

# Introduction

Magento is a popular eCommerce platform. AfterPay has developed a plugin that easily integrates with a Magento-based webshop. It is a simple way to let your customers start using AfterPay at checkout.

You don't need advanced technical skills to add AfterPay to your Magento webshop!

What you need:

1. A **Magento instance**, installed on your webserver.
  - a. You may also need **SSH ([https://en.wikipedia.org/wiki/Secure\\_Shell](https://en.wikipedia.org/wiki/Secure_Shell))** access to that server. This is only if you are installing AfterPay manually.
2. An **API key**.
  - a. If you just want to try AfterPay without commitment, you can get one via the Developer Sandbox (`../../../../auth/login`)
  - b. Test Mode credentials will be provided by your Account Manager at AfterPay.
  - c. When you are ready to go live, contact your Account Manager at AfterPay. They will configure your webshop in the backend, and give you the real production key.

You will also need to include the **AfterPay logos and Terms & Conditions / Privacy Policy links** in your webshop's design, especially the Checkout page.

# Contact Us

If you are thinking about offering AfterPay to your customers, please don't hesitate to contact our sales team (<https://finance.arvato.com/en/services/afterpay.html>). We're happy to walk you through the setup and integration process.

The AfterPay plugin for Magento 2 is currently available in the following countries:

- Netherlands
- Belgium
- Germany
- Austria
- Switzerland
- Finland
- Norway
- Sweden
- Denmark

API keys are unique per country. If you sell to customers from different countries, you must use a different API key for each country.

# Get Magento

This document assumes that you already have a working, installed webshop that uses Magento 2 (v2.2.5 or above). If you don't, you can download the software and learn to use it here ([https://docs.magento.com/m2/ce/user\\_guide/getting-started.html](https://docs.magento.com/m2/ce/user_guide/getting-started.html)).

Many web hosting services have a backend tool that lets you install popular software packages with just a few clicks, and Magento is often included in those.

# Get the Plugin

The easiest way is to use the official AfterPay module in the Magento Marketplace: <https://marketplace.magento.com/afterpay-afterpay-module.html> (<https://marketplace.magento.com/afterpay-afterpay-module.html>)

**Note:** There are two versions of the AfterPay plugin - one for Magento v1.9.x, and one for Magento 2 and later. They are not mutually compatible. If you have a Magento 2 webshop, you cannot use the Magento 1.9 plugin, and vice versa.

```

antyxnet@web1:~/public_html/magento2
[antyxnet@web1 ~]$ pwd
/home/antyxnet
[antyxnet@web1 ~]$ cd public_html/magento2
[antyxnet@web1 magento2]$
    
```

(/resources/integrations/magento2-01.png)

# Manual Plugin Installation

You can also download and deploy the plugin manually, bypassing the Magento Marketplace.

To deploy the AfterPay plugin for **Magento 2.x**:

1. Connect to the webserver via SSH ([https://en.wikipedia.org/wiki/Secure\\_Shell](https://en.wikipedia.org/wiki/Secure_Shell)).

You will see a command line interface (text-only).

- For Windows, we suggest using the free SSH tool PuTTY: <https://putty.org/> (<https://putty.org/>)
  - For MacOS, you can use its existing Terminal app.
  - If you need help connecting via SSH (or finding your login and password), please contact your webserver's hosting company.
- Go to the directory that contains Magento.
    - The command for seeing your current directory is `pwd`.
    - The command for seeing all files and subdirectories in your current directory is `ls`.
    - The command for changing directories is `cd`. For example: `cd magento2`
  - Enter the following command and hit Enter:
  - If you are asked for a username and password:
    - Go to <http://marketplace.magento.com> (<http://marketplace.magento.com>) and log in (or register a new account if you haven't done so before).
    - Click on your name in the top right corner, and go to **My Profile > My Products > Access Keys**. (Alternatively, log in and go to <https://marketplace.magento.com/customer/accessKeys/>)
    - Under the **Magento 2** tab, click **Create a New Access Key**. Enter a name for the key and click **OK**.
    - You will see a pair of character strings: a public key and a private key. You can copy these from the browser using Ctrl+C, and paste them into Putty using the **right mouse button**.
    - In Putty, use the Public key string as your **username**, and the Private key as your **password**.
    - If you are asked if you want to store the credentials, type **y** and hit Enter.
  - Type the following commands and hit Enter after each one. This will force Magento to update and recognize the AfterPay module.
  - You are done! To verify that the install was successful, open the Magento Admin Panel and go to **Stores > Configuration > Sales > Payment Methods**. You should see various AfterPay options in the list.

## Update the Plugin

To install a new version of the plugin, repeat the installation process.

```
[antyxnet@web1 magento2]$ composer require afterpay/afterpay-module
Authentication required (repo.magento.com):
Username: 803542c0ee9acf86cc986446f91c1781
Password: 14ff4dae3765324463882a3af00aa6b2
Do you want to store credentials for repo.magento.com in /home/antyxnet/.composer/auth.json ? [Yn] y
Using version ^1.9 for afterpay/afterpay-module
./composer.json has been updated
Loading composer repositories with package information
Updating dependencies (including require-dev)
- Installing payintegrator/afterpay (1.7.0)
  Downloading: 100%
- Installing afterpay/afterpay-module (1.9.1)
  Downloading: 100%
Writing lock file
Generating autoload files
[antyxnet@web1 magento2]$
```

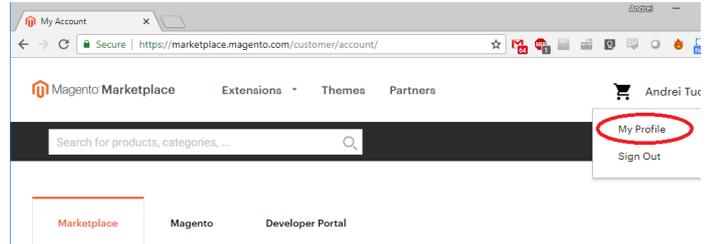
(/resources/integrations/magento2-02.png)

```
antyxnet@web1:~/public_html/magento2
[antyxnet@web1 magento2]$ php bin/magento setup:upgrade
Cache cleared successfully
File system cleanup:
/home/antyxnet/public_html/magento2/generated/code/Composer
/home/antyxnet/public_html/magento2/generated/code/Magento
/home/antyxnet/public_html/magento2/generated/code/Symfony
```

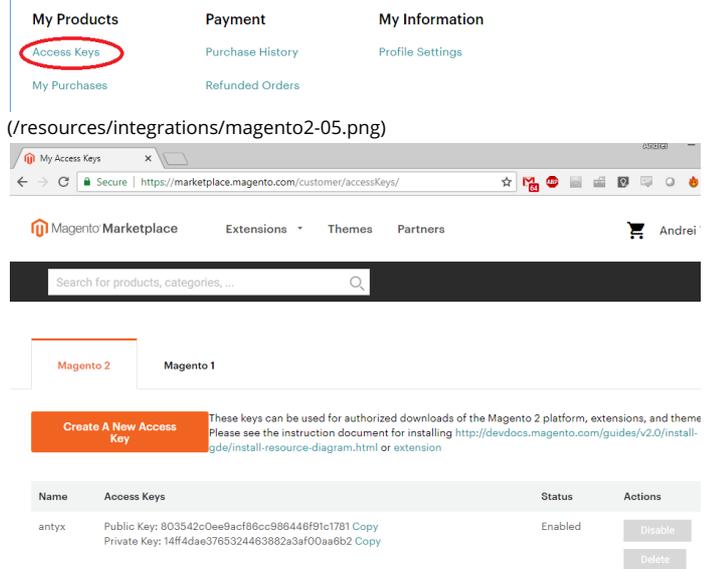
(/resources/integrations/magento2-03.png)

```
[antyxnet@web1 magento2]$ php bin/magento cache:flush
Flushed cache types:
config
layout
block_html
collections
reflection
db_ddl
eav
customer_notification
config_integration
config_integration_api
full_page
translate
config_webservice
[antyxnet@web1 magento2]$
```

(/resources/integrations/magento2-04.png)



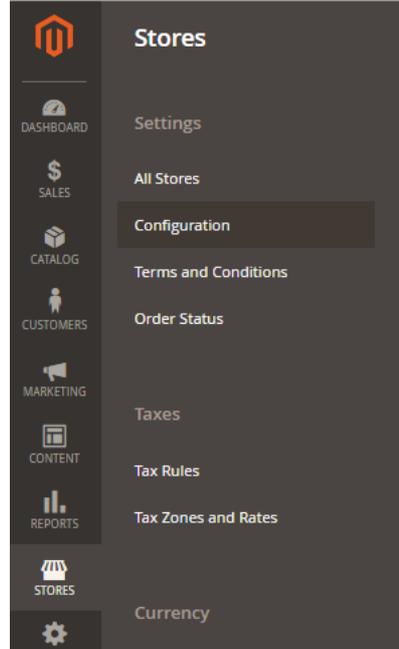
(/resources/integrations/magento2-05.png)



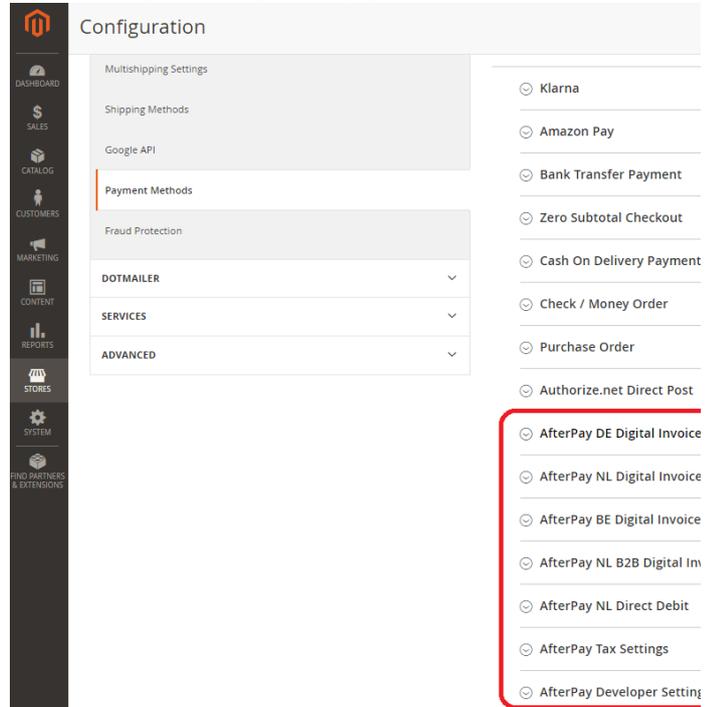
(/resources/integrations/magento2-06.png)

```
[antyxnet@web1 magento2]$ composer require afterpay/afterpay-module
Authentication required (repo.magento.com):
Username: 803542c0ee9acf86cc986446f91c1781
Password: 14ff4dae3765324463882a3af00aa6b2
Do you want to store credentials for repo.magento.com in /home/antyxnet/.compo
r/auth.json ? [Yn] y
Using version ^1.9 for afterpay/afterpay-module
./composer.json has been updated
Loading composer repositories with package information
Updating dependencies (including require-dev)
- Installing payintegrator/afterpay (1.7.0)
  Downloading: 100%
- Installing afterpay/afterpay-module (1.9.1)
  Downloading: 100%
Writing lock file
Generating autoload files
[antyxnet@web1 magento2]$
```

(/resources/integrations/magento2-07.png)



(/resources/integrations/magento2-08.png)



(/resources/integrations/magento2-09.png)

# Configure the AfterPay Plugin

Once you have your API keys for all the countries where you will be offering AfterPay, the next step is to configure the plugin's settings.

1. Open the Magento Admin Panel.
2. Go to **Stores > Configuration > Sales > Payment Methods > AfterPay...**
3. Expand the sections, and fill them in as described below.

There is a separate section (Portfolio) for each combination of country and AfterPay payment method (Invoice, Direct Debit, etc.). There is also a special portfolio for B2B sales in the Netherlands, where business-to-business transactions are handled in a special way.

Portfolios are disabled by default, and must be enabled explicitly in their settings.

- You can have more than one portfolio per country.
  - You can have both Digital Invoice and Direct Debit enabled in the Netherlands. Both options will show up at checkout.
- A Portfolio will only work for customers from that country.
  - If you only have the *AfterPay Belgium Digital Invoice* portfolio enabled, AfterPay will not be available to customers whose address is in the Netherlands.
- API keys are country-specific. For example, you cannot use the same API key for both Germany and Austria.

There are also two settings panels that are not portfolios: **AfterPay Tax Settings** and **AfterPay Developer Settings**.

## Portfolio Settings

These are collections of settings for different countries and AfterPay payment methods. **You don't need to enable and configure all of these** - only the ones that you offer to your customers.

There are separate portfolios for each country.

- **Digital Invoice** - This is the default 14-Day Invoice payment method in AfterPay. It is always available in every market where AfterPay operates. It is primarily meant for business-to-consumer sales.
- **Direct Debit** - This is a Direct Debit version of the 14-Day Invoice payment method. Instead of receiving an invoice to be paid via their bank, the customer enters their bank details, and the money is immediately deducted from their bank account.
- **B2B Digital Invoice** - This is a 14-Day Invoice for business-to-business sales. It is handled slightly differently in terms of tax, etc.
- **Installment** - This is a Part Payment invoice. The customer can split their purchase over multiple monthly payments.
  - This portfolio uses the 2-Step Authorization process: first, the module calls the AfterPay system with the customer and order details. The system responds with available payment methods. If Installment is available, AfterPay will also return the offered interest rate, number of monthly installments, etc.
  - We recommend that you always configure at least a Digital Invoice for any country where you also want to use Installment.

### Extra Portfolios

You can optionally enable Extra portfolios as a second portfolio for the same country and the same payment method. For example, you can have **AfterPay Germany Direct Debit** and **AfterPay Germany Direct Debit Extra**.

This is usually done if your store carries a mix of high-value and low-value items. For example, you might use the regular portfolio for orders under €500, and the Extra portfolio for orders over €500. The Extra portfolio would have **its own API key and a different set of Risk and Fraud Check rules** applied.

Contact your AfterPay Account Manager if you would like to set up additional API keys for Extra portfolios.

Each portfolio has the minimal settings (these must be filled in for the payments to work), and **Advanced Settings**. In addition, some settings are only available in certain countries. The table below describes all possible settings. Use **Ctrl+F** to find a particular setting.

Label	Description	
Enable this Solution	If this is set to <b>Yes</b> , this AfterPay payment method will be available to customers in this country.	
Maximum Order Total	The biggest purchase that a customer can make in your webshop when paying with AfterPay. If the total sum of the shopping cart is higher than this number, this portfolio is not displayed at checkout. Leave empty to set no upper limit.	
Test mode	Select <b>Test</b> to use the Test mode credentials. Select <b>Production</b> to use the Production mode credentials. Select <b>Sandbox</b> to use the Sandbox mode credentials This is useful if you already have a working webshop, but would like to switch back to testing mode for a short time.	
Test mode API key	The Auth key for test transactions. You can get this from your Key Account Manager, or generate one in the AfterPay Sandbox.	
Sandbox mode API key	The Auth key for using the Sandbox - a simplified API version with mock Risk/Credit and Fraud Check services, mock customer lookup, etc. Sandbox API keys are available here ( <a href="#">../.../auth/login</a> )	
Production mode API key	The Auth key for real transactions. You will get this from your Key Account Manager in the last stage of the process.	
Enable IP restriction	Select <b>Yes</b> to make AfterPay visible in checkout only when accessed from the developers' IP. To set the developers' IP, go back to the Magento Admin Panel's left-hand navigation menu, and select <b>Stores &gt; Configuration &gt; Advanced Developer &gt; Developer Client Restrictions</b> . To find your current external IP, go to google ( <a href="https://www.google.com/">https://www.google.com/</a> ) and type in "what is my IP".	
Test mode merchant ID	You can get this from your Key Account Manager.	Belgium and Netherlands only
Test mode portfolio ID	You can get this from your Key Account Manager.	
Test mode password	You can get this from your Key Account Manager.	
Production mode merchant ID	You will get this from your Key Account Manager in the last stage of the process.	

Production portfolio ID	mode	You will get this from your Key Account Manager in the last stage of the process.	
Production password	mode	You will get this from your Key Account Manager in the last stage of the process.	
Sort Order		Set to <b>1</b> to make this the first (top) payment option shown to customers at checkout. If you are using several AfterPay portfolios in the same country, then you can set others to 2 or more.	
Enable Tracking	Profile	If this is set to <b>Yes</b> , the module will send a token to AfterPay that will help track this customer across merchants and purchases.  Profile tracking will give the Fraud Risk system additional information, and may increase the probability that the customer will be approved.	Germany, Austria and Switzerland only
Client ID Tracking	Profile	You can get this from your Key Account Manager.	

### Advanced Settings

Label	Description
Title	The name of this payment method, as displayed to the customer at checkout.
Description	A short description of this payment method, as displayed to the customer at checkout.
Exclude AfterPay for shipping methods	Select the shipping methods that <b>cannot</b> be used with AfterPay. If the customer selects this shipping method, this portfolio will not be available at checkout.
Payment from Applicable Countries	Select <b>All Allowed Countries</b> to enable this portfolio for customers from any country. Select <b>Specific Countries</b> to make this portfolio only visible to customers with a shipping/billing address in a specific country.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;">                     This setting is relevant to the way Magento displays payment options. AfterPay portfolios are country-specific, so you can use this setting to prevent customers from seeing a payment option that will always be rejected, since the customer is not in that country.                       For example: if you have a webshop that serves Germany, Austria and Switzerland, use this setting to make the portfolio visible only to customers from Germany. If a customer from Austria tries to use an <i>AfterPay DE Digital Invoice</i> portfolio, their authorization will always be denied.                 </div>
Payment from Specific Countries	Select countries (hold down Shift or Ctrl to select multiple countries at once). This portfolio will only be displayed to customers whose shipping/billing address is in one of those countries.
Success Page URL	The page displayed to the customer upon a successful checkout with AfterPay. This can be a special page on your webshop, or MyAfterPay.com ( <a href="http://MyAfterPay.com">http://MyAfterPay.com</a> ), or something else.
Validation Failure Page URL	The page displayed to the customer if the call sent by the webshop to AfterPay was rejected. This can be a page encouraging the customer to contact the webshop for help, etc.
Enable Terms and Conditions	Select <b>Yes</b> to include checkboxes for AfterPay's own T&Cs and Privacy Policy at checkout.  If you select <b>No</b> , make sure that you collect the customer's consent to the AfterPay Terms and Conditions and Privacy Policy ( <a href="https://developer.afterpay.io/guidelines/prepare-check-out#termsandconditions">https://developer.afterpay.io/guidelines/prepare-check-out#termsandconditions</a> ) elsewhere in your webshop! (For example, if you only allow AfterPay Logged In customers, and you make them agree to AfterPay's T&Cs and Privacy Policy during registration, you can skip this at checkout.)
Minimum Order Total	The smallest purchase that a customer can make in your webshop when paying with AfterPay. If the total sum of the shopping cart is lower than this number, this portfolio is not displayed at checkout. Leave empty to set no bottom limit.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;">                     AfterPay's backend does a sanity check on each purchase, and may reject a purchase that is unreasonably small, even if your webshop doesn't.                 </div>
Debug Logfile	Select <b>Yes</b> to write AfterPay-specific application logs to a local logfile on your server. The path to the logfile is shown beneath the dropdown.
Debug Email	Select <b>Yes</b> to send AfterPay-specific application error alerts to an email address.

Debug Email To	Appears only if <b>Debug Email</b> is set to <b>Yes</b> . Enter the email address where alerts will be sent.
Payment for Applicable Customer Groups	<p>Select <b>All Allowed Groups</b> to enable this portfolio for all customers.</p> <p>Select <b>Specific Groups</b> to enable this portfolio for only certain customer groups. Select those groups below, under <b>Advanced Settings &gt; All Customer Groups</b>.</p> <p>To configure customer groups, go to the Magento Admin Panel's left-hand navigation menu and select <b>Customers &gt; Customer Groups</b>. See Mage documentation for more details.</p>
Allowed Customer Groups	<p>If <b>Payment for Applicable Customer Groups</b> in the portfolio's basic settings is set to <b>Yes</b>, select the customer groups who can see AfterPay at checkout.</p> <p>To configure customer groups, go to the Magento Admin Panel's left-hand navigation menu and select <b>Customers &gt; Customer Groups</b> . See Mage documentation for more details.</p>
Enable Phone Number Input Field	<p>If this is set to <b>Yes</b>, the AfterPay section of your checkout page will ask the customer to enter their phone number.</p> <p>If this is left empty, the module will attempt to get the contents from Magento (e.g. if the customer is logged in, or already provided this in Mage default field).</p>
Enable Birthday Input Field	<p>If this is set to <b>Yes</b>, the AfterPay section of your checkout page will ask the customer to enter their birth date.</p> <p>If this is left empty, the module will attempt to get the contents from Magento (e.g. if the customer is logged in, or already provided this in Mage default field).</p>
Enable Gender Input Field	<p>If this is set to <b>Yes</b>, the AfterPay section of your checkout page will ask the customer to enter their gender/salutation.</p> <p>If this is left empty, the module will attempt to get the contents from Magento (e.g. if the customer is logged in, or already provided this in Mage default field).</p>
Fallback Input Field for X	If your webshop has a custom field where the customer enters this information, enter the name of that field (e.g. "dateofbirth"). The module will attempt to get the contents from that field. If it fails, it will attempt to get the contents from Magento's default field.

## AfterPay Tax Settings

These settings determine how Value-Added Tax ([https://ec.europa.eu/taxation\\_customs/business/vat\\_en](https://ec.europa.eu/taxation_customs/business/vat_en)) is applied to different categories of invoice line items (such as shipping fees, gift cards, downloads, subscriptions, etc.). In some countries, certain items such as books, food, event tickets, etc. may have VAT rates that are smaller than usual, or even zero.

These rules must be configured to ensure that AfterPay handles tax, invoicing and settlement correctly.

This relies on the correct configuration of taxes elsewhere in the Magento Admin Panel. For more information, please see Magento's documentation on taxes ([https://docs.magento.com/m1/ce/user\\_guide/tax/taxes.html](https://docs.magento.com/m1/ce/user_guide/tax/taxes.html)).

If you are not sure which tax rates apply to which of your products, please contact a local accountant.

Label	Description
VAT category (High)	1 Select the line item category that is charged at the full VAT rate.
VAT category (Low)	2 Select the line item category that is charged at a reduced VAT rate.
VAT category (Zero)	3 Select the line item category that is charged at a VAT rate of zero. <b>Note:</b> This is not the same as being exempt from VAT!
VAT category (None)	4 Select the line item category that is not subject to VAT. <b>Note :</b> This is not the same as being charged at a VAT rate of zero! This category is usually for things like shipping fees or gift cards.
VAT category (Middle)	5 Select the line item category that is charged at the medium VAT rate.
Fallback category	VAT Select which category will be used by default, for products that are not configured into a valid VAT category.
VAT category for shipping	Select which category will be applied to shipping costs.

VAT category for discounts Select which category's tax rules apply to discount amounts.  
 This usually depends on whether you apply discounts to a product's gross price, or net price. If you apply a discount to a price that already incl tax, the share of tax that is now in the discount must be handled correctly.

VAT category for payment fee Select which category's tax rules apply to the fee you charge the customer for using AfterPay.

## AfterPay Developer Settings

These settings should be left alone unless someone from AfterPay tells you to change them.

## Presentation at Checkout

The AfterPlay plugin for Magento already comes with the correct Terms & Conditions, logos, etc. Everything should display correctly on your checkout page by default.

We recommend that you set the following values under the AfterPay plugin settings:

- **Sort Order = 1**
  - If you have multiple AfterPay payment methods for the same country, give them the lowest possible (but different) sort order numbers.
- **Enable Terms and Conditions = Yes**

For more information, or if you want to customize your checkout page further, please see AfterPay's Display Guidelines ([https://developer.afterpay.io/displayguidfileName=Display\\_guideline\\_ver2.3.pdf](https://developer.afterpay.io/displayguidfileName=Display_guideline_ver2.3.pdf)).

## Testing & Go Live

Once your webshop has been configured with test Auth keys, you can make a test purchase using AfterPay as the payment method.

- If you want to test the whole chain, ask your Key Account Manager for an Auth key to the Afterpay Client Test environment. You can use this in Test mode. You receive confirmation emails, and will be able to see the invoices in MyAfterPay, the customer portal used for payment and invoice management.
- Once you and your Key Account Manager are happy that everything is in order, you will get a Live Auth key, and can start offering AfterPay to your customers!

<p>(<a href="https://developer.afterpay.io">https://developer.afterpay.io</a>)</p>	<p><b>ABOUT US</b></p> <p>Follow us on LinkedInAPI Specification (<a href="https://www.linkedin.com/company/afterpay-b-v-/">https://www.linkedin.com/company/afterpay-b-v-/</a>)</p> <p>Follow Arvato Financial Solutions Partner &amp; Integrations (<a href="https://www.linkedin.com/company/arvato-financial-solutions/">https://www.linkedin.com/company/arvato-financial-solutions/</a>)</p> <p>AfterPay Status (<a href="https://status.afterpay.io">https://status.afterpay.io</a>)</p> <p>AfterPay Insights (<a href="https://insights.afterpay.nl/">https://insights.afterpay.nl/</a>)</p>	<p><b>INTEGRATE AFTERPAY</b></p> <p>First Steps (<a href="#">/guidelines#first-steps</a>)</p> <p>Release Notes (<a href="#">../././release-notes</a>)</p>	<p><b>AFTERPAY SANDBOX</b></p> <p>Create your Account (<a href="https://devsandbox.afterpay.io/account/register">https://devsandbox.afterpay.io/account/register</a>)</p> <p>Login (<a href="https://developer-sandbox.afterpay.io">https://developer-sandbox.afterpay.io</a>)</p>
	<p><a href="#">Privacy Policy (../././legal#privacy)</a>   <a href="#">Cookies (../././legal#cookies)</a>   <a href="#">Disclaimer (../././legal#disclaimer)</a></p>		