

Nordea Connect Payment Module for Magento1 eCommerce platform

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1. Introduction

This is the Nordea Connect payment module installation and configuration guide for Magento 1.

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

2. Installation and Configuration

This section guides the user through the installation and configuration process of the plugin.

2.1 Installation

1. Download latest version of Nordea Connect plugin from:
<https://www.nordeaconnect.com/#for-developers>
2. Unpack archived file into your Magento 1 home directory.
3. Login to your Magento 1 Admin Panel.
4. Navigate to **System -> Cache Management**.
5. Press the “**Flush Magento Cache**” button.

2.2 Configuration

6. Navigate to **System -> Configuration**
7. From the navigation bar on the left select **Sales -> Payment Methods**
8. Enter values for Configuration (See screenshot and table below) and press save.

NordeaConnect
▲

Display configuration summary

| | | |
|---|--|--------------|
| Title | <input type="text" value="Nordea Connect"/> | [STORE VIEW] |
| Enabled | <input type="button" value="Yes"/> | [WEBSITE] |
| Is live mode | <input type="button" value="No"/> <small>▲ Select if extension is on live mode ("Yes") or test mode ("No")</small> | [WEBSITE] |
| Nordea Connect merchant agreement code | <input type="text" value="NC123456"/> <small>▲ Required. Nordea Connect agreement code</small> | [WEBSITE] |
| Nordea Connect merchant agreement code (Test) | <input type="text" value="NC123456T"/> <small>▲ Nordea Connect merchant agreement code</small> | [WEBSITE] |
| Payment service key handling | <input type="button" value="Automatic (Simple)"/> <small>Keys are generated correctly. Please refresh the page.</small> | [WEBSITE] |
| | <p style="background-color: #f4a460; padding: 2px 5px; display: inline-block;">Generate live keys</p> <small>▲ When you generate live keys, you will need to upload the new public key to Nordea Connect portal</small> | |
| | <p style="background-color: #f4a460; padding: 2px 5px; display: inline-block;">Generate test keys</p> <small>▲ Uses preset keys by default, only needed if using custom test agreements</small> | |
| Skip confirmation page | <input type="button" value="No"/> <small>▲ Return directly to shop after payment.</small> | [WEBSITE] |
| Disable rsa blinding | <input type="button" value="No"/> <small>▲ Define CRYPT_RSA_DISABLE_BLINDING as true in case of custom PHP build or PHP7 (experimental)</small> | [GLOBAL] |
| Style code | <input type="text"/> <small>▲ Use of custom payment page template needs first to be uploaded and to be approved by Nordea Connect</small> | [WEBSITE] |
| Payment Applicable From | <input type="button" value="All Allowed Countries"/> | [WEBSITE] |
| Countries Payment Applicable From | <div style="border: 1px solid #ccc; padding: 2px; min-height: 100px;"> <ul style="list-style-type: none"> Afghanistan Åland Islands Albania Algeria American Samoa Andorra Angola Anguilla Antarctica Antigua and Barbuda </div> | [WEBSITE] |
| Sort order | <input type="text" value="1"/> | [WEBSITE] |
| | <p style="background-color: #f4a460; padding: 2px 5px; display: inline-block;">Get Available Payment methods</p> | |
| Allow to save Credit Cards | <input type="button" value="No"/> | [WEBSITE] |
| Add period label to price | <input type="button" value="No"/> <small>▲ Only for recurring products. Please check if attribute named is_recurring has parameter 'Used in Product Listing' set as 'Yes'</small> | [STORE VIEW] |
| Expire card email notify | <input type="button" value="Default Template from Locale"/> <small>▲ Please select the template</small> | [STORE VIEW] |
| Recurring payment failed email notify | <input type="button" value="Default Template from Locale"/> <small>▲ Please select the template</small> | [STORE VIEW] |
| Remember me info. | <div style="border: 1px solid #ccc; height: 100px; width: 100%;"></div> <small>▲ Optional. Note in checkout after "Remember payment method" checkbox - for cards only</small> | [WEBSITE] |
| Save masked PAN number. | <input type="button" value="No"/> | [WEBSITE] |
| Basket Item Sending | <input type="button" value="Send for all payment methods"/> | [WEBSITE] |
| Combine Invoice Basket Items | <input type="button" value="No"/> <small>▲ Currently only available for Invoice payment methods.</small> | [WEBSITE] |

| Configuration setting | Description |
|--|---|
| Title | Name of the payment module. |
| Enabled | The payment module can be enabled/disabled with this selection. |
| Is live mode | Configuration to select if the module is in live or test mode. |
| Nordea Connect merchant agreement code | The unique Shop ID which is received from Nordea Connect for live/production |
| Nordea Connect merchant agreement code (Test) | The unique Shop ID which is received from Nordea Connect for test. |
| Payment service key handling | <p>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).</p> <p>(See section 3. Key Configuration for more information)</p> |
| Skip confirmation page | <p>In the Nordea Connect payment system it is possible to skip the Nordea Connect Payment Confirmation page and direct user directly to the shop confirmation page.</p> <p>With this option the functionality can be turned on/off.</p> |
| Disable rsa blinding | This is another level of cryptography and is recommended to keep enabled. |
| Style code | Enter your style code if you have an agreement with Nordea Connect for a customised checkout page. |

| | |
|--|---|
| Payment Applicable From | <p>Option to accept payment from all countries or only accept payment from specific countries.</p> <p>If the option to accept payment from specific countries, the country selection is done in “Countries Payment Applicable From”</p> |
| Sort Order | A number deciding the order which your payment service/payment methods are shown in the checkout page. |
| Allow to save Credit Cards | Option to allow the Consumer to save credit card which can be used when the Consumer returns. |
| Add period label to price | Set to show prices postfix '/' [period]' [period] = [day/s, week/s, month/s, year/s]. |
| Recurring payment failed email notify | Select templates of the email which will be sent to the customer if charging of card fails. |
| Expire card email notify | Select the template of the mail notification which is sent 7 days before a credit card expires. |
| Remember me info. | Text which shows up beside the “save card” checkbox. |
| Save masked PAN numer | Option if the masked PAN number of a card should be saved. |
| Basket Item Sending | Option to decide if Basket Item Should be sent to Nordea Connect or if only the sum of the payment should be sent. |
| Combine Invoice Basket Items | Instead of sending all basket items separately, they are combined into one item. This can be used when having decimals in the item count, since Nordea Connect only supports whole numbers as item count. |

3. Example key file handling

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. A text above the button will show up stating that the keys has been generated and asking you to refresh the page. Please refresh the page by pressing the **F5** button 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 Magento 1 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:

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

When the Key Configuration is completed you are ready to setup the Payment Methods that will be available for your Consumers in the Checkout Page.

1. In the Magento Admin Panel, navigate to **System -> Configuration**.
2. From the navigation bar on the left select **Sales -> Payment Methods**
3. Press the “**Get Available Payment methods**” button.
 - a. A pop-up will show up asking you to refresh your web browser.
4. Press “OK” and the refresh your web browser.
5. Over the navigation bar on the left there is a dropdown for “**Current Configuration Scope**”, change it to “**Main Website**”.
6. Scroll down to “**Select payment methods and set groups**” and press “**Add new group**”. The following configuration box should appear.

Select payment methods and set groups

| Group Position | Group name | Payments | |
|----------------------|--|---|---|
| <input type="text"/> | <input type="text"/> <input type="checkbox"/> Show those without groups | NordeaConnect - All in one S-pankki Aktia OP-Pohjola Nordea Danske Bank Handelsbanken Ålandsbanken Säästöpankki POP Pankki | <input type="button" value="Edit order"/> <input type="button" value="Delete"/> |
| Group Description | | | <input type="button" value="Add new group"/> |

7. Fill in the configuration:
 - a. Enter a Group Position: A number deciding how far up/down this group should be in the checkout page.
 - b. Enter a Group Name: The name of the payment group. An example could be “E-Payments”
 - c. Payments: Select the Payment Methods to be included in this group.
 - d. Edit Order: Allows you to edit the order in the “**Payments**” to decide the dropdown order in your checkout page. (See screenshot below).

- e. Group Description: Enter a descriptive text that will show up the the group is selected. Can be left empty.
8. If you wish to add more groups, press the **“Add new group”** in the bottom of the configuration box.
9. For adding card payments scroll down to **“Card payments group”** and press the **“Add new group”** button.
10. When you have added all groups, you need to press the **“Save Config”** button in the upper right corner.
11. Here is an example of how it will look like in the checkout page.

CHECKOUT

| | | |
|---|----------------------|------|
| 1 | CHECKOUT METHOD | Edit |
| 2 | BILLING INFORMATION | Edit |
| 3 | SHIPPING INFORMATION | Edit |
| 4 | SHIPPING METHOD | Edit |
| 5 | PAYMENT INFORMATION | |

NordeaConnect - All in one

E-Payment

Pay with bank transfer

Siirto

Credit Card

S-pankki

S-pankki

Aktia

OP-Pohjola

Nordea

Danske Bank

Handelsbanken

Ålandsbanken

Säästöpankki

POP Pankki

Oma Säästöpankki

| | | |
|---|--------------|--|
| 6 | ORDER REVIEW | |
|---|--------------|--|

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 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 Magento **configuration summary** for Nordea Connect and is named **Delayed success url**.
 - You can see the **configuration summary** by pressing the **Display configuration summary** button on the top of the 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

| Problem | Resolution |
|---|---|
| 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">• Key file is not stored to server• Key file path or filename is wrong• Key file does not have reading rights. 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

Order state before payment has been accepted is **'Pending Payment'** or **'Pending'**.

For successfully paid orders, the order state is **'Processing'**.

For canceled orders the state is **'Canceled'**. Order cancellation is done, when the customer cancels payment in the Nordea Connect payment system and returns to the shop.

Note that the order is created when the customer begins payment process. Sole existence of an order does not indicate, that the order is actually ordered and paid. Only orders, which are on state 'Processing', are to be delivered.

When Magento 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 canceled, the order with associated stock reservation remains indefinitely at 'Pending Payment' state. Manually canceling the orders will return items to the stock.

The screenshot shows the 'Orders' management interface. At the top right is a 'Create New Order' button. Below the header, there are navigation elements: 'Page 1 of 13 pages', 'View 20 per page', 'Total 258 records found', 'Export to: CSV', 'Reset Filter', 'Export', and 'Search'. A 'New Order RSS' link is also present. The main table has a header with 'Select Visible', 'Unselect Visible', '0 items selected', and 'Actions'. The table columns are: Order #, Purchased On, Bill to Name, Ship to Name, G.T. (Base), G.T. (Purchased), Status, and Action. The data rows are as follows:

| | Order # | Purchased On | Bill to Name | Ship to Name | G.T. (Base) | G.T. (Purchased) | Status | Action |
|--------------------------|-----------|--------------------------|---------------|---------------|-------------|------------------|-----------------|----------------------|
| <input type="checkbox"/> | 100000258 | Oct 21, 2012 12:59:04 AM | Tero Lahtinen | Tero Lahtinen | €18.45 | €18.45 | Pending Payment | View |
| <input type="checkbox"/> | 100000257 | Oct 21, 2012 12:57:34 AM | Tero Lahtinen | Tero Lahtinen | €18.45 | €18.45 | Processing | View |
| <input type="checkbox"/> | 100000256 | Oct 21, 2012 12:35:11 AM | Tero Lahtinen | Tero Lahtinen | €18.45 | €18.45 | Canceled | View |

At the example above order:

- #100000258 is waiting for payment.
- #100000257 has been paid and can be delivered,
- #100000256 has been cancelled.

9. Recurring payments

Magento documentation: [Recurring Profile](#)

Recurring payments are only supported through card payments and the shortest payment cycle (charges between the recurring payments) is 7 days.

10. Refund feature

The Nordea Connect Payment Module for Magento 1 offers built-in refund functionality, to refund an order, follow the steps below:

1. In the Magento Admin Panel, navigate to “**Sales -> Invoices**”.
2. Select the order you want to refund.
3. Press the “**Credit Memo**” button in the top right corner.
4. Enter the quantities to refund for each item.
5. Enter the amount to refund for shipping costs.
6. Enter a value if you want to refund an adjustment amount.
7. Enter a value if you want to add an adjustment fee.
8. Press the “**Refund**” button.