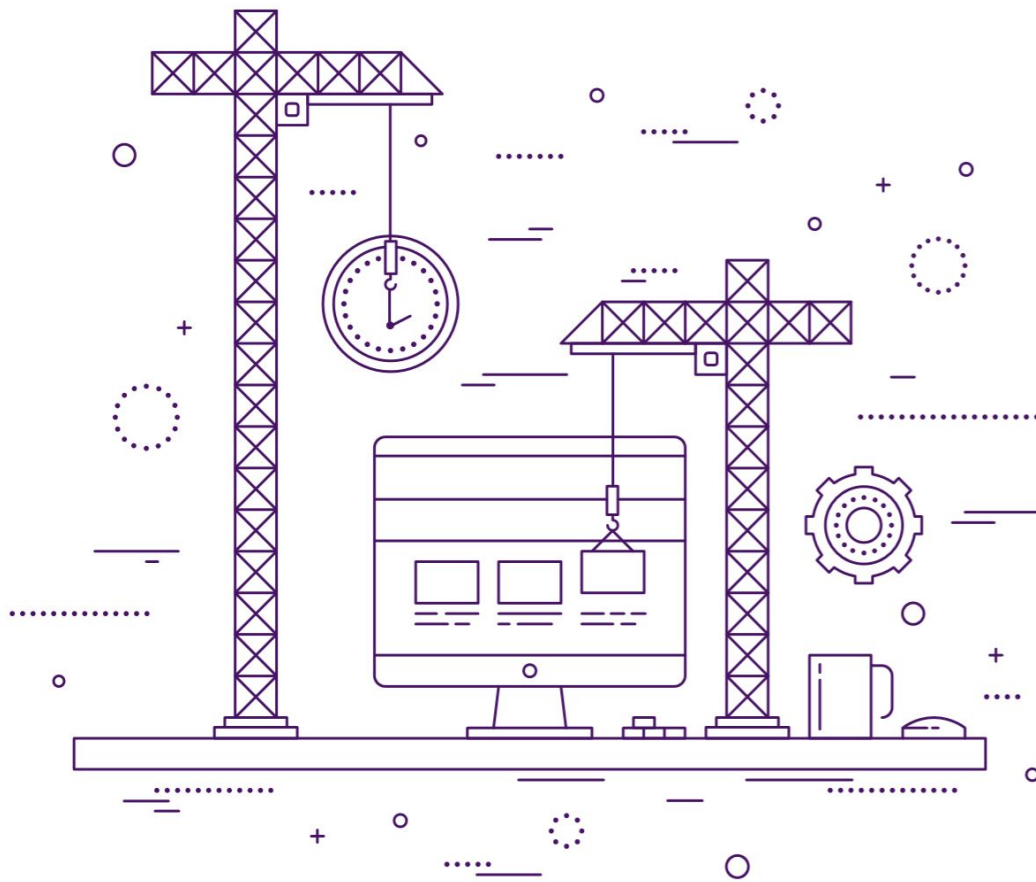


Indivy Pay Later Platform by Inbank for OpenCart 3




v1.01, 10.12.2020


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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 solutions.

 The Indivy Pay Later Platform by Inbank connects partner e-shops with our **e-POS solution**. With 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 integration@inbank.ee and we will be happy to help.


The Indivy Pay Later Platform by Inbank has been tested with the Default Store Theme (designed by the OpenCart team) and OpenCart version 3.0.3.6.

Indivy Pay Later Platform by Inbank includes storefront content translations for the following languages:


- Estonian
- Polish
- English
- Russian

The Indivy Pay Later Platform for Opencart 3 gives merchants access to the following Inbank products:


Indivy Plan

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

Indivy Slice

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

Indivy Go

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

Installation Prerequisites

As a preparatory step before installing the Indivy Pay Later Platform extension, you need to install the following extensions to your OpenCart store:

vQmod

The extension is used for storefront customizations included in the Indivy Pay Later Platform. Make sure you install the latest release of vQmod, which is available [here](#).

vQmod installation is performed via your hosting upload capabilities (FTP, SSH, CPanel). The installation instructions can be found [here](#). Please pay special attention when setting permissions.

If you run into some issues when installing vQmod, the following resources may be helpful in resolving them: [OpenCart forum](#) and [vQmod repository discussion](#).

Install OC 3.X.X.X Installation Issue Fix

The extension fixes the modification upload error which may appear in OpenCart 3.

You can install the extension by uploading the file available [here](#). After the installation, make sure to go to **Extensions > Modifications** menu and click **Clear** and **Refresh**.

Cron Jobs

The extension is used for running scheduled tasks automatically.

You can install the extension by uploading the file available [here](#). After the installation, make sure to go to **Extensions > Modifications** menu and click **Clear** and **Refresh**.

You also need to enable the Cron Jobs extension in the **Extensions > Extensions > Modules** list.

OCMod Vqmod modifications fix

The extension fixes an issue which has been found in OpenCart 3 and affects the functionality of the Indivy Pay Later Platform.

You can install the extension by uploading the file available [here](#). After the installation, make sure to go to **Extensions > Modifications** menu and click **Clear** and **Refresh**.

Installation

Your Inbank representative will send the extension over to you. To install the Indivy Pay Later Platform extension you just need to follow these steps:

1. In the back office of your shop, go to **Extensions > Installer** section.
2. Click the **Upload** button in the 'Upload your extension' section of the page.
3. Select the .zip package containing the extension in the window that appears. The extension will then be uploaded to your system.
4. Go to the **Extensions > Modifications** menu and click **Clear** and **Refresh**.
5. Go to the **System > Users > User Groups > Administrator** section and enable all *Access permissions* and *Modify permissions*. Click the **Save** icon to apply changes.
6. Refresh cache by going to **Dashboard > Gear** icon and clicking the **Refresh** button next to each of the cache types.


And that is it! The Indivy Pay Later Platform is now ready for configuration.
















Configuration

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 **Extensions > Extensions > Payments**. The same page can be accessed through a shortcut in the left menu at **Inbank > Settings**.

The extension includes the following Inbank payment methods:

- Indivy Plan Estonia
- Indivy Slice Estonia
- Indivy Go Estonia
- Inbank Hire Purchase Poland
- Inbank Slice Poland

To add a payment method to your store you need to click the **Install** button next to it (). After the payment method is installed, you can enable and configure it.

Indivy Go Estonia		Enabled		 
Indivy Plan Estonia		Enabled		 
Indivy Slice Estonia		Enabled		 
Inbank Hire Purchase Poland		Enabled		 
Inbank Slice Poland		Disabled		 

Depending on the Inbank branch you are cooperating with, you need to configure the payment products for **Estonia** or **Poland**, or both. 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*
- *Marketing message*
- *Additional details*

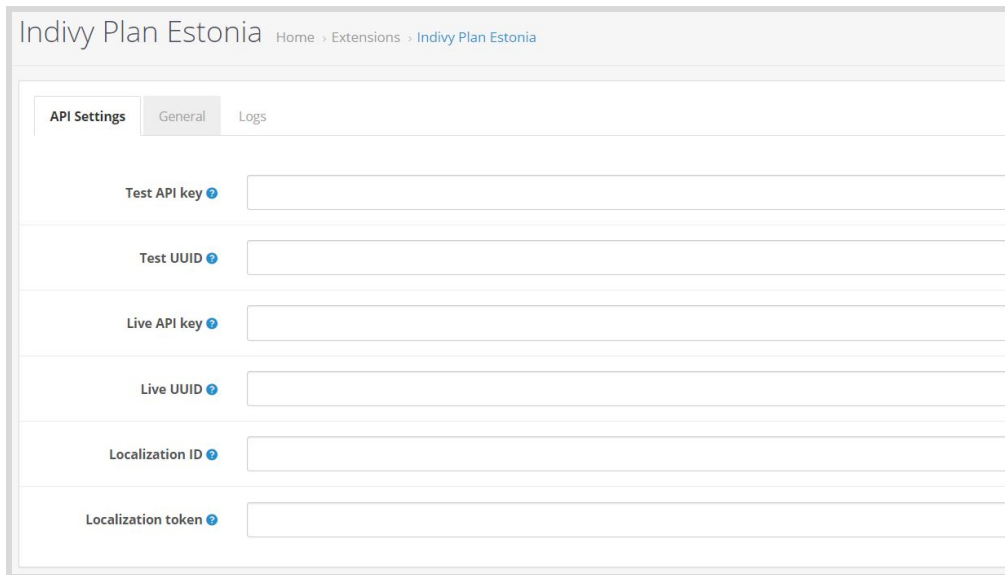
Note that the predefined values will be updated if they change on the Inbank side. The exception is the *Title* value which is customizable for Indivy Plan Estonia and Inbank Hire Purchase Poland. The *Title* is updated if set to default, but is not updated if it has been customized.

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

API Settings

Each of the payment methods has the **API Settings** tab which includes the keys required for the functioning of the payment product. Here you can set the keys for both live and testing environments. These keys will later be used when you select the environment to which the payment is connected (live or test environment).

Inbank representatives will provide you all the keys and IDs. Make sure to fill in all the fields correctly, as they are essential to the configuration of Inbank payment products.



Field	Description
<i>Test API Key</i>	The unique key of the shop used in the testing environment for building API requests through which the shop communicates with Inbank.
<i>Test UUID</i>	The API authentication key used for testing purposes. The API key should be kept private.
<i>Live API Key</i>	The unique key of the shop used in the live environment for building API requests through which the shop communicates with Inbank.
<i>Live UUID</i>	The API authentication key used for live environments. The API key should be kept private.
<i>Localization ID</i>	ID of the set of translations required for the extension. Translations are available in Estonian, Polish, English and Russian.
<i>Localization token</i>	Token required to access the translations for storefront texts.

General Settings

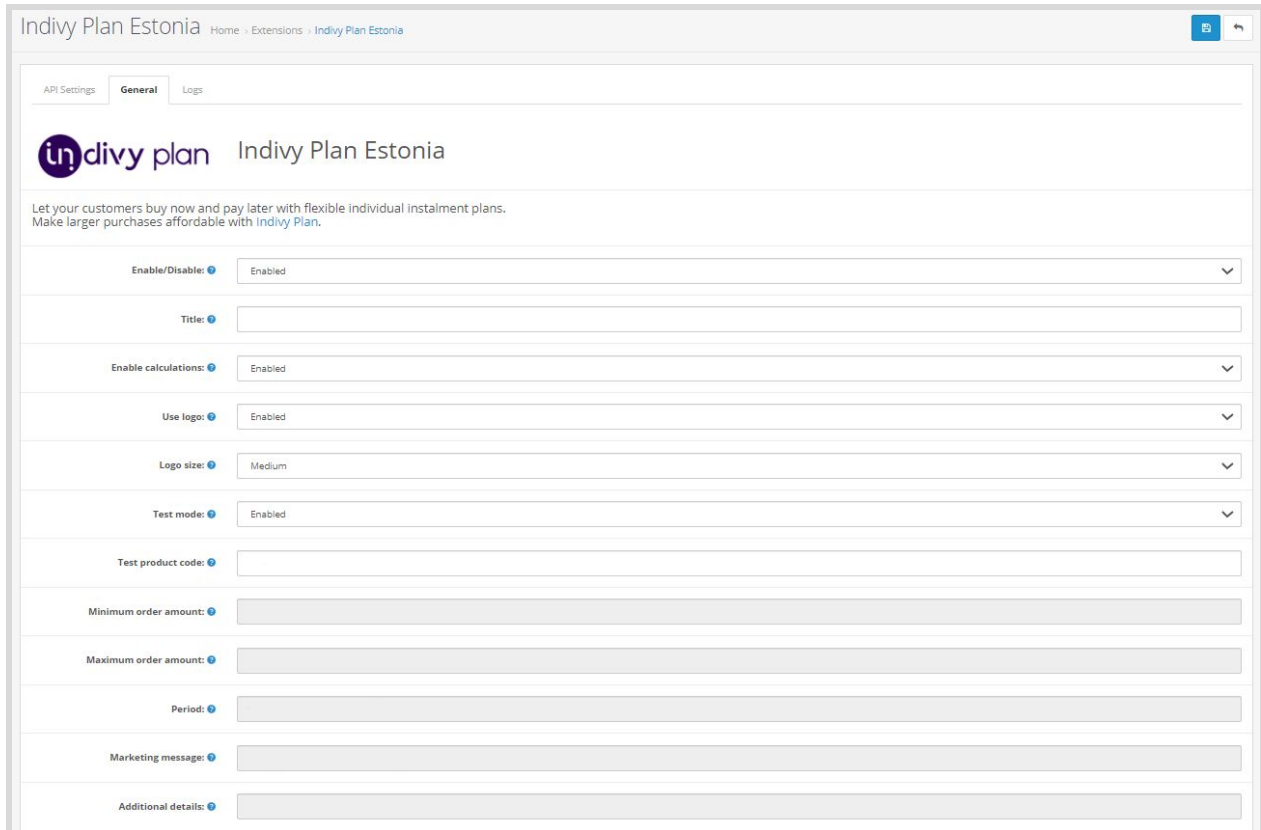
General settings are similar for all payment products: Indivy Plan Estonia, Indivy Slice Estonia, Indivy Go, Inbank Hire Purchase Poland and Inbank Slice Poland.

On the payment product **General** tab, you need to fill in the *Live Product Code/Test Product Code* supplied by Inbank and click the **Save** button. The product code defines the credit conditions available to customers and also automatically sets the following parameters:

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

To apply a *Product code* to your configuration click the **Save** button.

After that, the predefined fields will be automatically filled with payment product details.



The screenshot shows the configuration page for 'Indivy Plan Estonia'. At the top, there is a breadcrumb trail: 'Indivy Plan Estonia > Home > Extensions > Indivy Plan Estonia'. Below this, there are tabs for 'API Settings', 'General', and 'Logs', with 'General' selected. The main heading is 'Indivy plan Indivy Plan Estonia'. A sub-heading reads: 'Let your customers buy now and pay later with flexible individual instalment plans. Make larger purchases affordable with Indivy Plan.' The configuration fields are as follows:

Enable/Disable:	Enabled
Title:	
Enable calculations:	Enabled
Use logo:	Enabled
Logo size:	Medium
Test mode:	Enabled
Test product code:	
Minimum order amount:	
Maximum order amount:	
Period:	
Marketing message:	
Additional details:	

Field	Description
<i>Enable/Disable</i>	Whether this Inbank product appears as a payment method at checkout.
<i>Title</i>	<p>The payment method title that is displayed to customers at checkout.</p> <p>The default <i>Title</i> is defined by the <i>Product code</i>. You can customize it for Indivy Plan Estonia and Inbank Hire Purchase Poland products, in which case the default value will be displayed under the <i>Title</i> field. 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>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 Indivy Plan Estonia and Inbank Hire Purchase Poland payment products only.</p>
<i>Use 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>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"> • <i>Small</i> - 18px height • <i>Medium</i> - 25px height <p>The default value is <i>Medium</i>, but the setting can be customized.</p>
<i>Test mode</i>	<p>Select whether the extension should be connected to test API for testing purposes. If set to <i>Disabled</i>, the extension connects to the live API.</p> <p>Depending on whether you enable test mode or not, next you will need to enter either the <i>Live product code</i> or the <i>Test product code</i>.</p> <p>By default, test mode is enabled, but the setting can be customized.</p>
<i>Live product code/Test product code</i>	The product code provided by Inbank. This code defines the credit conditions offered to customers.

<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>
<i>Marketing message</i>	<p>The marketing message displayed under the payment method title at checkout.</p> <p>This field does not appear for Indivy Go and Indivy Slice payment products.</p>
<i>Additional details</i>	<p>The consent message displayed under the payment method at checkout.</p> <p><i>Additional details</i> are defined by the product code.</p>

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 method settings at **Extensions > Extensions > Payments**. The same page can be accessed through a shortcut in the left side menu at **Inbank > Settings**.

- In the **API Settings** sections you need to specify the *Test API key* and the *Test UUID*. The API key is used for authentication, while the shop key is used for building API requests. Both the shop key and UUID are provided by Inbank.
- In the **General** tab the payment product, you need to enable the *Test mode* parameter and add the *Test product code*. The product code needs to be indicated for each financing product individually and is provided by Inbank.

For testing purposes, the system returns preconfigured decisions:

- For Indivy Plan Estonia, Indivy Slice Estonia and Inbank Hire Purchase Poland payment products, positive decision is given for amounts 0 - 500, 1001 - 3000, 15 000 - 16 000.
- For the Indivy Go 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, but list them in the simulator available at: <https://demo-sms.inbank.eu/>. In the search field at the top of the page, you need to specify the phone number you have indicated in the credit application and click **Search**. The simulator will then list the messages sent to that number. Inbank will provide you with the credentials necessary to access the SMS simulator.

If you are testing the Indivy Go payment product, the SMS message is hardcoded to value 0000 and is not forwarded to the SMS simulator.

Testing Inbank Payments 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 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/
- 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 Indivv 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.

The following sections cover all the update procedures.

Extension Updates

If a new version of the Indivy Pay Later Platform for OpenCart 3 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. In the back office of your shop, go to **Extensions > Installer** section.
2. Click the **Upload** button in the 'Upload your extension' section of the page.
3. Select the .zip package containing the extension in the window that appears. The extension will then be uploaded to your system.
4. Go to the **Extensions > Modifications** menu and click **Clear** and **Refresh**.
5. Go to **Inbank > Check for updates** in the left side menu to apply the product related changes. You will be redirected to the page listing all the updates which have been retrieved.

API Data Updates

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 these 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 Indivvy Pay Later Platform will check for updates and apply them to your store.

Configuration parameters which can receive updates:

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

You can also manually have the Inbank extension check for updates whenever you need. To do this just go to **Inbank > Check for updates** in the left side menu. The extension will update the configuration settings and redirect you to the page listing all the updates which have been retrieved.

That is it! Now your extension has all the latest data from Inbank.

Extension Settings Updates

If at any point you need to make changes to the extension settings, you can access the configuration at **Extensions > Extensions > Payments > Payment method**. The same page can be accessed through a shortcut in the left side menu at **Inbank > Settings**.

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

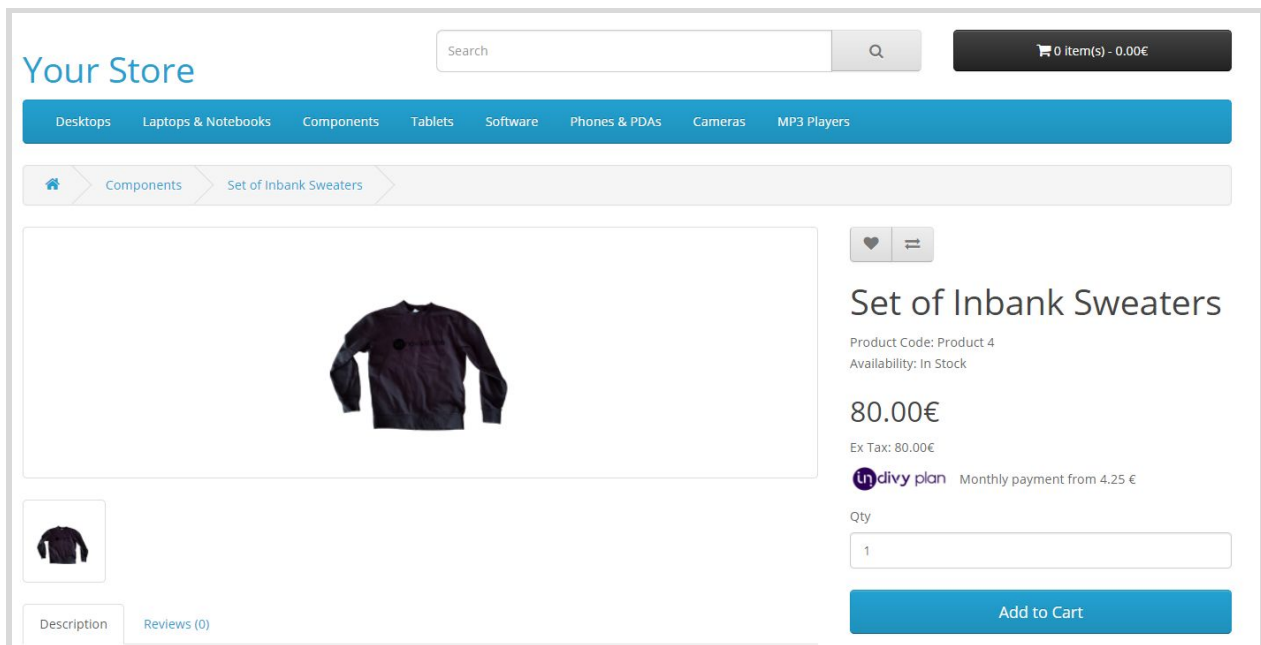
That is it. Your extension settings are now updated.

Storefront Flow

This section showcases how Inbank payment methods work at checkout.

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

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



The screenshot displays a storefront interface for 'Your Store'. At the top, there is a search bar and a cart icon showing '0 item(s) - 0.00€'. Below the search bar is a navigation menu with categories: Desktops, Laptops & Notebooks, Components, Tablets, Software, Phones & PDAs, Cameras, and MP3 Players. The current page is 'Components > Set of Inbank Sweaters'. The product image shows a dark-colored sweater. To the right of the image, the product details are listed: 'Set of Inbank Sweaters', Product Code: Product 4, Availability: In Stock, Price: 80.00€, Ex Tax: 80.00€, and an Inbank 'divy plan' option with a monthly payment of 4.25 €. A quantity input field is set to '1', and an 'Add to Cart' button is visible at the bottom right. The bottom left of the product area shows 'Description' and 'Reviews (0)'.

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

Checkout

Step 1: Checkout Options ▾

Step 2: Billing Details ▾

Step 3: Delivery Details ▾

Step 4: Delivery Method ▾

Step 5: Payment Method ▾

Please select the preferred payment method to use on this order.

in divy go Pay for the purchase on 15.01.2021

- ✔ New payment method: buy now, pay later.
- ✔ Order the goods at home and pay next month.
- ✔ No extra charge.

The service is provided by Inbank.

in divy plan Indivy Plan Product

Monthly payment from 8.45 €

- ✔ Set the monthly payment amount and the payment date.
- ✔ Fees are always clear and visible.
- ✔ Choose your payment plan in a few steps.

The service is provided by Inbank.

in bank Hire Purchase

Monthly payment from 27.59 €

- ✔ Set the monthly payment amount and the payment date.
- ✔ Fees are always clear and visible.
- ✔ Choose your payment plan in a few steps.

The service is provided by Inbank.

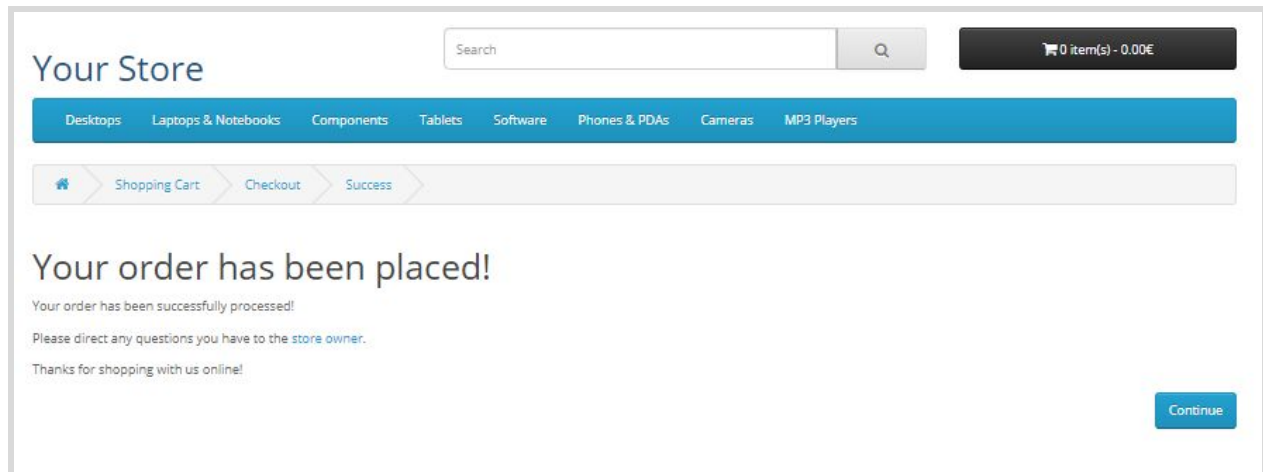
in divy slice 3 Pay in three installments: 101.68 €, 101.68 €, 101.64 €.

- ✔ Pay in 3 installments without any additional costs.
- ✔ The first installment next month.
- ✔ This is not a credit product, it is a method of payment.

The service is provided by Inbank.

Cash On Delivery

3. Once customers choose Inbank products as their payment method, confirm the order and click **Continue to Indivy** or **Continue to Inbank** (depending on the selected payment product), they are redirected to the Inbank environment. Here customers go through a number of dialogs to complete the financing of the purchase.
4. After completing the procedure in Inbank environment, 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 OpenCart instance as the payment success page. Otherwise, the customer will be redirected back to the cart.

Payment transactions can be viewed in the **Sales > Orders** section of the back office.

Until the credit contract has been signed by the customer and approved by Inbank for financing, it remains in status **Pending**.

Orders which have been successfully financed by Inbank receive status **Processing**.

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 **On hold**. In this state the order awaits the merchant's approval or cancellation. If the merchant approves the contract, the order receives status **Processing**. Contracts are approved and cancelled through the Inbank Partner Portal.