



COLLECTING SOLUTION

Payment module integration for Virtuemart 2.x

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1. RELEASE NOTES

Version	Date	Comment
1.4	12/17/2018	Initial version.

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2. MODULE FEATURES

The payment module offers the following features:

- Single payment,
- payment in installments with the possibility to offer several options for installment payments (2, 3, 4 installments, etc.),
- compatibility with Virtuemart version 2.x,
- multi-language compatibility,
- multi-currency compatibility,
- selective 3D-Secure depending on the order amount,
- automatic redirection to the shop at the end of payment,
- definition of a minimum/maximum amount for each payment method,
- definition of different capture delay or validation mode for each payment method,
- management of the order status for accepted payments,
- management of the order status for declined payments,
- systematic registration of orders at the end of payment via a silent URL (Instant Payment Notification URL).

3. READ CAREFULLY BEFORE GOING ANY FURTHER

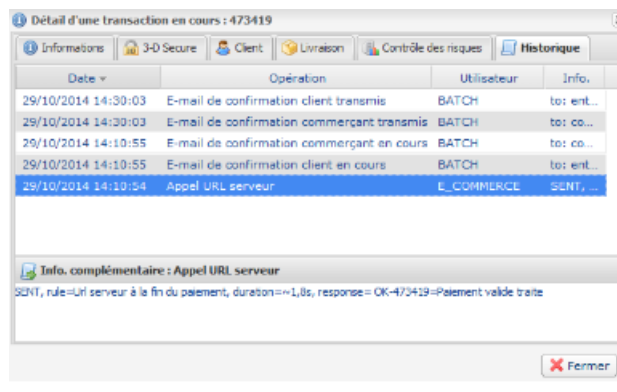
The most frequent error concerns the Instant Payment Notification URL. The Instant Payment Notification URL is the only way the Lyra gateway can notify you at the end of your payment. The chapter **Setting up the end of payment notification** must be read thoroughly and the provided instructions must be respected. It is essential to understand the difference between the Instant Payment Notification URL and the return URL which is called only if the buyer clicks on "Return to shop".

Common errors:

- **If your Virtuemart shop is in maintenance mode**
- **If your Instant Payment Notification URL is protected by an .htaccess file**
- **If you have blocked the IP addresses of the payment gateway**
- **If you have not encoded the notification URL in the Expert Back Office**

How to check that the Instant Payment Notification URL has been called:

Via the Expert Back Office, display the payment details (double click), then go to the «**Event log**» tab.



4. INSTALLMENT PAYMENT FEATURES

This module also allows you to offer the possibility to pay in installments. In module settings, you can choose the number of installments and the delay in days between each installment.

This module will allow you to view an order in your Virtuemart Back Office with the total amount that has been paid using the "payment in 3 installments with no fees" module, for instance.

During the first installment payment, an authorization request for the amount of the first installment is sent (if the capture date is before the current date + 6). Therefore, you cannot be sure that the upcoming installments will be honored. Remember to check that the upcoming installments are authorized.

Starting from the second installment, the IPN is no longer called, as Virtuemart does not support such notifications for finalized orders. It is needless to resend the IPN from the Back Office.

Additional feature implemented into this module

For installment payments, the Lyra payment gateway allows to also choose the amount of the first installment.

Example:

For a payment of 100 Eur in 3 installments, you can set the percentage of the first installment at 50% of the total amount. This means that the amount of the first installment will be 50 Eur and the amount of the two other installments will be 25 Eur.

Payment method view

In module settings, you can define the minimum amount starting from which you wish to offer installment payment.

You can also set up the maximum amount until which you wish to offer installment payment.

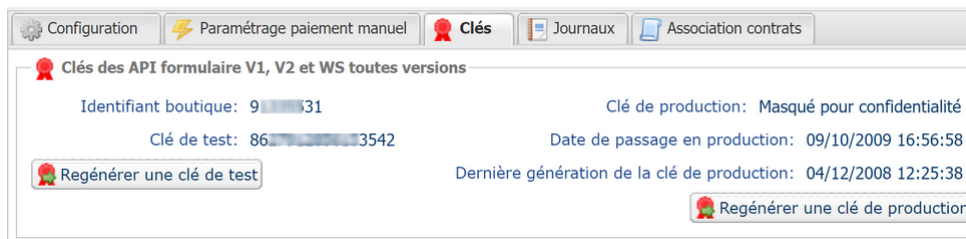
To sum up, you must define a range for enabling payment in installments.

5. PREREQUISITES

Before integrating the payment module, please make sure that you are in possession of the following elements:

- **Payment module file:** Lyra_Virtuemart_2.x_v1.4.x.zip
- **Your shop ID**
- **Test or Production key**

The Shop ID and the keys are available on the Expert Back Office (Menu: **Settings > Shop > Keys**)



Reminder, your Lyra Collect Back Office is available at this address:

<https://secure.lyra.com/portal/>

Click Other actions and sign into your Expert Back Office.

WARNING: All our payment modules are tested starting from PHP version 5.3.

Therefore, all the later PHP versions are no longer supported by our modules. If you have an earlier version, you should ask your host to install a more recent version on your server prior to contacting us.

Please note that the version 5.3 is already no longer supported by php: <http://php.net/supported-versions.php>

6. INSTALLING AND CONFIGURING THE PAYMENT MODULE

6.1. Updating the module

Uninstalling and removing the old version is not necessary for an update of the payment module. You can therefore proceed to the next chapter for installing the module.

6.2. Installing the payment module

To install the payment module:

1. In the Joomla **Extensions** menu, select **Extension Manager**.
2. Click on the **Browse** button to add the payment module.
3. Click on **Upload & Install**.

6.3. Activation of the module

To activate the payment module:

1. In the Joomla **Extensions** menu, select **Plug-in Manager**.
2. Select **VM-Payment - Lyra**.
3. Activate the module by clicking on the red button in the status column.
4. Perform the same operation on **VM Payment - Lyra payment in installments** if you want to activate the payment in several installments.

6.4. Configuring the payment module

One-time payment

To configure the payment module:

1. Go to the **Components > Virtuemart** menu.
2. Select **Payment methods** in Virtuemart admin panel.
3. Click on the New (+) button.

Fill the payment method information as follow:

- Payment Name: **Lyra**.
- Published **Yes**.
- Payment description: **Payment by credit card**.
- Payment Method: Select **VM-Payment, Lyra**.
- Shopper group: **Default**.
- List order: Leave empty or modify depending on the desired display order.

Click on the **Save** button then click on the **Configuration** tab.

Setup of the payment module	
Logo	Choose the Logo that you wish to display during checkout.
Logs	Allows to enable or disable module logs. This parameter is disabled by default.
Fee per transaction	Charges extra fees when this payment method is chosen.
Percentage of the total amount	Applies a markup on the total amount of the order when this payment method is chosen.
Tax	Tax to apply when this payment method is chosen.

Access to the payment gateway	
Shop ID	Specify the 8-digit shop ID available in your Expert Back Office (Menu: Settings > Shop > Keys).
Test key	Specify the test key available via your Expert Back Office (Menu: Settings > Shop > Keys).
Production key	Specify the production key available in your Expert Back Office (Menu: Settings > Shop > Keys).
Mode	Allows to indicate the operating mode of the module (TEST or PRODUCTION) The PRODUCTION mode becomes available only after the test phase has been completed. The TEST mode is always available.
Signature algorithm	Algorithm used to compute the signature of the payment form. The algorithm must be the same as the one configured in the Expert Back Office (Settings > Shop). If the algorithm is different, the parameter will have to be modified via the Expert Back Office.
Instant Payment Notification URL	URL to copy in your Expert Back Office (Settings > Notification rules > Notification URL at the end of payment > Notification URL of the Hosted payment page V1, V2 menu): http://www.mon-domaine.fr/index.php?option=com_virtuemart&view=pluginresponse&task=pluginnotification&tmpl=component
Payment page URL	This field is pre-populated by default: https://secure.lyra.com/vads-payment/

Payment page	
Default languages	This option allows to choose the default language of the payment page in case the language of Virtuemart is not supported by Lyra. If the language(s) used by the Virtuemart is (are) implemented into Lyra, the payment page will be displayed in the language of Virtuemart when the buyer clicks on "Pay".
Available languages	Allows to customize the language displayed on the payment page. Buyer will be able to select a language when he is redirected on the payment page. If you do not select any language, all the languages will be displayed on the payment page. To select a language, press and hold the " Ctrl " key and click on the desired languages. <u>Available languages:</u> German, English, Chinese, Spanish, French, Italian, Japanese, Dutch, Polish, Portuguese, Russian, Swedish, Turkish.
Capture delay	By default, this parameter is managed in your Expert Back Office. (Menu: Settings > Shop > Configuration - section: Capture delay) It is recommended to not populate this parameter.
Validation mode	<u>Back Office Configuration:</u> Recommended value. Allows to use the configuration defined in the Expert Back Office. (Menu: Settings > Shop > Configuration – section: validation mode) <u>Automatic:</u> This value indicates that the payment will be captured in the bank automatically without any action on the merchant's part. <u>Manual:</u> This value indicates that the transactions will require manual validation by the merchant via the Expert Back Office. <u>Warning:</u> if the transaction is not validated by the merchant before the expiration date, it will not be captured in the bank.
Card types	This field allows to select the cards logo to be displayed on the payment page. Warning: The payment types offered to the buyer on the payment page depend on the contracts and options associated with your Lyra offer. It is recommended to leave empty the parameter.
Selective 3DS	
Disable 3DS	Amount below which 3DS will be disabled. WARNING: The value of this field will be taken into account only if the option "Selective 3D-Secure" is enabled for your Lyra shop. This option can only be enabled upon agreement of your bank. Some card types, such as MAESTRO, require a mandatory 3DS authentication. In this case, your configuration will not be taken into account.
Restrictions	
Minimum amount	This field defines the minimum amount for which you wish to offer this payment method.
Maximum amount	This field defines the maximum amount beyond which you do not wish to offer this payment method.
Return to shop	
Automatic redirection	This option allows to automatically redirect the buyer to the merchant website. This option depends on the following settings. This option is disabled by default.
Return mode	During the redirection to the shop, these parameters are returned to the shop in GET or POST modes. The GET mode is more convenient for the buyer as it allows to prevent the browser from displaying a pop-up window that indicates that the buyer is leaving an https environment for an http environment which obliges the buyer to click on "Accept" to return to the shop.

Return to shop	
Time before redirection (success)	In case the automatic redirection option is enabled, you can define the delay in seconds before your buyer is redirected to your shop in case of a successful payment.
Message before redirection (success)	In case the automatic redirection option is enabled, you can define the message that will appear on the platform following a successful payment before your buyer is redirected to the shop. The default message is: "Redirection to the shop in a moment".
Time before redirection (failure)	In case the automatic redirection option is enabled, you can define the delay in seconds before your buyer is redirected to your shop in case of a failed payment.
Message before redirection (failure)	In case the automatic redirection option is enabled, you can define the message that will appear on the gateway following a failed payment before your buyer is redirected to the shop. The default message is: "Redirection to the shop in a moment".
Orders status (payment accepted)	Select the Registered orders status. It is recommended to keep the default value.
Orders status (payment declined)	Select the status to apply to failed orders. It is recommended to keep the default value.

Once you have completed the configuration, click **Save**.

Installment payment

To configure the payment module:

1. Go to the **Components > Virtuemart** menu.
2. Select **Payment methods** in Virtuemart admin panel.
3. Click on the New (+) button.

Fill the payment method information as follow:

- Payment Name: **Lyra**.
- Published **Yes**.
- Payment description: **Payment by credit card**.
- Payment Method: Select **VM-Payment, Lyra** multi payment.
- Shopper group: **Default**.
- List order: Leave empty or modify depending on the desired display order.

Click on the **Save** button then click on the **Configuration** tab.

Setup of the payment module	
Logo	Choose the Logo that you wish to display during checkout.
Logs	Allows to enable or disable module logs. This parameter is disabled by default.
Fee per transaction	Charges extra fees when this payment method is chosen.
Percentage of the total amount	Applies a markup on the total amount of the order when this payment method is chosen.
Tax	Tax to apply when this payment method is chosen.

Access to the payment gateway	
Shop ID	Specify the 8-digit shop ID available in your Expert Back Office (Menu: Settings > Shop > Keys).
Test key	Specify the test key available via your Expert Back Office (Menu: Settings > Shop > Keys).
Production key	Specify the production key available in your Expert Back Office (Menu: Settings > Shop > Keys).
Mode	Allows to indicate the operating mode of the module (TEST or PRODUCTION) The PRODUCTION mode becomes available only after the test phase has been completed. The TEST mode is always available.
Signature algorithm	Algorithm used to compute the signature of the payment form. The algorithm must be the same as the one configured in the Expert Back Office (Settings > Shop). If the algorithm is different, the parameter will have to be modified via the Expert Back Office.
Instant Payment Notification URL	URL to copy in your Expert Back Office (Settings > Notification rules > Notification URL at the end of payment > Notification URL of the Hosted payment page V1, V2 menu): http://www.mon-domaine.fr/index.php?option=com_virtuemart&view=pluginresponse&task=pluginnotification&tmpl=component
Payment page URL	This field is pre-populated by default: https://secure.lyra.com/vads-payment/

Payment page	
Default languages	This option allows to choose the default language of the payment page in case the language of Virtuemart is not supported by Lyra. If the language(s) used by the Virtuemart is (are) implemented into Lyra, the payment page will be displayed in the language of Virtuemart when the buyer clicks on "Pay".
Available languages	Allows to customize the language displayed on the payment page.

Payment page	
	<p>Buyer will be able to select a language when he is redirected on the payment page. If you do not select any language, all the languages will be displayed on the payment page.</p> <p>To select a language, press and hold the " Ctrl " key and click on the desired languages.</p> <p><u>Available languages:</u> German, English, Chinese, Spanish, French, Italian, Japanese, Dutch, Polish, Portuguese, Russian, Swedish, Turkish.</p>
Capture delay	<p>By default, this parameter is managed in your Expert Back Office. (Menu: Settings > Shop > Configuration - section: Capture delay)</p> <p>It is recommended to not populate this parameter.</p>
Validation mode	<p>Back Office Configuration: Recommended value.</p> <p>Allows to use the configuration defined in the Expert Back Office. (Menu: Settings > Shop > Configuration – section: validation mode)</p> <p>Automatic: This value indicates that the payment will be captured in the bank automatically without any action on the merchant's part.</p> <p>Manual: This value indicates that the transactions will require manual validation by the merchant via the Expert Back Office.</p> <p><u>Warning:</u> if the transaction is not validated by the merchant before the expiration date, it will not be captured in the bank.</p>
Card types	<p>This field allows to select the cards logo to be displayed on the payment page.</p> <p>Warning: The payment types offered to the buyer on the payment page depend on the contracts and options associated with your Lyra offer.</p> <p>It is recommended to leave empty the parameter.</p>

Selective 3DS	
Disable 3DS	<p>Amount below which 3DS will be disabled.</p> <p>WARNING: The value of this field will be taken into account only if the option "Selective 3D-Secure" is enabled for your Lyra shop. This option can only be enabled upon agreement of your bank. Some card types, such as MAESTRO, require a mandatory 3DS authentication. In this case, your configuration will not be taken into account.</p>

Installment payment	
First installment	<p>Amount of the first installment, expressed as a percentage of the total amount.</p> <p>Example: For an amount of 100 euros paid in 3 installments, you can set the percentage of the first payment at 50% of the total amount. This means that the amount of the first installment will be 50euros and that the two others will be of 25euros. For 50% enter 50.</p> <p>If you wish to set identical amounts for all installments, leave the field empty.</p>
Number	<p>Number of installments: 3 for payment in 3 installments 4 for payment in 4 installments Etc.</p>
Delay	<p>Delay (in days) between each installment.</p>

Restrictions	
Minimum amount	<p>This field defines the minimum amount for which you wish to offer this payment method.</p>
Maximum amount	<p>This field defines the maximum amount beyond which you do not wish to offer this payment method.</p>

Return to shop	
Automatic redirection	This option allows to automatically redirect the buyer to the merchant website. This option depends on the following settings. This option is disabled by default.
Return mode	During the redirection to the shop, these parameters are returned to the shop in GET or POST modes. The GET mode is more convenient for the buyer as it allows to prevent the browser from displaying a pop-up window that indicates that the buyer is leaving an https environment for an http environment which obliges the buyer to click on "Accept" to return to the shop.
Time before redirection (success)	In case the automatic redirection option is enabled, you can define the delay in seconds before your buyer is redirected to your shop in case of a successful payment.
Message before redirection (success)	In case the automatic redirection option is enabled, you can define the message that will appear on the platform following a successful payment before your buyer is redirected to the shop. The default message is: "Redirection to the shop in a moment".
Time before redirection (failure)	In case the automatic redirection option is enabled, you can define the delay in seconds before your buyer is redirected to your shop in case of a failed payment.
Message before redirection (failure)	In case the automatic redirection option is enabled, you can define the message that will appear on the gateway following a failed payment before your buyer is redirected to the shop. The default message is: "Redirection to the shop in a moment".
Orders status (payment accepted)	Select the Registered orders status. It is recommended to keep the default value.
Orders status (payment declined)	Select the status to apply to failed orders. It is recommended to keep the default value.

Once you have completed the configuration, click **Save**.

7. SETTING UP THE INSTANT PAYMENT NOTIFICATION URL

Several types of notifications are provided in the Expert Back Office. They allow to manage events (payment abandoned by the buyer, payment canceled by the merchant, payment validated by the merchant, etc.) that will trigger a call to the merchant website and to configure the URL of the contact page.

To access notification rule management:

1. Sign into: <https://secure.lyra.com/portal/>.
2. Click Other actions and sign into your Expert Back Office
3. Go to the following menu: **Settings > Notification rules.**

Enabled	Reference
✗	Instant Payment Notification URL on batch authorization
✓	Instant Payment Notification URL at the end of the payment
✗	Instant Payment Notification URL on batch change
✗	Instant Payment Notification URL on cancellation
✗	Instant Payment Notification URL on an operation coming from the Back Office

Figure 1: Notification rules

Right click > Enable the rule if a red cross appears in the **Enabled** column of the following rules:

- Instant Payment Notification URL at the end of payment
- Instant Payment Notification URL on cancellation

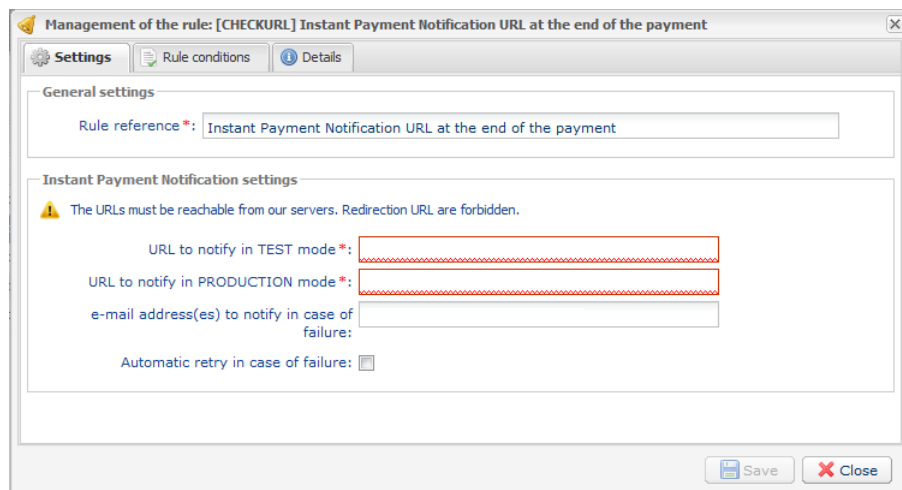
7.1. Setting up the Instant Payment Notification

In your Expert Back Office, you must set up a URL that will be systematically called after a payment. It will inform the merchant website of the payment result even if your client has not clicked on return to the shop.

This parameter is called Instant Payment Notification at the end of payment.

To set up this notification:

1. Right-click **Instant Payment Notification URL at the end of payment**.
2. Select **Enable the rule**.
3. Right-click again **Instant Payment Notification URL at the end of payment**.
4. Select **Manage the rule**.
5. Enter the following URL in the fields **URL to call in TEST mode** and **URL to call in PRODUCTION mode**: `http://www.mon-domaine.fr/index.php?option=com_virtuemart&view=pluginresponse&task=pluginnotification&tmpl=component`



The screenshot shows a dialog box titled "Management of the rule: [CHECKURL] Instant Payment Notification URL at the end of the payment". It has three tabs: "Settings", "Rule conditions", and "Details". The "Settings" tab is active, showing "General settings" with a "Rule reference" field containing "Instant Payment Notification URL at the end of the payment". Below this is the "Instant Payment Notification settings" section, which includes a warning icon and the text "The URLs must be reachable from our servers. Redirection URL are forbidden." There are four input fields: "URL to notify in TEST mode", "URL to notify in PRODUCTION mode", "e-mail address(es) to notify in case of failure", and "Automatic retry in case of failure" (with a checkbox). At the bottom right are "Save" and "Close" buttons.

6. Enter the **E-mail address(es) to notify in case of failure**.

7. To specify several e-mail addresses, separate them with a semi-colon.

8. Set up the parameters for **Automatic retry in case of failure**.

This option allows to automatically send notifications to the merchant website in case of failure (up to 4 times).

For more information, see chapter **Activating the automatic retry** of the *Hosted Payment PageImplementation guide*.

9. Save the modifications.

If the payment gateway is unable to access the URL of your page, an e-mail will be sent to the shop administrator.

It contains:

- The HTTP code of the encountered error
- Parts of error analysis
- Its consequences
- Instructions to resend from the Expert Back Office the notification to the URL already specified above.

7.2. Setting up notifications in case of abandoned or canceled payments

The payment gateway can systematically notify the merchant website:

- When the buyer abandons/cancels a payment - via the **Cancel and return to shop** button.
- When the buyer has not completed the payment and the payment session has expired.

The maximum length of a payment session is 10 minutes.

To set up this notification:

1. Right-click **Instant Payment Notification URL on cancellation**.
2. Select **Manage the rule**.
3. Enter the following URL in the fields **URL to call in TEST mode** and **URL to call in PRODUCTION mode**: `http://www.mon-domaine.fr/index.php?option=com_virtuemart&view=pluginresponse&task=pluginnotification&tmpl=component`
4. Enter the **E-mail address(es) to notify in case of failure**.
5. To specify several e-mail addresses, separate them with a semi-colon.
6. Set up the parameters for **Automatic retry in case of failure**.
This option allows to automatically send notifications to the merchant website in case of failure (up to 4 times).
7. Save the modifications.

If the payment gateway is unable to access the URL of your page, an e-mail will be sent to the shop administrator.

It contains:

- The HTTP code of the encountered error
- Parts of error analysis
- Its consequences
- Instructions to resend from the Expert Back Office the notification to the URL already specified above.

7.3. Testing the Instant Payment Notification URL

In order to make sure that the Instant Payment Notification functions correctly, follow these steps:

1. Make sure that your URL is available online: your shop must neither be **in maintenance mode** nor be protected by an `.htaccess` file.
2. Make sure that your notification URL is available without any redirection.
 - a. To do this, paste your notification URL to the address bar of your browser and launch the search.
 - b. Make sure your URL did not change.
If your URL has changed, for example from `"http"` to `"https"` or `"http://abc.net"` to `"http://www.abc.net"`, it means a redirection is active on your website. Then, copy the URL from the address bar and modify the URL filled in the configuration of all notification rules.
3. Make sure that the "Automatic redirection" option is disabled in the payment module settings.

4. Check that the **Instant Payment Notification URL at the end of payment** is populated in the Expert Back Office (see above).
5. Make an order on your website and proceed to payment.
6. **Do not click on** "Return to shop" at the end of payment and close the current tab of your browser.
7. Make sure that the status of your order is **Confirmed** in the **Virtuemart > Orders** menu.

If the order has not been created in the Virtuemart Back Office, this means that the call has failed.

8. SHIFTING THE SHOP TO PRODUCTION MODE

After you receive a confirmation e-mail informing you that your shop has been created in the production environment, you can configure the payment method by following the steps below:

- Retrieve the shop ID and the production key available in the Expert Back Office (**Settings > Shop > Keys**).
- In the module configuration parameters:
 - Replace the shopID.
 - Replace the **Production key** field.
 - Select the PRODUCTION mode.
 - Save the changes.
- Make sure that you have specified the Instant Payment Notification URL in production mode, as described in the chapter **Setting up the Instant Payment Notification URL**.

Once the production settings have been configured, we recommend to make a first real payment.

You will then be able to cancel the payment via the Expert Back Office. This transaction will not be captured in the bank.

Note on the production key:

For security reasons, this key will no longer be visible as soon as the first transaction in production mode is made in your shop.

9. GETTING IN TOUCH WITH TECHNICAL SUPPORT

Looking for help? Check our FAQ on our website

<https://lyra.com/doc/fr/collect/faq/sitemap.html>

For technical inquiries or support, you can reach us from Monday to Friday, between 9am and 6pm

by phone at:

0811900475

Service fee 0.06 € / mi
+ call charge

by e-mail:

support-ecommerce@lyra-collect.com