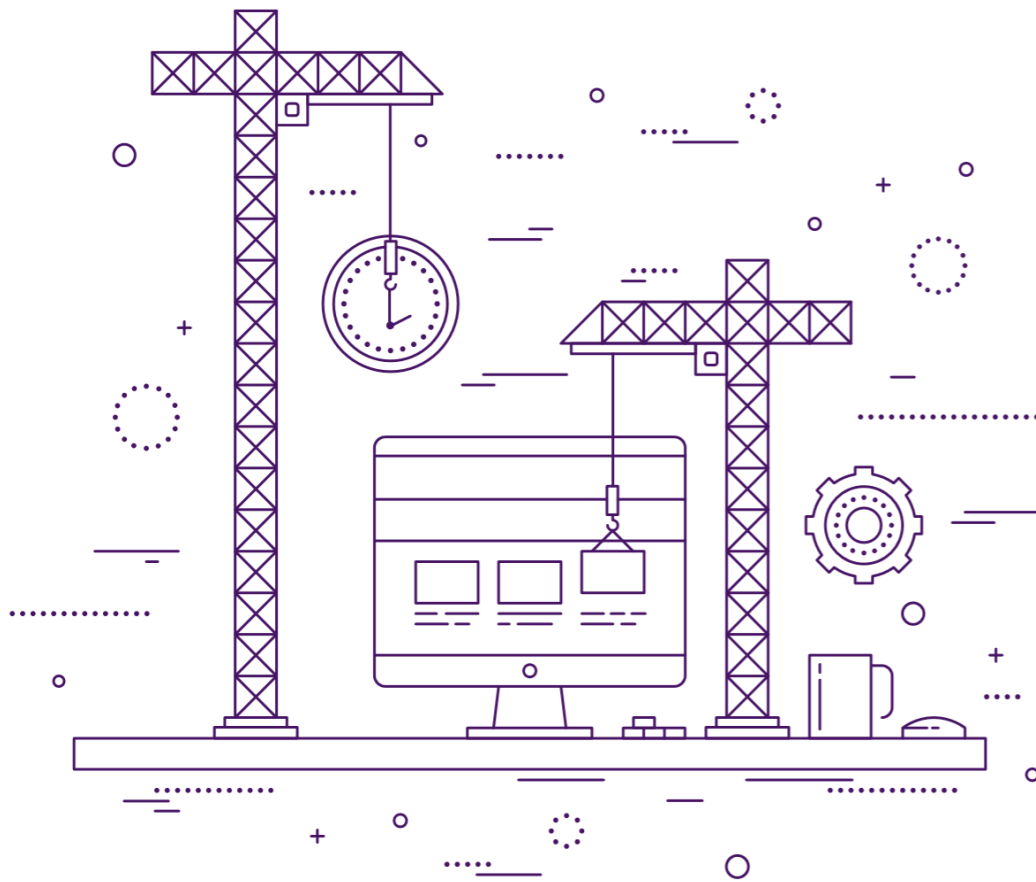


# Indivy Pay Later Platform by Inbank for WooCommerce




v1.05, 11.12.2020


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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 (BNPL) 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](mailto:integration@inbank.ee) and we will be happy to help.


The Indivy Pay Later Platform by Inbank has been tested with the StoreFront theme for WooCommerce.

The Indivy Pay Later Platform by Inbank supports the following versions WordPress and other systems:


- WordPress version 5.4.1
- WooCommerce version 4.1.0
- WPML Multilingual CMS version 4.3.12
- WooCommerce Services version 1.23.0

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


### Indivy Plan

 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 Slice

 The Indivy Slice payment solution 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

 The Indivy Go solution 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](#).

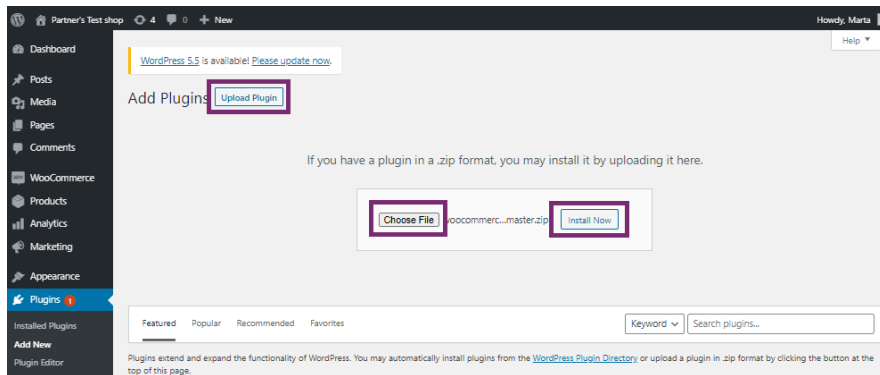
## Changelog

Document version	Date	Updates
1.01	24.04.2020	Initial document
1.02	04.08.2020	<ul style="list-style-type: none"><li>• Updated information regarding the SMS simulator available for signing testing.</li><li>• Updated the amounts used in the demo environment for predefined decisions.</li></ul>
1.03	28.08.2020	<ul style="list-style-type: none"><li>• Updated the installation procedure.</li><li>• Added <i>Localization ID</i> and <i>Localization token</i> parameters to configuration settings.</li><li>• Removed information about Estonian ID number generator and added information about demo user for testing.</li></ul>
1.04	30.10.2020	<ul style="list-style-type: none"><li>• Updated checkout page example image.</li><li>• 'Consent text' from the configuration settings has been renamed to 'Additional details'.</li><li>• 'Marketing message' field has been removed in the admin panel for Indivy Go product.</li><li>• 'Title' field in the admin panel is no longer editable for Indivy Go and Indivy Slice products.</li><li>• Added 'Enable calculations' field to enable Inbank monthly payment calculations on product pages.</li><li>• Clicking an additional banner is no longer required to save updated API data. Update banners have now been removed from the admin panel.</li><li>• Updated the plugin update procedure.</li></ul>
1.05	11.12.2020	Updated the amounts used in the demo environment for predefined decisions.

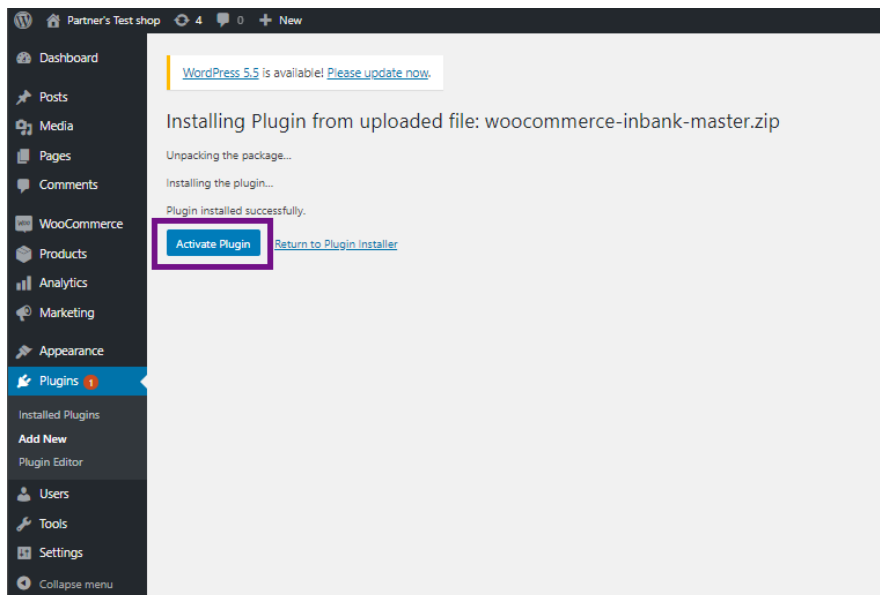
## Installation

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

1. Go to **Plugins > Add new**.
2. Click the **Upload plugin** button at the top of the page.
3. Click **Choose File** and select the plugin in .zip format.
4. Click **Install Now** to start the installation process.



5. Once the plugin is installed, click **Activate Plugin**.



And that is it! The Indivy plugin is ready for configuration.

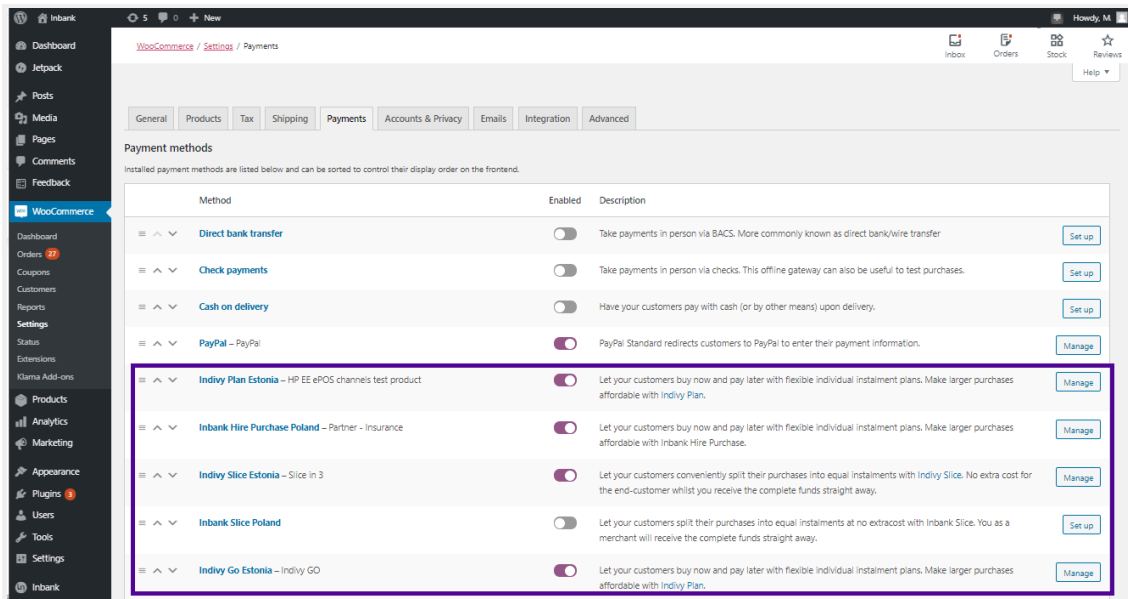
## Configuration

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

Payment method configuration is done at **WooCommerce > Settings > Payments**. The same page can be accessed through a shortcut in the left hand menu at **Inbank > Settings**.

The plugin 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.

## Configuration Settings

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 settings page, you need to fill in the *Live Product Code/Test Product Code*, *Live API key/Test API key* and *Live UUID/Test UUID*, supplied by Inbank and click **Save changes**. 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 **Save changes**.

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



## Indivy Plan Estonia [↗](#)

Let your customers buy now and pay later with flexible individual instalment plans. Make larger purchases affordable with [Indivy Plan](#).

Enable/Disable  Enable Indivy Plan Estonia

Title

The title which the user sees during checkout.

Enable calculations  Show calculations on product pages

Use logo  Use logo

Logo size

Test mode  Enable test mode

Test product code

Minimum order amount

Maximum order amount

Period

Marketing message

Additional details

Additional information, displayed under the Indivy Plan Estonia payment method at checkout.

### Localization settings

Localization ID

Localization token

### Test API settings

Test API key

Test UUID

Save changes

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 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> <p>If you are using the StoreFront theme for WooCommerce, we recommend the <i>Title</i> to be no longer than 18 characters, for best appearance on the storefront.</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>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"> <li>● <i>Small</i> - 60x20 px</li> <li>● <i>Medium</i> - 65x25 px</li> </ul> <p>The default value is <i>Small</i>, but the setting can be customized.</p>
<i>Test mode</i>	<p>Select the checkbox to connect to test API for testing purposes. If the checkbox is not selected, the plugin connects to the live API.</p> <p>If you connect to the test API, the payment option will be available on the test store front, but hidden from the live storefront. Depending on the selected option, next you will need to enter either the <i>Live product code</i> or the <i>Test product code</i>.</p> <p>By default, the checkbox is selected, 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>	The minimum order amount for which the payment method is available. The value is defined by the product code.  For sums below the specified value, the payment method is not displayed.
<i>Maximum Order Amount</i>	The maximum order amount for which the payment method is available. The value is defined by the product code.  For sums above the specified value, the payment method is not displayed.
<i>Period</i>	The period options in months for which credit under this payment method is granted.  The values are defined by the product code.
<i>Marketing message</i>	The marketing message displayed under the payment method title at checkout.  The text is defined by the product code. This field does not appear for Indivy Go and Indivy Slice payment products.
<i>Additional details</i>	The consent message displayed under the payment method at checkout.  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.
<i>Localization ID</i>	ID of the set of translations required for the plugin. Translations are available in Estonian, Polish, English and Russian.
<i>Localization token</i>	Token required to access the translations for storefront texts.
<i>Live API key/Test API key</i>	The API authentication key provided by Inbank. The API key should be kept private.
<i>Live UUID/Test UUID</i>	The unique identifier of the shop provided by Inbank for building API requests through which the shop communicates with Inbank systems.

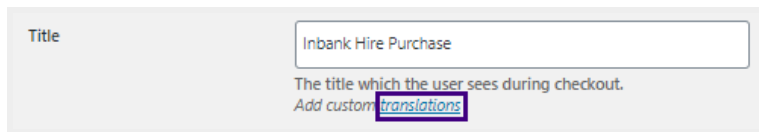
## Multi Language Support

Indivy Pay Later Platform by Inbank supports the WPML plugin (Multilingual CMS) to supply translations for multiple languages. You can find detailed instructions on how to set up WPML on the [WPML website](#).

Indivy Pay Later Platform by Inbank includes translation in the following languages:

- Estonian
- Polish
- English
- Russian

Once you have configured WPML, links will appear under configuration parameters which can be translated.



The screenshot shows a configuration form with a label 'Title' on the left. To its right is a text input field containing the text 'Inbank Hire Purchase'. Below the input field, there is a line of text: 'The title which the user sees during checkout.' followed by a link that says 'Add custom translations'.

Following the link, you will be redirected to a page where you can set translations for different languages.

Parameters available for translation are:

- *Title*
- *Additional details*

## 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

**WooCommerce > Settings > Payments > Payment method.**

- **Test mode.** Click this checkbox for the plugin to send requests to the demo environment for this payment method.
- **Test product code.** The product code needs to be indicated for each financing product individually. The product code is provided by Inbank.
- **Test API key** in the **Test API settings**. The API key is used for authentication and is provided by Inbank.
- **Test UUID** in the **Test API settings**. The shop key is used for building API requests. The shop key 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 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:

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

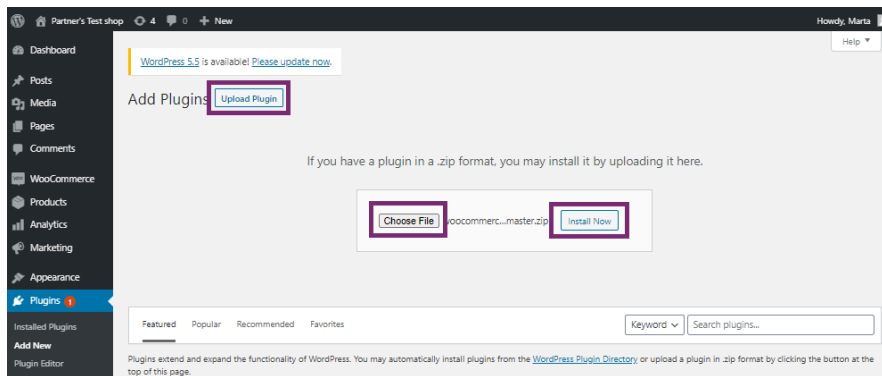
The following sections cover all the update procedures.

## Plugin Updates

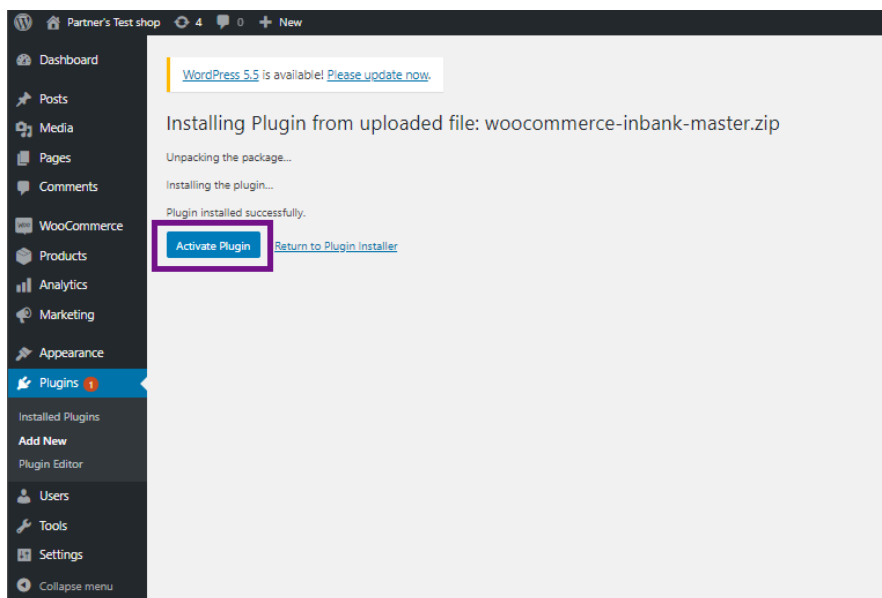
If a new version of the Indivy Pay Later Platform for WooCommerce comes out and you want to make use of the functionality it offers, updating the plugin is quick and easy.

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

1. Go to **Plugins > Add new**.
2. Click the **Upload plugin** button at the top of the page.
3. Click **Choose File** and select the updated version of the plugin in .zip format.
4. Click **Install Now** to start the installation process.



5. Once the new version is installed, click **Activate Plugin**.



6. 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 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 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 plugin check for updates whenever you need. To do this just go to **Inbank > Check for updates**. The plugin will update the configuration settings and that is it! Now your plugin has all the latest data from Inbank.



## Plugin Settings Updates

If at any point you need to make changes to the plugin settings, you can access the configuration at **WooCommerce > Settings > Payments** or 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**.

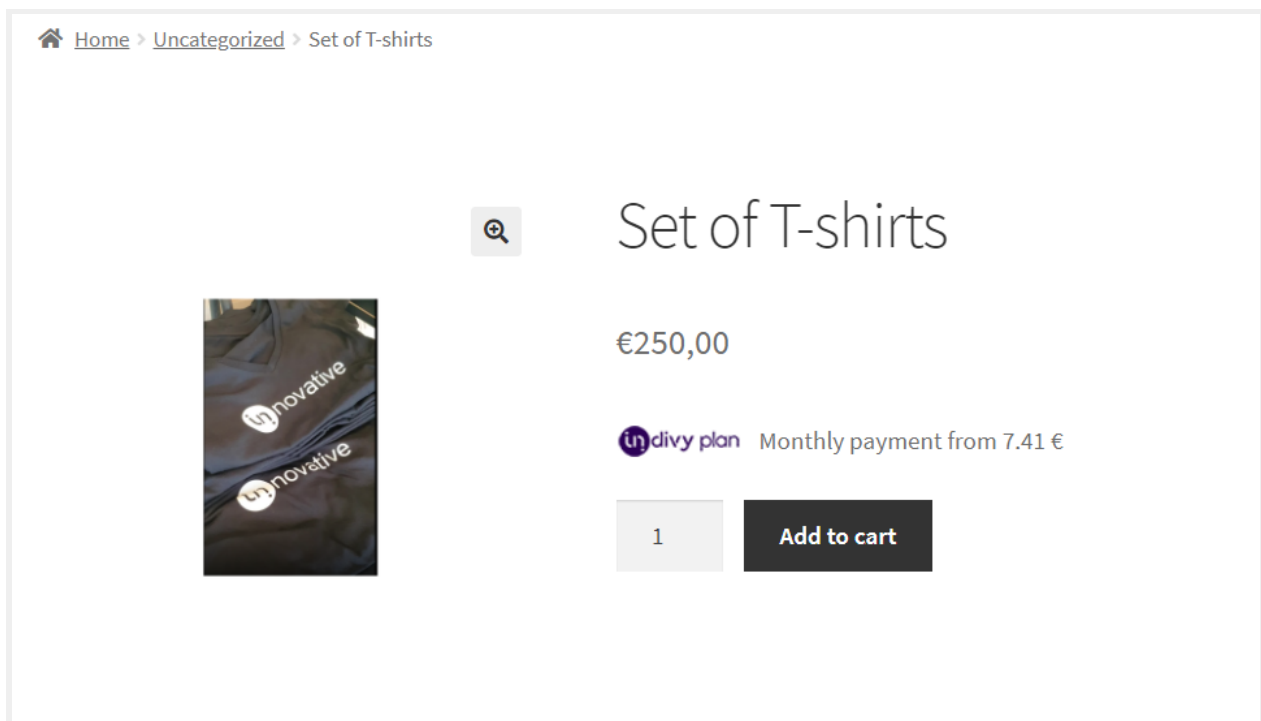
That is it. Your plugin settings are now updated.

## Storefront Flow

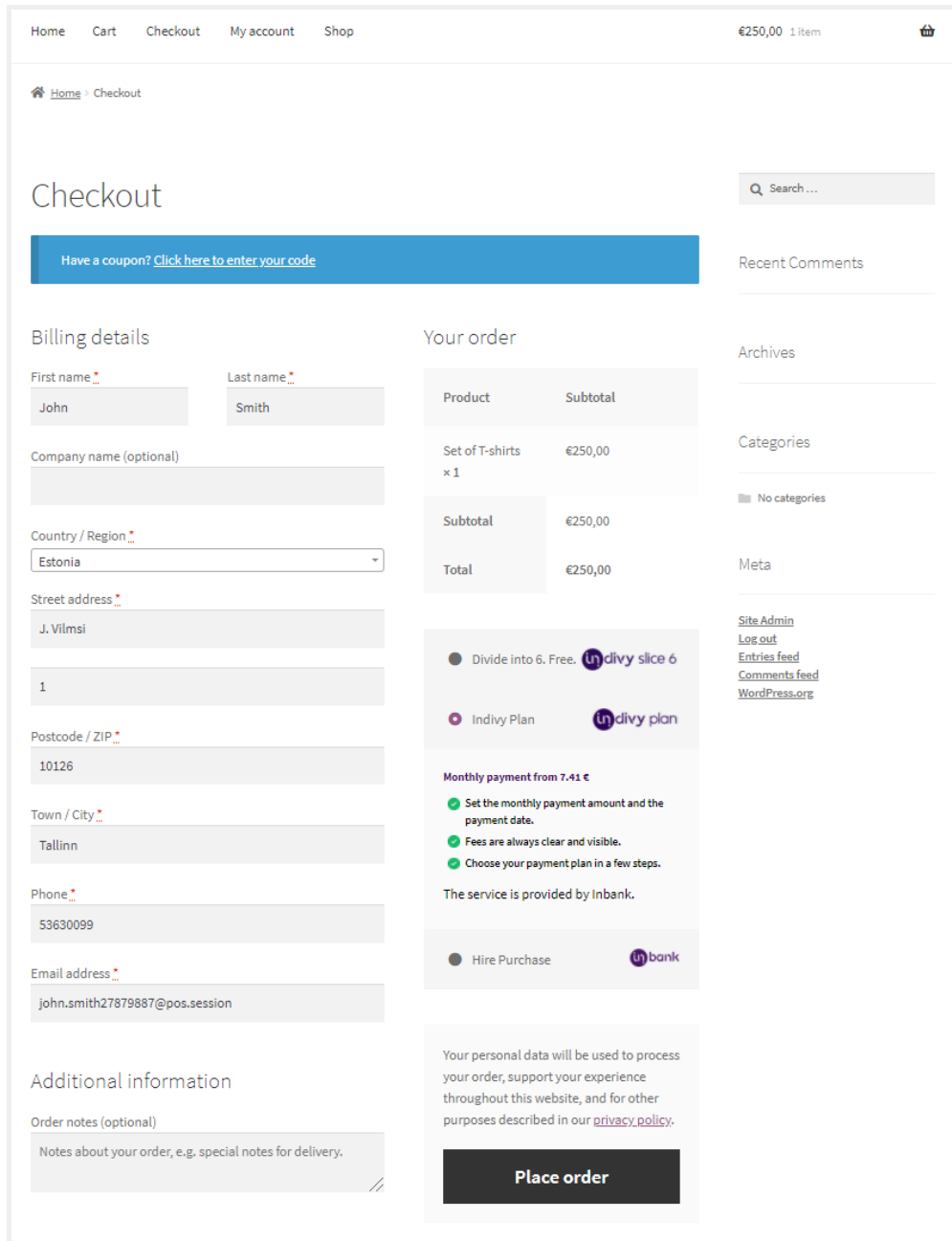
This section showcases how Inbank payment methods work at checkout.

Note that the following screenshots are only demonstrational. The actual way the Inbank payment methods appear in your WooCommerce store depends on the storefront theme, plugin 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.



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



The screenshot shows a checkout page with the following sections:

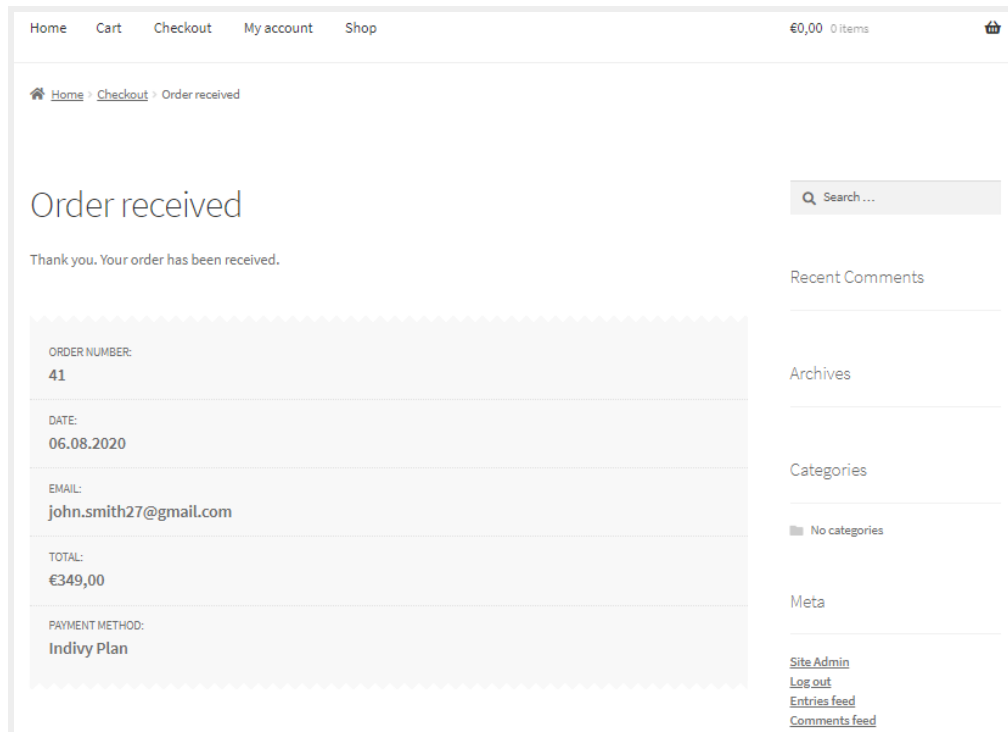
- Navigation:** Home, Cart, Checkout, My account, Shop. Total: €250,00, 1 item.
- Breadcrumbs:** Home > Checkout
- Checkout Header:** "Checkout" with a search bar and a coupon prompt: "Have a coupon? [Click here to enter your code](#)".
- Billing details:**
  - First name: John
  - Last name: Smith
  - Company name (optional): [empty]
  - Country / Region: Estonia
  - Street address: J. Vilmsi
  - Postcode / ZIP: 10126
  - Town / City: Tallinn
  - Phone: 53630099
  - Email address: john.smith27879887@pos.session
- Your order:**

Product	Subtotal
Set of T-shirts × 1	€250,00
<b>Subtotal</b>	<b>€250,00</b>
<b>Total</b>	<b>€250,00</b>
- Payment Methods:**
  - Divide into 6. Free. **in divvy slice 6**
  - Indivy Plan **in divvy plan**
  - Hire Purchase **inbank**
- Additional information:**
  - Order notes (optional): Notes about your order, e.g. special notes for delivery.
- Footer:** "Your personal data will be used to process your order, support your experience throughout this website, and for other purposes described in our [privacy policy](#)." and a "Place order" button.
- Right Sidebar:** Search bar, Recent Comments, Archives, Categories (No categories), Meta, Site Admin, Log out, Entries feed, Comments feed, WordPress.org.

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

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

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.