

Indivy Pay Later Platform by Inbank for PrestaShop

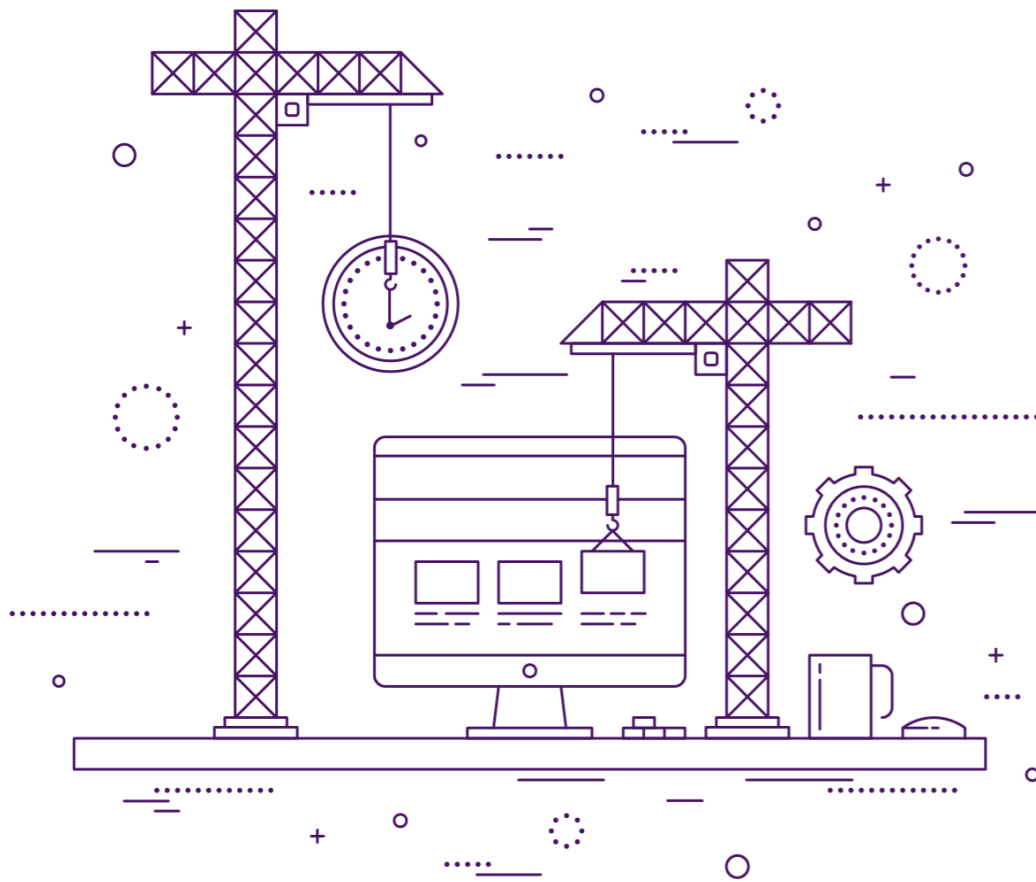




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Introduction

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 our integration team and we will be happy to help:

- Estonia - integration@inbank.ee
- Poland - integration@inbank.pl
- Latvia - integration@inbank.lv


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 v1.6.x to v1.7.x.

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


- Estonian
- Polish
- English
- Russian
- Latvian

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


Inbank Hire Purchase

 Inbank Hire Purchase 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

 Indivy Pay in parts 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

 Indivy lets 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	11.05.2021	Initial document
2.02	08.11.2021	<ul style="list-style-type: none">• Indivy Slice product has been renamed to Indivy Pay in parts• Indivy Go product has been renamed to Indivy
2.03	27.01.2022	Added information about the custom logo upload during payment method configuration.
2.04	10.03.2022	Updated information related to SMS messages used in the demo environment.
2.05	27.04.2022	Updated the order states selection on the module overview page .

Installation

You can download the latest version of the plugin at <https://developer.inbank.eu/payment-modules/prestashop/prestashop-inbank.zip>. 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.

Module Overview Page

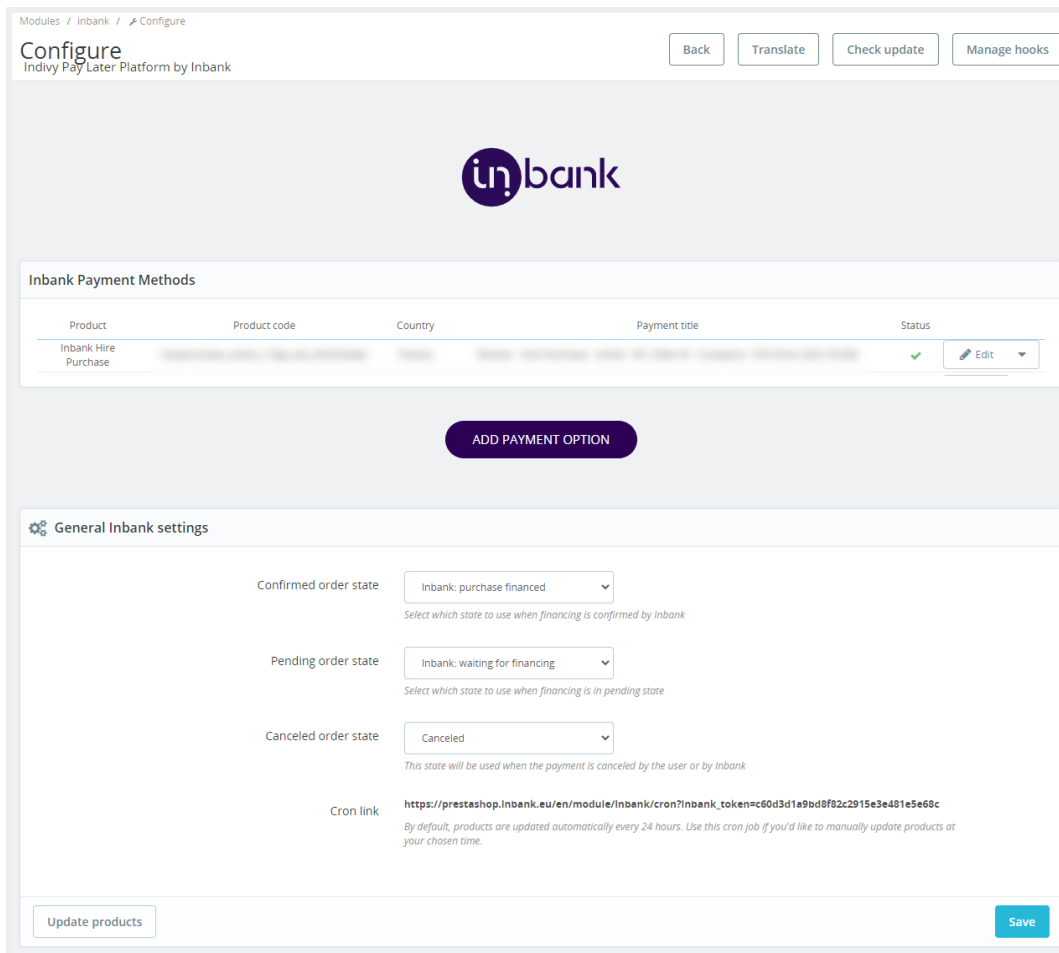
After successful installation of the **Indivy Pay Later Platform by Inbank**, you can configure Inbank products as payment methods in your back office.

Indivy Pay Later Platform configuration is done at **Payment > Inbank Settings**. The same page can be accessed at **Modules > Module Manager > Indivy Pay Later Platform by Inbank > Configure**.

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




Modules / Inbank / Configure

Configure

Indivy Pay Later Platform by Inbank

Back Translate Check update Manage hooks



Inbank Payment Methods

Product	Product code	Country	Payment title	Status
Inbank Hire Purchase				✓ Edit

ADD PAYMENT OPTION

General Inbank settings

Confirmed order state: Inbank: purchase financed
Select which state to use when financing is confirmed by inbank

Pending order state: Inbank: waiting for financing
Select which state to use when financing is in pending state


Canceled order state: Canceled
This state will be used when the payment is canceled by the user or by inbank

Cron link: https://prestashop.inbank.eu/en/module/inbank/cron?inbank_token=c60d3d1a9bd0f02c2915e3e481e5e68c
By default, products are updated automatically every 24 hours. Use this cron job if you'd like to manually update products at your chosen time.


Update products Save

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_022020	Estonia	Inbank HP testproduct	<input checked="" type="checkbox"/> 

- 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_022020	Estonia	Inbank HP testproduct	<input checked="" type="checkbox"/> 


- 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_022020	Estonia	Inbank HP testproduct	<input checked="" type="checkbox"/>  
Indivy Go	invoice_v202006	Estonia	Pay for the purchase on {payment_date}	 Delete <input checked="" type="checkbox"/> Disable/Enable


On the module overview page you can also change the statuses used by the module to better fit your business logic.


In the **General Inbank Settings** section you can customize which statuses the module 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
- Canceled order state - for cases when the financing flow has been canceled. **Note**, that if you wish the items to be released back to stock after the Inbank financing process has been canceled, the PrestaShop status 'canceled' should be selected.

 General Inbank settings

Confirmed order state 
Select which state to use when financing is confirmed by Inbank

Pending order state 
Select which state to use when financing is in pending state

Canceled order state 
This state will be used when the payment is canceled by the user or by Inbank

Cron link https://prestashop.inbank.eu/en/module/inbank/cron?inbank_token=c60d3d1a9bd8f82c2915e3e481e5e68c
By default, products are updated automatically every 24 hours. Use this cron job if you'd like to manually update products at your chosen time.

The Indivy Pay Later Platform by Inbank uses the following order statuses in its flows:

- **Inbank: waiting for financing.** Status used for cases when the financing of the purchase has not yet been finalized in Inbank environment.
- **Inbank: credit granted. Action required.** Status used for cases when the purchase has been approved by Inbank for financing, but is awaiting partner approval for contract activation.
- **Inbank: purchase financed.** Status used for cases when the purchase was successfully financed by Inbank.
- **Inbank: payment session expired.** Status used for cases when the customer has not completed the financing process within the time the payment session was active.
- **Inbank: credit declined.** Status used for cases when financing was declined by Inbank.
- **Inbank: canceled.** Status used for cases when the customer has canceled the financing process in Inbank environment. The status also applies to cases when the partner cancels the contract in a flow which includes partner approval. **Note**, that if you wish the items to be released back to stock after the financing process has been canceled, the PrestaShop status 'canceled' should be selected.

By default the data retrieved from Inbank over API is updated every 24 hours. If you would like to run the data update at a different interval, the **General Inbank Settings** section includes the cron job link which can be used for that. We recommend updating data once every 24 hours, from 00:00 AM to 06:00 AM. Additionally, under the **General Inbank Settings** section you can click the **Update products** button for a one-time product data update at any time you'd like.

Adding New Payment Options

New payment options are added via clicking the **Add Payment Option** at **Payment > Inbank Settings**. The same page can be accessed at **Modules > Module Manager > Indiv Pay Later Platform by Inbank > Configure**.

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 module 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 module 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 module.

Step 1: Settings

To start adding a new Inbank payment product, click **Add Payment Option** at **Payment > Inbank Settings**. The same page can be accessed at **Modules > Module Manager > Indivy Pay Later Platform by Inbank > Configure**.

Configuration settings are similar for all payment products: Inbank Hire Purchase Estonia, Indivy Pay in parts Estonia, Indivy Estonia, 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.

1
2

Settings
Overview and Confirmation

STEP 1: SELECT COUNTRY AND PRODUCT

1	* Country	<input type="text" value="Estonia"/> <small>Select country where you provide your services.</small>
2	* Product	<input type="text" value="Inbank Hire Purchase"/>
3	* Test product code	<input type="text"/>
4	* Enable test mode	<input checked="" type="radio"/> YES <input type="radio"/> NO
5	* Test API key	<input type="text"/> <small>Test API key provided by Inbank.</small>
6	* Test shop UUID	<input type="text"/> <small>Test shop Unique Identifier provided by Inbank.</small>
7	* Localization ID	<input type="text"/> <small>Localization ID provided by Inbank.</small>
8	* Localization token	<input type="text"/> <small>Localization token provided by Inbank.</small>

Back to list
 Next

Field	Description
<i>Country</i>	The market for which you wish to add an Inbank payment method. Available options: Estonia, Poland, Latvia.
<i>Product</i>	The payment product you wish to add. The section depends on the <i>Country</i> : <ul style="list-style-type: none"> ● Estonia - Inbank Hire Purchase, Indivy Pay in parts, Indivy ● Poland - Inbank Hire Purchase ● Latvia - Inbank Hire Purchase
<i>Live product code / Test product code</i>	The product code provided by Inbank. This code defines the credit conditions offered at checkout.
<i>Enable test mode</i>	Select whether the module should be connected to test API for testing

purposes. If this parameter is not enabled, the module connects to the live API.

This parameter defines whether next you need to set the API key, UUID and product code for the live or test environment.

By default, test mode is disabled, but the setting can be customized.

Live API key / Test API key

The unique key of the shop used for building API requests through which the shop communicates with Inbank.

Live shop UUID / Test shop UUID

The API authentication key. The API key should be kept private.

Localization ID

ID of the set of translations required for the module. Translations are available in Estonian, Polish, English, Latvian and Russian.

Localization token

Token required to access the translations for storefront texts.

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.

⚙️
Inbank Hire Purchase

Product enabled Enable

Enable test mode Enable

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 ID provided by Inbank.

Localization token
Localization token provided by Inbank.

Display logo Enable
Whether the logo appears next to the payment method at checkout.

Logo size

Custom logo

Enable calculations Disable
Whether calculated monthly amounts should be presented on product pages.

Calculation position

Title

Minimum order amount

Maximum order amount

Period

Additional details

Back to list
Save

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 module should be connected to test API for testing purposes. If the parameter is not enabled, the module 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 module. 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>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</p>

	<p>size options are:</p> <ul style="list-style-type: none"> ● <i>Small</i> ● <i>Medium</i> <p>The default value is <i>Small</i>, 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>Enable calculations</i>	<p>Whether calculated monthly amounts should be presented on product pages. When 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"> ● After product price ● Between social buttons and reassurance block ● After reassurance block ● Custom hook at your chosen location
<i>Title</i>	<p>The payment method title that is displayed to customers at checkout. The recommended <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, 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>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>

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.

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 **Payment > Inbank Settings**. The same page can be accessed at **Modules > Module Manager > Indivy Pay Later Platform by Inbank > Configure**.

When adding a new payment option you need to:

- Switch on the *Enable test mode* slider
- 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 returns preconfigured decisions:

- For Inbank Hire Purchase Estonia, Indivy Pay in parts Estonia, 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 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 plugin 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 plugin, 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.

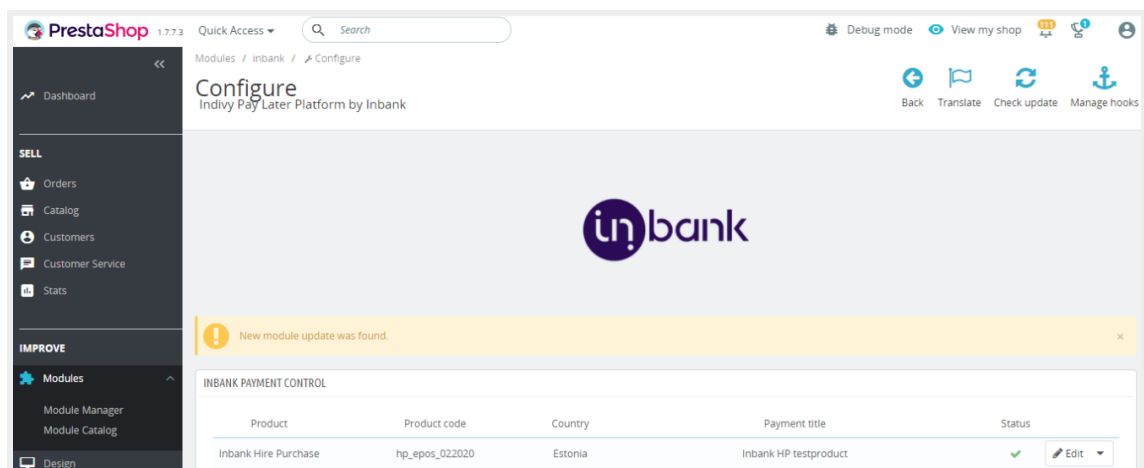
The following sections cover all the update procedures.

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. You can download the latest version of the plugin at <https://developer.inbank.eu/payment-modules/prestashop/prestashop-inbank.zip>.

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. The module automatically checks if there are new versions available. If a new version is detected, you will see a notification in the Inbank payment module.



2. Go to **Modules > Module Catalog** section and 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 **Modules > Module Catalog > Indivy Pay later Platform by Inbank** and click **Upgrade**.

And that is it. Now you have the latest version of the Indivy Pay Later Platform.

API Data Updates

After you set a product code for an Inbank payment method, the plugin 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 plugin. Of course, you do not need to keep track of the possible updates, the Indivio 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*
- *Additional details*

You can also manually have the Inbank plugin check for updates whenever you need. To do this just go to **Payment > Inbank Settings** and click **Update products**. The plugin will update the configuration settings and that is it! Now your plugin 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 **Payment > Inbank Settings**. The same page can be accessed at **Modules > Module Manager > Indivy Pay Later Platform by Inbank > Configure**.

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**.

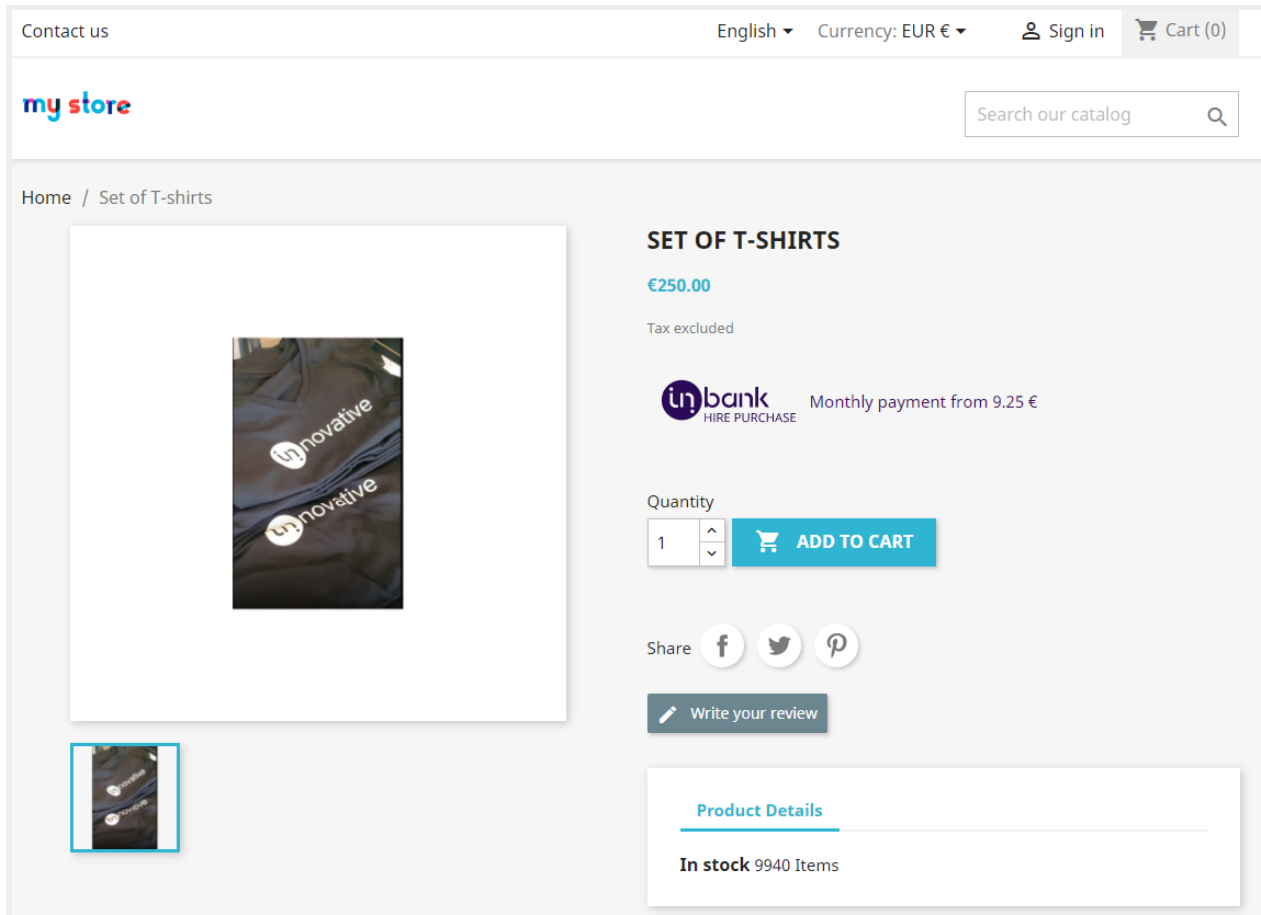
That is it. Your module settings are now updated.

Storefront Flow

This section showcases how Inbank payment 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 Inbank Hire Purchase Estonia, Inbank Hire Purchase Latvia and Hire Purchase Poland payment products at the moment.



The screenshot displays a product page for 'SET OF T-SHIRTS' on a storefront. The page includes a navigation bar with 'Contact us', 'English', 'Currency: EUR €', 'Sign in', and 'Cart (0)'. The main content area shows the product image, price (€250.00), and an Inbank Hire Purchase option with a monthly payment of 9.25 €. The 'ADD TO CART' button is highlighted with a blue border. Below the product image, there is a 'Write your review' button and a 'Product Details' section indicating 'In stock 9940 Items'.

Contact us English Currency: EUR € Sign in Cart (0)

my store Search our catalog

Home / Set of T-shirts

SET OF T-SHIRTS




€250.00

Tax excluded

inbank HIRE PURCHASE Monthly payment from 9.25 €

Quantity

1

Share   

[Product Details](#)

In stock 9940 Items

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

my store
Contact us


✓ PERSONAL INFORMATION ✎ edit

✓ ADDRESSES ✎ edit

✓ SHIPPING METHOD ✎ edit

4 PAYMENT


Pay by Cash on Delivery


Inbank järelmaks  FINANCE PURCHASE


Monthly payment from 8.64 €


- ✓ Minimum down payment from 0.00 €
- ✓ 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.

Pay for the purchase on 15.12.2021 

Pay in three installments: 105.00 €, 105.00 €, 105.00 € 

Pay in 4 installments without any additional costs. 

Pay in 6 installments without any additional costs. 

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

PLACE ORDER

1 item

[show details](#) ▾


Subtotal	€315.00
Shipping	Free
<hr/>	
Total (tax excl.)	€315.00
Total (tax incl.)	€315.00

Taxes: €0.00

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.


Contact us
English ▾ Currency: EUR € ▾
Sign in
Cart (0)



Search our catalog Q

✓ **YOUR ORDER IS CONFIRMED**

An email has been sent to the m@inbank.ee address.

ORDER ITEMS	UNIT PRICE	QUANTITY	TOTAL PRODUCTS
 <div style="margin-left: 10px;">Set of T-shirts</div>	€250.00	1	€250.00
Subtotal			€250.00
Shipping and handling			Free
TOTAL (TAX EXCL.)			€250.00
TOTAL (TAX INCL.)			€250.00
Tax: €0.00			

ORDER DETAILS:

Order reference: BITEBLGUN
 Payment method: Inbank Hire Purchase

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 **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 canceled through the Inbank Partner Portal.