

# blackbird

## Monetico CM-CIC

### User Guide

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Monetico CM-CIC is a payment gateway extension and provides CM-CIC payment (new version of CyberMUT/CIC payment) integration. This extension allows you to install and configure easily your electronic payment terminals for Magento 2.x.

# 1. Information

Monetico CM-CIC has been developed to help you to install and configure your electronic payment system. Before installing and use this extension, you should have an opened electronic payment terminals account from one of these following banks: Crédit Mutuel, CIC.

The allowed payment card are the CB/Visa, EuroCard/MasterCard. American Express and PayPal are available too, but you should sign a contract with them.

## 2. How it works

Monetico is a gateway payment solution. Blackbird has developed a module to integrate this solution into Magento 2.x.

After placing the order, the customer is redirected to the Monetico server. The customer fill the payment form and a response is sented to your Magento. According the code response, and your configuration, the order is processed.

For further information and see the full process, visit this link:

<https://www.monetico-paiement.fr/fr/vendre-sur-internet/fonctionnement.html>

## 3. How to configure

Before installing Monetico for Magento 2.x, sign up for a Monetico account. You can create an account at this link: <https://www.monetico-paiement.fr/fr/contact.html>

### A. Available Payment Methods

The following payment methods are available with this Monetico extension. You can enable them all or just the one you need.

#### **One-time payment**

The usual one-time payment with CM-CIC electronic payment terminal .

The purchases are fully paid in one time.

#### **Multi-time payment**

The customer is able to pay in 2,3 or 4 times.

The purchases are paid in several times, the merchant take the risks.

#### **Cofidis 3 x CB & 4 x CB Payment**

The purchases are paid in 3 or 4 times by the customer, but the merchant take 0 risk and he's paid in one time.

#### **Paypal Payment**

The customer pay through the PayPal platform.



Accept credit/debit cards with Monetico (CM-CIC & Desjardins) in your Magento store.

[Click here to login to your existing Monetico account.](#) Or to setup a new account and accept payments on your website, [click here to signup for a Monetico account.](#)

☾ Common Settings

☾ One-time Payment

☾ Multi-time Payment

☾ Cofidis 1euro Payment

☾ Cofidis 3xCB Payment

☾ Cofidis 4xCB Payment

☾ PayPal Payment

## B. Basic Monetico Settings

The following fields allows you to connect your Magento to your Monetico account. You should complete these fields with your Monetico account data.

Common settings	
<b>Empty the cart after Cancellation</b>	The cancellation of the payment will empty the cart.
<b>Redirect to checkout after Cancellation</b>	<b>Yes</b> : the customer is redirected to the checkout cart. <b>No</b> : the customer will be redirected on the default failure page.
<b>Cancellation message</b>	Here you can replace the default message of the failure page.
<b>Enable automatic cancellation</b>	<b>Yes</b> : the order will be cancelled if the person was not paying before X days. You set the number of days in the next field. <b>No</b> : the order will remain in the checkout until further customer/merchant action.
<b>Enable Debug Mode</b>	<b>Yes</b> : we trace the events in the <code>/var/log/monetico.log</code> file

## C. Order Status Settings

You can define the state of your order, step by step, during the all payment process.

<b>New order status</b>	<b>Pending</b> <b>Processing</b> <b>Suspected Fraud</b>
<b>Payment Validated Order Status</b>	<b>Processing</b> <b>Suspected Fraud</b>
<b>Payment Refused Order Status</b>	<b>Canceled</b> <b>On Hold</b>
<b>Payment Canceled order Status</b>	<b>Canceled</b> <b>On Hold</b>
<b>Create Invoice</b>	<b>Yes</b> <b>No</b>

## D. Advanced Monetico Settings

The module allows you to configure the cancellation of an order by a customer. You can choose if the cart is empty or not, and displayed a custom message on the failure page. The default message is “Your order has been cancelled”.

## E. Country Specific Settings

Similar to the other payment solution, you can Disable/Enable a payment method depending on the billing address country.

## F. 3D Secure Verification Settings

The 3D Secure is always enabled, but some merchants may need to disable it for small amounts. The module allows you to select the amount for which the 3D Secure is enabled.

<b>Activate the 3D Secure</b>	<b>Yes</b> : 3D secure is activated for all the payments. <b>No</b> : 3D secure is not activated under a certain amount. Then choose the minimum amount to enable the 3D Secure. <i>Ex</i> : 300€. 3D Secure will be implemented for every orders worth 300€ or more.
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## G. Monetico Interface Settings

<b>Include the Monetico payment page in iframe</b>	<b>Yes</b> <b>No</b>
<b>Locale configuration</b> (for the Monetico payment page)	<b>Italian</b> <b>Espagnol</b> <b>English</b> <b>Deutsch</b> <b>Portuguese</b> <b>Swedish</b> <b>Japanese</b>

## H. Transaction description

<p>You can customize the transaction description, these variables can be used:</p> <p><b>%order_id%</b> : Order ID number</p> <p><b>%payment_method%</b> : Payment Method name</p> <p><b>%code_societe%</b> : Store Code Name</p> <p>We will use the current store language in preference.</p>	
<b>Transaction Message</b>	If empty, a default message is printed.

## I. Option settings

You enable or disable the Monetico options in your contract and configure them.

<b>Enable the Payment Express Option</b>	<b>Yes</b> : if you have this option in your Monetico contract, then the user can save his payment information and have a pre-filled form.
<b>Enable all Payment Options</b>	<b>Yes</b> : enable all the payments options. <b>No</b> : select the specific payment options you don't want in the next field.
<b>Disable Specific Payment Options</b> (only for the one-time payment method)	Select the payment options you don't want as a payment option.

## J. Specific options to multi-time payments:

### Several payment configuration

We will split equally the payment in many capture amount if the values are empty. The total terms rate should be equal to 100%.

<b>Number of payment terms</b>	<b>2, 3 or 4</b> Payments will be done in several monthly captures.
<b>1st due-date (%)</b> <b>2nd due-date (%)</b> <b>3rd due-date (%)</b> <b>4th due-date (%)</b>	We will capture the part of the total amount corresponding to the different terms.

## K. Cofidis 3 x CB and 4 x CB Payment

The purchases are paid in 3, 5, 10, 20 times or small amounts by the customer, but the merchant is paid in one time.

<b>Enable this solution</b>	Yes will make it available on the front office
<b>Minimum Amount</b>	Set the minimum order amount to make this payment solution available.
<b>Maximum Amount</b>	Set the maximum order amount to make this payment solution available.
<b>Title</b>	The title of the payment method displayed in the front office
<b>Sort order</b>	The order of appearance in the list of available payment methods

## 3. How to use

As see in the chapter 2.A. you can modify your environment status by modifying the value of the 'environment' field. In order to use the Monetico solution, you should enable the extension and enable the solution in the payment methods configuration (Stores > Settings - Configuration > Sales > Payment Methods > Monetico).

## A. Test Environment

You can set your payment environment in test by setting the 'environment' field to 'Sandbox'. Check if you have a TPE ready for the tests (you can do that in your Monetico account dashboard).

All the payment proceed on your Magento are redirected to the testing TPE.

For further information for how to set and configure the test environment in your Monetico account, visit the official Monetico documentation:

<https://www.monetico-paiement.fr/fr/piloter-suivre/parametrage/environnement-de-test.html>

## B. Production Environment

You can set your payment environment in production by setting the 'environment' field to 'Production'. Before editing this field, check all your basic Monetico settings (Version - TPE number - Site Code - Hash Key).


In order to complete the configuration, the merchant must send, from the email he given to Monetico, the 'url back' to the Monetico support ([centrecom@e-i.com](mailto:centrecom@e-i.com)).

## C. Instant Payment Notification URL

In order to process your command according to the payment status, you should have correctly configured your IPN. Please complete and sent the following url to the Monetico support, at: [centrecom@e-i.com](mailto:centrecom@e-i.com).







**The IPN url is: <your-website-url>/monetico/payment/notify**

The IPN url only allows POST requests.



Shipping      Review & Payments

Payment Method:

- One-time Payment Method 
- Multi-time Payment Method 
- Monetico Cofidis 1euro Payment Method 
- Monetico Cofidis 3xCB Payment Method 
- Monetico Cofidis 4xCB Payment Method 
- Monetico PayPal Payment Method 

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