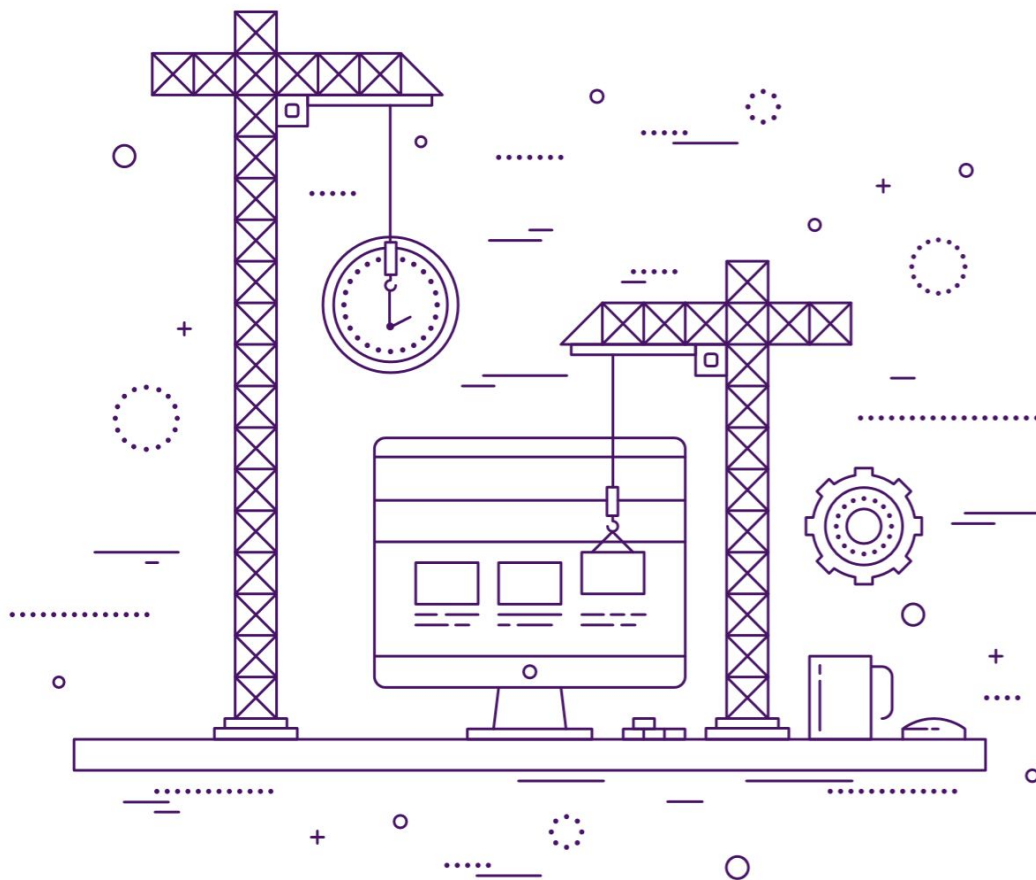


# Indivy Pay Later Platform by Inbank for Magento 2




v1.05, 28.08.2020


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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. Our most known credit offering is hire-purchase, also known as payment by instalments.


 The Inbank e-commerce extension for Magento connects partner e-shops with our **e-POS solution**. With Inbank 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.


 For any questions regarding the integration process, contact Inbank at [integration@inbank.ee](mailto:integration@inbank.ee). We will be happy to help.

The Inbank e-commerce extension for Magento 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

Version	Date	Updates
1.01	24.04.2020	Initial document
1.02	06.05.2020	<ul style="list-style-type: none"><li>• Added support for several period options for the Slice payment product.</li><li>• Added contact email address for questions regarding integration - <a href="mailto:integration@inbank.ee">integration@inbank.ee</a>.</li></ul>
1.03	30.06.2020	<ul style="list-style-type: none"><li>• Added information about Indivy Go.</li><li>• The title 'Inbank Payments Estonia' has been updated to 'Indivy - Buy now, Pay later Estonia'.</li><li>• Updated the Configuration section.</li><li>• Updated the installation procedure.</li><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>
1.04	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>
1.05	28.08.2020	<ul style="list-style-type: none"><li>• Removed information about Estonian ID number generator and added information about demo user for testing.</li><li>• Added <i>Localization ID</i> and <i>Localization token</i> parameters to API settings.</li></ul>

## Installation

Your Inbank representative will send the extension over to you. To install the Inbank e-commerce extension you just need to follow these steps:

1. Copy the extension folder into the `/app/code/` directory.
2. Copy the config file provided by Inbank to `{MAGENTO2-ROOT}/app/code/Inbank/InbankPaymentsPlugin/Helper`.

3. Enable the extension using the following command:

```
php bin/magento --clear-static-content module:enable  
Inbank_InbankPaymentsPlugin
```

4. Upgrade the database by running:

```
php bin/magento setup:upgrade
```

5. If you are in live mode, you also need to compile and deploy by running the following commands:

```
php bin/magento setup:di:compile  
php bin/magento setup:static-content:deploy
```

6. As the last step, clear the cache by running:

```
php bin/magento cache:flush
```

## 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 methods settings at **Stores > Settings > Configuration > Sales > Payment Methods**.

- **Test API Key** in the **API Settings**. This API key will be used for all enabled Inbank payment methods. The API key is provided by Inbank.
- **Test Shop Key** in the **API Settings**. The shop key is used for authentication. The shop key is provided by Inbank.
- **Test Product Code** in **Slice Settings** and/or **Hire Purchase Settings**. The product code needs to be indicated for each financing product individually. The product code is provided by Inbank.
- **Connected to** in **Slice Settings** and/or **Hire Purchase Settings**. For testing purposes, select Test API.

For testing purposes, the system will return preconfigured decisions:

- For Hire Purchase and Indivy Plan payment products, a positive decision is given for amounts 0 - 500, 1001 - 3000, 15 000 - 16 000.
- For the Indivy Slice payment product, a positive decision is given for amounts 0 - 300.
- 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 Indivy - Buy now, Pay later 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/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>.

## Configuration

After successful installation of the Inbank e-commerce extension, you can configure Inbank products as payment methods in your store.

Payment method configuration is done at **Stores > Settings > Configuration > Sales > Payment Methods**.

The **Other Payments Methods** section will list **Inbank Payments** as an option, click on it to expand the settings.



Depending on the Inbank branch you are cooperating with, you need to configure the **Indiv - Buy now, Pay later Estonia** or **Inbank Payments Poland** section, or both. The sections include the initial parameters, which include the API Key, Shop Key, etc. These parameters need to be configured irrespective of the Inbank payment solution you wish to offer within your shop. Next you configure the available Inbank products. 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:

- *Minimum Order Amount*
- *Maximum Order Amount*
- *Period*
- *Marketing Message*
- *Product Name*
- *Consent Text*

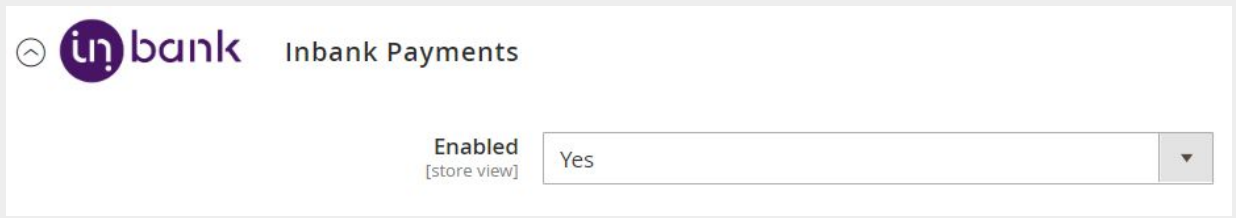
Note that the predefined values will be updated if they change on the Inbank side. The exceptions are the *Product Name* and *Consent Text* values which are customizable. The *Product Name* and *Consent Text* are updated if set to default, but are not updated if they have been customized.

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

## Inbank Payments

The setting in the **Inbank Payments** section defines whether or not Inbank financing products will be presented as options at checkout. This setting affects both the **Indivy - Buy now, Pay later Estonia** and **Inbank Payments Poland** sections and all the payment products under them.

If the *Enabled* parameter here is set to *No*, further configurations under **Inbank Payments** will not be available.



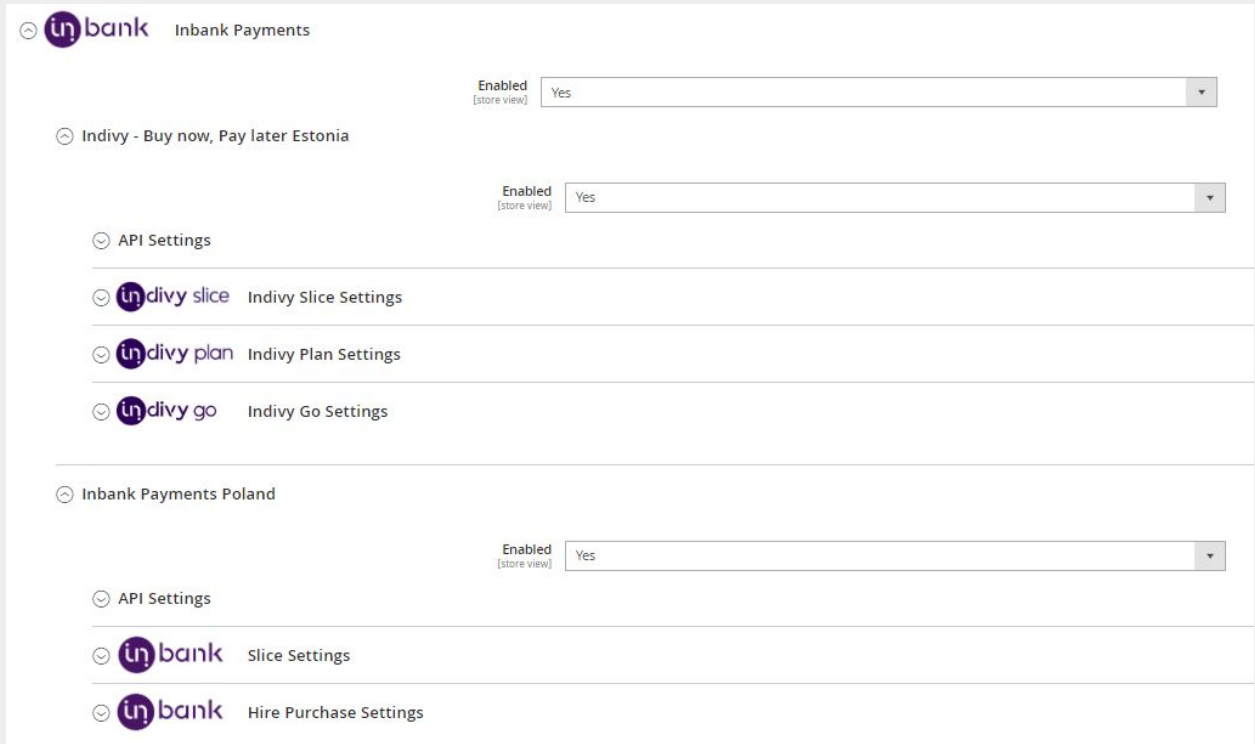
Field	Scope	Description
<i>Enabled</i>	store view	Whether or not Inbank products are available as payment options at checkout. If this parameter is set to <i>No</i> , all further parameters will be unavailable.



## Indivy - Buy now, Pay later Estonia/Inbank Payments Poland

The **Inbank Payment Estonia/Inbank Payment Poland** sections define whether or not their payment methods will be available during checkout.

The *Enabled* parameter affects all the payment methods under **Indivy - Buy now, Pay later Estonia/Inbank Payments Poland**. If the *Enabled* parameter here is set to *No*, further configurations will not be available.



Field	Scope	Description
<i>Enabled</i>	website	<p>Whether or not products under <b>Indivy - Buy now, Pay later Estonia/Inbank Payments Poland</b> are available as payment methods on the website.</p> <p>If this parameter is set to <i>No</i>, all further parameters under <b>Indivy - Buy now, Pay later Estonia/Inbank Payments Poland</b> will be unavailable.</p>

## API Settings

The **API Settings** section includes the keys required for the functioning of the extension. 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 with the API and shop keys needed for the configuration.

Make sure to fill in the keys correctly, as they are essential to the configuration of Inbank payment products.

⌵ API Settings

Live API Key [website]

Test API Key [website]

Live UUID [website]

Test UUID [website]

Localization ID [website]

Localization token [website]

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

## Payment Product Settings

Depending on the Inbank product you want to configure, select the required payment method. The set up process is similar for all payment method configuration sections:

- **Indivy - Buy now, Pay later Estonia**
  - Indivy Slice Settings
  - Indivy Plan Settings
  - Indivy Go Settings
- **Inbank Payments Poland**
  - Slice Settings
  - Hire Purchase Settings

For each of the payment products you need to specify the *Live Product Code/Test Product Code* supplied by Inbank and click **Save Config**.

The code defines the credit conditions available to customers and also automatically sets the following parameters:

- *Product Name*
- *Minimum Order Amount*
- *Maximum Order Amount*
- *Period*
- *Marketing Message*
- *Consent Text*

To apply the *Product Code* to your payment method configuration click **Save Config**.

A banner will appear informing you of the need to flush the cache. Click the link in the banner to go to the **Cache Management** page. You can also access this page at **System > Tools > Cache Management**. Click the **Flush Cache** button at the top of the page.

Once the cache is flushed, a banner will appear at the top of the page notifying you of incoming updates to data retrieved via API, if there are any. Click the link in the banner to update. The extension will update the configuration settings and you will be redirected to the **Payment Methods** configuration page.

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

**Note** that if you have security keys enabled for URLs in your admin panel, the update link in the banner will redirect you to the **Dashboard** page instead of **Payment Methods** page.

**Indivy Plan Settings**

Enter API settings and product codes. Click on Save Config to update configuration form with payment method details.

**Enabled** [store view] Yes

**Connected to** [store view] Test API  Use default

**Test Product Code** [website]

**Product Name** [store view]  Use default

**Sort Order** [store view]  Use default

**Use Logo** [store view] Yes  Use default

**Logo Size** [store view] Medium  Use default

**Minimum Order Amount** [website]

**Maximum Order Amount** [website]

**Period** [website]

**Marketing Message** [store view]  Use default

**Consent Text** [store view]  Use default

Field	Scope	Description
<i>Enabled</i>	store view	Whether this Inbank product appears as a payment method at checkout. If this parameter is set to <i>No</i> , all further parameters under this payment product will be unavailable.
<i>Connected to</i>	store view	<p>Select the environment to which the payment method is connected:</p> <ul style="list-style-type: none"> <li>• <i>Live API</i> for live purposes</li> <li>• <i>Test API</i> for testing purposes</li> </ul> <p>If you select <i>Test API</i>, 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, <i>Test API</i> is selected, but the setting can be customized.</p>

<i>Live Product Code</i>	global	The product code provided by Inbank for live purposes. This code defines the credit conditions offered to customers at checkout.
<i>Test Product Code</i>	global	The product code provided by Inbank for testing purposes. This code defines the credit conditions offered at checkout.
<i>Product Name</i>	store view	The product name that is displayed to customers at checkout.  If you do not enter a custom value for this parameter, the <i>Product Name</i> will be set to the default value displayed under the field.
<i>Sort Order</i>	store view	The order number under which this payment method will appear at checkout.  The default is <i>0</i> , but the value can be customized.
<i>Use Logo</i>	store view	Whether the Inbank logo will be displayed next to the product name at checkout.  The default is <i>Yes</i> , but the setting can be customized.
<i>Logo Size</i>	store view	The size of the Inbank logo which is displayed next to the product name at checkout. The Inbank logo will be displayed only if the <i>Use Logo</i> parameter is set to <i>Yes</i> . Available size options are: <ul style="list-style-type: none"> <li>• <i>Small</i> - 150x40 px</li> <li>• <i>Medium</i> - 150x60 px</li> </ul> The default value is <i>Small</i> , but the setting can be customized.
<i>Minimum Order Amount</i>	website	The minimum order amount for which this Inbank payment method is available. The value is defined by the product code.  For sums below the specified value, this Inbank payment option is not displayed.
<i>Maximum Order Amount</i>	website	The maximum order amount for which this Inbank payment method is available. The value is defined by the product code.  For sums above the specified value, this Inbank payment option is not displayed.

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<i>Period</i>	website	<p>The period options in months for which Inbank credit is granted.</p> <p>The values are defined by the product code.</p>
<i>Marketing Message</i>	website	<p>The marketing message displayed under this Inbank payment method at checkout.</p> <p>The text is defined by the product code.</p>
<i>Consent Text</i>	store view	<p>The consent message displayed under this Inbank payment method at checkout.</p> <p>If you do not enter a custom value for this parameter, the <i>Consent Text</i> will be set to the default value displayed under the field.</p>

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## Updates

There are a couple of things which can be updated in the Inbank extension for Magento:

- The extension itself can have new versions and will need to be updated to support added functionality.
- The data which the extension retrieved from Inbank via API can undergo changes on the Inbank side and need to be updated on the extension side.
- Finally, you might need to make changes to extension configuration in Magento.

The following sections cover all the update procedures.

### Extension Update

If a new version of the Inbank extension for Magento comes out and you want to make use of the functionality it offers, updating the extension is quick and easy.

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

1. Download the .zip package containing the new version of the extension. Inbank will provide you with the updated package.
2. Unpack the files and copy them to the root folder of your Magento installation.
3. Enable the module using the following command:

```
php bin/magento --clear-static-content module:enable  
Inbank_InbankPaymentsPlugin
```

4. Upgrade the database by running:

```
php bin/magento setup:upgrade
```

5. If you are in live mode, compile and deploy by running the following commands:

```
php bin/magento setup:di:compile  
php bin/magento setup:static-content:deploy
```

6. Finally, clear cache by running:

```
php bin/magento cache:flush
```

## API Data Update

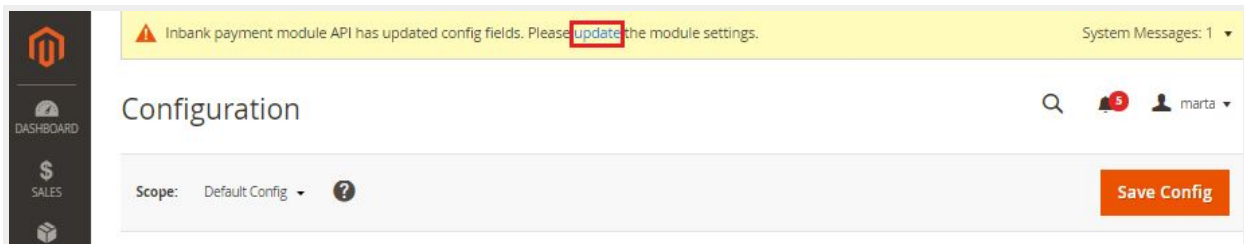
After you set a product code for an Inbank payment method, the extension retrieves product related parameters via API from Inbank. Inbank can make changes to these data and the changes need to be synchronized with the settings of the extension. Of course, you do not need to keep track of the possible updates, the Inbank extension will check for updates and let you know if changes are incoming.

Configuration parameters which can receive updates:

- *Product Name*
- *Minimum Order Amount*
- *Maximum Order Amount*
- *Period*
- *Marketing Message*
- *Consent Text*

You can also manually have the Inbank extension check for updates whenever you need. To do this just go to **Content > Inbank > Check for Updates**.

Whether the extension automatically detects changes or you manually check for updates and there are some, a banner at the top of your admin panel will notify you of incoming updates.



Click the link in the banner. The extension will update the configuration settings and you will be redirected to the **Payment Methods** configuration page. Here you can have a look at the updated settings.

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

**Note** that if you have security keys enabled for URLs in your admin panel, the update link in the banner will redirect you to the **Dashboard** page instead of **Payment Methods** page.

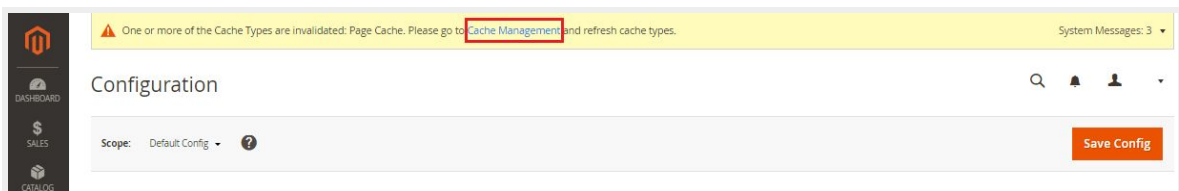


## Extension Settings Update

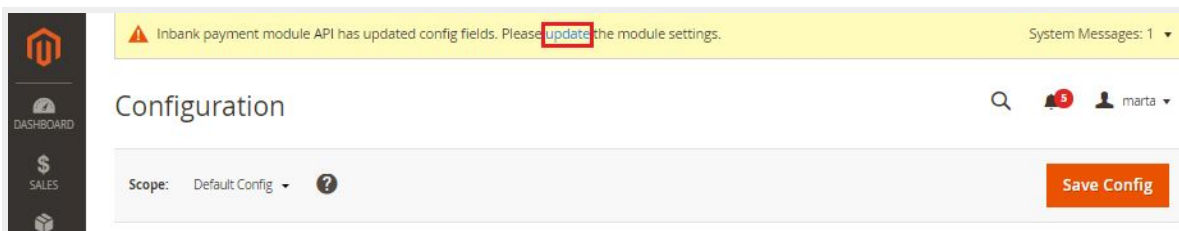
If at any point you need to make changes to the extension settings, you can access the configuration at **Stores > Settings > Configuration > Sales > Payment Methods**.

To update the settings for the Inbank e-commerce extension, follow these steps:

1. Set the new code in the **Product Code** parameter.
2. Click **Save Config** to apply changes.
3. A banner will appear informing you of the need to flush the cache. Click the link in the banner to go to the **Cache Management** page. You can also access this page at **System > Tools > Cache Management**.



4. Click the **Flush Cache** button and the top of the page.
5. Once the cache is flushed, a banner will appear at the top of the page notifying you of incoming updates to data retrieved via API, if there are any. Click the link in the banner to update. The extension will update the configuration settings and you will be redirected to the **Payment Methods** configuration page.



That is it. Your extension settings are now updated.

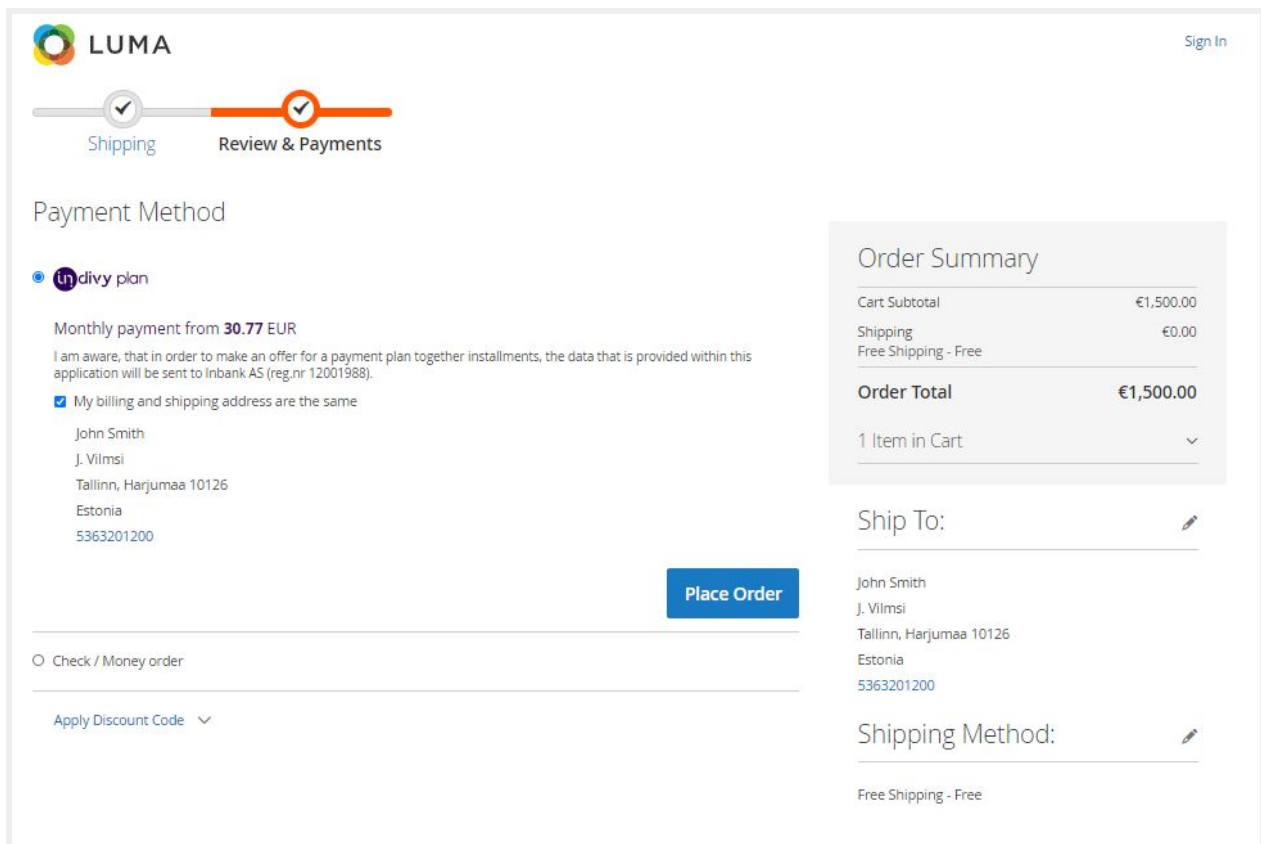
**Note** that if you have security keys enabled for URLs in your admin panel, the update link in the banner will redirect you to the **Dashboard** page instead of **Payment Methods** page.

## Storefront Flow

This section showcases how Inbank payment options work at checkout.

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

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



The screenshot shows a checkout page for 'LUMA'. The progress bar indicates 'Shipping' is complete and 'Review & Payments' is the current step. Under 'Payment Method', the 'in divy plan' option is selected. It shows a monthly payment of 30.77 EUR and a disclaimer. A checkbox is checked for 'My billing and shipping address are the same'. The shipping address is: John Smith, J. Viilmsi, Tallinn, Harjumaa 10126, Estonia, 5363201200. A 'Place Order' button is visible. Below, there is an option for 'Check / Money order' and a field for 'Apply Discount Code'. On the right, the 'Order Summary' shows a cart subtotal of €1,500.00, shipping of €0.00, and a total of €1,500.00. Below that, the 'Ship To' address is repeated, and the 'Shipping Method' is 'Free Shipping - Free'.

2. Once customers choose Inbank products as their payment method, they are redirected to the Inbank e-POS environment. Here customers go through a number of dialogs to complete the financing of the purchase.

3. 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 Magento instance as the payment success page. Otherwise, the customer will be redirected back to the cart where they can choose an alternative payment method.

Successful payment transactions can be viewed at [Sales > Transactions](#) and at [Sales > Orders > Order > View > Transactions](#).

