



STRIPE EURO PAYMENTS - MAGENTO 2 - DOCUMENTATION

ABOUT

Stripe Euro Payments is a **add-on** to our popular [Stripe Payments & Subscriptions](#) module for Magento 2 which allows merchants to securely accept online payments in any of the following payment methods:

- **Bancontact** - Belgian, available in Belgium only
- **Giropay** - German, available in Germany only
- **iDEAL** - Dutch standard owned by Currence, available in Netherlands only
- **SEPA Direct Debit** - Single Euro Payments Area cross-border bank transfers within the Economic and Monetary Union
- **SOFORT** - German, available in Austria, Belgium, Germany, Netherlands and Spain

This is the documentation for installing, configuring and using this module on [Magento 2](#).

INSTALLATION

Warning! We recommend that you test the module on a testing server before installing it on your live web server. Please see the [Troubleshooting](#) section if you come across any installation issue.

1. Before installing this module, make sure that you have the latest version of [Stripe Payments & Subscriptions](#) installed. You can check which is the latest version from the **Changelog** section towards the bottom of the product page. You can check which version you have installed from the `app/code/Cryozonic/EuroPayments/CHANGELOG.txt` file in your Magento directory.
2. If you haven't done so already, please download the Stripe Euro Payments add-on from your [customer account section](#) or through the email that was sent to you when you purchased the module.
3. Extract the file into your Magento root directory with the following command:

```
tar -xzvf Cryozonic_EuroPayments-1.0.0.tgz
```

The module will be extracted under `app/code/Cryozonic/EuroPayments/`

4. Enable the module by running the following commands:

```
php bin/magento setup:upgrade
php bin/magento cache:flush
```

5. If you are upgrading from a previous version, you will also need to run:

```
php bin/magento module:enable Cryozonic_EuroPayments
```

6. If you are running Magento in **production mode**, you will also need to run:

```
php bin/magento setup:static-content:deploy
php bin/magento setup:di:compile
```

7. Continue to [Necessary configuration in Stripe](#)

UNINSTALL

From a terminal, run the following commands:

```
php bin/magento module:disable --clear-static-content Cryozonic_EuroPayments
rm -rf app/code/Cryozonic/EuroPayments
```

UPGRADE

Important: If you have Stripe Payments & Subscriptions installed as well, always upgrade **both** modules to their latest version.

You can always download the latest version of the module from the [account section](#) or through the email that was sent to you when you purchased the module. Once you have the latest version:

- Uninstall the module using [these instructions](#).
 - Re-install using [these instructions](#). Make sure to follow all installation steps.
-

NECESSARY CONFIGURATION IN STRIPE

Because most of the payment methods redirect the customer away from the merchant's website, there must be a way to know whether a payment authorization has succeeded or failed. This is important because some customers never return to the merchant's website after they authorize the payment with their bank (simply because they don't think it is necessary).

To alleviate the problem, Stripe provides an event emission mechanism called Stripe Webhooks which can notify the merchant's website when a payment has been authorized, failed or canceled by the customer. To enable Stripe Webhooks, go to your Stripe dashboard and under [API > Webhooks](#), add the module's webhooks endpoint as shown in the following screenshot:

Add a webhook endpoint

The screenshot shows the 'Add a webhook endpoint' configuration form. It includes a text input for the URL, radio buttons for 'Events to send' (Live events, Test events), 'Webhook version' (2017-06-05 (latest), 2017-04-06), and 'Filter event' (Send all event types, Select types to send). Below these are five event types with checkboxes: sku.updated, source.canceled, source.chargeable, source.failed, and source.transaction.created. At the bottom are 'Cancel' and 'Add endpoint' buttons.

URL to be called

Events to send Live events
 Test events

Webhook version 2017-06-05 (latest)
 2017-04-06

Filter event Send all event types
 Select types to send

<input type="checkbox"/>	sku.updated
<input checked="" type="checkbox"/>	source.canceled
<input checked="" type="checkbox"/>	source.chargeable
<input checked="" type="checkbox"/>	source.failed
<input type="checkbox"/>	source.transaction.created

- **URL to be called:** `https://yourdomain.com/cryozonic-stripe/webhooks`. If you have multi-store views configured with different URLs, then you must pick one of those URLs for the webhooks. For example if you have a store view at `https://en.yourdomain.com/shop/`, then the webhook URL will be `https://en.yourdomain.com/shop/cryozonic-stripe/webhooks`. You only need to configure one webhook for your entire site.
- **Events to send:** You will need to create 2 separate endpoints, one for your live website and one for your testing environment
- **Webhook version:** You can use either your current one or upgrade to the latest. If you are concerned about backwards compatibility, you can check <https://stripe.com/docs/upgrades> for the green "MAJOR" tags in the version upgrades.
- **Filter event:** Only 5 events are currently supported by the module - `source.canceled`, `source.chargeable`, `source.failed`, `charge.succeeded` and `charge.failed`. We recommend to only enable these 5 to avoid flooding your website with unnecessary requests, and so that you keep clean logs in Stripe which you can easily debug if necessary.

Once configured, your webhook endpoint will appear in Stripe like so:

API **Webhooks**

TEST DATA

Endpoints + Add endpoint

URL	VERSION	MODE
https://magento2.cryozonic.com/cryozonic-stripe/webhooks	2017-04-06	TEST

One final configuration is to set your Business Name correctly from your [Stripe Account](#) section, as this is what will be displayed in the mandate for the SEPA Direct Debit payment method.

CONFIGURATION IN MAGENTO

1. Go to System > Configuration > Payment Methods
2. Expand the section of any payment method you need to configure as shown in the following screenshot:

☾ Stripe Payments by Cryozonic

☾ Stripe Bancontact

Stripe Bancontact is a payment method made available through the Stripe Euro Payments module, developed by Cryozonic.

Enabled <small>[store view]</small>	Yes
Title <small>[store view]</small>	Bancontact <small>This is the payment method title used at the checkout page</small>
Optional Statement Descriptor <small>[store view]</small>	
Payment From Applicable Countries <small>[store view]</small>	All Allowed Countries
Payment From Specific Countries <small>[store view]</small>	<ul style="list-style-type: none">ArubaAustraliaAustriaAzerbaijanBahamasBahrainBangladeshBarbadosBelarusBelgium
Currencies Applicable For <small>[store view]</small>	All Currencies
Sort Order <small>[store view]</small>	2 <small>Adjust this to move the payment method above or below other payment methods</small>

☾ Stripe Giropay

☾ Stripe iDEAL

- Enabled:** Enable or disable the payment method.
- Title:** This is the name of the payment method as it will be seen by the customer at the checkout page.
- Optional Statement Descriptor:** This is an optional small description of the source of the payment which will be shown in the customer's bank statements. If left empty, the default descriptor that is configured from <https://dashboard.stripe.com/account> will be used instead.
- Payment From Applicable Countries:** Determines whether the payment method will be available to the customer at the checkout based on the country they set in their billing address. You can select "All Allowed Countries" if you want to show the payment method for all countries. An appropriate error message will be displayed at the final checkout step if the customer's country is not supported.
- Payment From Specific Countries:** Each payment method is only available in specific countries. The supported countries of each payment method are pre-selected by default based on Stripe's

documentation. We do not recommend changing this setting unless a new supported country is announced by Stripe.

8. **Currencies Applicable For:** Determines whether the payment method will be available to the customer at the checkout based on the currency in which their order is placed. All of the payment methods will only work with the Euro (€) currency, however this setting is by default to "All Currencies" so that the payment method can be tested when initially set up. You can switch this to "Euro Only" on your live website.
9. **Sort Order:** If you have many payment methods enabled, this setting will determine the order of this payment method at the checkout page. This is a global sort order that can be set for any payment method, including PayPal and the original Stripe Payments & Subscriptions method.

You are now ready to test the payment methods.

TESTING PAYMENT METHODS

To test any of the payment methods, you can set the "Mode" of the Stripe Payments & Subscriptions module to "Test". The setting will be read and respected by all add-ons.

How to test SEPA Direct Debit

Before you can accept SEPA Direct Debit payments, your Stripe account needs to have regularly processed card payments for 60-75 days. If you would like to start sooner, please [get in touch with Stripe](#). You can also refer to the guide on [SEPA Direct Debit payments](#) guide to learn more about its requirements.

This method is straightforward to test. An IBAN will be requested at the checkout as shown below:

Stripe Giropay

Stripe iDEAL

Stripe SEPA Direct Debit

My billing and shipping address are the same

Veronica Costello

6146 Honey Bluff Parkway

Calder, Michigan 49628-7978

United States

(555) 229-3326

Your IBAN *

By providing your IBAN and confirming this payment, you authorise (A) Cryozonic Ltd and Stripe, our payment service provider, to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from Cryozonic Ltd and Stripe. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited.

[Place Order](#)

The displayed mandate is a legal requirement for which [translations](#) are included for the 32 countries where SEPA is available. These will need some adjustments before going live.

Your business name will also be displayed in the mandate text as it is configured from your [Stripe Account](#) section.

You can enter the IBAN DE89370400440532013000 to test the SEPA Direct Debit method. At the final step, the customer will simply be shown the order success page instead of being redirected to their bank. An order will be created in your Magento admin with the status "Pending". Order statuses mean the following:

- **Pending:** The order has not been invoiced and the payment was not authorized yet. This is the initial status set when the order is created for the first time.
- **Processing:** If [Stripe Webhooks](#) have been configured correctly, then as soon as the payment is authorized by the customer's bank, the module will automatically charge the customer and invoice the order. The order status will be set to Processing in Magento if the order items need to be shipped, or to Complete if the order is for a virtual product.
- **Complete:** The payment was authorized, charged, invoiced, and the order items were shipped.
- **Canceled:** The payment has failed or the customer canceled the payment or mandate with their bank.
- **Closed:** The order has been refunded or canceled by an admin.

How to test Bancontact, Giropay, iDEAL and SOFORT

These payment methods do not request any input from the customer during the checkout:

Payment Method:

Pay by Card (Stripe)

Stripe Bancontact

My billing and shipping address are the same

Veronica Costello

6146 Honey Bluff Parkway

Calder, Michigan 49628-7978

United States

(555) 229-3326

You will be redirected to your bank for payment processing.

[Place Order](#)

If the Stripe Payments & Subscriptions module is configured to be in Test Mode, then you will be redirected to a Stripe testing page for the selected payment method. An order will also be created in your Magento admin with the "Pending" order status. From the Stripe testing page, you can select to either Authorize or Fail the payment. If [Stripe Webhooks](#) have been configured correctly, then as soon as the payment is authorized, the order status will change based on the [same rules](#) described for the SEPA payment method.

How to test offline (in development) without Stripe Webhooks

If you are working on a development environment that cannot externally accept webhook requests, you can still test with the following manual method:

1. In your Stripe dashboard, configure the test webhook URL to your live endpoint. If you still don't have a live server, you can use a <http://requestb.in/> endpoint.
2. Place an order with any of the module's payment methods.
3. From your [Stripe Events](#) section, locate the source.chargeable event for the order you placed:

EVENT

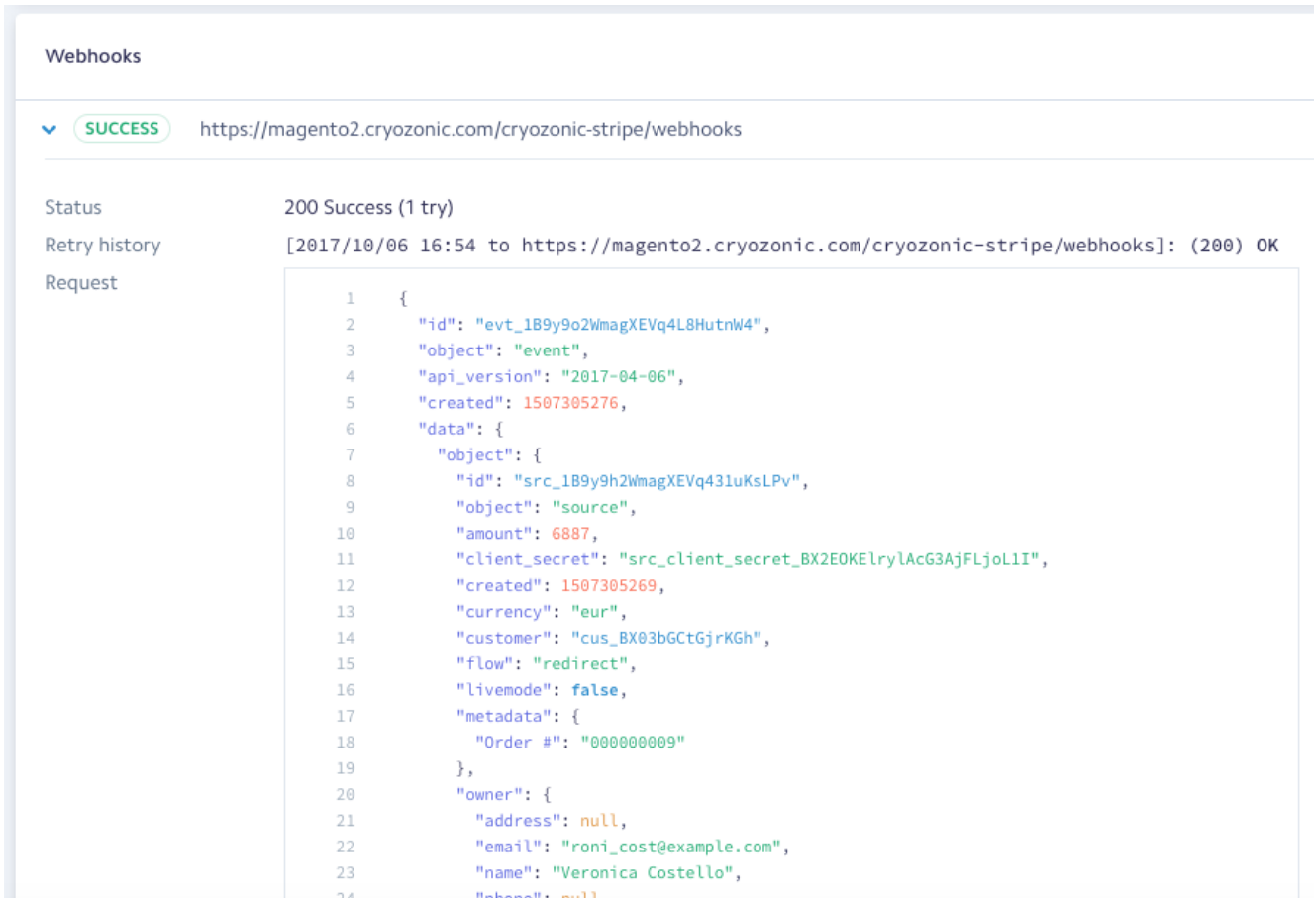
[roni_cost@example.com](#) was charged €68.87

A source with ID src_1B9y9h2WmagXEVq431uKsLPv is chargeable

[roni_cost@example.com](#) added a new payment source

source.chargeable

- From the event page, scroll to the bottom, expand the webhook request and copy the Request body under the successful webhook request:



Webhooks

✓ **SUCCESS** https://magento2.cryozonic.com/cryozonic-stripe/webhooks

Status 200 Success (1 try)

Retry history [2017/10/06 16:54 to https://magento2.cryozonic.com/cryozonic-stripe/webhooks]: (200) OK

Request

```
1  {
2    "id": "evt_1B9y9o2WmagXEVq4L8HutnW4",
3    "object": "event",
4    "api_version": "2017-04-06",
5    "created": 1507305276,
6    "data": {
7      "object": {
8        "id": "src_1B9y9h2WmagXEVq431uKsLPv",
9        "object": "source",
10       "amount": 6887,
11       "client_secret": "src_client_secret_BX2E0KElrylAcG3AJFljoL1I",
12       "created": 1507305269,
13       "currency": "eur",
14       "customer": "cus_BX03bGctGjrKGh",
15       "flow": "redirect",
16       "livemode": false,
17       "metadata": {
18         "Order #": "000000009"
19       },
20       "owner": {
21         "address": null,
22         "email": "roni_cost@example.com",
23         "name": "Veronica Costello",
24         "phone": null.
```

- Using the Chrome [Postman](#) extension, create a POST request to <http://yourdomain.dev/cryozonic-stripe/webhooks> with a request body that is the same as the one you copied above.
- Trigger the request from Postman and check if the order status was updated to Processing under Sales > Orders.

SAVED SOURCES

SEPA Direct Debit is the only payment method that can be used to create re-usable sources. With SEPA Direct Debit, the created source is always saved on the customer object. The rest of the payment methods can only be created as single-use objects similarly to Tokens, which can be used for a single charge and for a specific amount that is set when the original order is placed. Single use sources will only be saved on the customer object when the Stripe Payments & Subscriptions module is configured to "Always save cards"

ISSUING REFUNDS

Because this is an add-on to Stripe Payments & Subscriptions, you can issue refunds in exactly the same way. For instructions on how to perform a refund in Stripe Payments & Subscriptions, [click here](#).

PLACING ORDERS FROM THE ADMIN AREA

SEPA Direct Debit is the only payment method that can be used from the admin area to place orders:

Payment & Shipping Information

Payment Method

- Check / Money order
- Pay by Card (Stripe)
- SEPA Direct Debit

* IBAN

By signing this mandate form, you authorise (A) Christos to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from Christos. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited.

Other payment methods cannot be used in the admin area as they are redirect-based and require the customer to authenticate with their bank. This means that they can only be used at the checkout by the customer only.

TRANSLATIONS FOR MULTI-LANGUAGE WEBSITES

The module contains translations file that can be used with multi-language Magento configurations. You can find this file under:

```
app/code/community/Cryozonic/EuroPayments/i18n/en_US.csv
```

If you open this file in a text editor, you will notice that the file includes the mandate text for SEPA Direct Debit. The untranslated mandate has been copied from the [European Payments Council's](#) website and it has been adjusted as per [Stripe's instructions](#), i.e. the phrase "By signing this mandate form" has been replaced with "By providing your IBAN and confirming this payment" because the customer is performing an electronic authorization. Furthermore, the phrase "and Stripe, our payment service provider" has been added to the mandate. To fully comply with regulations, you will need to perform the same adjustments to all languages that you will be using on your website.

Translations for 32 more countries are included in the module's i18n directory for your convenience. These would be the same language codes that you selected under System > Configuration > General >

General > Currency Setup for each of your available stores. If you must set your Currency configuration for the first time, make sure to also flush your Configuration Cache after doing so.

If you translate one of these files in your language and would like to have it included in a future release of the module, feel free to send it to us at info@cryozonic.com

TROUBLESHOOTING

General Guidelines

Most issues can be resolved using the [Troubleshooting](#) instructions of the Stripe Payments & Subscriptions module. If anything is missing from these, please contact us at info@cryozonic.com.

Order stuck in Pending status

When an order is initially created, it will have a status of Pending. This is to indicate that the authorization of the payment by the customer's bank is still pending. For all redirect-based payment methods, when an authorization happens, Stripe has to notify your website through a mechanism called [Stripe Webhooks](#). If your orders do not change from Pending to Processing, this may indicate that you have not yet configured webhooks for your website. To configure Stripe Webhooks, please see the section [Necessary configuration in Stripe](#).