Indivy Pay Later Platform by Inbank for OpenCart 3
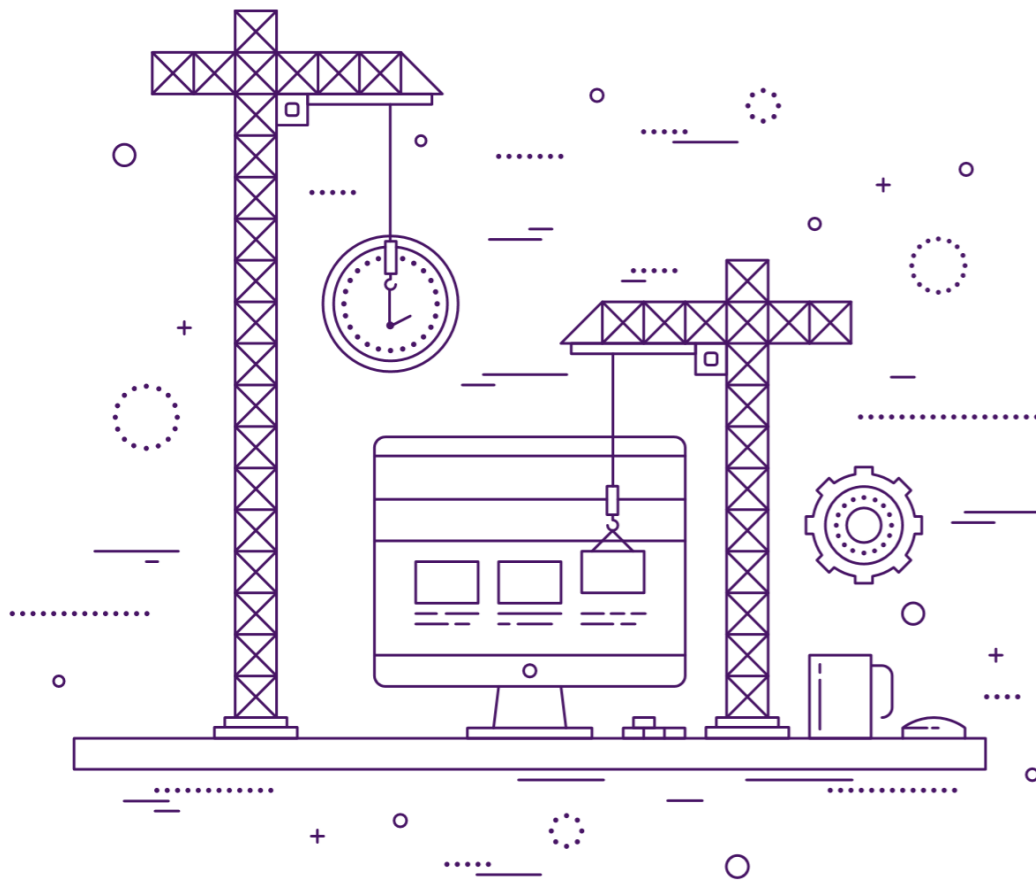
v1.02, 10.03.2022

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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 Default Store Theme (designed by the OpenCart team) and OpenCart versions 3.0.0, 3.0.3.6, 3.0.3.8.

Indivy Pay Later Platform by Inbank includes storefront content translations for the following languages Estonian, Polish, Latvian, English and Russian.

The Indivy Pay Later Platform for Opencart 3 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 installments. 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.

Installation Prerequisites

As a preparatory step before installing the Indivy Pay Later Platform extension, you need to install the following extensions to your OpenCart store:

vQmod
The extension is used for storefront customizations included in the Indivy Pay Later Platform. Make sure you install the latest release of vQmod, which is available [here](#).

vQmod installation is performed via your hosting upload capabilities (FTP, SSH, CPanel). The installation instructions can be found [here](#). Please pay special attention when setting permissions.

If you run into some issues when installing vQmod, the following resources may be helpful in resolving them: [OpenCart forum](#) and [vQmod repository discussion](#).

Install 'OC 3.X.X.X Installation Issue Fix' extension
The extension fixes the modification upload error which may appear in OpenCart 3.

You can install the extension by uploading the file available [here](#). After the installation, make sure to go to **Extensions** > **Modifications** menu and click **Clear** and **Refresh**.

Cron Jobs
You need cron jobs configured for your OpenCart instance for running scheduled tasks automatically.

- You can use [easycron.com](#) or [cron-job.org](#) to set up your cron jobs.
- Alternatively, you can install 'Cron Jobs for Opencart 3.0.* and 2.3.*' by uploading the file available [here](#). After the installation, make sure to go to **Extensions** > **Modifications** menu and click **Clear** and **Refresh**. You also need to enable the Cron Jobs extension in the **Extensions** > **Extensions** > **Modules** list.

'OCMod Vqmod modifications fix' extension
The extension fixes an issue which has been found in OpenCart 3 and affects the functionality of the Indivy Pay Later Platform.

You can install the extension by uploading the file available [here](#). After the installation, make sure to go to **Extensions** > **Modifications** menu and click **Clear** and **Refresh**.

Installation

You can download the latest version of the extension at
https://developer.inbank.eu/payment-modules/opencart/inbank.ocmod.zip. To install the Indivy Pay
Later Platform extension you just need to follow these steps:

1. In the back office of your shop, go to **Extensions** > **Installer** section.
2. Click the **Upload** button in the 'Upload your extension' section of the page.
3. Select the .zip package containing the extension in the window that appears. The extension will then be uploaded to your system.
4. Go to the **Extensions** > **Modifications** menu and click **Clear** and **Refresh**.
5. Go to the **System** > **Users** > **User Groups** > **Administrator** section and enable all *Access permissions* and *Modify permissions*. Click the **Save** icon to apply changes.
6. Refresh cache by going to **Dashboard** > **Gear** icon and clicking the **Refresh** button next to each of the cache types.

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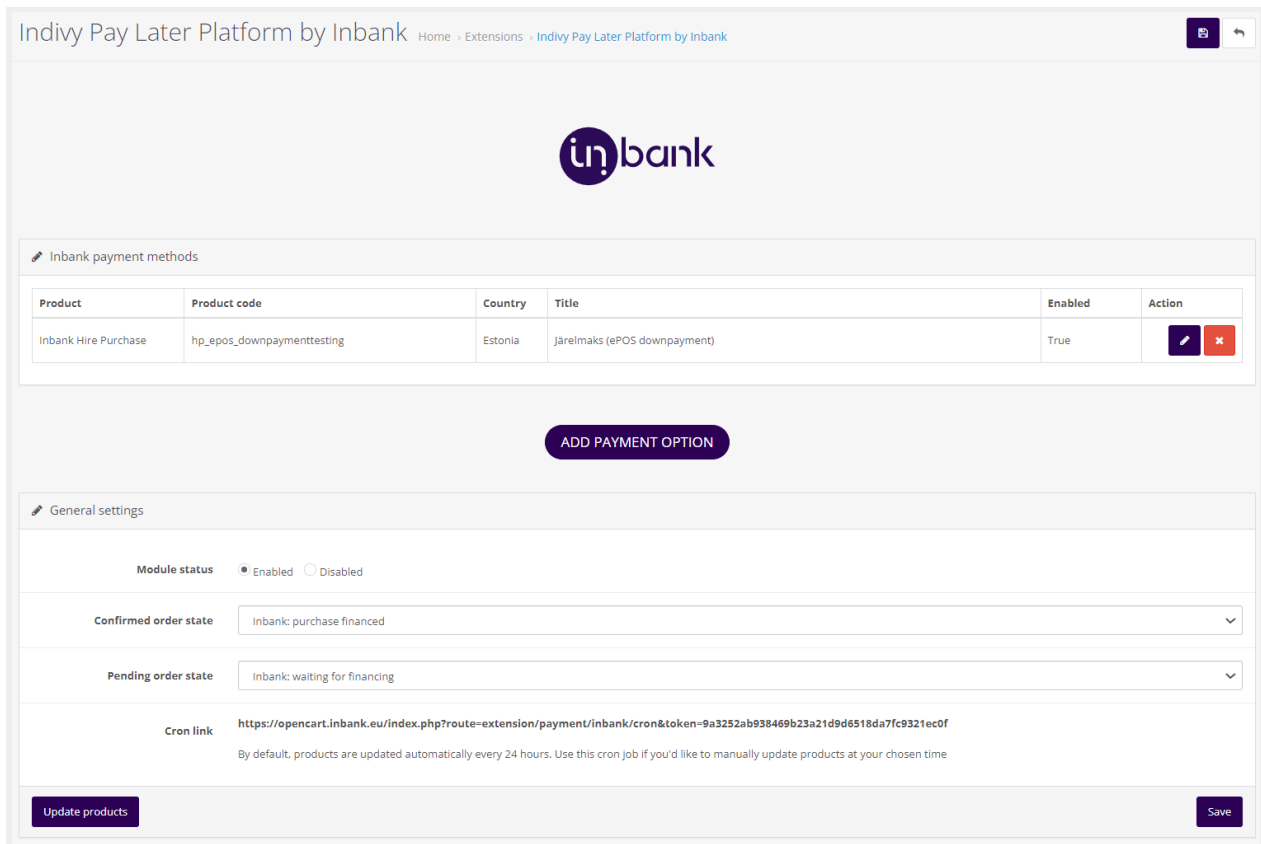
Extension Overview Page

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 **Extensions** > **Extensions** > **Payments** > **Indivy Pay Later Platform by Inbank**.

The extension 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 extension overview page at **Extensions** > **Extensions** > **Payments** > **Indivy Pay Later Platform by Inbank** includes the list of all the Inbank payment options added.

Indivy Pay Later Platform by Inbank Home › Extensions › Indivy Pay Later Platform by Inbank

inbank

✎ Inbank payment methods

Product	Product code	Country	Title	Enabled	Action
Inbank Hire Purchase	hp_epos_downpaymenttesting	Estonia	Järelmaks (ePOS downpayment)	True	

ADD PAYMENT OPTION

✎ General settings

Module status	● Enabled ○ Disabled
Confirmed order state	Inbank: purchase financed
Pending order state	Inbank: waiting for financing
Cron link	https://opencart.inbank.eu/index.php?route=extension/payment/inbank/cron&token=9a3252ab938469b23a21d9d6518da7fc9321ec0f
	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 **Edit** next to a payment option to make changes to it's configuration.
- Click **Delete** next to a payment option to delete it.

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

In the **General Settings** section you can customize which statuses the extension 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

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 **Extensions** > **Extensions** > **Payments** > **Indivy Pay Later Platform by 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 extension 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 extension 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 extension.

Step 1: Settings

To start adding a new Inbank payment product, click **Add Payment Option** at **Extensions** > **Extensions** > **Payments** > **Indivy Pay Later Platform by Inbank**.
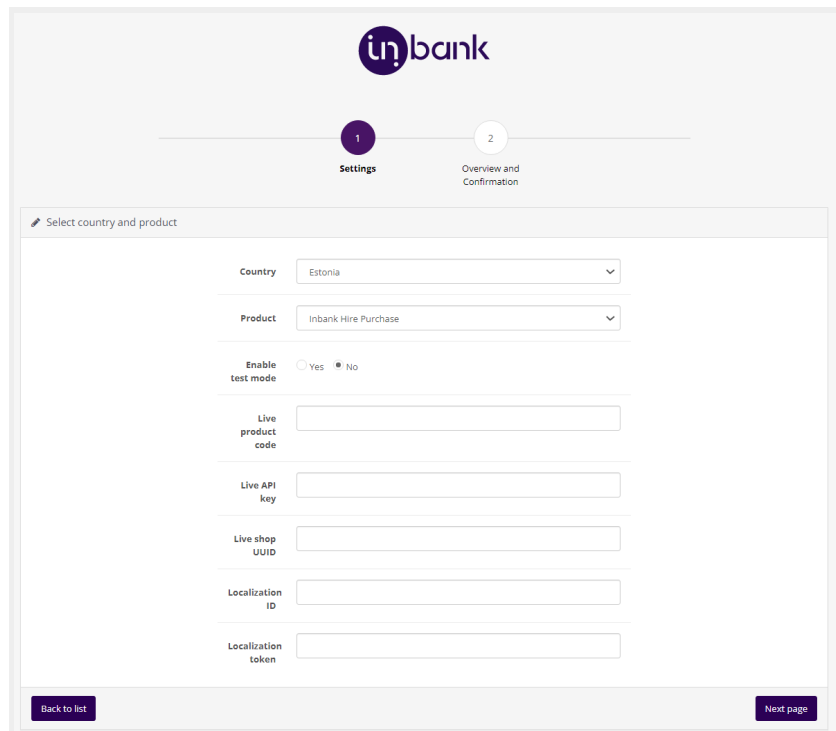
Configuration settings are similar for all payment products: Inbank Hire Purchase Estonia, Indivy Pay in parts Estonia, Indivy Estonia, Inbank Hire Purchase Poland and Inbank Hire Purchase Latvia.

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.

Field	Description
Country	The market for which you wish to add an Inbank payment method. Available options: Estonia, Poland, Latvia.
Product	The payment product you wish to add. The section depends on the *Country*: ● Estonia - Inbank Hire Purchase, Indivy Pay in parts, Indivy ● Poland - Inbank Hire Purchase ● Latvia - Inbank Hire Purchase
Enable test mode	Select whether the extension should be connected to test API for testing purposes. If this parameter is not enabled, the extension 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 product code / Test product code	The product code provided by Inbank. This code defines the credit conditions offered at checkout.
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 extension. 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.

Field	Description
Payment enabled	Whether this Inbank product appears as a payment method at checkout.
Enable test mode	Select whether the extension should be connected to test API for testing purposes. If the parameter is not enabled, the extension 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.
Live product code/Test product code	The product code provided by Inbank. This code defines the credit conditions offered at checkout. This parameter is prefilled from *Step 1*, but you can change the *Product Code* here if needed.
Live API key / Test API key	The unique key of the shop used for building API requests through which the shop communicates with Inbank. This parameter is prefilled from *Step 1*, but you can change the *API key* here if needed.
Live shop UUID / Test shop UUID	The API authentication key. The API key should be kept private. This parameter is prefilled from *Step 1*, but you can change the *UUID* here if needed.
Localization ID	ID of the set of translations required for the extension. Translations are available in Estonian, Polish, English, Latvian and Russian. This parameter is prefilled from *Step 1*, but you can change the *Localization ID* here if needed.
Localization token	Token required to access the translations for storefront texts. This parameter is prefilled from *Step 1*, but you can change the *Localization token* here if needed.
Display logo	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.
Logo size	The size of the payment method logo which is displayed next to the title at checkout. The logo will be displayed only if the *Use Logo* parameter is set to *Yes*. Available size options are: ● *Small*

- *Medium*

The default value is *Small*, but the setting can be customized.

Custom logo	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.
Enable calculations	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 *Product Code*. Calculations are available for Inbank Hire Purchase Estonia, Inbank Hire Purchase Poland and Inbank Hire Purchase Latvia payment products only.
Title	The payment method title that is displayed to customers at checkout. The recommended *Title* length is 65 characters. The default *Title* is defined by the *Product code*. 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 *Title* field. If you set a different *Product code*, your custom value will be overridden with the new default one, which can then be customized.
Minimum Order Amount	The minimum order amount for which the payment method is available. The value is defined by the product code. For sums below this value, the payment method is not displayed.
Maximum Order Amount	The maximum order amount for which the payment method is available. The value is defined by the product code. For sums above this value, the payment method is not displayed.
Period	The period options in months for which credit under this payment method is granted. The values are defined by the product code.
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 **Extensions** > **Extensions** > **Payments**. The same page can be accessed through a shortcut in the left side menu at **Inbank** > **Settings**.

- In the **API Settings** sections you need to specify the *Test API key* and the *Test UUID*. The API key is used for authentication, while the shop key is used for building API requests. Both the shop key and UUID are provided by Inbank.
- In the **General** tab the payment product, you need to enable the *Test mode* parameter and add the *Test product code*. The product code needs to be indicated for each financing product individually and is provided by Inbank.

For testing purposes, the system returns preconfigured decisions:

- For Indivy Plan Estonia, Indivy Slice Estonia and Inbank Hire Purchase Poland payment products, positive decision is given for amounts 0 - 500, 1001 - 3000, 15 000 - 16 000.
- For the Indivy Go payment product, a positive decision is given for amounts 0 - 100, 150 - …

The credit application process may include an OTP code exchange via SMS. The demo environments do not send out SMS messages. 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/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:

- [Extension updates](). The current version of the extension contains all the functionality required to offer Inbank payment methods to customers. In the future we plan on adding new payment products to the extension, as well as features to improve existing functionality. Updating the extension 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 extension 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 extension, for the customers to successfully use Inbank payment methods.

- [Extension 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 extension configurations, this can be easily done through the extension settings.

The following sections cover all the update procedures.

Extension Updates

If a new version of the Indivy Pay Later Platform for OpenCart 3 comes out and you want to make use of the functionality it offers, updating the extension is quick and easy. You can download the latest version of the extension at https://developer.inbank.eu/payment-modules/opencart/inbank.ocmod.zip.

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. In the back office of your shop, go to **Extensions** > **Installer** section.
2. Click the **Upload** button in the 'Upload your extension' section of the page.
3. Select the .zip package containing the extension in the window that appears. The extension will then be uploaded to your system.
4. Go to the **Extensions** > **Modifications** menu and click **Clear** and **Refresh**.

API Data Updates

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 these changes need to be synchronized with the settings of the extension.

If you have cron jobs configured in your OpenCart instance, the Indivy Pay Later Platform will check for updates and apply them to your store automatically.

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 extension check for updates whenever you need. To do this just go to **Extensions** > **Extensions** > **Payments** > **Indivy Pay Later Platform by Inbank** and click **Update products** at the bottom of the page.

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

Extension Settings Updates

If at any point you need to make changes to the extension settings, you can access the configuration at **Extensions** > **Extensions** > **Payments** > **Indivy Pay Later Platform by Inbank**.

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

That is it. Your payment method 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 OpenCart store depends on the storefront theme, extension 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 at the moment.

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

Checkout

Step 1: Checkout Options

Step 2: Billing Details ▾

Step 3: Payment Method ▾

Please select the preferred payment method to use on this order.

inbank HIRE PURCHASE   Inbank HP testproduct

Monthly payment from 12.04 €

- ✅ **Minimum down payment from 0.00 €**
- ✅ **Pay conveniently in instalments**
- ✅ **Choose the right monthly payment for you**
- ✅ **Receive a response immediately**

The service is provided by Inbank.

indivy   Pay for the purchase on 25.02.2022

- ✅ **Pay on the 15th day of the next month**
- ✅ **0 euros extra charge**
- ✅ **Return products before the payment date and only pay for the products you keep**
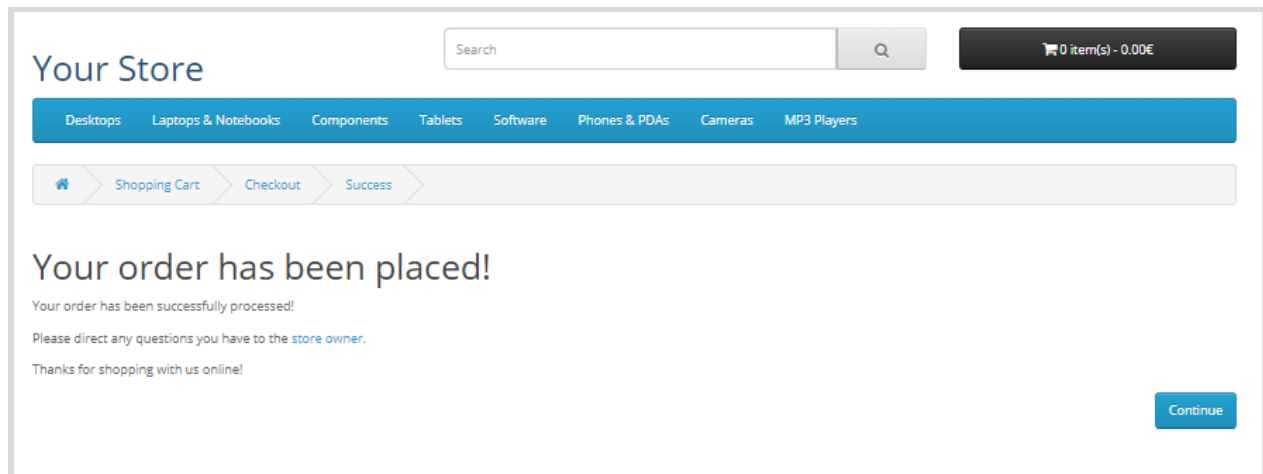
The service is provided by Inbank.

indivy⅓   Pay in three installments: 166.67 €, 166.67 €, 166.66 €.

- ✅ **Pay in 3 parts**
- ✅ **First payment after 30 days**
- ✅ **No additional fees**

The service is provided by Inbank.

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

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

Payment transactions can be viewed in the **Sales** > **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**. 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 cancelled through the Inbank Partner Portal.