Lay-Buys Payment Gateway Extension



WooCommerce Extension User Guide

User Guide: Lay-Buys Payment Gateway Extension for WooCommerce Support: http://lay-buys.com

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1. How To Install

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Lay-Buys payment solution is easy to install on Wordpress framework. Merchants have to perform following Steps:

- 1. Download "WooCommerce excelling ecommerce"
- 2. Install "WooCommerce excelling ecommerce"
- 3. Download "PUT IT ON LAY-BUY (powered by PayPal)"
- 4. Register at <u>https://lay-buys.com/</u> as merchant
- 5. Install "Lay-Buys Payment Gateway Extension for WooCommerce"

Step 1: Download "PUT IT ON LAY-BUY (powered by PayPal)"

• Download the latest package from

Step 2: Register at lay-buys.com as merchant

• Sign-up on https://lay-buys.com/vtmob/register.php

• Then fill your PayPal credentials (see account page)

virtual ter secure cloud-bas		IS CONTRACTOR OF THE STREET STRE
Enter Sale as the Seller	Member D	20000
Enter Sale as the Buyer		
View Payments In	Paypal API Username	
View Payments Out	Paypal API Password	
Update Your Details		
Your PayPal Details	Paypal API Signature	
Change Password		
Log Out		UPDATE
	Please go into your PayPa Click on "PROFILE", then (I account and follow following process: dick on "MY SELLING TOOLS" then dick on "API ACCESS", then dick on "view API

1. How To Install

Step 3: Installing and Activating "PUT IT ON LAY-BUY (powered by PayPal)"

- Upload plugin folder to your server e.g. /public_html/wp-content/plugins/
- Now go through admin panel and activate the plugin Step 1 - Go through menu "Admin >> Plugins ", Step 2 - Click on [Activate] link under "Lay-Buys Payment Gateway Extension for WooCommerce",



1. How To Install

Lay-Buys Payment Gateway Extension for WooCommerce	Lay-Buys Payment Gateway Extension allows you to securely make payments through Lay-Buys. Activate Lay-Buys Payment Gateway Extension Plugin
Links/Problem Reporter Activate Edit Delete	Let Your Site Users Tell You A bout Your Site Broken Links. It's So Simple! Try It Once! Version 2.6.0 By RaminMT Visit plugin site
MailChimp Activate Edit Delete	The MailChimp plugin allows you to quickly and easily add a signup form for your MailChimp list. Version 1.4.1 By MailChimp and Crowd Favorite Visit plugin site
Map Cap Activate Edit Delete	Control who can publish, edit and delete custom post types. Silly name, useful code. Version 2.1 By Brent Shepherd Visit plugin site
Members Activate Edit Delete	A user, role, and content management plugin for controlling permissions and access. A plugin for making WordPress a more powerful <u>CM S</u> . Version 0.2.4 By Justin Tadlock Visit plugin site
Taxonomy Images Activate Edit Delete	Associate images from your media library to categories, tags and custom taxonomies. Version 0.8.0 By Michael Fields Visit plugin site
Website Monetization by MageNet Activate Edit Delete	Website Monetization by MageNet allows you to sell contextual ads from your pages automatically and receive payments with PayPal. To get started: 1) Click the "Activate" link to the left of this description, 2) Sign up for a MageNet Key, and 3) Go to Settings > "Website Monetization by MageNet" configuration page, and save your MageNet Key.

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1. How To Install

OR

You can also install the extension as shown below:

Step 1: Please go to Admin Panel -> Plugins -> Add New

Directory Scrip	t 2 9 + New Welcome to WordPre	ssl			
ිද Media	We've assembled some links	s to get you started:			
Pages	Get Started		Next Steps		More Actions
Comments		1	↔ Write vour first blo	a post	Manage widgets
Appearance	Customize Your Site		Add an About page) 	R Turn comments o
	Installed Plugins Add New	·	 <u>View your site</u> 	<u>-</u>	Learn more about
Ti Tools	Editor				
IT Settings	Right Now			QuickPress	
Collapse menu	Content	Discussion		Enter title here	
	O Posts	O Comments			
	2 Pages	O Approved		Add Media	
	1 Category	O Pending			
	O Tags	O Spam			
	Theme new Directory Script with 0 Wie	lgets		Tags (separate with commas	
	You are using WordPress 3.7.1.		Update to 3.8.1	Save Draft Reset	
localhost/directoryScript/w	vordpress/wp-admin/plugin-install.php				

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Step 2: Browse and upload plugin in .zip format

Plugins 1 Installed Plugins Add New	Search Upload Featured Popular Newest Favorites
Editor	Install a plugin in .zip format
왕 Users 11 Tools 장 Settings	If you have a plugin in a .zip format, you may install it by uploading it here. Browse No file selected. Install Now
Collanse menu	

Step 3: Activate Plugin

🔌 Plugins 🕚	Unpacking the package	Ŀ
Installed Plugins	Installing the plugin	Ľ
Add New Editor	Plugin installed successfully.	L
왕 Users	Activate Plugin Return to Plugins page	L
Ttools		L
IT Settings	Activate Plugin	L
Collanse menu		
Collanse menu		

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For 'General Settings' page: Please go to admin panel -> WooCommerce -> Settings -> Payment Gateways



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	Ge	neral Catalog P	ages Inventory Tax	Shipping	Payment Gateways Emails Integration						
Payment Gateways Bacs Cheque Cash On Delivery Mijireh Checkout Pay Pal Lay-Buys Click on 'Lay-Buys' for the settings page vailable via WC official extensions.											
Payment Gateways											
Installed payment gateways are displayed below. Drag and drop payment gateways to control their display order on the checkout.											
	Default	Gateway		St	itatus						
	۲	Direct Bank Transfer Gateway ID: bacs		•							
	0	Cheque Payment Gateway ID: cheque		•							
	0	Cash on Delivery Gateway ID: cod		Ŷ							
	0	Credit Card Gatew ay ID: mijreh_checkout		Ŷ	P						
	0	PayPal Gateway ID: paypal		•							
	0	laybuy Gateway ID: laybuy		•							
	Save changes										
	-										

User Guide: Lay-Buys Payment Gateway Extension for WooCommerce

Settings page for Lay-Buys:

Lay-Buys standard		
Lay-Buy is an affordable payment plan op final instalment payment is completed.	ption	n that allows you to pay-off a product or service via one down payment, with the balance paid over 1, 2 or 3 monthly instalments. Your purchase is delivered to you after the
Enable/Disable		Enable laybuy standard
Title	?	PUT IT ON LAY-BUY powered by PayPal
Description		Please select the instalment plan:
		This controls the description which the user sees during checkout.
New Order Status		pending 🔍
		This controls status of the transaction.
Gateway URL	?	http://lay-buys.com/gateway/
Lay-Buy Membership Number		
Minimum	0	2004
Marian	0	
Maximum	0	50%
Months	(?)	3
Total	0	
Allowed Customer Groups		Administrator Ad
		me checkou cusioner musi be in mese cusioner groups beiore inis payment methoù becomes active.
Allowed Categories		No categories
		The checkout products of the orders must be in these categories before this payment method becomes active.
Excluded Product IDs		
		Add product ids separated by comma(.) for which method will not be available.
Low Ruwa Instalment Report C-#i		
(Api IP-Address)		By default it is "https://ay-buys.com/report/"
Cron URL for fetching updates		http://localhost/directoryScript/wordpress?cron_action
Save changes		

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Field-wise description:

- **Enable/Disable** allows to display or hide Lay-Buys payment gateway option on the checkout page.
- > Title can be set from here that should be displayed on the checkout page.
- > **Description** can be added to the checkout page under Lay-buys payment gateway option.
- > New Order Status is the order status for newly created order using this payment method.
- Sateway Url is the POSTing url for process order payment, provided with extension kit.
- Lay-Buys Membership Number is a unique id provided from lay-buys.com on a merchant account creation.
- > 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 field is the maximum cycle for payment instalment.
- > Total The checkout total the order must reach before this payment method becomes active.
- Allowed Customer Groups The checkout customer must be in these customer groups before this payment method becomes active.
- Allowed Categories The checkout products of the orders must be in these categories before this payment method becomes active.
- **Excluded product IDs** The checkout product ids must not have these IDs
- Instalment Report Setting
 - Api IP-Address is the url for fetching the instalment report from lay-buys server, provided with this payment extension.
- > Cron URL for fetching updates the cron job for fetching updates can be set using this URL

3. Use as Payment Option

At Checkout Page in Front-end:

Payment Method Step

Lay-Buys Payment method appears on checkout page when a buyer checkout the order.

When a customer choose "PUT IT LAY-BUY powered by PayPAl" payment method as their payment option in payment step under checkout page, then customer have to choose the instalment plan for his/her payment by choosing some down payment percentage and choose months for creating instalment payment for 1,2 or 3 months at "Confirm Order" step.

Step 1: Fill in all the billing details:

	your code	
	Ship to billing address?	
Billing Address	Shipping Address]
United States *	Order Notes	
First Name * Last Name *	Notes about your order, e.g. special notes	
test test	Tor delivery:	
Company Name		
Cedcosstechnologies		
Address *	_	Step 1: Fill the billing
123 my street		 information for WooCo records
Apartment, suite, unit etc. (optional)		
Town / City *		
my city		
State* Zip*	7	
California * 91086		
Email Address * Phone *		
upaspaupreti@cei 0987654321		

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Step 2: Select "PUT IN ON LAY-BUY powered by PayPal"

3. Use as Payment Option

 Direct Bank Transfer Cheque Pay PayPal PayPal PUT IT ON LAY-BUY powered by PayPal PUT IT ON LAY-BUY powered by PayPal PUT IT ON LAY-BUY powered by PayPal Lay-Buy is an affordable payment plan option that allows you to pay-off a product or service via one down payment, with the balance paid over 1, 2 or 3 monthly instalments. Your purchase is delivered to you after the final instalment payment is completed Please Choose Your Payment Plan 									
2. Select initial payment percentage	itial Payme 20%	 Months To Pay: 3 n 	ionths •	3. Select months to pay					
	PAYMENT	DUE DATE	AMOUNT						
	Down Payment	Today	\$0.40						
	1	Feb 1,2014	\$0.53	4. Review payment plan					
	2	Mar 1,2014	\$0.53						
	3	Apr 1,2014	\$0.53						
You	goods/services will be deliver	ed once your final paym	enthas been received						
			Place	order 5. Click to place order					

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3. Use as Payment Option

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Here customer can choose any plan for payment by choosing Initial Downpayment percentage and Months for next instalments.

After reviewing a plan user clan place order by clicking on "Place Order".

This button places the order on WooCommerce and then redirect to PayPal for payment .

Instead of paying all the amount (grand total of order), customer have to pay the down payment amount and then a recurring profile is created on PayPal for next payments.

On successful payment a success page will appeared at WooCommerce website by showing success information and on failure order will not be placed and show 'My Account' page for retry.

4. Lay-Buys Instalment Reports

Lay-Buys Instalment Reports are the transaction reports which contain all the information related to Lay-Buys detail, PayPal transaction detail, customer detail, order detail and instalment detail. When a customer choose Lay-Buys payment option as their payment method in payment step under checkout page, then customer have to choose the instalment plan for his/her payment by paying some down payment and create instalment payment for 1,2 or 3 months.

So every transaction will be stored in WooCommerce website and can be managed form a panel called "Lay-Buys Instalment Reports".



Please go to admin panel -> WooCommerce -> Lay-Buys Instalment Reports

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4. Lay-Buys Instalment Reports

Column-wise description:

- **Created** At is a date field that stores that date when transaction was created.
- > Order is the order id related to the transaction.
- > Amount is the grand total of order.
- > **Down Payment %** is the percentage of down payment.
- > Months is the total no of instalment cycles.
- Downpayment Amount is the down payment amount (calculated from down payment %) paid at time of order placing.
- > **Payment Amounts** is the next instalments amount.
- **First Payment Due** is the date of first payment.
- **Last Payment Due** is the date of last payment.
- Status is the status of transaction. It may be Pending/Completed/Cancelled/Revised Request/Revised

When a transaction have pending instalments then its status will be "Pending", if transaction have no pending instalments means all instalments have been paid then its status will be "Completed". If transaction is cancelled due to some reason then its status will be "Canceled".

Admin can revise the instalment scheme by sending a request mail to buyers, so when a transaction is just requested then its status will be "Revise Requested" when buyers accept and process the transaction then its old transaction get a status that is "Revised" and a new transaction row will appear for same order with a status "Completed/Pending". Detailed explanation about Status is done in next topics.

5. Fetch Updates

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

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

Fetch Updated send a request for all transactions which have Pending status.

On success a 'success message' appears with count of total rows fetched in message area as:



6. View Transaction Details

View Transaction Details of a transaction is the detail page of the transaction. If admin want to see the complete detail of transaction then admin have to click on "Order Id" in appropriate row from "Lay-Buy Instalment Report" table , as shown:

Lay-Buy Installment Reports									Fetch Updates	
view 5 💌	view 5 💌 per page total 2 records found									
Created A	t	Order	Amount	Down Payment %	Months	Down Payment Amount	Payment Am <i>o</i> unt	First Payment Due	Last Payment Due	Status
										Select
Jan 28, 201	14	Order #496 🔫	- Clickable lin	nks for viewing o	rders	10	2	Feb 15, 2014	Jun 15, 2014	Pending
Jan 15, 201	14	Order #497	20	50	5	10	2	Feb 15, 2014	Jul 15, 2014	Completed
-		_	_	_	_	_	_	_	_	_

The detail page is look as shown below:

6. View Transaction Details

View Transaction Details									
Reference Information									
PayPal Profile ID I-EEJ2702KNDWU									
y-Buys Reference ID 58									
Order ID #496									
Payment Plan									
Status	Revision R	equest	ed						
Amount	\$20								
Down Payment %	50								
Months	3								
Downpayment Amount	\$10								
Payment Amount	\$2								
First Payment Due	Feb 15, 20	14							
Last Payment Due	Jun 15, 20	14							
Payment Record	Installm	ent	Date	PayPal Transaction ID	Status				
	DP:	£10	Feb 15, 2014	123456	Completed				
	Month 1:	£2	Feb 15, 2014	1234567	Completed				
	Month 2:	£2	Feb 15, 2014	1234567	Canceled				
	Month 3:	£2	May 15, 2014		Canceled				
Customer Information									
First Name	upasna								
Last Name	upreti								
Email	upasnaupr	eti@ce	dcoss.com						
Address	123 mystre	et							
Suburb	suburb								
State	california								
Country	united state	es							
Postcode	91086								

6. View Transaction Details

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 transaction.
- > Order ID is the order id related to current transaction.

Payment Plan :

- > Status is status of current instalment plan.
- ➤ Amount is the grand total of order.
- > Down Payment % is the percentage of down payment.
- > Months is the total no of instalment cycles.
- Downpayment Amount is the down payment amount (calculated from down payment %) paid at time of order placing.
- > **Payment Amount** is the next instalments amount.
- **First Payment Due** is the date of first payment.
- **Last Payment Due** is the date of last payment.
- Payment Record is a tabular information about down payment and its instalments 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

7. Cancel Transaction

Cancel Transaction is the functionality of cancelling the current recurring profile form Lay-Buys through PayPal as well as cancelling the associated order in WooCommerce.

For "Cancel Transaction", there is a button in "View Transaction Details" page named as "Cancel Transaction". So admin can click on this for cancelling the order and its recurring profile from Lay-Buys and PayPal.

iew Transaction Details				
eference Information		Revise Instalment paln Cancel Transaction Back		
PayPal Profile ID	I-EEJ2702KNDWU	+		
Lay-Buys Reference ID	58	Click to cancel a transaction		
Order ID	#496			
ayment Plan				
Amount	\$20			

Note: Only a Pending Transactions can be canceled.

8. Revise Instalment Plan

Revise Instalment Plan is the process of editing the current instalment plan. This functionality creates a new transaction row with revised plan. For revising you can click on "Revise Instalment Plan" button appeared at "View Transaction Details" page. After clicking on that button a form gets opened with editing options as shown:

Reference Information	Restore	previous pla	n 🔶	Rese	t Back	Save And Send Email		
PayPal Profile ID	HEEJ2702KNDWU							
Lay-Buy Reference ID	58					Save transaction and		
Order ID	496					send email to notify		
Payment Plan						plan		
Total A mount	-4							
Payment Type	○ Lay-Buy○ Buy-Now							
Initial Payment	50 %			•	Select new downpayment			
Months To Pay	3 months				percer			
	Payment	Due Date	Amount		Select insat	t number of months for Iments		
	Down Pay ment	Today	£-0					
	1	28 Feb, 2014	£-1.33					
	2	28 Mar, 2014	£-1.33					
	3	28 Apr, 2014	£-1.33					
Email	upasnaupreti@cedcoss.com							

Note: Only a Pending Transaction can be revised.

8. Revise Instalment Plan

The Revise form contains the some information as editable and some of them read-only. Like, Reference Information doesn't need to be edited so such fields are read-only and are used for reference on revising process.

Total Amount is the amount available for revising process, generally it is calculated by formula

Total Amount = Grand Total of order – Total Paid Amounts

Where, Total Paid Amounts = Down Payment + (no of completed instalment * Payment Amounts)

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

- > Lay-Buy: It create a new recurring profile for balance amounts. And cancel the current profile.
- Buy-Now: It's the method of paying all the balance amount at one time without any instalment plan. So when customer want to pay all the balance amount in one time then admin can choose this method for current customer.

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

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

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

Email (*read only*) is the email of customer. It must be same throughout WooCommerce, Lay-Buys and PayPal. And it is an important key for identifying the customer's data on Lay-Buys and PayPal so it can't be changed from here.

*visible on "Lay-Buy" option, if "Buy-Now" is selected these fields get disappeared because Buy-Now is onetime payment method so there is no need of instalment information.

8. Revise Instalment Plan

After choosing new plan click on "Save and Send Email to Buyer" button for submitting the request and send a mail to customer. Also current transaction status becomes "Revise Requested". After success a message will appear with message "Request has been saved and email was sent to <customer_email> for order #<order_id>".

According to "Payment-Type" the process of revision will work.

Progress for "Lay-Buy" 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

8. Revise Instalment Plan

In mail content there will be a link for accepting revise request and pay the new down payment from PayPal. When customers click on the link they will be redirected to PayPal to complete the transaction. After success customer redirect to WooCommerce "My Account Page" and a new transaction row will be added to transaction table with Status "Pending".

Progress for "Buy-Now" 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

8. Revise Instalment Plan

In mail content there will be a link for accepting revise request and paying the balance amount from PayPal at one time. When customer click on the link they will redirected to PayPal and perform the transaction. After success customer is redirected to WooCommerce "My Account" page and a new transaction row will be added to transaction table with Status "Completed".

In **Customer Account Section** customer can also view their Instalment plans for an order. In "My Account" page logged in customer can view the details of the order by clicking on "View Icon"



Then a page will open up showing the orders details. Beside "Payment Method" section you can see "PUT IT ON LAY-BUY powered by PayPal" as anchor link.

If customer wants to see the Instalment details then customer have to click on "PUT IT ON LAY-BUY powered by PayPal" link. This link shows all the Instalment plans chosen by customer for the order.

View Order

Order #529 made on January 30, 2014. Order status: processing.

Order Details



Customer also can view the full details of an Instalment plan by clicking on "Order#<id>" link in appropriate row.

REATED AT	ORDER	AMOUNT	DOWN PAYMENT %	MONTHS	FIRST PAY-	LAST PAY-	STATUS
Jan 30, 2014	Order #529	2.00	20	3	Feb 28, 2014	Apr 30, 2014	Revision Re- quested

When the order link is clicked, a detailed view of order can be seen as shown below:

View Transactio	n Detai	ils						
Reference Information					Back			
PayPal Profile ID				I-C9JFSK4BHN4Y				
Lay-Buy Reference ID				148				
Order ID				529				
Payment Plan								
Amount	\$2.00							
Down Payment %	20%							
Months	3							
Downpayment Amount	\$0.41							
First Payment Due	Feb 28,2014							
Last Payment Due	Apr 30,2014							
	INSTALLMENT DATE		DATE	PAYPAL TRANSACTION ID	STATUS			
	DP:	\$0.41	Jan 30, 2014	5MA52838DB685382U	Completed			
Payment Record	Month 1:	\$0.53	Feb 28, 2014		Pending			
	Month 2:	\$0.53	Mar 30, 2014		Pending			
	Month 3:	\$0.53	Apr 30, 2014		Pending			
Customer Information								
First Name	wa	arrin						
Last Name	van deventer							
Email	sharonvd@y7mail.com							
Address	15 Corowa CT							
Suburb	Ea	tons Hill						
State	Qu	ueensland						
Country	Au	ıstralia						
Postcode	4037							

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10. Transaction Statuses

There are five kind of transaction statuses as:

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

Pending when there is at least one instalment is pending or revise by Lay-Buy method.

Completed when all the instalment get paid or revise by Buy-Now method.

Cancelled when instalment is not paid at right time or manually canceled by admin as "Cancel Transaction".

Revision Requested when a transaction gets just revised not completed by customer.

Revised when customer responds for Revise Request transaction then old transaction becomes "Revised".

Thank you!

Should you have any questions or feature suggestions, please contact us at: <u>http://lay-buys.com</u>

Your feedback is absolutely welcome!