

# Victoriabank payments

## WooCommerce payment plugin

Plugin for Victoriabank payments to WooCommerce shops.

The objective is to provide merchants with a template solution that together with a set of instructions will allow the merchant to easily connect to BC Victoria Bank's payment system with 3 payment methods:

1. **Visa/Master Card (accepting all Visa or Master Cards)**
2. **Star Card Rate (accepting only Star Card issued by BC Victoria Bank)**
3. **Star Points (accepting only Star Card issued by BC Victoria Bank)**

The aim is to ease the process of integration into the payment system of BC Victoria Bank.

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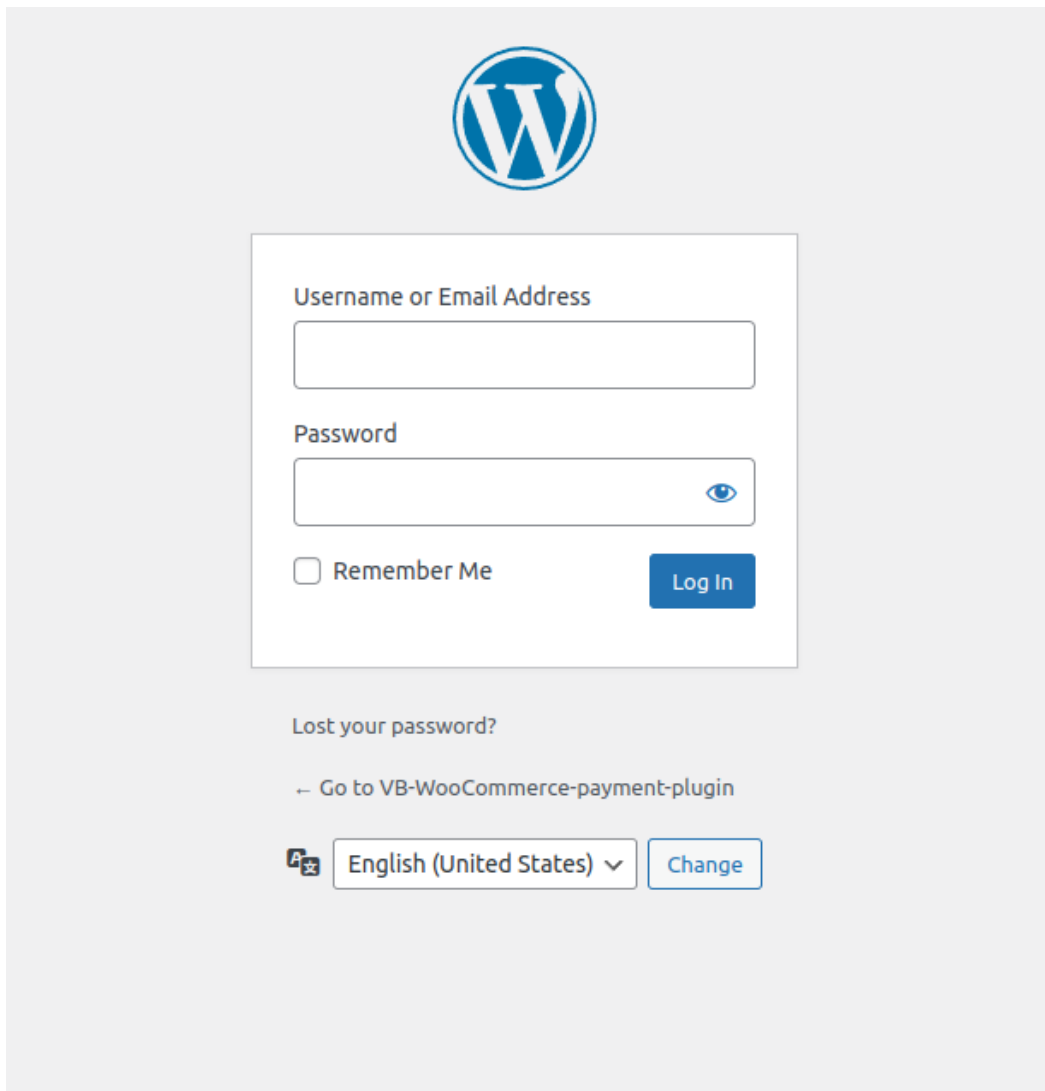
## Instruction for plugin instalation

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Project can be installed directly on the shop server or can be run and tested on own local machine for this must be done some steps.

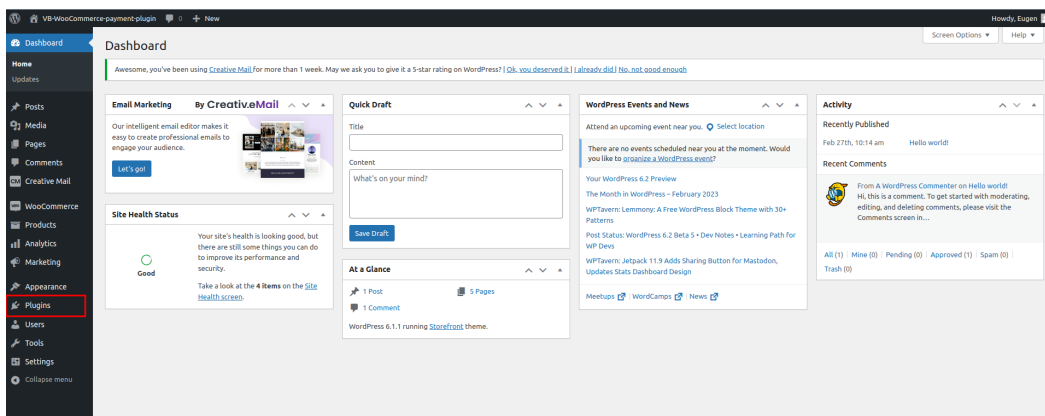
If you have shop on WooCommerce, you can install from WordPress admin panel Victoria payments plugin from arhive. Instruction for installation on existing WooCommerce shop:

- **Open Wordpress admin panel this can be done by adding to shop's URL string - `/wp-admin`**

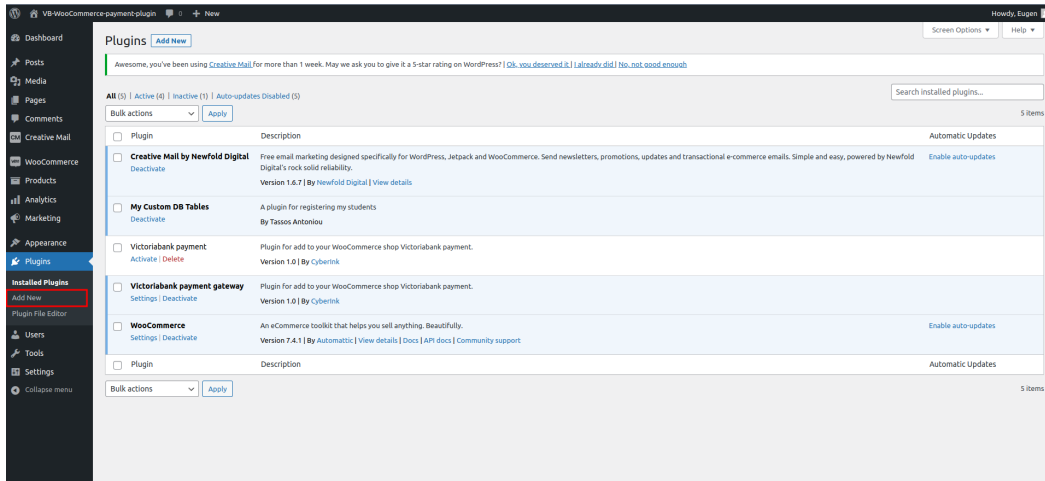


The image shows the WordPress login interface. At the top center is the WordPress logo. Below it is a white box containing the login form. The form has two input fields: 'Username or Email Address' and 'Password'. The password field has an eye icon to toggle visibility. Below the password field is a checkbox labeled 'Remember Me' and a blue 'Log In' button. Below the login box, there is a link 'Lost your password?'. Further down is a link 'Go to VB-WooCommerce-payment-plugin'. At the bottom, there is a language selector showing 'English (United States)' with a dropdown arrow and a 'Change' button.

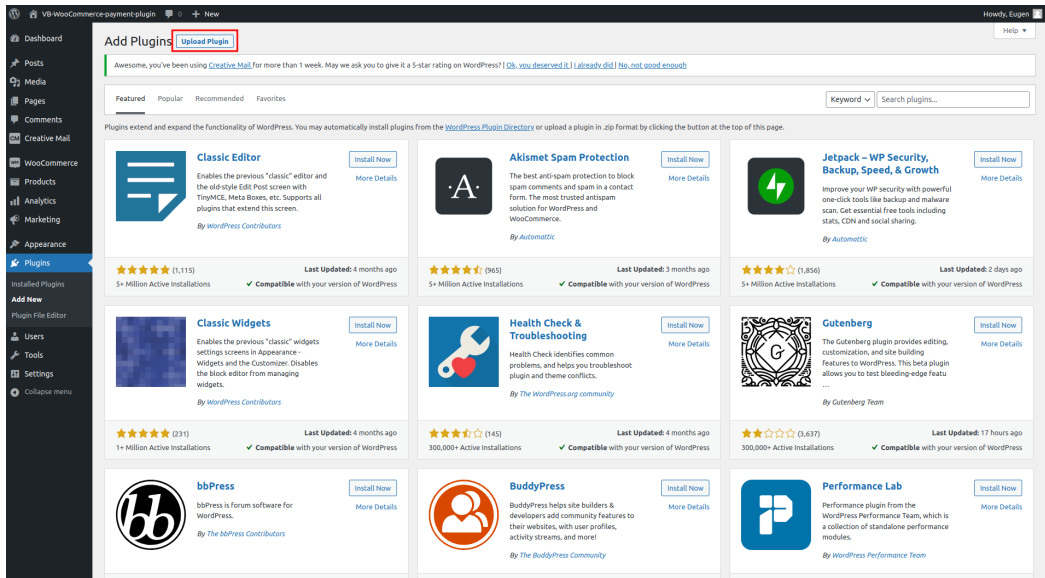
- There must be inserted authentication data for Admin's profile
- Select Tab in menu **Plugins** and next subtab **Add new**

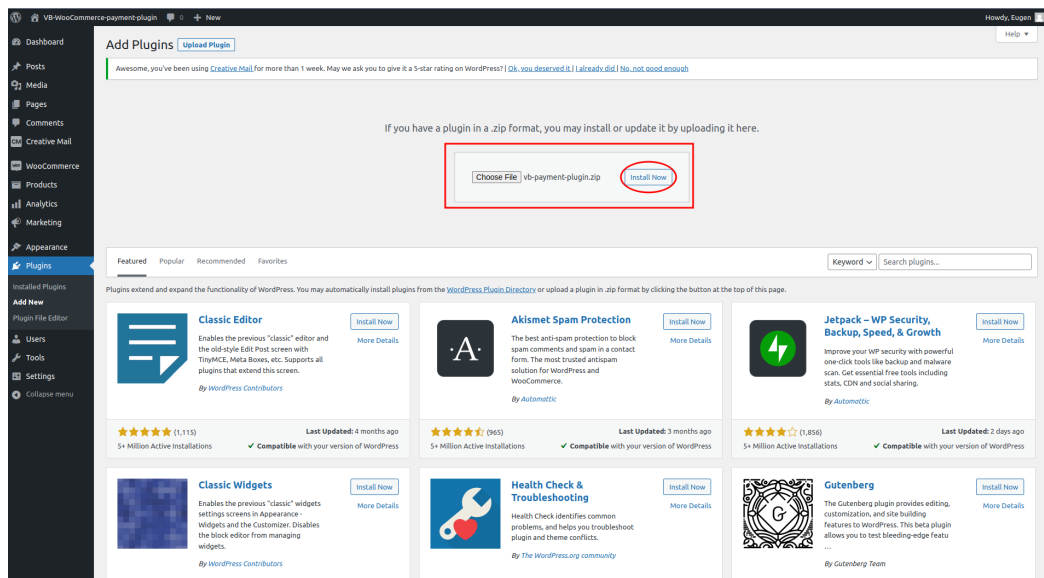
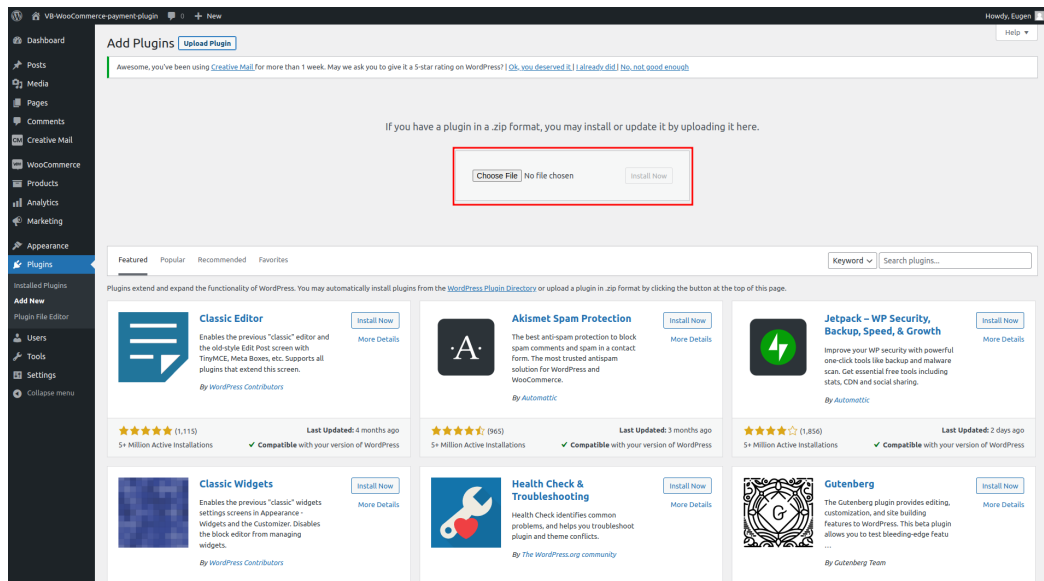


The image is a screenshot of the WordPress dashboard. The left sidebar contains a menu with various options. The 'Plugins' option is highlighted with a red rectangle. The main content area shows the 'Dashboard' page with several widgets. The 'Email Marketing' widget by CreativeMail is at the top left. Below it is the 'Site Health Status' widget, which shows a 'Good' status. To the right of the Site Health widget is the 'Quick Draft' widget, which has fields for Title, Content, and a 'Save Draft' button. Further right is the 'WordPress Events and News' widget. At the bottom right is the 'Activity' widget, which shows 'Recently Published' and 'Recent Comments'.



- Click button **Upload plugin**, after will appear window for **Choose File** and after selecting plugin's archive will be unblocked button for **Install plugin**, which must be clicked for installation





- *Congratulations plugin was uploaded !!!\**

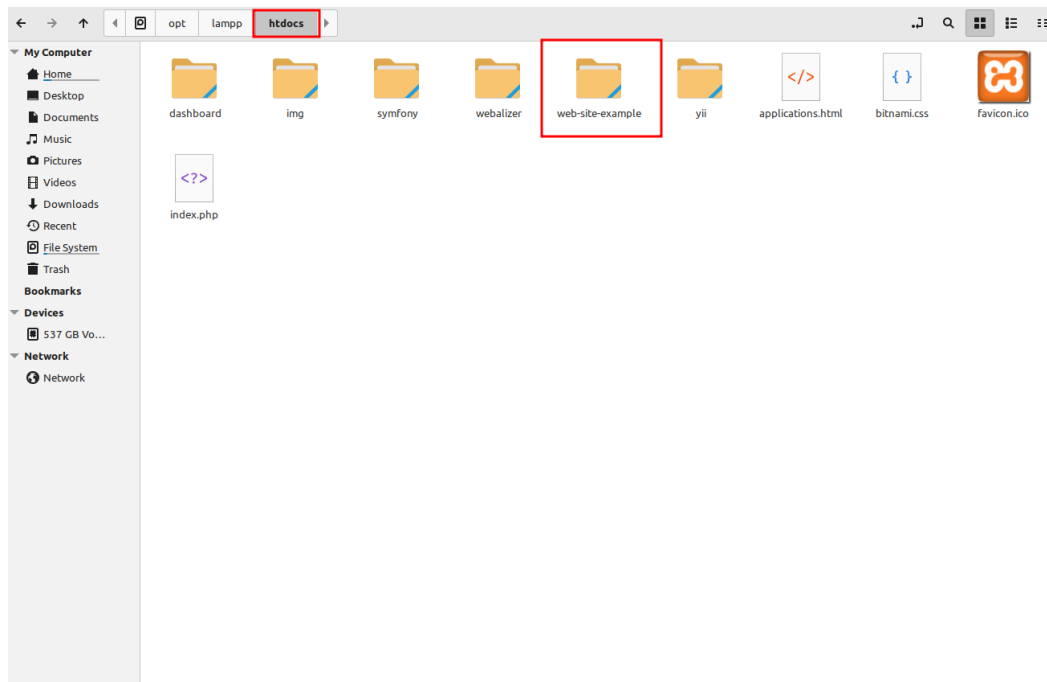
If firstly you want to test plugin, project can be run on local machine by two methods:

- **Manual packages instalation**
- **Automatic packages instalation**

### Manual packages instalation (steps)

Installation on your machine Server application and manual downloading packages.

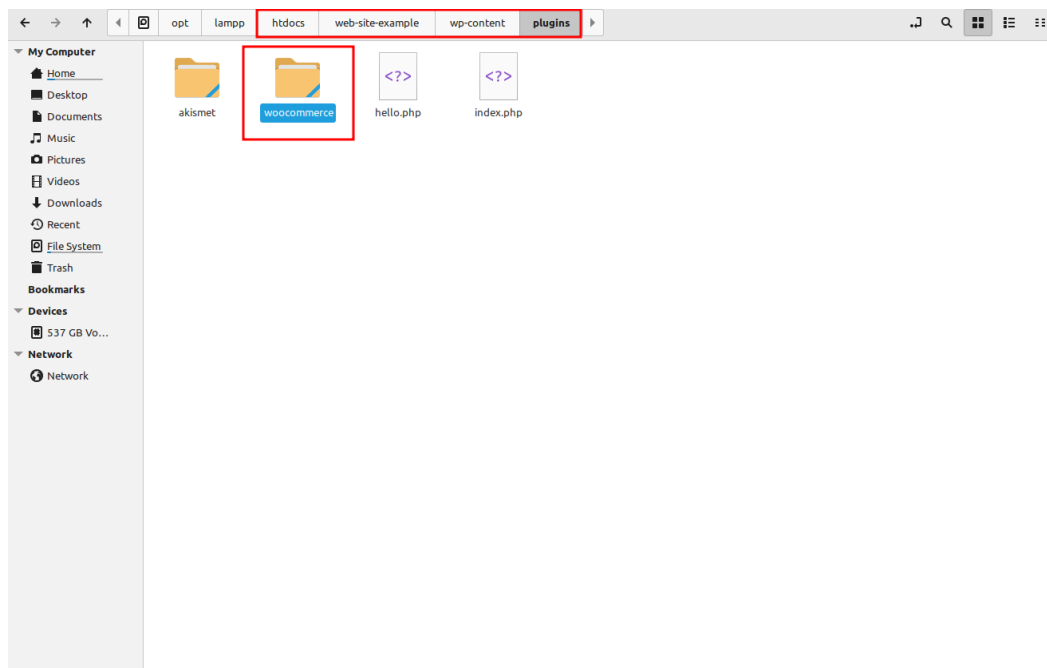
1. Download and install Server application on your local machine, for example XAMPP (this cross-platform application). [Link for download XAMPP](#)
2. Create folder in Server application's folder `htdocs` with name for your web-site.



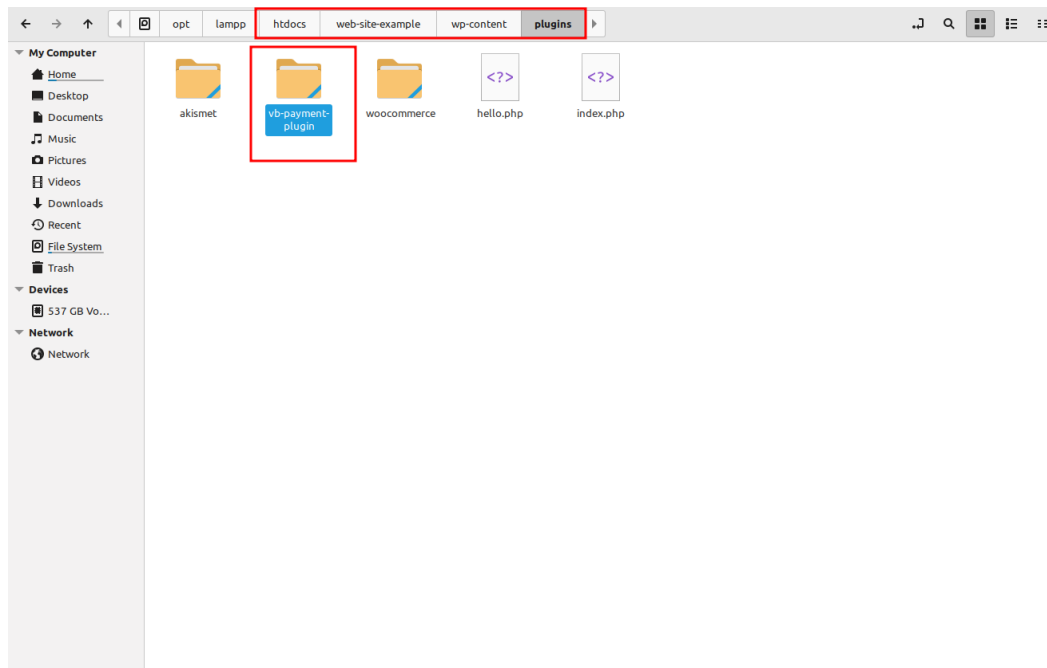
3. Download and extract Wordpress package to your local site's folder. [Download Wordpress link](#)



4. Download WooCommerce plugin and extract into wp-content/plugins . [Download WooCommerce link](#)



5. Extract archive with VB payment plugin into wordpress folder - wp-content/plugins .

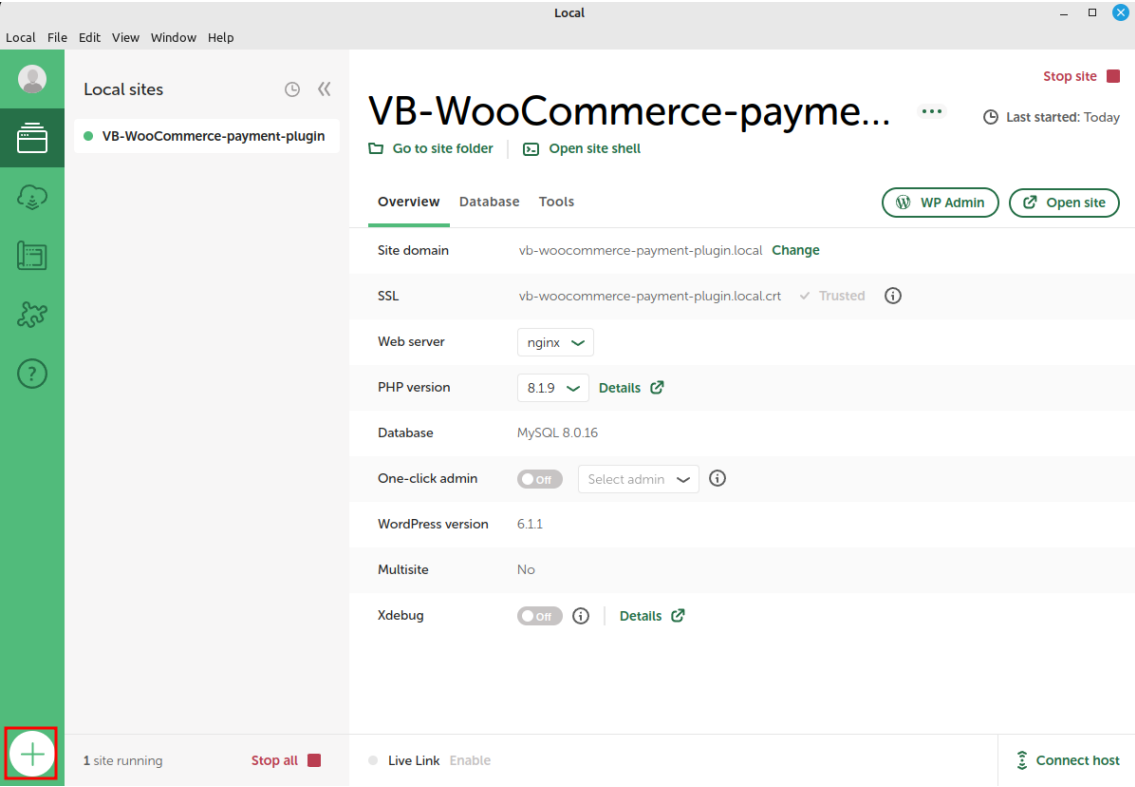


### Automatic packages installation (steps)

Installation Local WP application, which install all packages automaticly.

1. Download and install Local WP (can be installed, on all system, except Arch linux distributives). [Download Local WP link](#)

Installation steps:



Create a site



✓

Create a new site

Spin up a new WordPress or headless WordPress site.

Create from a Blueprint

Start a new site with pre-installed elements like plugins and themes.

What's this?

Select an existing ZIP or drag your file into the window to import a site.

Need a fast, free way to create a ZIP archive of your site? [Try WP Migrate.](#)

Continue

## Choose your environment



Preferred

Custom

PHP 8.1.9 | Web server nginx | MySQL Version 8.0.16

Go back

Continue

✓ Set up site

2 Set up environment

3 Set up WordPress

## What's your site's name?



Web-site-example

Advanced options

Go back

Continue

1 Set up site

2 Set up environment

3 Set up WordPress

## Set up WordPress



WordPress username	WordPress password	WordPress e-mail
<input type="text" value="Eugen"/>	<input type="password" value="....."/>	<input type="text" value="dev-email@wpengine.l"/>
<a href="#">Take back control</a>		
<a href="#">Advanced options</a>		

[Go back](#)

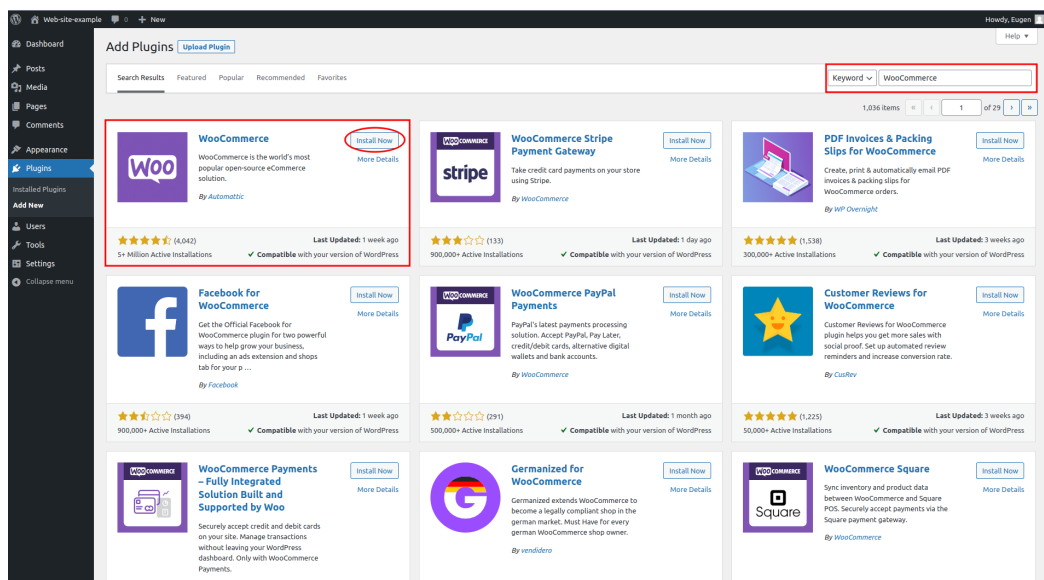
Add Site

✓ Set up site    ✓ Set up environment    3 Set up WordPress

2. Install WooCommerce plugin from Wordpress plugins manager, which is located in admin panel's tab **Plugins** and subtab **Add new**.

### Installation steps:

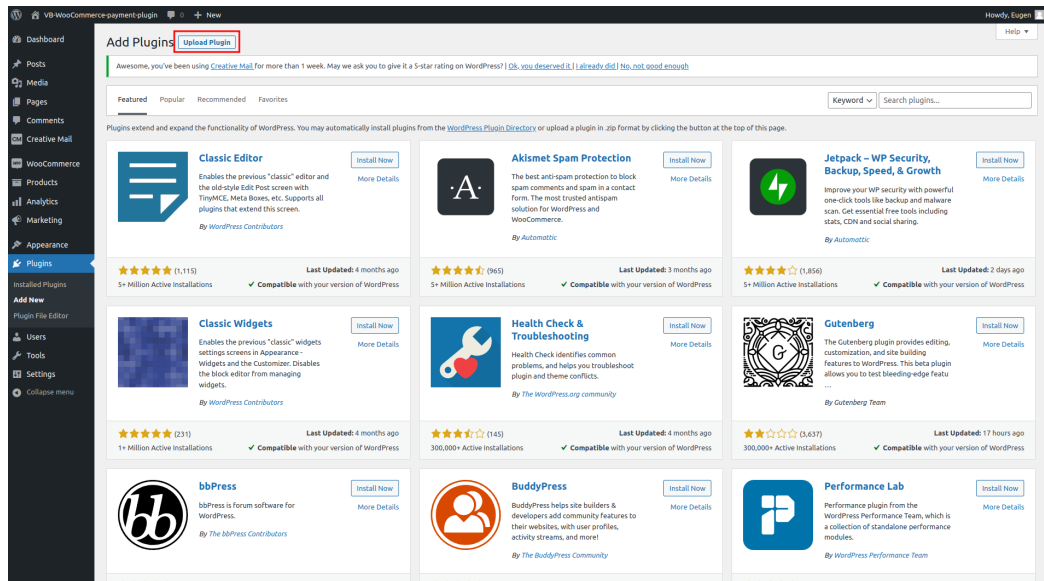
- Search WooCommerce plugin from search bar.
- Click **Install now**

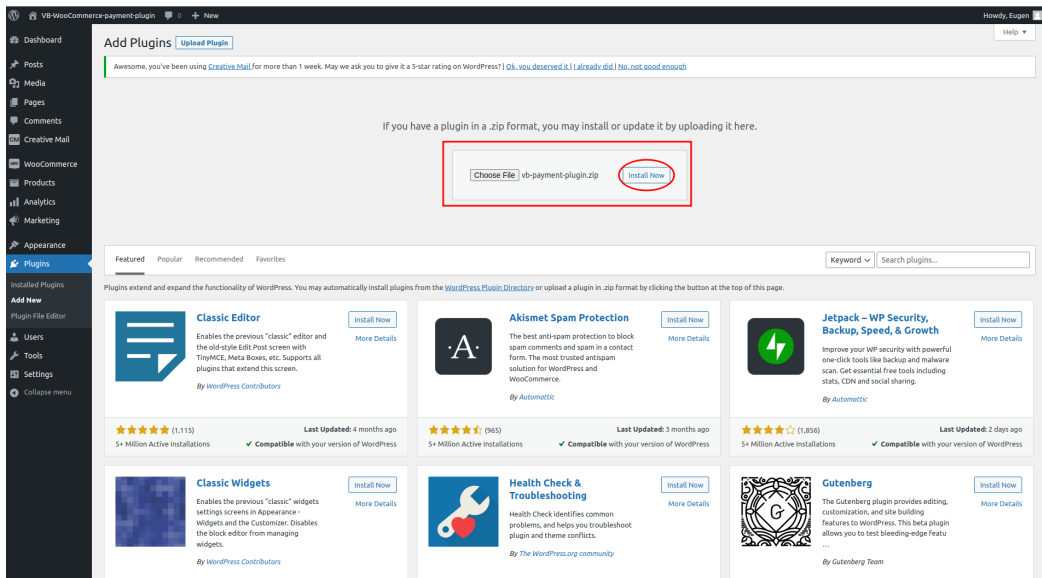
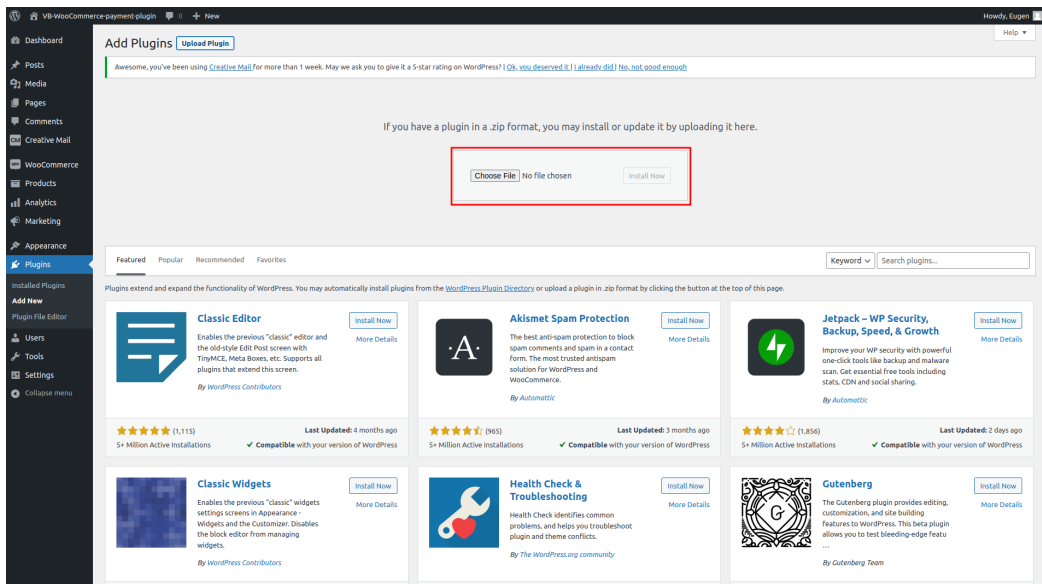


3. Also from Wordpress plugins manager upload archive with VB payment plugin by click on button **Upload plugin**.

### Installation steps:

- Click button *Upload plugin*, after will appear window for *Choose File* and after selecting plugin's archive will be unblocked button for *Install plugin*, which must be clicked for installation



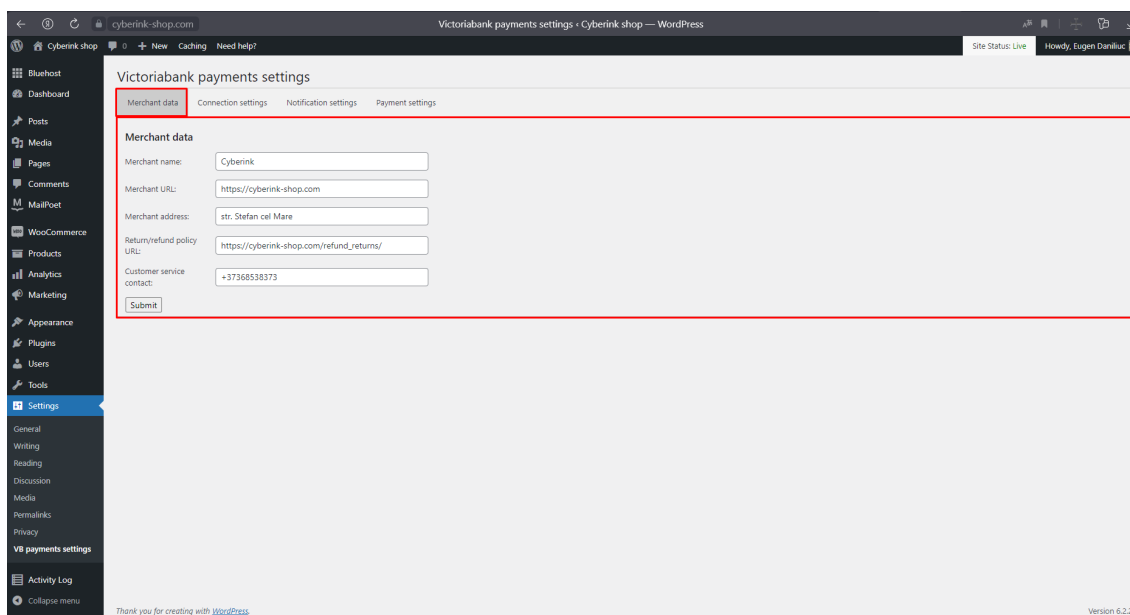
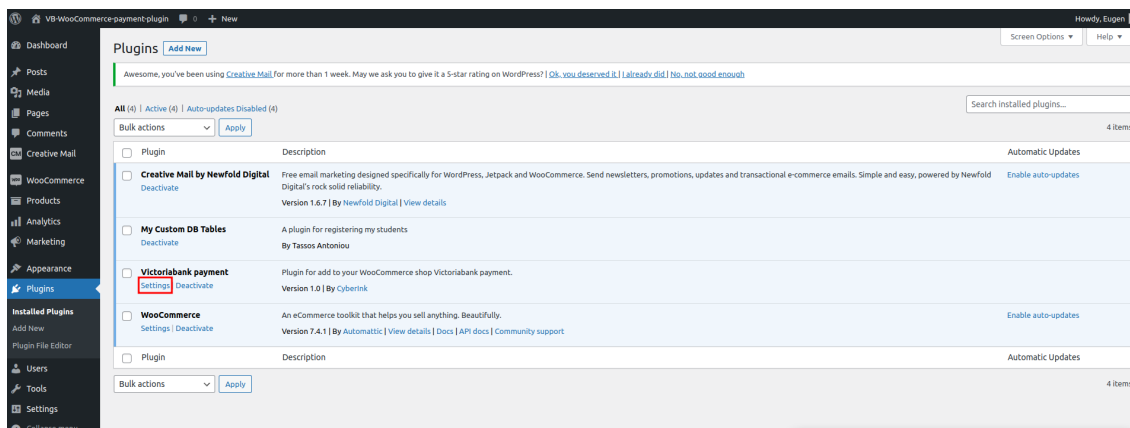


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## How to use it

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After installation Victoriabank payments plugin, we need to set it. At first we need set plugin in its own settings from Installed plugins page



Below are fields for setting Victoriabank Payments pulgin.

**Merchant data (Seller information displayed to the customer on the bank's page during payment.)**

1. **Merchant name** (Latin 1-50 characters)
2. **Merchant URL** (Latin 1-250 characters)
3. **Merchant address** (Latin 1-250 characters)
4. **Return/refund policy URL** (Latin 1-250 characters) (Example: [https://cyberink-shop.com/refund\\_returns/](https://cyberink-shop.com/refund_returns/))
5. **Customer service contact** (Latin 1-12 characters) (Example: +37312345678)

**Connection settings**

1. **Public Key** (Your public key to verify the P\_SIGN field.)
2. **Bank public key** (Public key delivered by the bank)
3. **Private Key** (Your Private Key)
4. **Private Key Password** (Optional)
5. **Encryption method** (Radio Button MD5 or SHA-256)

**Notification of payments**

1. **Callback URL** (A Callback URL that will be automatically generated to be delivered to the bank)
2. **Manually process callback data** (A series of fields that allow manual processing of transaction callback response data received by email from the bank as part of the security procedure.)

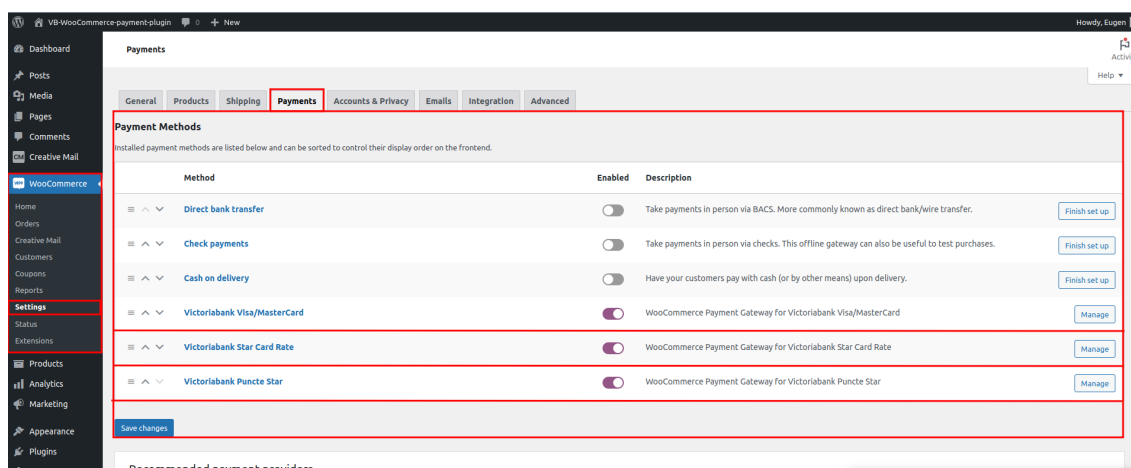
#### Payment settings

1. **Logo for Visa/Mastercard** (Logo of the payment method displayed to the customer during checkout)
2. **Logo for Star Card Rate** (Logo of the payment method displayed to the customer during checkout)
3. **Logo for Puncte Star** (Logo of the payment method displayed to the customer during checkout)

At second we need set Victoriabank's payments methods in WooCommerce plugin's settings on Payments tab. After installation and activating the module, 3 new methods should appear in the WooCommerce settings at the Payments tab.

1. **Victoriabank Visa/MasterCard**
2. **Victoriabank Star Card Rate**
3. **Victoriabank STAR Points**

The module will have an administration button that will offer the merchant the possibility of additional settings for each individual method.



The modules will have the following settings fields.

1. **Victoriabank Visa/MasterCard** (WooCommerce Payment Gateway for Victoriabank Visa/MasterCard )

WooCommerce settings - Cyberlink shop - WordPress

Payments

General Products Shipping Payments Accounts & Privacy Emails Integration Advanced

Victoriabank Visa/MasterCard

WooCommerce Payment Gateway for Victoriabank Visa/MasterCard

Activate/Deactivate ☒ Activate/Deactivate

Title

Description

Terminal id

Merchant id

Test mode ☒ Enable Test Mode

Debug mode ☒ Enable Debug Mode

Transaction type

Order description

Save changes

- **Activation/deactivation** (Check box Activate this payment method)
- **Title** (The title of the payment method shown to the customer during checkout.)
- **Description** (Description of the payment method displayed to the customer during checkout.)
- **Terminal id** (This is id of payment terminal.)
- **Merchant id** (This is id of merchant.)
- **Test mode** (Check box Activate this option)
- **Debug mode** (Check box Enable this option)
- **Transaction Type** (Selects how payments will be processed. Charge immediately sends all transactions to the bank for settlement, Authorization only authorizes the order amount to the bank for later settlement.)
- **Order description** (Description of the order shown to the customer on the bank's page during payment.)

## 2. Victoriabank Star Card Rate (WooCommerce Payment Gateway for Victoriabank Star Card Rate)

WooCommerce settings - Cyberlink shop - WordPress

Payments

General Products Shipping Payments Accounts & Privacy Emails Integration Advanced

Victoriabank Star Card Rate

WooCommerce Payment Gateway for Victoriabank Star Card Rate

Activate/Deactivate ☒ Activate/Deactivate

Title

Description

Terminal id

Merchant id

Test mode ☒ Enable Test Mode

Debug mode ☒ Enable Debug Mode

Transaction type

Order description

Save changes

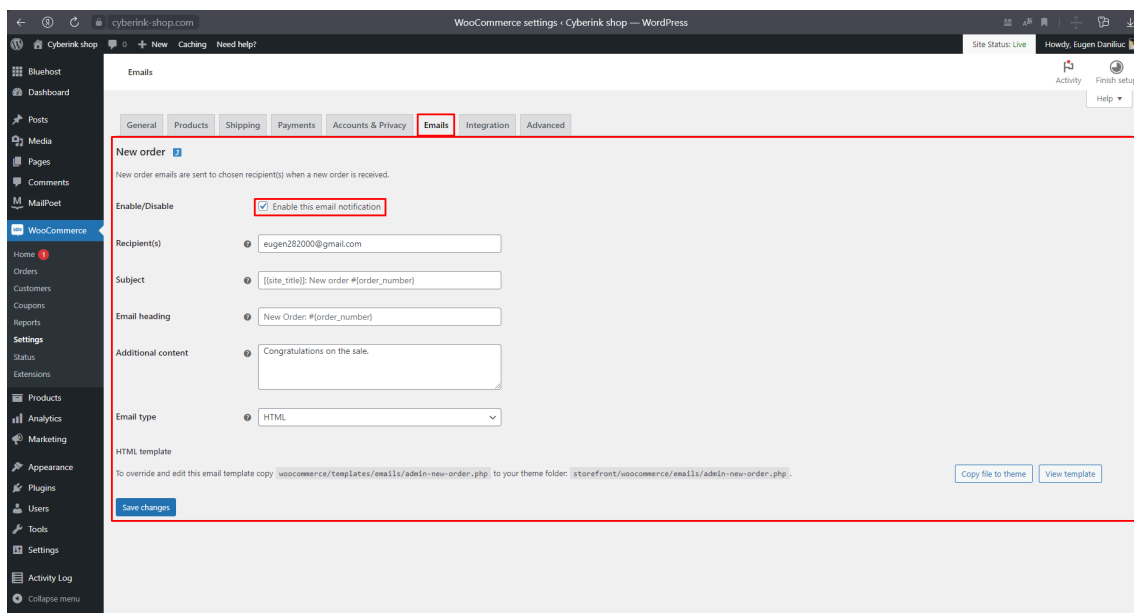
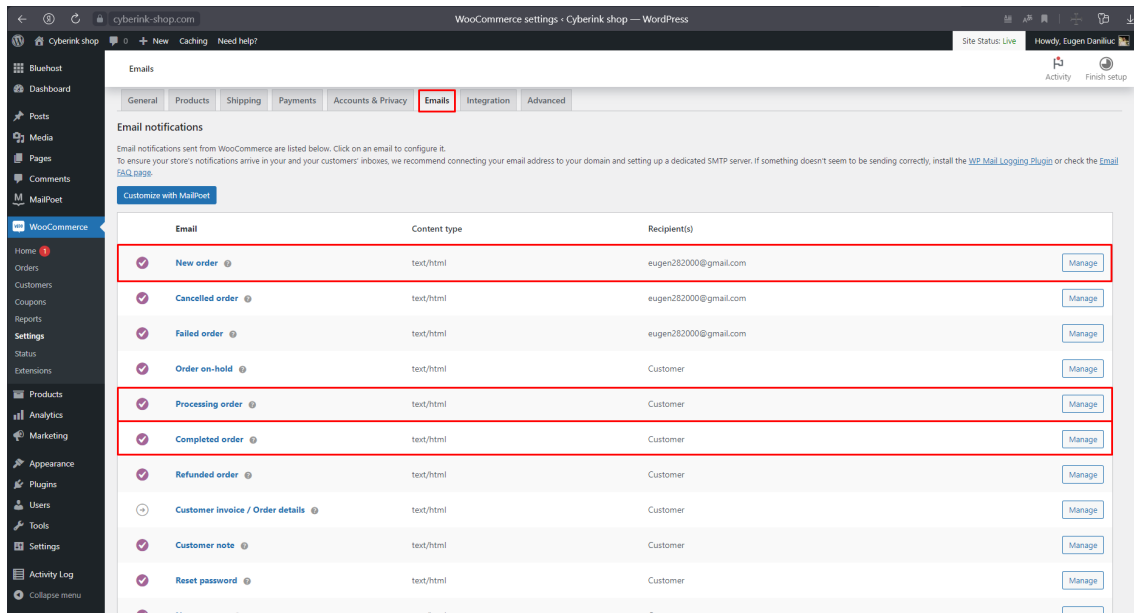
- **Activation/deactivation** (Check box Activate this payment method)
  - **Title** (The title of the payment method displayed to the customer during checkout) Radio Button:
    - Pay 2 installments
    - Pay in 3 installments
    - Pay 6 installments
    - Pay 9 installments
    - Pay 12 installments
  - **Description** (Description of the payment method displayed to the customer during checkout.)
  - **Terminal id** (This is id of payment terminal.)
  - **Merchant id** (This is id of merchant.)
  - **Test mode** (Check box Activate this option)
  - **Debug mode** (Check box Enable this option)
  - **Transaction Type** (Selects how payments will be processed. Charge immediately sends all transactions to the bank for settlement, Authorization only authorizes the order amount to the bank for later settlement.)
  - **Order description** (Description of the order shown to the customer on the bank's page during payment.)
3. **Victoriabank Star Points** (WooCommerce Payment Gateway for Victoriabank Star Points)

The screenshot shows the WooCommerce Payments settings page for 'Victoriabank Puncte Star'. The page is titled 'Payments' and has tabs for General, Products, Shipping, Payments, Accounts & Privacy, Emails, Integration, and Advanced. The 'Payments' tab is selected. The settings for 'Victoriabank Puncte Star' are shown, including fields for Title, Description, Terminal id, Merchant id, Test mode, Debug mode, Transaction type, and Order description. A red box highlights the entire settings area.

- **Activate/deactivate** (Check box Activate this payment method)
- **Title** (The title of the payment method shown to the customer during checkout.)
- **Description** (Description of the payment method shown to the customer during checkout.)
- **Terminal id** (This is id of payment terminal.)
- **Merchant id** (This is id of merchant.)
- **Test mode** (Check box Activate this option)
- **Debug mode** (Check box Enable this option)
- **Transaction Type** (Selects how payments will be processed. Charge immediately sends all transactions to the bank for settlement, Authorization only authorizes the order amount to the bank for later settlement.)

- **Order description** (Description of the order shown to the customer on the bank's page during payment.)

After setup settings for payment method will be needed to make one more step. Is needed to turn off default email templates from WooCommerce, for using email template from plugin. To make this will be need to go to tab **Emails** on WooCommerce settings and turn off templates shown on the picture below.



## How it works

1. After selecting the goods and services, the cardholder clicks on the "Buy" button or an equivalent button and goes to a page where he can enter or change

the delivery information and payment method. Payment method information may provide different payment methods, such as "Pay by credit card" or a similar option.

2. If the cardholder selects the "Pay by Credit Card" option, the merchant's system must prepare the authorization request fields and redirect the cardholder to a secure bank "Enter Credit Card Information" page.
3. After receiving the completed form, e-Commerce Gateway validates the requested information, including the message authentication code. If the request fails, the validation gateway sends an error response back to the merchant system.
4. After authorization, the gateway prepares and sends a transaction response back to the client. The parallel gateway sends response messages to merchant system on HTTPS URL(callbanck URL) and on EMAIL. The response message will contain the message authentication code, which is used to prevent falsification of the data in the response message. If the authorization is successful, the response message will contain the "RRN Internal Reference Number" field, which will later be used by the merchant's system so that it can complete or reverse the authorization obtained without the credit card information.
5. After receiving the authorization response (on HTTPS URL and EMAIL), the merchant's system starts delivering the ordered goods and/or services to the cardholder. At this time, the requested amount is blocked in the cardholder's account. The merchant must send an invoice email to the cardholder with order information and delivery time, if applicable.
6. When the merchant has delivered the goods or services to the cardholder, the merchant's system sends a "Sales completion" transaction directly to the CGI Gateway e-Commerce URL production environment, using an internal reference number to refer to the authorization transaction with the information corresponding to the credit card. The transaction request should include a message authentication code field (P\_SIGN field) to verify the identity of the message.
7. Gateway validates the received message and requests the financial completion of the transaction from the Way4 card system. At this point, the transaction amount is debited from the cardholder's account and the merchant account is credited with the corresponding amount. The gateway sends a response to the merchant's system in the response document.

8. If the merchant cannot fulfill the cardholder's order, or if the cardholder cancels the order at a stage permitted by the merchant, the merchant's system must send a "Reversal" message to cancel the pending or completed transaction.
9. Gateway validates the received message and requests cancellation of the pending or completed transaction from the Way4 card system. This may involve transferring funds from the merchant's account back to the cardholder's account. The gateway sends a response to the merchant's system in the response document.