To use Smart-ID for testing, your account level should be 'Qualified'. You can check the account level at <https://sid.demo.sk.ee/portal/login>.

## Updates

There are a couple of things which can be updated in the Indivy Pay Later Platform:

- [Extension updates](#). The current version of the extension contains all the functionality required to offer Inbank payment methods to customers. In the future we plan on adding new payment products to the extension, as well as features to improve existing functionality. Updating the extension to the latest version will support added features and keep your store up to date with the latest enhancements from Inbank to make purchases even smoother for your customers.
- [API data updates](#). The extension retrieves data from Inbank regarding the conditions of payment products offered to customers. This data can undergo changes on the Inbank side. If such changes occur, product parameters should also be updated in the extension, for the customers to successfully use Inbank payment methods.
- [Extension settings updates](#). The payment product which is offered to customers depends on the product code set for the payment method. If at any point you need to change the product code or any other extension configurations, this can be easily done through the extension settings.



## Extension Update

If a new version of the Inbank extension for Magento comes out and you want to make use of the functionality it offers, updating the extension is quick and easy. Do not worry about the configuration settings. While the extension is updated, all settings, including API keys, product codes, etc., are migrated into the new version of the extension.

1. Download the .zip package containing the new version of the extension. Inbank will provide you with the updated package.
2. Unpack the files and copy them to the root folder of your Magento installation.
3. Enable the extension using the following command:

```
php bin/magento --clear-static-content module:enable Inbank_InbankPayment
```

4. Upgrade the database by running:

```
php bin/magento setup:upgrade
```

5. If you are in live mode, compile and deploy by running the following commands:

```
php bin/magento setup:di:compile  
php bin/magento setup:static-content:deploy
```

6. Clear cache by running:

```
php bin/magento cache:flush
```

## API Data Update

After you set a product code for an Inbank payment method, the extension retrieves product related parameters via API from Inbank. Inbank can make changes to these data and the changes need to be synchronized with the settings of the extension. Of course, you do not need to keep track of the possible updates, the Inbank extension will check for updates and apply them to your store.

Configuration parameters which can receive updates:

- *Title*
- *Minimum Order Amount*
- *Maximum Order Amount*
- *Period*
- *Additional Details*

For the API data to be updated automatically, please make sure that [cron jobs are enabled in your store.](#)

## Extension Settings Update

If at any point you need to make changes to the extension settings, you can access the configuration at **Stores > Settings > Inbank**.

To update the settings for the Indivy Pay Later Platform, click **Edit** next to the payment method you wish to update, make the required configuration changes and click **Save**.

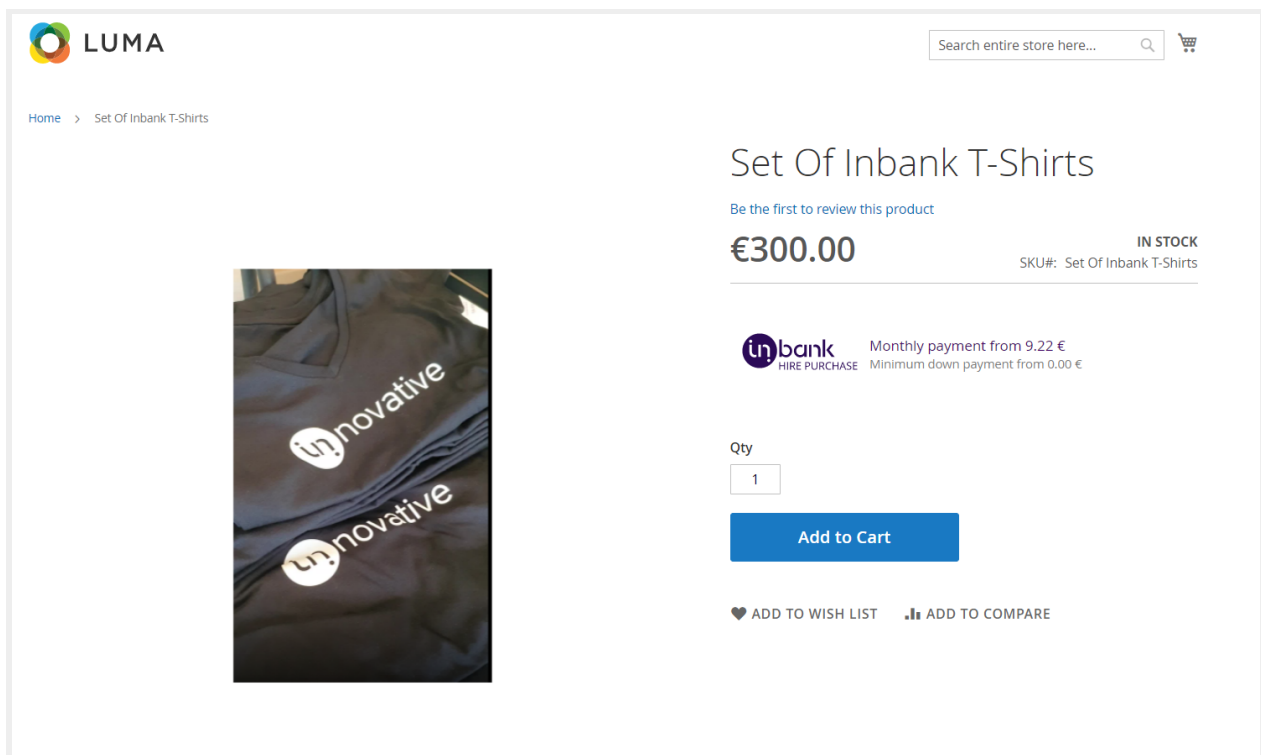
That is it. Your module settings are now updated.

## Storefront Flow

This section showcases how Inbank payment options work at checkout.

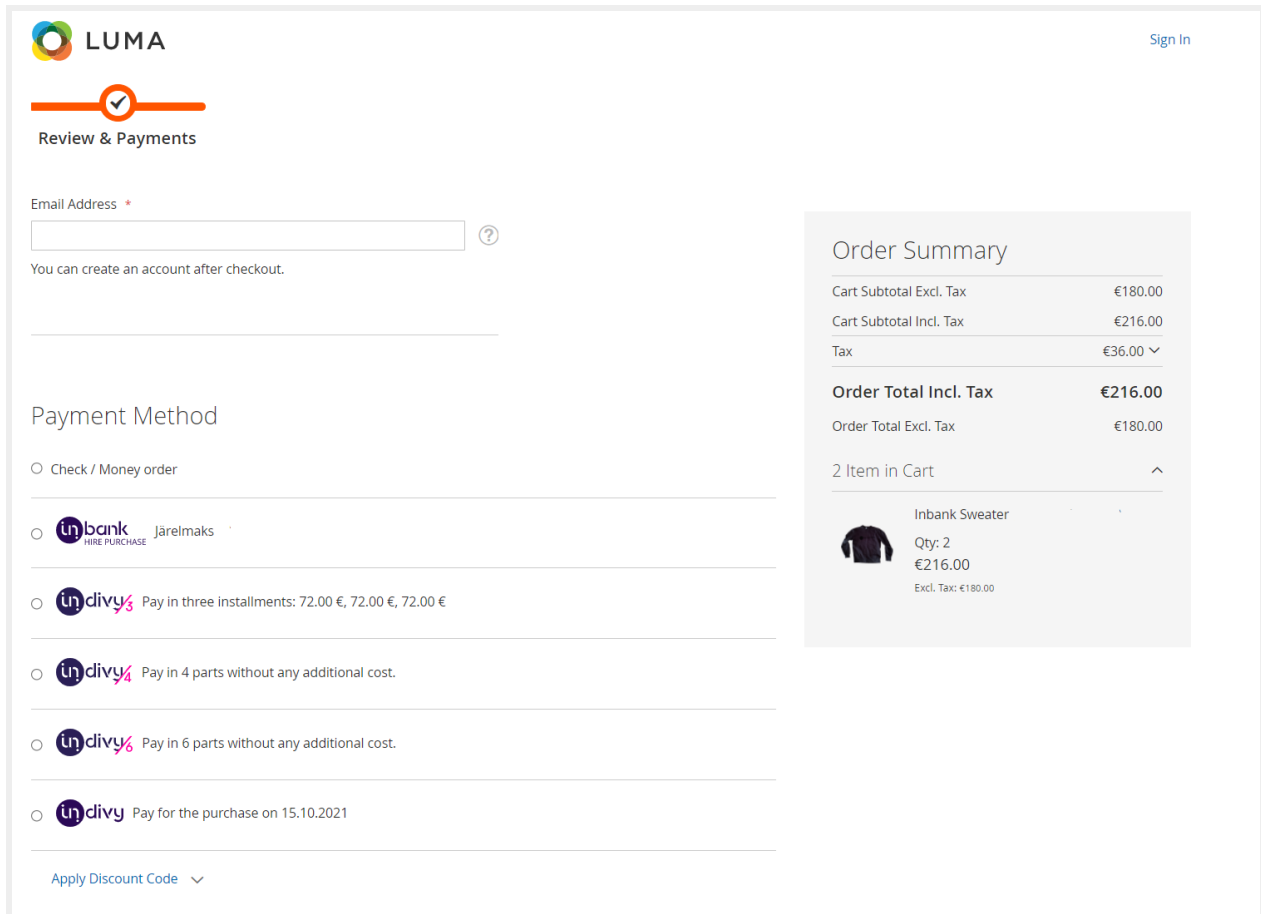
Note that the following screenshots are only demonstrational. The actual way the Inbank payment solution appears in your Magento store depends on the extension settings, the Inbank branch with which you have concluded the contract, the theme and locale of your store.

1. If enabled, Inbank monthly payment calculations appear on product pages. Calculations are available only for Inbank Hire Purchase Estonia, Inbank Hire Purchase Poland and Inbank Hire Purchase Latvia payment products at the moment.



The screenshot shows a product page for 'Set Of Inbank T-Shirts' on the LUMA store. The page includes a search bar, a breadcrumb trail (Home > Set Of Inbank T-Shirts), and a product image of two dark t-shirts with the 'innovative' logo. The price is €300.00, and the product is in stock. Financing options are displayed, including a monthly payment of 9.22 € and a minimum down payment of 0.00 € for the Inbank Hire Purchase option. The page also features a quantity selector (set to 1), an 'Add to Cart' button, and links for 'Add to Wish List' and 'Add to Compare'.

2. Inbank products appear at checkout as available payment methods:



3. Once customers choose Inbank products as their payment method, they are redirected to the Inbank e-POS environment. Here customers go through a number of dialogs to complete the financing of the purchase.

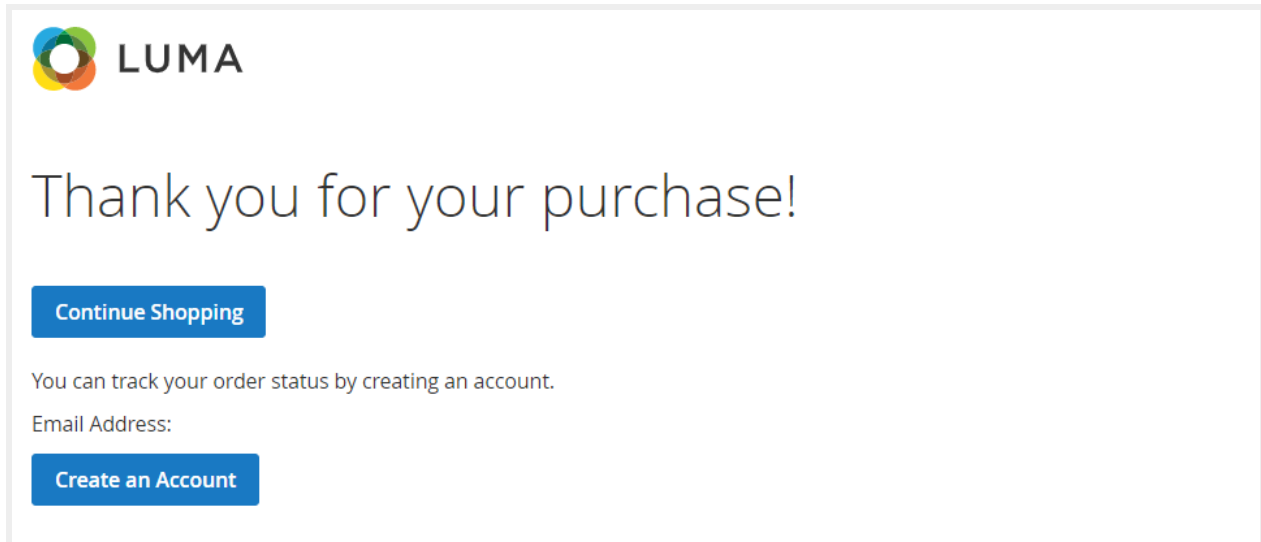
4. After completing the procedure in Inbank e-POS, customers are redirected back to the shop.

If the purchase has been financed by Inbank, the customer will be redirected to the page configured in your Magento instance as the payment success page. Otherwise, the customer will be redirected back to the cart where they can choose an alternative payment method.

Payment transactions can be viewed in the **Sales > Orders** section of the admin panel.

Until the credit contract has been signed by the customer and approved by Inbank for financing, it remains in status **Inbank: waiting for financing**. Orders which have been successfully financed by Inbank receive status **Inbank: purchase financed**.

If the flow is configured to require merchant approval prior to concluding the credit contract, the order which has been approved by Inbank for financing receives status **Inbank: credit granted. Action required**. In this state the order awaits the merchant's approval or cancellation. If the merchant approves the contract, the order receives status **Inbank: purchase financed**. Contracts are approved and cancelled through the Inbank Partner Portal.



The image shows a screenshot of a LUMA thank you page. At the top left is the LUMA logo, which consists of three overlapping circles in blue, green, and orange, followed by the word "LUMA" in a bold, sans-serif font. Below the logo is the text "Thank you for your purchase!" in a large, dark grey font. Underneath this text is a blue button with white text that says "Continue Shopping". Below the button is a line of text: "You can track your order status by creating an account." This is followed by the text "Email Address:" and a blue button with white text that says "Create an Account". The entire content is enclosed in a light grey border.