

OVERVIEW

[AtaraPay](#) is a web and mobile tool used by seller and buyer for protection during any online or offline commercial transaction through funds held in escrow by a trusted third-party. The prevalence of the use of cash on delivery is a payment method that benefits only the buyer leaving eCommerce sellers with little option to collect payment before delivery. AtaraPay helps to resolve this by creating an escrow-based payment method, where buyer pays into escrow and seller is notified to make delivery. On successful delivery, the buyer inspects the goods or service and expects to accept or reject it using our mobile and web app.

Deploying this extension onto your Magento website (single or multi- vendor), provides a seamless and simple way of automating payment with our escrow solution. When a shopper gets to the checkout page, AtaraPay is listed as one of the payment options and selected for payment via credit or debit card, bank transfer and USSD. When payment is made, it is held in escrow on behalf of both seller and buyer until the buyer inspects and accepts that the order is in expected condition. For details on how our escrow solution works, please watch the [AtaraPay escrow video](#).

AtaraPay automates and extremely simplifies the escrow process. It also exposes escrow status APIs that enable seamless integration between AtaraPay and any delivery app service. It automates the delivery or cancellation processes making the escrow process very user friendly and effective. For details on our APIs, visit [AtaraPay API Documentation](#).

AtaraPay will increase prepayment for your Magento store and improve the credibility of your business since shoppers are assured by your willingness to allow them inspect the goods before you are credited. Conversely, you are comforted knowing that the shopper has genuine intent to buy since funds are paid before delivery.

ACCOUNT & PRICING

To use the extension, you have to sign up as a seller on AtaraPay by clicking here --> [AtaraPay Seller Registration](#). Setup or subscription fees are not applicable for using this extension. Visit the eCommerce Website Escrow Service section under the [AtaraPay Pricing Page](#) for details on our simple pricing model which is essentially a transaction fee of 1.5% of the cart value or a maximum of NGN2,000. We do not earn unless you do!

ESCROW FEATURES

- Supports single- and multi-vendor Magento websites.
- Payment held in escrow and released to the seller only after the buyer accepts.
- You have the option to set a cancellation fee, if the buyer cancels later than the SLA set.

- Provides ability for sellers to set the refund method by choosing either cash refund or product replacement.
- Supports automatic payout of product amount to the seller and commission to the marketplace operator.
- Provides sellers the ability to transfer payment of the payment gateway fees to the buyer.
- Supports card, bank transfer and USSD payment methods.
- Supports Naira (NGN) and Dollars (USD) currencies paid via all Mastercard, VISA, Eurocard and Verve.
- Seamless addition of payment gateways that eliminates the need to reinstall the extension.
- All funds paid into AtaraPay escrow are insured by Consolidated Hallmark Insurance Plc and Leadway Assurance PLC. So, both the buyer and seller are equally protected.

SECURITY INFORMATION

The extension does not store card details on the Magento database but parses only cart information to the payment gateway. All payment gateways encrypt user data in accordance with PCI guidelines and transmit to the customer's bank to authorize account debit.

SETTINGS

1. To configure the plugin, Login to your Magento admin. From the left menu, go to Stores > Settings > Configuration > Sales > Payment Methods > AtaraPay.
2. Enable/Disable - select "Yes" to enable AtaraPay Payment Gateway.
3. Test Mode - select "Yes" to Test Mode if you are using a test key for setup purpose, once you are done testing remember to select "No" for Test Mode to enable LIVE usage.
4. Test Public Key - Input the Test Public Key generated from your <http://staging.atarapay.com> seller account under the API tab.
5. Live Public Key - Once you are done testing, select the "NO" Test Mode and input the LIVE Public Key generated from your <https://app.atarapay.com> seller account.
6. MarketPlace - If you are a marketplace seller, select the option "Yes" to MarketPlace Mode.
7. Phone Number - If you are a single seller then enter the phone number which you have registered to get API Key.
8. Title - Add gateway title for frontend. We suggest you use "Secure Escrow Payment" but choice of title is entirely up to you.
9. Debug - Select yes to enable Debugging.

10. Sort Order - Input the Payment Gateway sort order.

Module Demo

<http://magento.atarapay.com/>

Screenshots

Plugin Configuration

⊖ **Atara Pay** (Only Support NGN OR USD Currency.)

Enabled <small>[store view]</small>	Yes	▼
Test Mode <small>[website]</small>	Yes	▼
Test Public Key <small>[website]</small>	
Live Pulic Key <small>[website]</small>		
MarketPlace <small>[website]</small>	Yes	▼
Phone Number <small>[website]</small>		
Title <small>[store view]</small>	AtaraPay (Secure Escrow Payment)	
Debug <small>[website]</small>	Yes	▼

Payment Method on Checkout Page

Shipping Review & Payments

Payment Method

AtaraPay (Secure Escrow Payment)

My billing and shipping address are the same

Navin Bhudiya
Navin
Demo, Gujarat 370030
India
[+918758683765](tel:+918758683765)

I have read and agreed to the [Website Terms of Use](#)

Place Order

Order Summary

Cart Subtotal	₹1,000.00
Shipping	
Contact seller directly from the product page to negotiate shipping charges. - Contact Seller	₹0.00
Order Total	₹1,000.00
1 Item in Cart ^	
 Navin Product Test Qty: 1	₹1,000.00

After Place order payment option

Thank You For Your Purchase!

Your order number is: **00000542**.
We'll email you an order confirmation with details and tracking info.
Thank you for your order, please click the button below to pay with AtaraPay.

PAY NOW

[Cancel order & Restore cart](#)

After Successful payment

Welcome to the MarketPlace by AtaraPay Merchant Dashboard | NGN

MarketPlace by AtaraPay ♥ Hi, Navin

[Shop by Category](#) [Join The AtaraPay Network](#) [Merchant Signup](#) [FAQ \(AtaraPay\)](#) Phone: **0700ATARAPAY**

Your Order Has Been Successfully Placed!

Congratulations! You have successfully made payment into the escrow.

The seller has been informed about your payment and shall begin processing your order.

We have sent detailed instructions to your email and phone number. Please review the steps provided to enable you to accept or reject the service/product, at point of delivery.

You can view your order history by going to the [My Account](#) page and by clicking on [history](#).

Thanks for shopping with us online!

Pay Now option under My order when user want to pay letter

My Orders

My Account	Order #	Date	Ship To	Order Total	Status	Action	
My Orders	000000544	7/8/20	Navin Bhudiya	₦1,000.00	Pending	View Order	Pay Now Reorder
My Downloadable Products	000000543	7/8/20	Navin Bhudiya	₦1,000.00	Processing	View Order	Reorder
My Wish List	000000542	7/8/20	Navin Bhudiya	₦1,000.00	Processing	View Order	Reorder
Address Book	000000531	7/7/20	Navin Bhudiya	₦1,000.00	Processing	View Order	Reorder
Account Information	000000530	7/7/20	Navin Bhudiya	₦1,000.00	Processing	View Order	Reorder
Stored Payment Methods	000000529	7/7/20	Navin Bhudiya	₦1,000.00	Processing	View Order	Reorder
Billing Agreements	000000505	7/4/20	Navin Bhudiya	₦2,000.00	Processing	View Order	Reorder
My Product Reviews	000000504	7/4/20	Navin Bhudiya	₦1,000.00	Processing	View Order	Reorder
Newsletter Subscriptions	000000503	7/4/20	Navin Bhudiya	₦3,000.00	Processing	View Order	Reorder
	000000492	7/3/20	Navin Bhudiya	₦10,000.00	Processing	View Order	Reorder

Pay Now option under Orde view

Order # 000000544

PENDING

[PAY NOW](#)

July 8, 2020

[Reorder](#)

[Print Order](#)

My Account	Items Ordered				
My Orders	Product Name	SKU	Price	Qty	Subtotal
My Downloadable Products	Navin Product Test	Navin Product Test	₦1,000.00	Ordered: 1	₦1,000.00
My Wish List					Subtotal
Address Book					₦1,000.00
Account Information					Shipping & Handling
Stored Payment Methods					₦0.00
Billing Agreements					Grand Total
					₦1,000.00

Payment Option once user click on pay now it will open pop up like bellow

