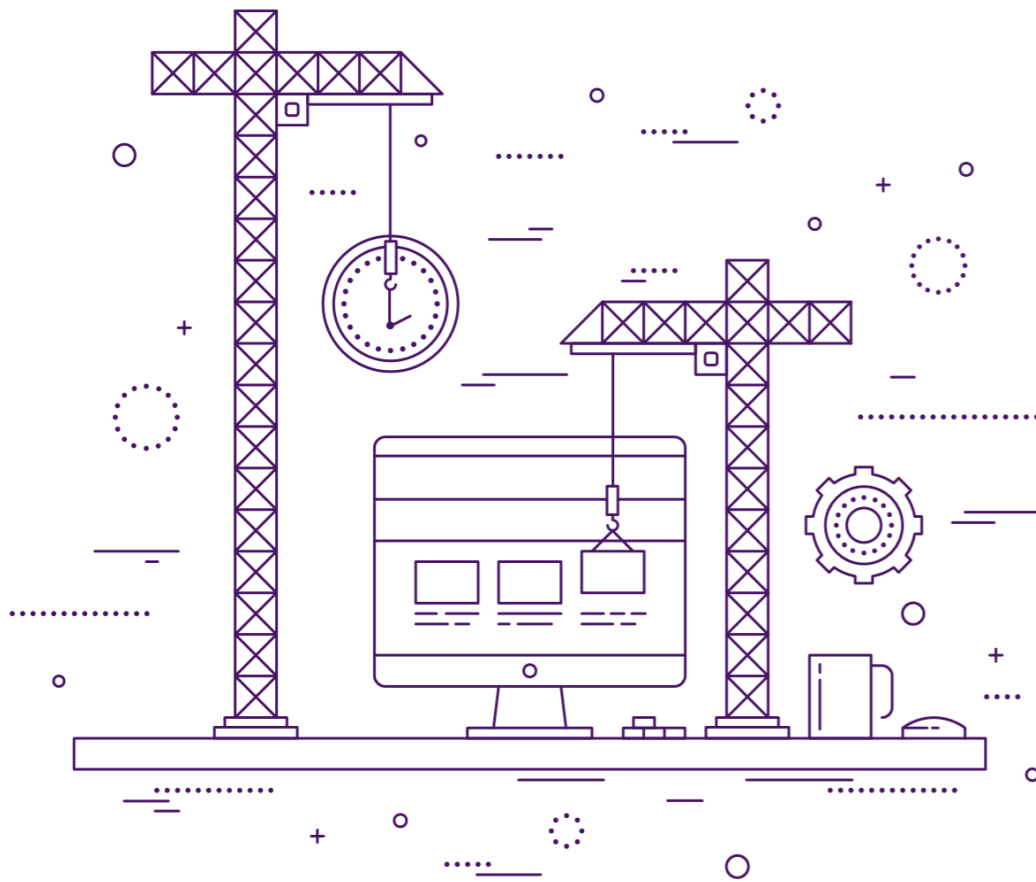


Indivy Pay Later Platform by Inbank for WooCommerce



v2.05, 10.03.2022

Table of Contents

Introduction	3
Changelog	4
Installation	5
Module Overview Page	6
Adding New Payment Options	8
Step 1: Settings	9
Step 2: Overview and Confirmation	12
Testing	15
Updates	16
Plugin Updates	17
API Data Updates	18
Plugin Settings Updates	19
Storefront Flow	20

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 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 StoreFront theme for WooCommerce.

The Indivy Pay Later Platform by Inbank supports WordPress version 4.7 or later and WooCommerce version 2.4.6 or later.

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

Inbank Hire Purchase



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

Indivy Pay in parts



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

Indivy



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

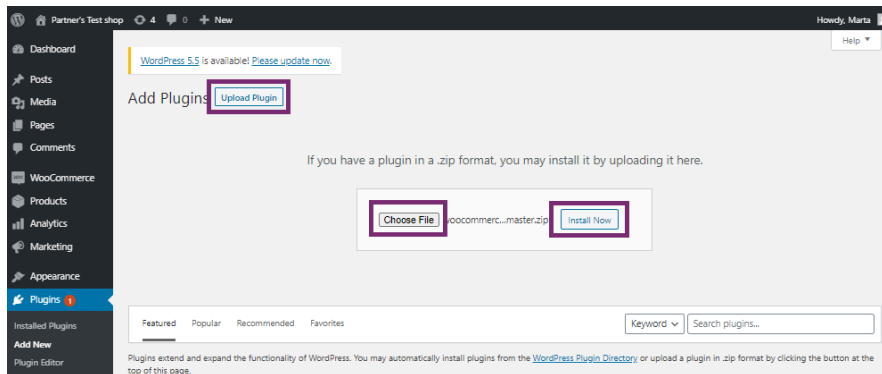
Changelog

Version	Date	Updates
2.01	31.05.2021	Initial document
2.02	07.10.2021	<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	26.10.2021	Updated the list of product page calculation positions for Inbank Hire Purchase.
2.04	27.01.2022	Added information about the custom logo upload during payment method configuration.
2.05	10.03.2022	Updated information related to SMS messages used in the demo environment.

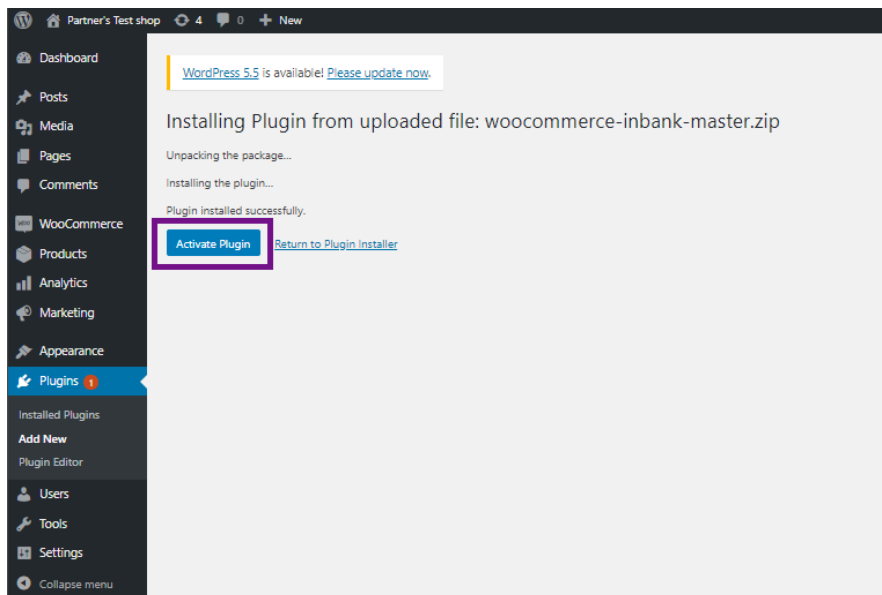
Installation

You can download the latest version of the plugin at <https://developer.inbank.eu/payment-modules/wordpress/woocommerce-inbank.zip>. To install the Indivdy 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 Indivdy plugin is ready for configuration.

Module Overview Page

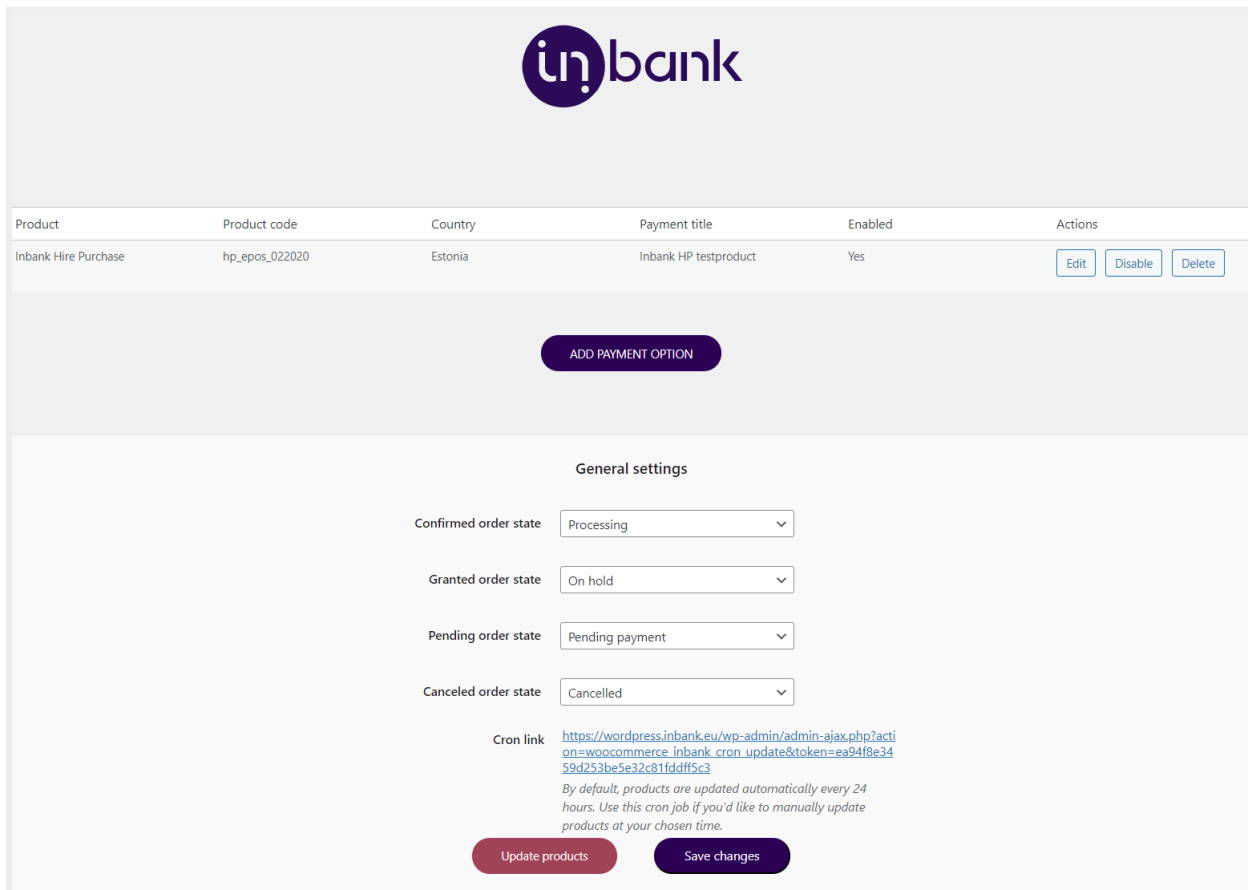
After successful installation of the **Indivy Pay Later Platform by Inbank**, you can configure Inbank products as payment methods in your back office.

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

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 **Settings > Inbank** includes the list of all the Inbank payment options added.



Product	Product code	Country	Payment title	Enabled	Actions
Inbank Hire Purchase	hp_epos_022020	Estonia	Inbank HP testproduct	Yes	Edit Disable Delete

[ADD PAYMENT OPTION](#)

General settings

Confirmed order state:

Granted order state:

Pending order state:

Canceled order state:

Cron link: https://wordpress.inbank.eu/wp-admin/admin-ajax.php?action=woocommerce_inbank_cron_update&token=ea94f8e3459d253be5e32c81fd4ff5c3

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 changes](#)

Here several actions regarding added payment options are available:

- Click **Edit** next to a payment option to make changes to it's configuration.
- Click **Enable / Disable** next to a payment option to enable/disable it.
- Click **Delete** next to a payment option to delete it.

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

In the **General Settings** section you can customize which statuses the module sets for:

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

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 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 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 **Settings > Inbank**.

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

The following configuration parameters are predefined by Inbank:

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

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

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

Adding a new Inbank payment method to the 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 **Settings > Inbank**.

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

Select Payment

2

Payment settings

Country

Estonia

Select country where you provide your services.

Product

Inbank Hire Purchase

Select Inbank product.

Enable test mode

No

Live product code

Live product code provided by Inbank.

Live API key

Live API key provided by Inbank.

Live shop UUID

Live shop Unique Identifier provided by Inbank.

Localization ID

Localization ID provided by Inbank.

Localization token

Localization token provided by Inbank.


Back to list

Next

Field	Description
<i>Country</i>	<p>The market for which you wish to add an Inbank payment method.</p> <p>Available options: Estonia, Poland, Latvia.</p>
<i>Product</i>	<p>The payment product you wish to add. The section depends on the <i>Country</i>:</p> <ul style="list-style-type: none"> • Estonia - Inbank Hire Purchase, Indivy Pay in parts, Indivy • Poland - Inbank Hire Purchase • Latvia - Inbank Hire Purchase
<i>Enable test mode</i>	<p>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.</p> <p>This parameter defines whether next you need to set the API key, UUID and product code for the live or test environment.</p> <p>By default, test mode is disabled, but the setting can be customized.</p>
<i>Live product code / Test product code</i>	<p>The product code provided by Inbank. This code defines the credit conditions offered at checkout.</p>
<i>Live API key / Test API key</i>	<p>The unique key of the shop used for building API requests through which the shop communicates with Inbank.</p>
<i>Live shop UUID / Test shop UUID</i>	<p>The API authentication key. The API key should be kept private.</p>
<i>Localization ID</i>	<p>ID of the set of translations required for the module. Translations are available in Estonian, Polish, English, Latvian and Russian.</p>
<i>Localization token</i>	<p>Token required to access the translations for storefront texts.</p>

Step 2: Overview and Confirmation

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



Payment enabled	<input type="text" value="Yes"/>
Enable test mode	<input type="text" value="Yes"/>
Test product code	<input type="text"/>
Test API key	<input type="text"/> <small>Test API key provided by Inbank.</small>
Test shop UUID	<input type="text"/> <small>Test shop unique identifier provided by Inbank.</small>
Localization ID	<input type="text"/> <small>Localization ID provided by Inbank.</small>
Localization token	<input type="text"/> <small>Localization token provided by Inbank.</small>
Display logo	<input type="text" value="Yes"/> <small>Whether the logo appears next to the payment method at checkout.</small>
Logo size	<input type="text" value="Medium"/>
Custom logo	<input type="button" value="Upload custom logo"/>
Enable calculations	<input type="text" value="Yes"/> <small>Whether calculated monthly amounts should be presented on product pages.</small>
Calculation position	<input type="text" value="After product meta data"/>
Title	<input type="text"/> <input type="button" value="EE"/>
Minimum order amount	<input type="text"/>
Maximum order amount	<input type="text"/>
Period	<input type="text"/>
Additional details	<input type="text"/> <input type="button" value="EE"/>

Field	Description
<i>Payment enabled</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>	Whether the payment method logo will be displayed next to the title at checkout. By default the logo is enabled, but the setting can be customized.
<i>Logo size</i>	<p>The size of the payment method logo which is displayed next to the title at checkout. 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> • <i>Medium</i>

	The default value is <i>Small</i> , but the setting can be customized.
<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>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>Enable calculations</i>	<p>Whether calculated monthly amounts should be presented on product pages. If enabled, preliminary calculations of monthly payments will appear on the pages of products within the minimum-maximum range for this <i>Product Code</i>.</p> <p>Calculations are available for Inbank Hire Purchase Estonia, Inbank Hire Purchase Poland and Inbank Hire Purchase Latvia payment products only.</p>
<i>Calculation position</i>	<p>The exact place where the Inbank monthly payment calculation will be displayed. Available options:</p> <ul style="list-style-type: none"> ● Product summary ● Before add to cart button ● After add to cart button ● After add to cart form ● Before product meta data ● After product meta data ● Share section ● Custom action: woocommerce_inbank_custom
<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 **Settings >**

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

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

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

For testing purposes, the system returns preconfigured decisions:

- For Inbank Hire Purchase Estonia, Indivy Pay in parts Estonia, Inbank Hire Purchase Latvia and Inbank Hire Purchase Poland 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 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/
- 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/DoWddZjR>

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.

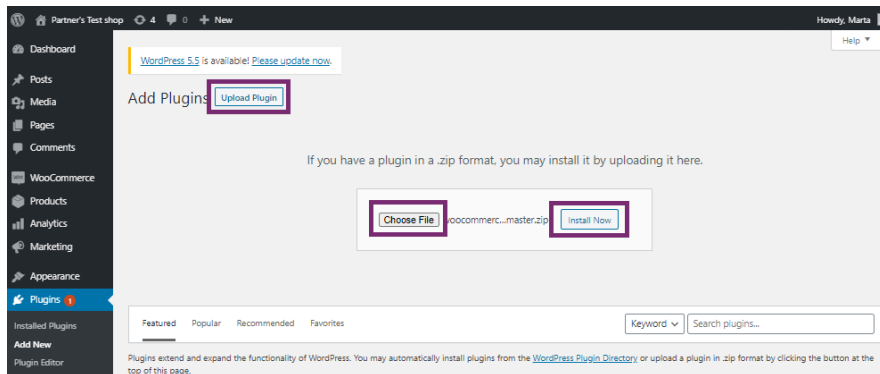
Plugin Updates

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. You can download the latest version of the plugin at

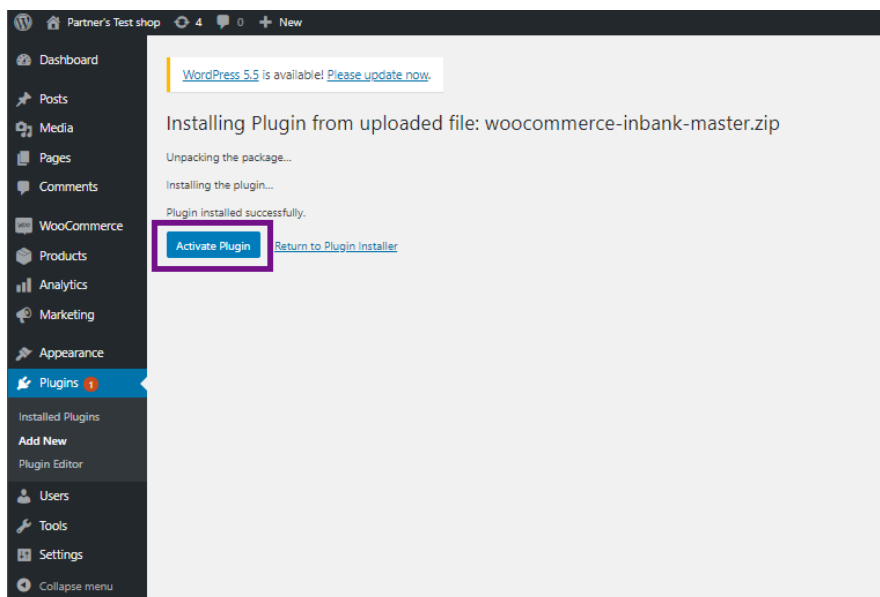
<https://developer.inbank.eu/payment-modules/wordpress/woocommerce-inbank.zip>.

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**.



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*
- *Marketing message*
- *Additional details*

You can also manually have the Inbank plugin check for updates whenever you need. To do this just go to **Settings > Inbank** 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.

Plugin Settings Updates

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

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

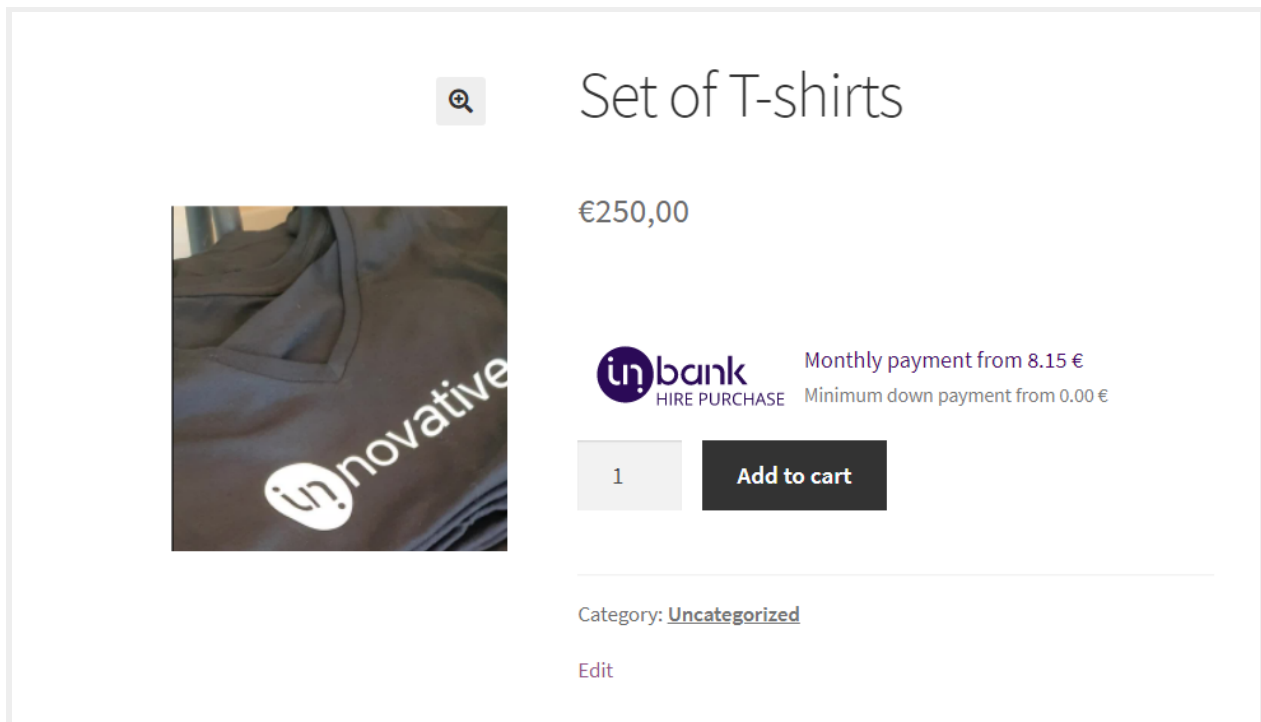
That is it. Your plugin settings are now updated.

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 Inbank Hire Purchase Estonia, Inbank Hire Purchase Latvia and Inbank Hire Purchase Poland payment products.



The screenshot shows a product page for 'Set of T-shirts'. On the left is a product image of a grey t-shirt with the 'in:innovative' logo. To the right of the image, the product title 'Set of T-shirts' is displayed, followed by the price '€250,00'. Below the price, the Inbank logo is shown with the text 'in:bank HIRE PURCHASE'. To the right of the logo, the financing details are listed: 'Monthly payment from 8.15 €' and 'Minimum down payment from 0.00 €'. Below this information is a quantity selector set to '1' and an 'Add to cart' button. At the bottom of the product area, the category is listed as 'Uncategorized' and there is an 'Edit' link.

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

Checkout

Have a coupon? [Click here to enter your code](#)

Billing details

First name: Last name:

Company name (optional)

Country / Region:

Street address:

Postcode / ZIP:

Town / City:

Phone:

Email address:

Additional information

Order notes (optional)

Search

Recent Comments

Archives

Categories

No categories

Meta

[Site Admin](#)

[Log out](#)

[Entries feed](#)

[Comments feed](#)

[WordPress.org](#)

Your order

Product	Subtotal
Set of T-shirts × 1	€250,00
Subtotal	€250,00
Total	€250,00

Split in 3. No fees.

Pay by 15.11.2021

- Pay for the purchase next month.
- To You without any extra fees. No catch. This is part of the shopping experience in this store.
- Activate payment method in just couple of clicks right here together with finalizing your order.

The service is provided by Inbank.

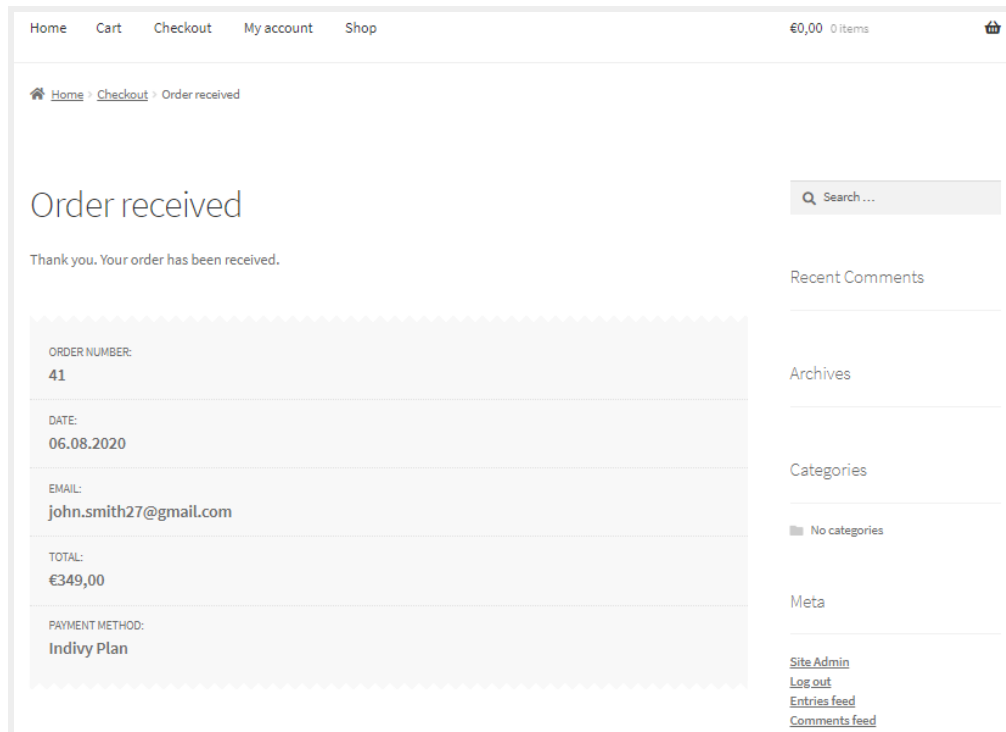
Your personal data will be used to process your order, support your experience throughout this website, and for other purposes described in our [privacy policy](#).

Place order

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.