

# Nordea Connect Payment gateway for WooCommerce eCommerce platform

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## 1. Introduction

This is the Nordea Connect payment module installation and configuration guide for WooCommerce.

Nordea Connect payment module offers WooCommerce integration towards the Nordea Connect payment service.

## 2. Installation and Configuration

1. Log in to your WooCommerce Admin Panel.
2. Navigate to **Plugins > Add New**.
3. Press the **“Upload Plugin”** on the top of the page.
4. Press the **“Choose File”** button that appears and select the **Nordea Connect WooCommerce Plugin zip** you downloaded.
5. Press the **“Install Now”** button.
6. Wait for installation to complete and press the **“Activate”** button.
7. Navigate to **WooCommerce > Settings > Checkout > Nordea Connect**.
8. Enter values for Configuration (see screenshot and table below) and press save.

### Nordea Connect [?](#)

Nordea Connect. For more information please see [Nordea page](#).

#### [Display configuration summary](#)

Enable/Disable  Enable Nordea Connect

Title

Module on live mode  ▼  
*Select if extension is on live mode (Production) or test mode (Test)*

Nordea Connect merchant agreement code (Live)   
*Required. Nordea Connect agreement code*

Nordea Connect merchant agreement code (Test)   
*Nordea Connect agreement code*

Payment service key handling  ▼

[Generate live keys](#)

*When you generate live keys, you will need to upload the new public key to Nordea Connect portal*

[Generate test keys](#)

*Uses preset keys by default, only needed if using custom test agreements*

Delayed success url

Pay page URL 1   
*Required. URL to the payment system*

Pay page URL 2   
*Optional. Second redundant URL to the payment system*

Pay page URL 3   
*Optional. Third redundant URL to the payment system*

Payment page language  ▼  
*Select language which will be use on payment page*

Check payment node availability  ▼  
*Make a check that payment node is available*

Skip confirmation page  ▼  
*Return directly to shop after payment*

Style code   
*Use of custom payment page template needs first to be uploaded and to be approved by Nordea Connect*

Basket Item Sending  ▼  
*Select for which type of order should send items.*

Combine Invoice Basket Items

Yes ▼

*Currently only available for invoice payment methods*

Use external customer id.

*If you want to use other field to match user in Nordea Connect service, please set this value (for example **billing\_phone**). If you do not know what should be, please leave empty and contact with our service.*

### [Refresh Payment Methods](#)

Available payment methods

- All in one ▲
- AfterPay
- Visa
- Master Card
- American Express
- Ålandsbanken
- Nordea
- Diners
- S-pankki
- Siirto ▼

Allow to save Credit Cards

Yes ▼

Save masked PAN number

Yes ▼

Remember me info

*Optional. Note in checkout after Remember payment method checkbox - for cards only*

Minimum Order Total

*Leave empty to disable limit.*

Maximum Order Total

*Leave empty to disable limit.*

Disable rsa blinding

No ▼

*Define CRYPT\_RSA\_DISABLE\_BLINDING as true in case of custom PHP build or PHP7 (experimental)*

New payment order status

Pending payment ▼

*This setting cannot be changed due to WooCommerce built-in logic*

Completed payment order status

Processing ▼

*This setting cannot be changed due to WooCommerce built-in logic*

Save changes

Configuration setting	Description
<b>Enabled/Disabled</b>	The payment method can be enabled/disabled with this selection.
<b>Title</b>	Name of the payment module. This name is visible to the customer as the name of the payment.
<b>Module on live mode</b>	Select if the module should run in Test or Live/Production mode.
<b>Nordea Connect merchant agreement code (Live)</b>	Your unique Nordea Connect Shop ID you have received for Live/Production.
<b>Nordea Connect merchant agreement code (Test)</b>	Your unique Nordea Connect Shop ID you have received for Test.
<b>Payment service key handling</b>	Select if you want to generate your own keys and upload them (advanced) or if you want to generate keys with the built-in key generator (simple).  (See section 3. Key Configuration for more information)
<b>Delayed success url</b>	This is your delayed success URL which you need to copy and enter in Nordea Connect Merchant Portal. It is used by Nordea Connect to share payment results with the WooCommerce web shop.  (See section 3. Key Configuration for more information)
<b>Pay page URL 1,2,3</b>	Payment system endpoint address (payment node). For redundancy it is possible to have up to three separate endpoints. The payment module will choose the endpoint used randomly.
<b>Payment page language</b>	Select language which will be used on the payment page
<b>Check payment node availability</b>	It is recommended to have this option active. It checks that the payment node is available before redirecting the consumer to ensure that the consumer ends up on a working payment node.
<b>Skip confirmation page</b>	In the Nordea Connect payment system it is possible to skip the last page and direct user directly to the shop. With this selection the functionality can be turned on/off.
<b>Style code</b>	Enter your style code if you have an agreement with Nordea Connect for a customised checkout page.

<b>Basket Item Sending</b>	Select for which type of order the items should be sent
<b>Combine Invoice Basket Items</b>	If you want to use other field to match user in Nordea Connect service, please set field name
<b>Refresh Payment methods</b>	Button to retrieve all payment methods available.  (See section 4. Payment Method Configuration for more information)
<b>Available payment methods</b>	List with all available payment methods. Select the one or more payment methods to offer the Consumers.  (See section 4. Payment Method Configuration for more information)
<b>Allow to save Credit Cards</b>	Allow customers to store credit cards in Nordea Connect for future payments.
<b>Save masked PAN number</b>	Save masked pan number to order
<b>Remember me info</b>	An Optional note which will show up beside the checkbox for saving a card.
<b>Minimum Order Total</b>	Enter a value to set a minimum order value. Leave empty otherwise.
<b>Maximum Order Total</b>	Enter a value to set a maximum order value. Leave empty otherwise.
<b>Disable rsa blinding</b>	Set the configuration to “ <b>No</b> ” unless you are using custom PHP build or PHP7(experimental) and experiences issues with the plugin.

## 3. Key Configuration

All messages between your web shop and Nordea Connect are signed and verified with keys to secure that all messages are from the correct sender. You will need to:

1. Generate a set of keys which can be done in two ways:
  - a. Using the built-in key generator (simple).
  - b. Generate and upload keys yourself (advanced).
2. Setup your public key in Nordea Connect Merchant Portal.

### 3.1a Generate keys using the built-in key generator

You can generate a key-pair using the built-in key generator by following the steps:

1. Set the **Payment service key handling** to **Automatic (Simple)** in the plugin configuration page.
2. Enter your **Nordea Connect merchant agreement code** (Shop ID) (Live or Test depending on which you want to setup).
3. Save the changes.
4. Press the **“Generate live keys”** or **“Generate test keys”** button depending on which keys you want to generate.
  - a. A pop-up window will show up asking if you want to generate new keys, press “ok” to confirm that you want to generate new keys.
  - b. Another pop-up window will show up to confirm that the keys has been generated, press “ok” and then refresh the page (press F5 on your keyboard).

## 3.1b Generate keys and upload them

You can generate keys using the Nordea Connect Key Generator available at <https://www.nordeaconnect.com/#for-developers> or use a key generator of your own choice.

1. Generate a new set of keys using a key generator.
2. Create a new folder in your web server (do not place the folder inside the public folder).
3. Upload your newly generated private key to the folder.
4. Upload the Nordea Connect public key to the same folder.
  - a. The Nordea Connect public key can be found in Nordea Connect Merchant Portal. See **Nordea Connect Merchant Portal User Guide** for instructions.
  - b. The Nordea Connect public key can also be found in inside the WooCommerce plugin, inside the **keys** folder.
5. Set the **Payment service key handling** to **Manual (Advanced)** in the plugin configuration page.
6. Enter the values for the fields and save:

<b>Directory for store keys</b>	The path to the folder where your keys are stored.
<b>Shop private key filename (Live)</b>	The filename of your private key used in Live/Production.
<b>Shop private key filename (Test)</b>	The filename of your private key used in test.

## 3.2 Setup public key in Nordea Connect Merchant Portal

You must enter the public key on Nordea Connect Merchant Portal so that Nordea Connect can verify your messages, see **Nordea Connect Merchant Portal User Guide** for instructions.

If you have setup the keys using the **Automatic (Simple)** way, your public key can be found by clicking on the “**Display configuration summary**” button on the top of the page.

If you have setup the keys using the **Manual (Advanced)** way, your public key is generated together with your private key.



## 4. Payment Method Configuration

After the configuration has been saved, click on the **Refresh Payment methods** to retrieve all payment methods you have been setup with, which will be shown in the **Available payment method** section.

1. You can select to have the **All in One** option which will redirect your customer to Nordea Connect Hosted Pages for payment method selection.
2. You can select one or more of the payment methods which will let your customer to select the payment method in your web shop before redirecting the customer to Nordea Connect Hosted Pages.
  - a. To select multiple payment methods, hold **Ctrl** button on your keyboard when selecting payment methods.

## 5. Server configuration

Required configuration for the http-server:

- SSL-support installed and enabled (e.g. OpenSSL for Apache web server)
- `allow_url_fopen` in PHP configuration must be set on.

## 6. Late/delayed shop payment success page URL

For the web shop to reliably receive payment results from Nordea Connect, the late/delayed shop payment success page URL needs to be configured in the Nordea Connect Merchant Portal.

- The URL can be found in the WooCommerce Nordea Connect configuration page.
- The URL should then be configured in the Nordea Connect Merchant Portal
  - See **Nordea Connect Merchant Portal User Guide** for this.

## 7. Troubleshooting

<b>Problem</b>	<b>Resolution</b>
Nordea Connect payment is not visible in payment selection	Check configuration values. Check that the module is enabled.
Error: Payment system not available.	The payment system availability check has failed. Check Pay Page URL parameters.
Error: Key file could not be read.	The payment module has not been able to read the key file. Possible causes are: <ul style="list-style-type: none"><li>• Key file is not stored to server</li><li>• Key file path or filename is wrong</li><li>• Key file does not have reading rights.</li></ul> Check that the key file exists in the server, check that the path and file name is correct and check file permissions.
Error: Payment verification failed	The payment verification has failed. Check that the key file is correct.
Error: Configuration error: allow_url_fopen must be enabled	Change allow_url_fopen true in PHP






## 8. Order states and inventory handling

When a consumer is sent to the Nordea Connect payment page, an order is created with the value set in **New Payment Order Status**.

When a consumer has entered the payment details and the payment is authorised, the order status will be changed to the value set in **Completed Payment Order Status**.

If a consumer cancels the payment in Nordea Connect payment page, or does not complete the payment, the status will be changed to **Canceled**.

When stock management is enabled, the ordered quantity is reserved from the stock at the time of order creation. For orders, where the payment process is never completed nor cancelled, the order with associated stock reservation remains indefinitely at '**Pending Payment order status**' configuration. Manually cancelling the orders will return items to the stock.

<input type="checkbox"/>		<b>#113</b> by Admin nordea.testi@nordea.com	Nordea Testi, Test Street, 00100 Helsinki Via Flat rate	-		April 18, 2018	81,80 € Via Nordea Connect	
<input type="checkbox"/>		<b>#112</b> by Admin nordea.testi@nordea.com	Nordea Testi, Test Street, 00100 Helsinki Via Flat rate	-	-	April 18, 2018	27,80 € Via Nordea Connect	  
<input type="checkbox"/>		<b>#111</b> by Admin nordea.testi@nordea.com	Nordea Testi, Test Street, 00100 Helsinki Via Flat rate	-		March 14, 2018	<del>27,80 €</del> 4,90 € Via Nordea Connect	 

At the example above order:

- #113 has been cancelled.
- #112 is waiting for payment.
- #111 has been paid and can be delivered.




## 9. Refund feature

Refund is available on order details page after clicking the **Refund** button.

In order to refund money, you need put amount to be refunded into the field and click **Refund {amount} via Nordea Connect** button, where **{amount}** is refund amount put into the input field (in example this is 2.80). You need to confirm the refund in the following popup window.

If everything is fine, then you will see new refund transaction added to transactions list.

If necessary, it is possible to create multiple transactions, for example for each product.


Product	Cost	Qty	Total	ALV
 <a href="#">Vneck Tshirt</a>	14,52 €	× 1 <input type="text" value="0"/>	14,52 € <input type="text" value="0"/>	3,48 € <input type="text" value="0"/>
 Flat rate Items: Vneck Tshirt × 1			7,90 € <input type="text" value="0"/>	1,90 € <input type="text" value="0"/>
 Refund #118 - April 27, 2018, 9:37 am by <a href="#">admin</a>			-5,00 €	

Restock refunded items:

Amount already refunded: **-5,00 €**

Total available to refund: **22,80 €**

Refund amount:

 Reason for refund (optional):