

Svea payments Integration WooCommerce

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1 Summary – How to add Svea Ostukonto to WP - WooCommerce

1. You'll receive Log in credentials on your email for Svea's TEST extranet environment. (Svea's Dashboard for managing your orders, returns API keys, etc)
2. Install the plugin
3. Configuration
4. Test the payment gateway
5. After making sure, everything is working properly and payments are displaying on the extranet.

We will send you the keys to the production version. All you need to do is switch out

- a. Seller ID
 - b. API Key
 - c. Change the gateway URL from <https://www.maksaturva.fi>. To <https://test1.maksaturva.fi>.
6. Start accepting payments.

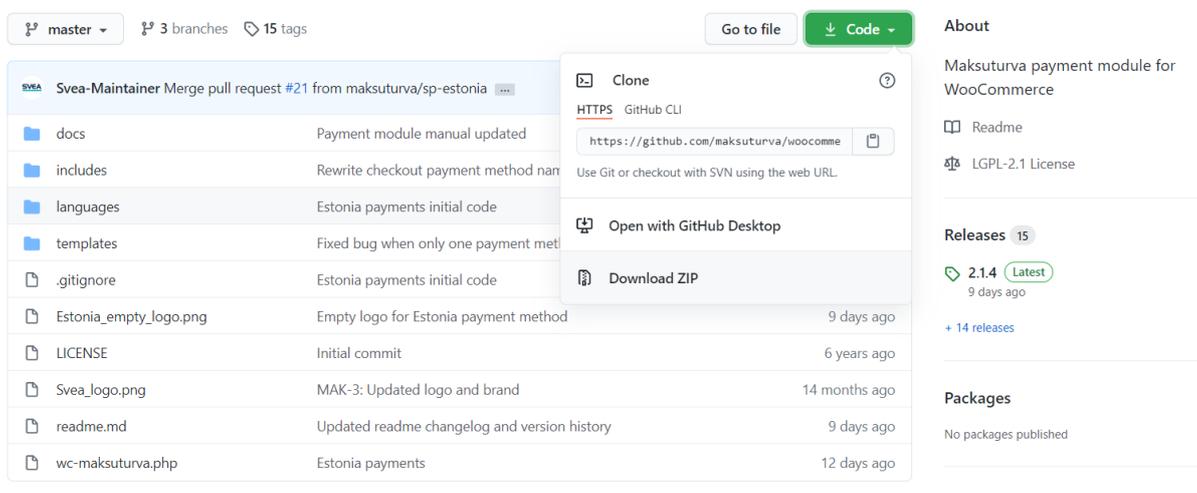
2 Installation

Before any change in your environment, we strongly recommend that you back up the entire existing WordPress and WooCommerce installation.

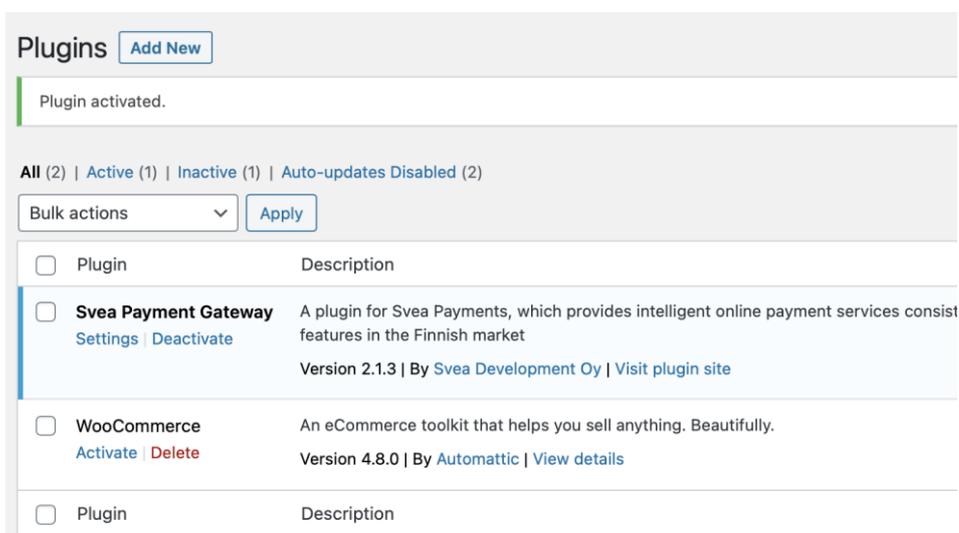
2.1 Installing the plugin

- 1) Estonian version of the Svea Ostukonto plugin available here - https://www.dropbox.com/s/jt1tx10i1hzev2f/woocommerce_payment_module-2.1.6.zip?dl=0#

- a. If you're interested in plugin documentation visit: https://github.com/maksuturva/woocommerce_payment_module
- b. Download ZIP



- 2) On the WordPress plugins page, select *Add New* and then *Upload Plugin*. Choose the zip-archive file you downloaded and select *Install Now*. Choose then *Activate the plugin*



- 3) Select Settings and configure the plugin as described in Configuration 6 -section in this guide.
- 4) Go to WooCommerce / Settings / Payments and enable Svea payment methods you want to use

General Products Tax Shipping **Payments** Accounts & Privacy Emails Integration Advanced

Payment methods

Installed payment methods are listed below and can be sorted to control their display order on the frontend.

Method	Enabled	Description	
☰ ^ v Direct bank transfer	<input type="checkbox"/>	Take payments in person via BACS. More commonly known as direct bank/wire transfer	Set up
☰ ^ v Check payments	<input type="checkbox"/>	Take payments in person via checks. This offline gateway can also be useful to test purchases.	Set up
☰ ^ v Cash on delivery	<input type="checkbox"/>	Have your customers pay with cash (or by other means) upon delivery.	Set up
☰ ^ v PayPal Standard – PayPal	<input type="checkbox"/>	PayPal Standard redirects customers to PayPal to enter their payment information.	Set up
☰ ^ v Svea – Svea Payments	<input checked="" type="checkbox"/>	Take payments via Svea.	Manage
☰ ^ v Svea Credit Card and Mobile – Credit Card and Mobile	<input checked="" type="checkbox"/>	General Svea settings are managed here.	Manage
☰ ^ v Svea Invoice and Hire Purchase – Invoice and Hire Purchase	<input checked="" type="checkbox"/>	General Svea settings are managed here.	Manage
☰ ^ v Svea Online Bank Payments – Online Bank Payments	<input checked="" type="checkbox"/>	General Svea settings are managed here.	Manage
☰ ^ v Svea Other Payments – Other Payments	<input checked="" type="checkbox"/>	General Svea settings are managed here.	Manage

[Save changes](#)

2.2 Upgrading an existing plugin

Upgrade existing plugin following the first time installation in section 5.1. It's wise to take back up of your database and files.

Select *Replace current with uploaded*.

Installing plugin from uploaded file:
woocommerce_payment_module-master.zip

Unpacking the package...

Installing the plugin...

Destination folder already exists. /var/www/html/wp-content/plugins/woocommerce_payment_module-master/

This plugin is already installed.

	Current	Uploaded
Plugin name	Svea Payment Gateway	Svea Payment Gateway
Version	2.1.3	2.1.3
Author	Svea Development Oy	Svea Development Oy
Required WordPress version	4.0	4.0
Required PHP version	-	-

You are updating a plugin. Be sure to [back up your database and files](#) first.

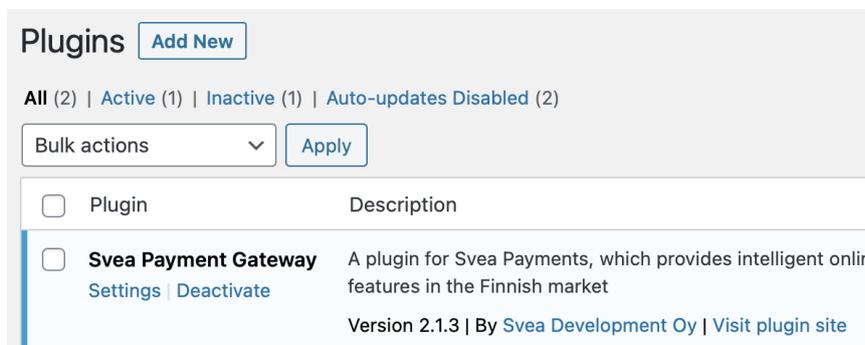
Replace current with uploaded

Cancel and go back

3 Configuration

Before you can use the Svea Payments in your WooCommerce store, you need to do some configurations on the plugin's Settings page.

You can access the settings through WordPress plugins list. Remember to *Save changes*.



The screenshot shows the WordPress Plugins management interface. At the top, there is a 'Plugins' header with an 'Add New' button. Below this, there are filters for 'All (2)', 'Active (1)', 'Inactive (1)', and 'Auto-updates Disabled (2)'. A 'Bulk actions' dropdown menu is set to 'Bulk actions' with an 'Apply' button. The main content area is a table with two columns: 'Plugin' and 'Description'. The first row is for the 'Svea Payment Gateway' plugin, which is currently inactive. The description for this plugin is 'A plugin for Svea Payments, which provides intelligent online features in the Finnish market'. Below the description, it shows 'Version 2.1.3 | By Svea Development Oy | Visit plugin site'. There are links for 'Settings' and 'Deactivate' next to the plugin name.

Check your WooCommerce settings, for example:

- Settings / General / Enable taxes: enable tax calculation
- Settings / General / Currency options: only euro is supported
- Settings / Tax / Prices entered with tax: Yes
- Settings / Tax / Display prices in the shop: Including tax
- Settings / Tax / Display prices during cart and checkout: Including tax

Svea [↑](#)

Take payments via Svea.

Enable/Disable Enable Svea Payments Gateway

Title

Customer Message

Payment handling fees

Payment method code	Handling cost amount

[Add new](#) [Remove selected rows](#)

Payment handling fees tax class

Account settings

Seller id

Secret Key

Secret Key Version

Advanced settings

Gateway URL

Payment Prefix

Send delivery information on status change to status

Sandbox mode Sandbox mode
Svea sandbox can be used to test payments. None of the payments will be real.

Svea encoding UTF-8 ISO-8859-1

[Save changes](#)

3.1 Enable / Disable

Checking this checkbox activates Svea Payments as a payment option for your customers in the checkout process.

3.2 Title

Title for the payment gateway, shown on the checkout page. Defaults to Svea Payments.

3.3 Customer message

Description of the payment gateway. This message is shown below the payment gateway.

3.4 Payment handling fees

Optionally, you can specify extra fees per payment method or set multiple payment methods comma-separated using the same extra fee in this table.

You can remove payment fees by selecting the table row and select *Remove selected rows*.

3.5 Payment handling fee tax class

If you have specified handling extra fees, select the fee tax class here.

3.6 Seller ID

With a Svea Payments service, you'll get a unique seller id.

This id is ignored when using the Sandbox mode.

3.7 Secret Key and Secret key version

Svea Payments services use your seller id and a secret key combination to authenticate your webstore.

The secret key is used to sign all payments from your store to Svea Payments, so it is essential to keep the secret key secret. Never send the secret key (or a screenshot picture of it) in an unencrypted email or place it somewhere where an outsider could have access to it.

Your initial secret key's version number is *001*. If your secret key has been compromised, you can order a new secret key from Svea Payments. In that case, you need to update the version number to refer to the new secret key you have taken in to use.

Your Seller id and Secret Key are ignored when using the Sandbox mode.

3.8 Gateway URL

For testing Ostukonto in sandbox mode, leave Sandbox unmarked, even while testing the payment gateway, as the sandbox mode is working via Gateway URL>

<https://test1.maksuturva.fi> (Read 6.5)

If you're also using ohter Svea payment services, please read that part.

When the Sandbox mode is activated, the plugin uses Svea Payments general test credentials, directing all payment attempts to Svea Payments' Sandbox test page. On the test page, one can validate the order data, e.g., money amounts, product descriptions, etc. One can also test how the orders will look to the customer or on the admin page when one has returned from Svea Payments with successful payment, error, or cancel the payment in the Sandbox test page.

As the WooCommerce won't know the difference between payments made in sandbox mode or Svea Payments' test or production environment, remember to deactivate sandbox-mode after you've opened the store for live customers.

If you are uncertain whether an order has an actual payment or has been made in a test environment, you can check all the payments in Svea Payments Kauppia Extranet - services.

Svea Payments production environment (where the customers can make actual payments) uses an SSL-secured connection in a URL <https://www.maksuturva.fi>.

If you are testing the service using Svea Payments test environment (where you can walk through the whole payment process without using actual money), the connection uses URL <https://test1.maksuturva.fi>. Remember to change the URL to refer back to production mode before opening your store to real customers.

Both service environments are separate and have specific service accounts, so you must

order the credentials separately.

3.9 Svea Payments Payment Prefix

Svea Payments service requires unique ids for each payment. Orders with payment id that has already been used are not accepted.

As the payment id is calculated from the order numbers, if you move your Svea Payments account to a new software installation and order numbering starts from the beginning, a conflict in payment id numbers can occur. Adding a unique prefix for payment ids after re-installation of the web store can prevent the collision of the payment id numbers.

By default, the prefix is empty.

3.10 Sandbox mode

When the Sandbox mode is activated, the plugin uses Svea Payments general test credentials, directing all payment attempts to Svea Payments' Sandbox test page. On the test page, one can validate the order data, e.g., money amounts, product descriptions, etc. One can also test how the orders will look to the customer or on the admin page when one has returned from Svea Payments with successful payment, error, or cancel the payment in the Sandbox test page.

As the WooCommerce won't know the difference between payments made in sandbox mode or Svea Payments' test or production environment, remember to deactivate sandbox-mode after you've opened the store for live customers.

If you are uncertain whether an order has an actual payment or has been made in a test environment, you can check all the payments in Svea Payments Kauppia Extranet - services.

3.11 Svea Payments encoding

Svea Payments accept two possible character encodings. Even if you are using a different encoding, the plugin will attempt to convert the data from your WordPress encoding to the encoding set on this configuration. You might need to test which of them works better for your encoding by using the sandbox-mode. The possible values are 'ISO-8859-1' and 'UTF-8', and they are selected from radio button options.

The default and preferred value for this setting are 'UTF-8'.

Wrong encoding might cause the hash verification to fail in the Svea Payments service. If you get errors in the Svea Payments service page informing you that the hash value is invalid, you should check if changing the encoding value fixes the problem.

4 How to test your store

For testing Ostukonto payment solution on your Woocommerce store please follow the next steps.

Tasumisele kuulub: 17,95 €

Ostusumma: 17,00 €

Tehingutasu: 0,95 €

Turvaline
Lihtne
Mugav

Ostukonto – osta kohe, maksa pärast kauba kättesaamist!

- KASULIK - selle ostu eest tasud **30 päeva** jooksul **intressivabalt**
- PAINDLIK - võite **maksta ka osade kaupa Teile** sobival ajal ja summas
- MUGAV – **tähtajatu** ja **korduvkasutatav** ostulimiit
- KLIENDISÕBRALIK - sobiv **kõikide pankade klientidele**

Osade kaupa tasumisel rakenduvad järgmised tasud:

- Intress 17,90% tasumata ostude järgilt aastas (kui limiit ei ole kasutusel, siis intressi ei arvestata)
- Konto haldustasu 1,95 eurot kuus (kui limiit ei ole kasutusel, siis haldustasu ei arvestata)

Osade kaupa tasumiseks ei pea Teie midagi täiendavalt tegema – saadame teile ise igal kuul arve minimaalsele tagasimakse osale.

Ostukontoga tasumisel rakendub tehingutasu 0,95 €

Ostukonto turvaliseks kasutamiseks palume Teil end tuvastada vajutades „Jätkan“

Jätkan

Teenusepakkuja: Svea Finance AS

- TEST ENVIRONMENT IDENTIFICATION: Skip authentication, and create account using the provided person number below.
- NOTE: You need to use SmartID when signing contracts in the the test environment, if you enter a number manually here!

Continue, skip identification

Powered by 

For conducting a test, please enter the credentials to the area shown with a red arrow.

We will be providing you with a list of ID- numbers which can be used for testing diferent scenarious on your online store.

For the First and Last Name column, You can use fictional names.

Test ID-s

Male OK: 39112112492

Female OK: 49112113893

Male RANDOM LIMIT: 39111113484

Female RANDOM LIMIT: 49111111654

Male REJECTED: 39110116797

Female REJECTED: 49110116906

Female MAX 1000 LIMIT: 49109113147

5 Start accepting payments right away

- a. Seller ID
- b. APi Key
- c. Change the gateway URL from <https://www.maksuturva.fi>. To <https://test1.maksuturva.fi>.