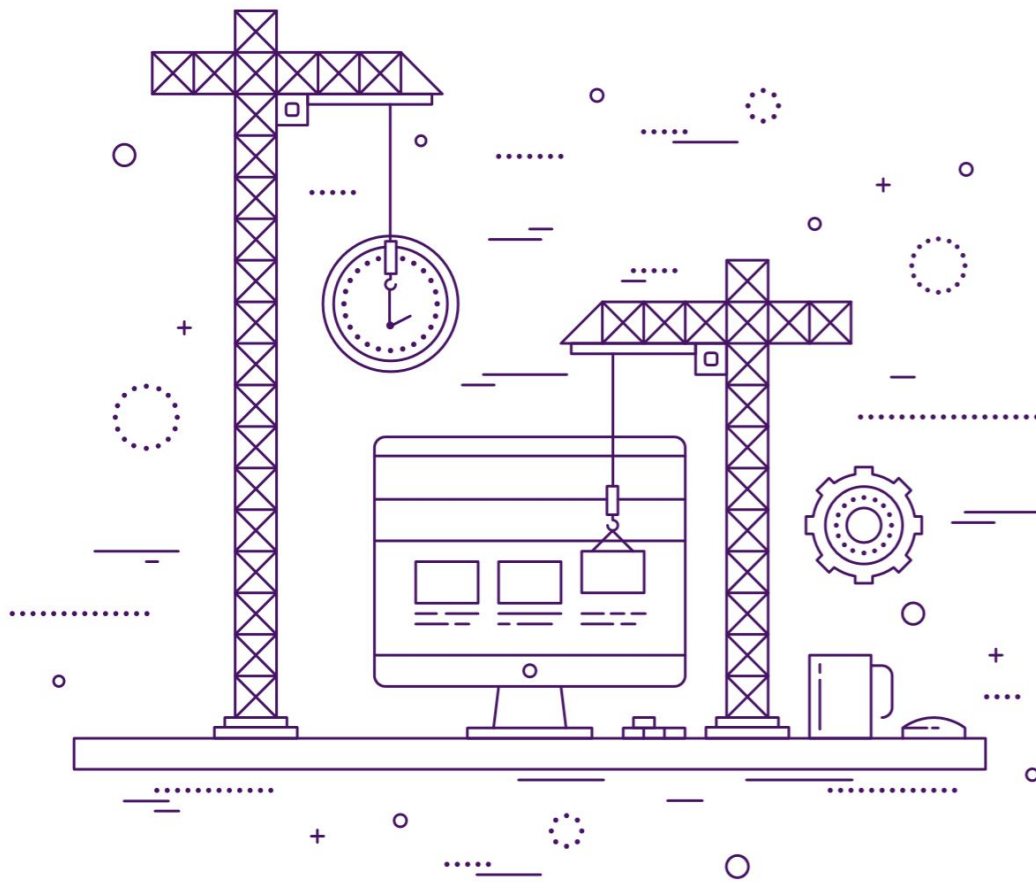


Indivy Pay Later Platform by Inbank for PrestaShop




v1.03, 11.12.2020


Table of Contents


Introduction	3
Changelog	4
Installation	5
Configuration	6
Indivy Settings Estonia / Inbank Settings Poland	7
Payment Product Configuration	8
Testing	11
Updates	12
Module Updates	13
API Data Updates	14
Module Settings Updates	15
Storefront Flow	16

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 classic theme version 1.0.0 for PrestaShop. The module supports Prestashop from v1.7.5.0 to v1.7.6.5.

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


- Estonian
- Polish
- English
- Russian

The Indivy Pay Later Platform for PrestaShop 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](#).

Changelog

Document version	Date	Updates
1.01	28.08.2020	Initial document
1.02	30.10.2020	<ul style="list-style-type: none">• Updated checkout page example image.• 'Consent text' from the configuration settings has been renamed to 'Additional details'.• 'Marketing message' field has been removed in the admin panel for Indivy Go and Indivy Slice products.• 'Title' field in the admin panel is no longer editable for Indivy Go and Indivy Slice products.• Added 'Enable calculations' field to enable Inbank monthly payment calculations on product pages.• Clicking an additional banner is no longer required to save updated API data. Update banners have now been removed from the admin panel.• Updated the module update procedure.
1.03	11.12.2020	Updated the amounts used in the demo environment for predefined decisions.

Installation

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

1. In the Back Office of your shop, go to **Modules > Module Catalog** section.
2. Click the **Upload a module** button at the top of the screen.
3. Add the .zip package containing the module in the window that appears. The module will then be uploaded to your system.

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

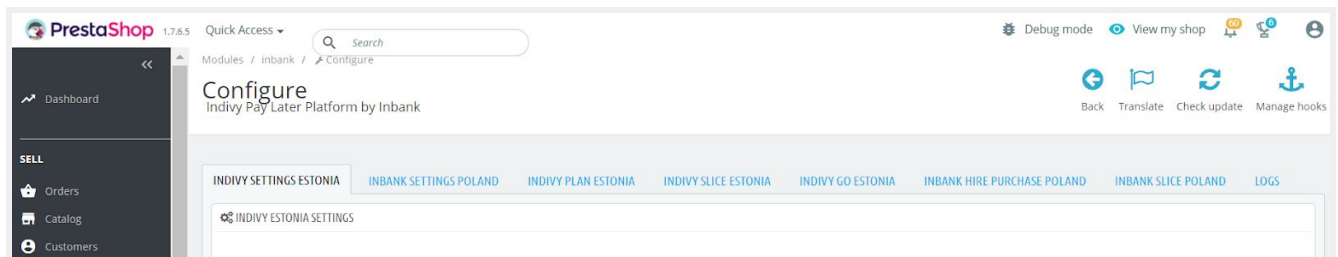
Configuration

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 **Modules > Module Manager > Indivy Pay Later Platform by Inbank > Configure**. The same page can be accessed through a shortcut in the left hand menu at **Inbank > Settings**.

The module includes the following Inbank payment methods:

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



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*

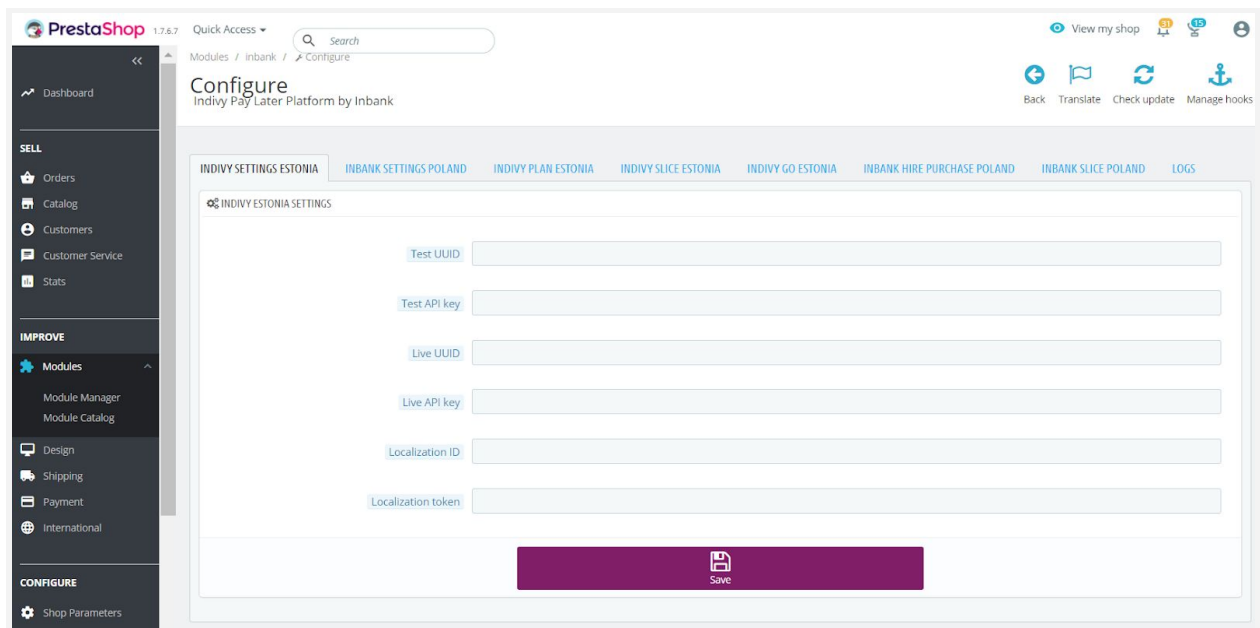
Note that the predefined values will be updated if they change on the Inbank side. The exceptions are the *Title* and *Additional details* values which are customizable. The *Title* and *Additional details* are updated if set to default, but are not updated if they have been customized.

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

Indivy Settings Estonia / Inbank Settings Poland

The **Indivy Settings Estonia / Inbank Settings Poland** sections include the keys required for the functioning of the module. Here you can set the keys for both live and testing environments. These keys will later be used when you select the environment for specific payment options.

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 UUID</i>	The API authentication key used for testing purposes. The API key should be kept private.
<i>Test Shop 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>Live UUID</i>	The API authentication key used for live environments. The API key should be kept private.
<i>Live Shop 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>Localization ID</i>	ID of the set of translations required for the module. Translations are available in Estonian, Polish, English and Russian.
<i>Localization token</i>	Token required to access the translations for storefront texts.

Payment Product Configuration

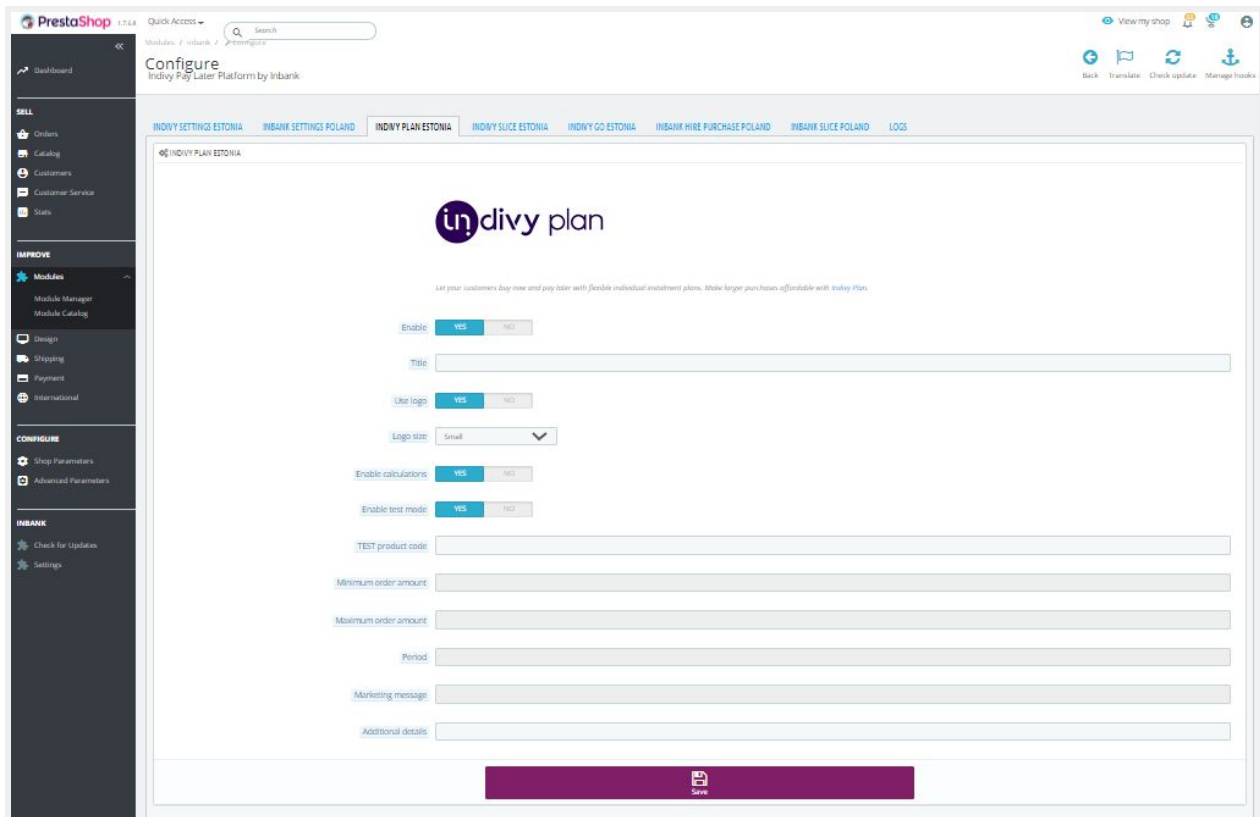
Configuration settings are similar for all payment products: Indivy Plan Estonia, Indivy Slice Estonia, Indivy Go, Inbank Hire Purchase Poland and Inbank Slice Poland.

On the payment product settings page, 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 displays the PrestaShop configuration interface for the 'Indivy Plan' payment product. The page is titled 'Configure Indivy Pay Later Platform by Inbank'. The left sidebar contains navigation menus for 'BILL', 'IMPROVE', 'CONFIGURE', and 'INBANK'. The main content area shows the 'Indivy plan' logo and a description: 'Let your customers buy now and pay later with flexible individual installment plans. Make larger purchases affordable with Indivy Plan.' Below this, there are several configuration options:

- Enable:** A toggle switch set to 'YES'.
- Title:** An empty text input field.
- Like logo:** A toggle switch set to 'YES'.
- Largo size:** A dropdown menu set to 'Small'.
- Enable calculations:** A toggle switch set to 'YES'.
- Enable test mode:** A toggle switch set to 'YES'.
- TEST product code:** An empty text input field.
- Minimum order amount:** An empty text input field.
- Maximum order amount:** An empty text input field.
- Period:** An empty text input field.
- Marketing message:** An empty text input field.
- Additional details:** An empty text input field.

At the bottom of the configuration area, there is a prominent purple 'Save' button.

Field	Description
<i>Enable</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 and 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>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> - 25px height • <i>Medium</i> - 40px height <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 Indivy Plan and Hire Purchase Poland payment products only.</p>
<i>Enable test mode</i>	<p>Select whether the module should be connected to test API for testing purposes. If the checkbox is not selected, the module 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 at checkout.

<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>The text is defined by the product code. 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>The default <i>Additional details</i> are defined by the <i>Product code</i>. You can customize it, in which case the default value will be displayed under the <i>Additional details</i> field. If you set a different <i>Product code</i>, your custom value will be applied to the new product as well. Note that the customization via the admin panel applies only to the translation in the default language of your site.</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 **Modules > Module Manager > Indivy Pay Later Platform by Inbank > Configure**. The same page can be accessed through a shortcut in the left hand menu at **Inbank > Settings**.

- In the **Indivy Settings Estonia/Inbank Settings Poland** section 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 configuration of a particular Inbank payment product, you need to set the *Enable test mode* parameter to *Yes* 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 Indivy Pay Later Platform:

- [Module updates](#). The current version of the module contains all the functionality required to offer Inbank payment methods to customers. In the future we plan on adding new payment products to the module, as well as features to improve existing functionality. Updating the module 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 module 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 module, for the customers to successfully use Inbank payment methods.
- [Module 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 module configurations, this can be easily done through the module settings.

The following sections cover all the update procedures.

Module Updates

If a new version of the Indivy Pay Later Platform for PrestaShop comes out and you want to make use of the functionality it offers, updating the module is quick and easy.

Do not worry about the configuration settings. While the module is updated, all settings, including API keys, product codes, etc., are migrated into the new version of the module.

1. In the Back Office of your shop, go to **Modules > Module Catalog** section.
2. Click the **Upload a module** button at the top of the screen.
3. Add the .zip package containing the updated version of the module in the window that appears. The new module will then be uploaded to your system.
4. Go to **Inbank > Check for updates** to apply the product related changes.

API Data Updates

After you set a product code for an Inbank payment method, the module 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 module. Of course, you do not need to keep track of the possible updates, the Indivv 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 module check for updates whenever you need. To do this just go to **Inbank > Check for updates**. The module will update the configuration settings and that is it! Now your module has all the latest data from Inbank.

Module Settings Updates

If at any point you need to make changes to the module settings, you can access the configuration at **Modules > Module Manager > Indivy Pay Later Platform by Inbank > Configure**. The same page can be accessed through a shortcut in the left hand 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**.

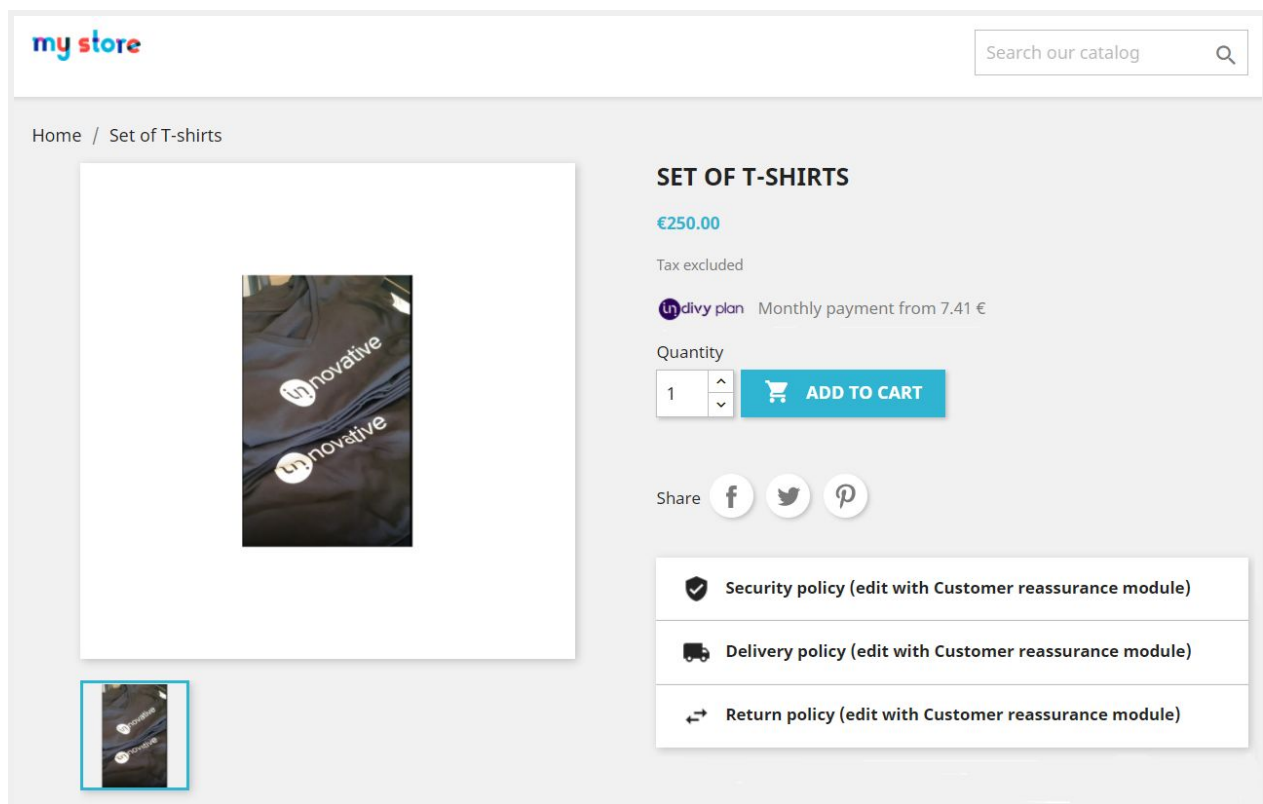
That is it. Your module settings are now updated.

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 PrestaShop store depends on the storefront theme, module 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 Indiv Plan and Hire Purchase Poland payment products at the moment.






The screenshot shows a product page for 'SET OF T-SHIRTS' on a storefront named 'my store'. The product price is €250.00 (tax excluded). An Inbank 'divy plan' option is displayed, showing a monthly payment of 7.41 €. The page includes a quantity selector set to 1, an 'ADD TO CART' button, and social sharing icons for Facebook, Twitter, and Pinterest. Below the product image, there are three policy sections: Security policy, Delivery policy, and Return policy, each with an edit link.




my store

Home / Set of T-shirts

SET OF T-SHIRTS
€250.00
Tax excluded
in divy plan Monthly payment from 7.41 €

Quantity: 1

Share   

-  Security policy (edit with Customer reassurance module)
-  Delivery policy (edit with Customer reassurance module)
-  Return policy (edit with Customer reassurance module)

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

✓ PERSONAL INFORMATION edit

✓ ADDRESSES edit

✓ SHIPPING METHOD edit

4 PAYMENT

Pay by Cash on Delivery

Indivy Plan

Monthly payment from 7.42 €

- ✓ 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.

Inbank Hire Purchase

Pay in three installments: 83.33 €, 83.33 €, 83.34 €.

Pay for the purchase on 15.11.2020

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

ORDER WITH AN OBLIGATION TO PAY

1 item

[show details](#) ▼

Subtotal	€250.00
Shipping	Free
<hr/>	
Total (tax excl.)	€250.00
Total (tax incl.)	€250.00
<hr/>	
Taxes: €0.00	

✓ Security policy (edit with Customer reassurance module)

Delivery policy (edit with Customer reassurance module)

Return policy (edit with Customer reassurance module)

3. Once customers choose Inbank products as their payment method and click **Place order**, 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.

Home / Guest Order Tracking

Guest Tracking

Order Reference UZLTFBPLJ - placed on 08/07/2020 Reorder

Carrier Inbank Presta

Payment method Indivy GO

[Download your invoice as a PDF file.](#)

Follow your order's status step-by-step

Date	Status
08/07/2020	Payment accepted
08/07/2020	Pending

Delivery address My Address

Marta D
J. Vilmsi 1
10126 Tallinn
Estonia

Invoice address My Address

Marta D
J. Vilmsi 1
10126 Tallinn
Estonia

Product	Quantity	Unit price	Total price
Silver Ore	9	€60.00	€540.00
			Subtotal
			€540.00
			Shipping and handling
			Free
			Total
			€540.00

If the purchase has been financed by Inbank, the customer will be redirected to the page configured in your PrestaShop instance as the payment success page. Otherwise, the customer will be redirected back to the cart.

Payment transactions can be viewed in the **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 **Payment success**.

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 **Payment success**. Contracts are approved and cancelled through the Inbank Partner Portal.