

Lay-Buy Payment Gateway Extension



Magento Extension User Guide

Step 1: Register a lay-buys merchant account

- Sign-up on <https://lay-buys.com/vtmob/register.php>
- Complete all required registration fields
- Copy your PayPal credentials into your Lay-Buys merchant profile

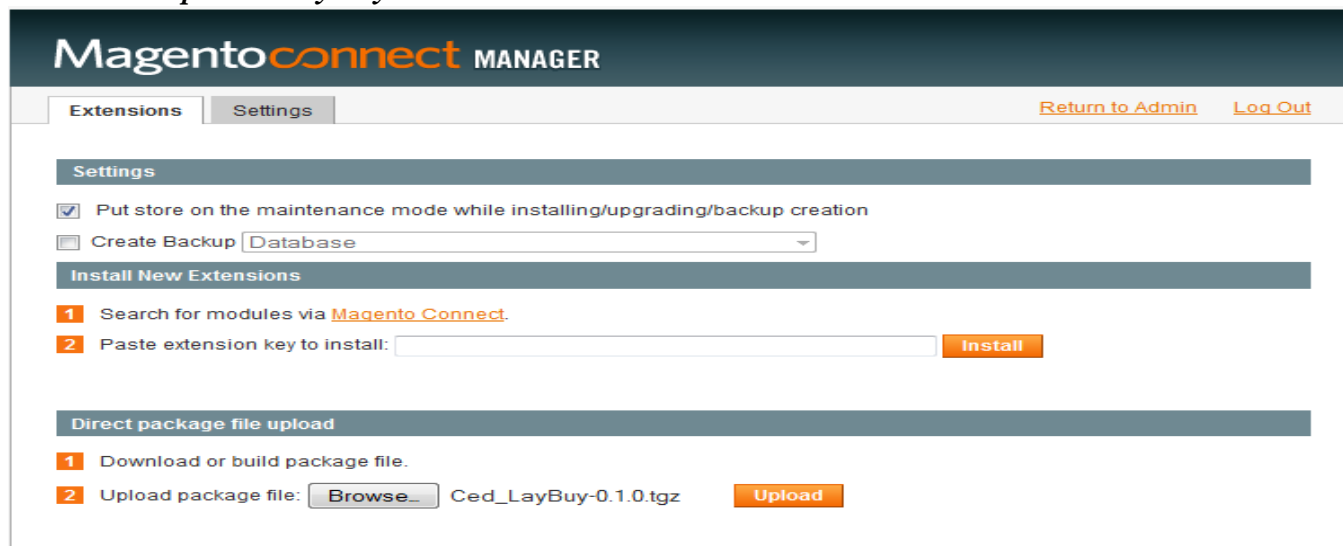


The screenshot shows the Lay-Buys Virtual Terminal merchant registration interface. At the top, the Lay-Buys logo is on the left, and a circular 'VIRTUAL TERMINAL' logo with a handshake icon is on the right. Below the logos, there are two main sections. On the left, a vertical menu contains links: 'Enter Sale as the Seller', 'Enter Sale as the Buyer', 'View Payments In', 'View Payments Out', 'Update Your Details', 'Your PayPal Details', 'Change Password', and 'Log Out'. The 'Enter Sale as the Seller' link is highlighted. On the right, a form is displayed with the following fields: 'Member ID' (pre-filled with '00000'), 'Paypal API Username' (empty), 'Paypal API Password' (empty), and 'Paypal API Signature' (empty). An 'UPDATE' button is located below these fields. At the bottom of the form, there is a text box with instructions: 'Please go into your PayPal account and follow following process: Click on "PROFILE", then click on "MY SELLING TOOLS" then click on "API ACCESS", then click on "View API Signature". Then simply copy and paste into the VT section of "Your PayPal Details" the following API Username, API Password and Signature. (If you do not have a Signature and only a certificate, please contact us)'. A copyright notice is visible at the very bottom of the page.

- And note down your Member ID

Step 2: Install “Lay-Buys Payment Gateway Extension for Magento”

- The easiest way to install the plug-in is by using “magento connect”. In the admin section go to “**System -> Magento Connect -> Magento Connect Manager**” - you will be prompted for your Magento user and password, log in.
- Then in the section “Direct package file upload” - “Upload” the latest release of **PUT IT ON LAY-BUY** *powered by PayPal*



The screenshot displays the 'Magentoconnect MANAGER' interface. At the top, there are tabs for 'Extensions' and 'Settings', with 'Settings' currently selected. To the right of the tabs are links for 'Return to Admin' and 'Log Out'. Below the tabs, there is a 'Settings' section with two options: 'Put store on the maintenance mode while installing/upgrading/backup creation' (checked) and 'Create Backup' (unchecked) with a dropdown menu showing 'Database'. Below this is the 'Install New Extensions' section, which includes a search bar and an 'Install' button. The 'Direct package file upload' section is at the bottom, showing a 'Download or build package file.' step and an 'Upload package file:' step with a 'Browse...' button and a file name 'Ced_LayBuy-0.1.0.tgz'. An 'Upload' button is also present.

- A console will inform you of the installation progress the message would be like this

```
Package installed:  
community Ced_LayBuy 0.1.0  
  
Cleaning cache  
.....  
Cache cleaned successfully
```

Procedure completed. Please check the output frame for useful information and refresh the page to see changes.

Refresh

- Click on “Refresh” button and then return to “admin panel”
- Now your Lay-Buys Payment Gateway is ready to use.

Please go to admin panel -> System -> Configuration -> Payment Methods -> Lay-Buy Payment Gateway to manage the payment method settings.

Inventory

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CUSTOMERS

Newsletter

Customer Configuration

Wishlist

Promotions

Persistent Shopping Cart

SALES

Sales

Sales Emails

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Tax

Checkout

Shipping Settings

Shipping Methods

Google API

Payment Methods

Payment Services

Moneybookers

UE

Expandable Products

SERVICES

Magento Core API

OAuth

ADVANCED

Admin

Lay-Buy Payment Gateway

Enabled

Yes

[WEBSITE]

Title

Lay-Buy

[STORE VIEW]

New Order Status

Pending

[WEBSITE]

Gateway URL

<http://lay-buys.com/gateway/>

[GLOBAL]

Lay-Buys Membership Number

.....

[WEBSITE]

Line Items Description

Yes

[STORE VIEW]

Minimum

20%

[STORE VIEW]

▲ Minimum Deposit Amount (defaults to 20%)

Maximum

50%

[STORE VIEW]

▲ Maximum Deposit Amount (defaults to 50%)

Months

3

[STORE VIEW]

▲ Maximum Number of Months to pay Balance (defaults to 3)

Image/Logo

Browse...

No file selected.

[STORE VIEW]

☐ Delete Image

▲ logo or image to appear on Lay-Buys page for your branding or white-labeling

Payment Applicable From

All Allowed Countries

[WEBSITE]

Sort Order

1

[STORE VIEW]

Installment Report Settings

Api Credentials

Api IP-Address

<https://lay-buys.com/report/>

[WEBSITE]

▲ By default it is "https://lay-buys.com/report/".

Scheduled Fetching

Enable Automatic Fetching

Yes

[WEBSITE]

Schedule

Daily

[GLOBAL]

Time of Day

00

:

00

:

00

[GLOBAL]

User Guide: Lay-Buys Payment Gateway Extension for Magento

Support: <http://lay-buys.com>

Page5

Field-wise description:

- **Enabled** field toggle the payment method availability for checkout step at Magento shopping cart
- **Title** is the label of payment method widely used in various locations in Magento core functionality
- **New Order Status** is the order status for newly created order using this payment extension
- **Gateway Url** is the POSTing url to process order's payment, provided with extension kit
- **Lay-Buys Membership Number** is a unique ID provided from lay-buys.com after merchant account creation
- **Line Items Description** enables the description of all the items from order
- **Minimum** is the minimum down payment percentage allowed for a down payment
- **Maximum** is the maximum down payment percentage allowed for a down payment
- **Months** is the maximum amount of monthly installments
- **Image/Logo** is the field for logo or image to appear on Lay-Buys page for your branding or white-labeling
- **Payment Applicable From** is for managing the country specific availability of this payment method
- **Sort Order** is the displaying order among all the payment methods at "Payment Method" step in checkout steps
- **Installment Report Setting**
 - **Api Credentials**
 - **Api IP-Address** is the url for fetching the installment report from lay-buys server, provided with this payment extension
 - **Scheduled Fetching**
 - **Enable Automatic Fetching** enables the automatic fetching of installment reports (Cron Jobs must be enabled at server)
 - **Schedule** is the frequency of automatic fetching
 - **Time of Day** is the time when automatic fetching runs on server through Cron Jobs

At Checkout Page in Magento Front-end:

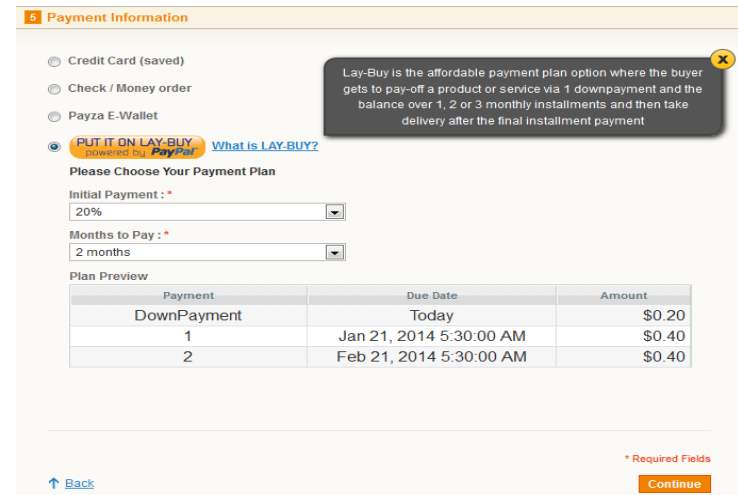
Payment Information Step

Lay-Buy Payment method appears in checkout step when a buyer checks out the order.

When a customer chooses Lay-Buy payment method as their payment option in payment step under checkout page, then customer gets to choose the installment plan for his/her payment by choosing a down payment percentage and chooses quantity of months to pay-off balance. (1, 2 or 3 months)

On changing the options the Plan Preview table will change per the customer's selections.

There is a help link for customer in your checkout “What is a Lay-Buy” with an explanatory statement about Lay-Buys payment method.



5 Payment Information

☐ Credit Card (saved)
☐ Check / Money order
☐ Payza E-Wallet
☒ **PUT IT ON LAY-BUY** Pay for [What is LAY-BUY?](#)

Please Choose Your Payment Plan

Initial Payment : *
20%

Months to Pay : *
2 months

Plan Preview

Payment	Due Date	Amount
DownPayment	Today	\$0.20
1	Jan 21, 2014 5:30:00 AM	\$0.40
2	Feb 21, 2014 5:30:00 AM	\$0.40

[↑ Back](#) [Continue](#)

* Required Fields

Lay-Buy is the affordable payment plan option where the buyer gets to pay-off a product or service via 1 downpayment and the balance over 1, 2 or 3 monthly installments and then take delivery after the final installment payment.

Order Review Step

The Lay-Buys installment plan chosen at payment step is also shown in Order Review step.

Instead of one single “Place Order” button, there are two buttons that appear in this step, first one is “Put it on Lay-Buy” and second one is “Place Order”.

Both buttons server same purpose, to place an order on Magento website and to redirect customer to PayPal for payment.

Instead of paying full total amount (grand total of order), customer only pays the down payment amount and then a recurring profile is created in PayPal for the payment every month per recurring profile.

On successful payment of the down-payment, a success page appears on Magento website, by showing success information. If there is a failure in Magento, order will cancel and show a failure page with error message.

6 Order Review			
Product Name	Price	Qty	Subtotal
PROTECT WITH STYLE	\$1.00	1	\$1.00
			Subtotal \$1.00
			Shipping & Handling (Free Shipping - Free) \$0.00
Grand Total			\$1.00

Plan Preview		
Payment	Due Date	Amount
DownPayment	Today	\$0.20
1	Jan 20, 2014 5:30:00 AM	\$0.40
2	Feb 20, 2014 5:30:00 AM	\$0.40

Forgot an Item? [Edit Your Cart](#)

[PUT IT ON LAY-BUY powered by PayPal](#) -OR- [Place Order](#)

LAY-BUY Order placed: NOW WHAT

Lay-Buys Installment Reports are the transaction reports which contain all the information related to Lay-Buys detail, PayPal transaction detail, customer detail, order detail and installment detail. When a customer chooses the Lay-Buy payment option as their payment method in your checkout, then customer selects their preferred installment plan for their payment by paying a down payment % today, and how many months they want to spread the balance across, example 1, 2 or 3 months. (Maximum being 6 months)

Every transaction is stored in your Magento store's admin and are managed from a reporting area called "Lay-Buy Installment Reports".

Please go to admin panel -> Reports -> Sales -> Lay-Buy Installment Reports



4. Lay-Buys Installment Reports

The “Lay-Buy Installment Reports” panel contains every LAY-BUY order and is populated into a row in admin.

Global Record Search

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One or more of the Indexes are not up to date: Catalog URL Rewrites, Product Flat Data, Category Products, Catalog Search Index, Stock Status. Click here to go to [Index Management](#) and rebuild required indexes.

Lay-Buy Installment Reports

Fetch Updates

Page of 2 pages | View per page | Total 25 records found

Export to: [Export](#) [Reset Filter](#) [Search](#)

Created At	Order#	Amount	Down Payment %	Months	Downpayment Amount	Payment Amounts	First Payment Due	Last Payment Due	Status
From: <input type="text"/> To: <input type="text"/> In: <input type="text" value="USD"/>	From: <input type="text"/> To: <input type="text"/>	From: <input type="text"/> To: <input type="text"/> In: <input type="text" value="USD"/>	From: <input type="text"/> To: <input type="text"/>	From: <input type="text"/> To: <input type="text"/>	From: <input type="text"/> To: <input type="text"/> In: <input type="text" value="USD"/>	From: <input type="text"/> To: <input type="text"/> In: <input type="text" value="USD"/>	From: <input type="text"/> To: <input type="text"/> In: <input type="text" value="USD"/>	From: <input type="text"/> To: <input type="text"/>	<input type="text"/>
Dec 21, 2013 11:03:20 PM	100000106	\$0.81	100 0		\$0.81		Dec 21, 2013 5:33:20 PM	Dec 21, 2013 5:33:20 PM	Completed
Dec 21, 2013 10:18:04 PM	100000105	\$0.81	100 0		\$0.81		Dec 21, 2013 4:48:04 PM	Dec 21, 2013 4:48:04 PM	Pending
Dec 21, 2013 8:44:38 PM	100000080	\$0.57	100 0		\$0.57		Dec 21, 2013 3:14:38 PM	Dec 21, 2013 3:14:38 PM	Pending
Dec 21, 2013 5:16:24 PM	100000106	\$1.00	20 3		\$0.19	\$0.27	Jan 21, 2014 5:30:00 PM	Mar 21, 2014 5:30:00 PM	Revised
Dec 21, 2013 4:11:08 PM	100000105	\$1.00	20 3		\$0.19	\$0.27	Jan 21, 2014 5:30:00 PM	Mar 21, 2014 5:30:00 PM	Revised
Dec 20, 2013 11:38:14 PM	100000102	\$0.66	100 0		\$0.66		Nov 30, -1 5:30:00 AM	Nov 30, -1 5:30:00 AM	Completed
Dec 20, 2013 5:51:08 PM	100000102	\$1.00	20 3		\$0.19	\$0.27	Jan 20, 2014 5:30:00 PM	Mar 20, 2014 5:30:00 PM	Revised
Dec 20, 2013 5:51:08 PM	100000102	\$0.81	20 3		\$0.15	\$0.22	Jan 20, 2014 5:30:00 PM	Mar 20, 2014 5:30:00 PM	Revised
Dec 20, 2013 4:50:05 PM	100000100	\$2.00	30 0		\$0.59	\$0.47	Jan 20, 2014 5:30:00 PM	Jan 20, 2014 5:30:00 PM	Cancelled
Dec 1, 2013 6:04:51 AM	100000085	\$1.00	30 3		\$0.31	\$0.23	Jan 1, 2014 5:30:00 PM	Mar 1, 2014 5:30:00 PM	Pending
Dec 1, 2013 6:04:51 AM	100000085	\$0.69	40 3		\$0.27	\$0.14	Jan 10, 2014 5:30:00 PM	Mar 10, 2014 5:30:00 PM	Cancelled
Nov 29, 2013 5:12:03 PM	100000082	\$1.00	20 2		\$0.20	\$0.40	Dec 29, 2013 5:30:00 PM	Jan 29, 2014 5:30:00 PM	Pending
Nov 29, 2013 5:12:03 PM	100000082		0 0				Jan 1, 1970 5:30:00 PM	Jan 1, 1970 5:30:00 PM	Cancelled
Nov 29, 2013 5:01:48 PM	100000081	\$1.00	20 3		\$0.19	\$0.27	Dec 29, 2013 5:30:00 PM	Feb 28, 2014 5:30:00 PM	Pending

User Guide: Lay-Buys Payment Gateway Extension for Magento

Support: <http://lay-buys.com>

Page 10

Column-wise description:

- **Created At** is date order was placed, and down-payment paid
- **Order#** is the Magento store order ID for the LAY-BUY order
- **Amount** is the grand total of order, inclusive of shipping and any taxes
- **Down Payment %** is the percentage down payment paid
- **Months** is the total no of monthly installments
- **Downpayment Amount** is the down payment amount (calculated from down payment %) paid into your PayPal a/c
- **Payment Amounts** are the installment amounts that will be paid every month
- **First Payment Due** is the date of first payment in LAY-BUY payment plan
- **Last Payment Due** is the date of last payment in LAY-BUY payment plan
- **Status** is the status for LAY-BUY order (Pending/Completed/Cancelled/Revise Requested/Revised)

Definitions:

If all payment plan installments in a LAY-BUY order are not paid - status is “Pending”

If all payment plan installments in a LAY-BUY order are paid - status is “Completed”

If a LAY-BUY order is cancelled - status is “Cancelled”

If a payment plan for a LAY-BUY order is revised, and payment NOT yet made – status is “Revise Requested”

If payment plan for LAY-BUY order is revised, and payment made – status of order with original plan is “Revised”

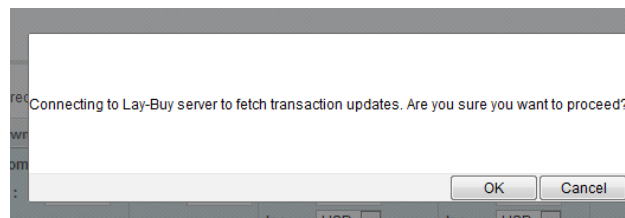
(And a new LAY-BUY order is created, but Magento order number remains same – status of order is “Pending”)

Fetch Updates is the functionality for fetching the latest report of paid installments from <http://lay-buys.com>

At “Lay-Buy Installment Reports” panel, there is a button at top-right corner named as “Fetch Updates”.

Fetch Updates sends a request for all transactions which have a ‘Pending’ status.

So when admin clicks on “Fetch Updates” a pop up will appear per below:



Then Click on “OK” to proceed to fetch the payments.

On success a success message appears with a total fetched count message displayed:

Magento Admin Panel Global Record Search Logged in as admin | Thursday, December 26, 2013 | [Try Magento Go for Free](#) | [Log Out](#)

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One or more of the Indexes are not up to date: Catalog URL Rewrites, Product Flat Data, Category Products, Catalog Search Index, Stock Status. Click here to go to [Index Management](#) and rebuild required indexes.

Fetched 6 report rows from 'https://lay-buys.com/report'.

Lay-Buy Installment Reports **Fetch Updates**

Page 2 of 2 pages | View 20 per page | Total 25 records found Export to: CSV Export Reset Filter Search

Created At	Order#	Amount	Down Payment %	Months	Downpayment Amount	Payment Amounts	First Payment Due	Last Payment Due	Status
From: [icon]	From: [icon]	From: [icon]	From: [icon]	From: [icon]	From: [icon]	From: [icon]	From: [icon]	From: [icon]	[dropdown]
To: [icon]	To: [icon]	To: [icon]	To: [icon]	To: [icon]	To: [icon]	To: [icon]	To: [icon]	To: [icon]	

View Transaction Details of a LAY-BUY order displays the details of all installment transactions within the LAY-BUY order. If admin wants to see the detail of a transaction, then admin can click and drill down to more detail. The detail page looks like this:

Magento Admin Panel

Global Record Search

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One or more of the indexes are not up to date: Catalog URL Rewrites, Product Flat Data, Category Products, Catalog Search Index, Stock Status. Click here to go to [Index Management](#) and rebuild required indexes.

View Transaction Details

BackCancel TransactionRevise Installment Plan

Reference Information

PayPal Profile ID

I-N61JJ85AEBGN

Lay-Buy Reference ID

58

Order ID

100000085

Payment Plan

Amount

\$1.00

Down Payment %

30

Months

3

Downpayment Amount

\$0.31

Payment Amounts

\$0.23

First Payment Due

Jan 1, 2014 5:30:00 PM

Last Payment Due

Mar 1, 2014 5:30:00 PM

Payment Record

Installment		Date	PayPal Transaction ID	Status
DP:	\$0.31	Dec 1, 2013 5:30:00 PM	5VC70265JD0752104	Completed
Month 1:	\$0.23	Jan 1, 2014 5:30:00 PM		Pending
Month 2:	\$0.23	Feb 1, 2014 5:30:00 PM		Pending
Month 3:	\$0.23	Mar 1, 2014 5:30:00 PM		Pending

Customer Information

First Name

warrin

Last Name

van deventer

Email

laybuysystems@gmail.com

Address

15 Corowa CT

Suburb

Eatons Hill

State

Queensland

Country

Australia

Postcode

4037

Field-wise description:

▪ Reference Information :

- **PayPal Profile ID** is the recurring profile ID from PayPal
- **Lay-Buy Reference ID** is unique ID from Lay-Buy related to current transactions
- **Order ID** is the order id related to current transaction

▪ Payment Plan :

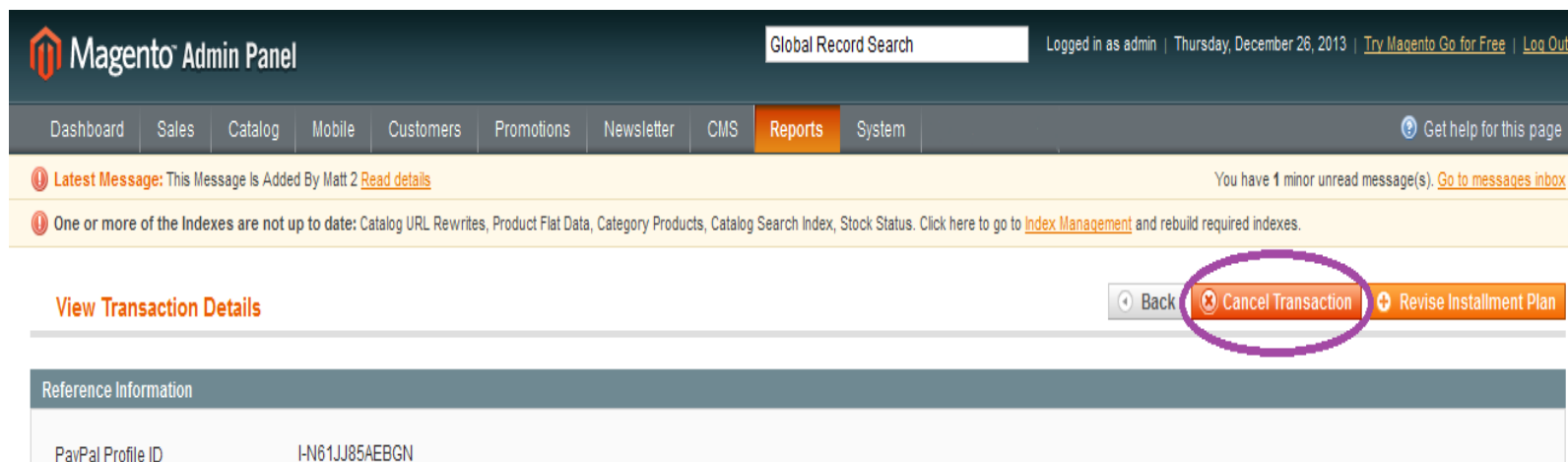
- **Amount** is the grand total of order
- **Down Payment %** is the percentage of down payment
- **Months** is the total no of monthly installment cycles
- **Downpayment Amount** is the down payment amount (calculated from down payment %) paid
- **Payment Amounts** are the monthly installment amounts
- **First Payment Due** is the date of the payment plan's first payment
- **Last Payment Due** is the date of the payment plan's last payment
- **Payment Record** is a tabular information about down payment and its installments with date, transaction ID and status. Status may be Completed/Pending/Cancelled

▪ Customer Information :

- **First Name** is first name of customer
- **Last Name** is last name of customer
- **Email** is email of customer
- **Address** is address of customer
- **Suburb** is suburb of customer
- **State** is state of customer
- **Country** is country of customer
- **Postcode** is postcode of customer

Cancel Transaction is the functionality to cancel a Lay-Buy order

This ‘cancel’ function then cancels the recurring Lay-Buy payment plan profile in PayPal, and the Magento order ID number is cancelled in the merchant’s Magento store admin.



The screenshot shows the Magento Admin Panel interface. At the top, there's a header with the Magento logo, 'Admin Panel' text, a search bar, and user information. Below the header is a navigation menu with tabs like Dashboard, Sales, Catalog, Mobile, Customers, Promotions, Newsletter, CMS, Reports, and System. The 'Reports' tab is currently selected. Below the navigation menu, there are two message banners: one about a latest message and another about index status. The main content area shows a section titled 'View Transaction Details' with a sub-section 'Reference Information'. In the 'Reference Information' section, the 'PayPal Profile ID' is listed as 'I-N61JJ85AEBGN'. To the right of this section, there are three buttons: 'Back', 'Cancel Transaction' (which is circled in purple), and 'Revise Installment Plan'.

Note: Only a LAY-BUY order with a status ‘pending’ can be cancelled

Revise Installment Plan is the process functionality to settle a LAY-BUY earlier or extend it by another month.

When a customer wants to immediately settle the Lay-Buy order, the process involves the merchant revising the Lay-Buy payment plan on behalf of the customer. Payment Type then remains on ‘Buy-Now’ and admin user clicks on SAVE AND SEND EMAIL TO BUYER, and an email is sent with the payment link to customer to make payment of outstanding amount in PayPal. Customer pays and status of order is updated in MAGENTO ‘orders’ and payment plan status of LAY-BUY order is updated to ‘complete’. The PayPal recurring profile is then also cancelled in PayPal, so no more payments are paid from the customer to the merchant. The original payment plan status then moves to ‘cancelled’ in Lay-Buy App.:

Edit Transaction Details

ResetBackSave and Send Email to Buyer

Reference Information

PayPal Profile ID

I-EEJ2702KNDWU

Readonly attribute

Lay-Buy Reference ID

51

Readonly attribute

Order ID

100000071

Readonly attribute

Please Choose Buyer's New Payment Plan

Total Amount :

\$0.81

Payment Type:

Lay-Buy

Buy-Now

Initial Payment :

20%

Months to Pay :

3 months

Preview

Payment	Due Date	Amount
DownPayment	Today	\$0.15
1	Jan 26, 2014 5:30:00 AM	\$0.22
2	Feb 26, 2014 5:30:00 AM	\$0.22
3	Mar 26, 2014 5:30:00 AM	\$0.22

Email

laybuysystems@gmail.com

Readonly attribute

Note: Only a Pending Transaction can be revised.

The Revise form contains:

Total Amount is the amount outstanding in LAY-BUY order

Payment Type is the method of REVISE. It may be Lay-Buy or Buy-Now.

➤ **Buy-Now:** Is the method of settling a LAY-BUY immediately.

➤ **Lay-Buy:** Is the method of extending a LAY-BUY by another month or more.

Initial Payment* is the down payment percentage for new plan.

Months to Pay * is the no of installment cycles for new plan.

Preview* is the preview of your plan presented per Initial Payment and Months to Pay fields.

Email (*read only*) is the email address of customer. It must be same throughout Magento, Lay-Buys and PayPal. This is key to identify the customer data on Lay-Buys and PayPal and match to Magento. So if a customer changes their email address in PayPal, during Lay-Buy period, they will not receive this REVISE email.

*only visible on “Lay-Buy” option

A “Buy-Now” type, these fields disappear because Buy-Now is in settlement

“Buy-Now” payment type Method:

- **Email Structure:** see example format

Lay-Buy Financial Solutions Pty Ltd
15 Corowa Court
Eatons Hill Queensland 4037

have requested that you authorize the following transaction

LAY-BUYS PAYMENT BUY-NOW PLAN

Transaction Total : 1.60 USD
Applicable currency is **American Dollar**

To complete this transaction with your PayPal account or credit card,
[PLEASE CLICK HERE](#)

If the above link did not work, please cut and paste the following internet address into your browser :-
<https://lay-buys.com/vtmob/comptrans.php?tranid=328.5629>

In mail content there will be a link for accepting revise request and pay the balance amount in PayPal today. When customer clicks on the link they will be redirected to PayPal to pay. After successfully paying, order status in MAGENTO admin is updated for merchant's fulfillment. The recurring profile in PayPal is then cancelled.

“Lay-Buy” payment type Method:

- **Email Structure:** see example format

Lay-Buy Financial Solutions Pty Ltd

15 Corowa Court

Eatons Hill Queensland 4037

have requested that you authorize the following transaction

LAY-BUYS PAYMENT PLAN - 0.56 USD per month for 2 months

Transaction Total : 1.60 USD

Applicable currency is **American Dollar**

Down-Payment : **0.48**

Repayments : **0.56 (x2)**

To complete this transaction with your PayPal account or credit card,

[PLEASE CLICK HERE](#)

If the above link did not work, please cut and paste the following internet address into your browser :-

<https://lay-buys.com/vtmob/comptrans.php?tranid=327.4395>

In mail content there will be a link for accepting revise request and to pay the new down payment from PayPal. When customer clicks on the link they will be redirected to PayPal to pay the down-payment and setup the new recurring payment plan profile in PayPal. After successfully paying, customer is redirected to Magento success page and a new transaction row will be added to transaction table with Status “Pending”.

There are five kinds of transaction statuses:

1. Pending,
2. Completed,
3. Cancelled,
4. Revise Requested, and
5. Revised.

Pending when there is at least one installment pending (also new payment plan after ‘revise’ gets pending)

Completed when all the installment payments have been paid

Cancelled when order is cancelled or an original order is revised their transactions have ‘cancelled’ status

Revise Requested when a payment plan is revised but customer has not yet opened email and paid.

Revised when customer has opened email and paid, the transactions of original order have status ‘Revised’.

Thank you!

Should you have any questions or feature suggestions, please contact us at:

<http://lay-buys.com>

Your feedback is absolutely welcome!