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Overview

Braintree PHP SDK Version: 3.22.0
Braintree JS SDK Version: 3.32.0

This version of the module is compatible with -

- Magento 2.2.x.
- Magento 2.3.x

PayPal Credit

Technical notes

The UK Calculator runs a cron job every day at midnight to retrieve the available financing options from the PayPal Credit API for each product. The values retrieved are then cached within Magento until the cron runs again.

These values are used to display the finance calculator on individual product pages, and the “from £x.xx with PayPal Credit” banners on category pages. Until these values have been retrieved - this sections will not be shown.

When the user is in the cart, a request is made to the PayPal API to retrieve the available finance options in real time, for the total value of the user’s cart.

Admin Configuration

1) Navigate to: Stores -> Configuration -> Sales -> Payment Methods
2) Ensure your “Merchant Country” is set to US or UK
3) Click “Configure” next to the Braintree option
4) Ensure the “Basic Braintree settings” have been configured
5) Select “Yes” next to the “Enable PayPal through Braintree” option
6) The option “Enable PayPal Credit through Braintree” will then appear below the “Enable PayPal” option - Select “Yes” next to this option (defaults to “Yes”)

Note: PayPal Checkout must be enabled on the Magento Store before the merchant is able to enable PayPal Credit.

Once saved remember to flush the Magento Cache (System -> Cache Management).

US Configuration

When the PayPal Checkout method is turned on, PayPal Credit will be turned on by default. The merchant is able to turn of PayPal Credit through the configuration options in the Magento Admin.
No banners are displayed on the merchant’s site.

UK Configuration

For UK stores, there is an additional section titled “PayPal Credit through Braintree”, further down the page. The merchant should enter their

1. PayPal API Client ID
2. PayPal API Secret
3. Braintree Activation Code
4. Merchant name as on the FCA Register - this value is displayed on the frontend credit calculator

PayPal Credit will be forcibly disabled for the UK unless the “Braintree Activation Code" field contains a valid value. PayPal will provide merchants with the activation code.
PayPal Credit through Braintree

PayPal Credit is currently only available in the United States and United Kingdom, and must have been enabled on your PayPal account.

PayPal REST Client ID (website)

PayPal REST Secret (website)

Sort Order (website)

Activation Code (store view)

Merchant Name on the FCA Register (store view)

This will be provided by PayPal as part of the onboarding process. Without an activation code, PayPal Credit will be disabled.

It is a legal requirement in the UK to display your merchant name as on the FCA Register next to the breakdown of credit options. If this field is empty, PayPal Credit will be disabled.

Storefront visuals

PayPal Credit Button

Mini Cart (visible on all pages)
Cart Page

Shopping Cart

<table>
<thead>
<tr>
<th>Item</th>
<th>Price</th>
<th>Qty</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fusion Backpack</td>
<td>$59.00</td>
<td>1</td>
<td>$59.00</td>
</tr>
</tbody>
</table>

Summary

- Estimate Shipping and Tax
- Subtotal: $59.00
- Tax: $0.00
- Order Total: $59.00

Proceed to Checkout

Check Out with Multiple Addresses

Checkout

Payment Method

- Credit Card
- Check / Money order
- PayPal
- PayPal Credit

Order Summary

Cart Subtotal: $59.00
Shipping: $5.00
Order Total: $64.00
1 Item in Cart

Ship To:
- Test Test
- Test, New York 10001
- United States 000000000

Shipping Method:
- Flat Rate - Fixed
**Summary**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subtotal</td>
<td>$104.00</td>
</tr>
<tr>
<td>Tax</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Order Total</strong></td>
<td><strong>$104.00</strong></td>
</tr>
</tbody>
</table>

**PayPal CREDIT**

<table>
<thead>
<tr>
<th>Term</th>
<th>Monthly Payment</th>
<th>Instalment Rate</th>
<th>Cost of Purchase</th>
<th>Total inc. interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Months</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12 Months</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>£8.67</td>
<td>0.0%</td>
<td>£104.00</td>
<td>£104.00</td>
</tr>
</tbody>
</table>

If you are approved for a credit limit with PayPal Credit and use it for future purchases, the APR for those purchases won't be more than 17.9% and may be even lower.

**Representative Example:**
Purchase Rate: 17.9% p.a. (variable)
Representative: 17.9% APR (variable)
Assumed Credit Limit: £1,200
Subject to status. Terms and Conditions apply.

GENE TEST SITE acts as a broker and offers credit solely from PayPal (Europe) S.a.r.l. et Cie, S.C.A. 22-24 Boulevard Royal L-2449, Luxembourg.

**Proceed to Checkout**

[PayPal Checkout]

[PayPal CREDIT]

Check Out with Multiple Addresses
Joust Duffle Bag

$34.00

IN STOCK
SKU: 24-MB01

Monthly Payment: £416.34
Instalment Rate: 0.00%
Cost of purchase: £249.00
Total inc. interest: £249.00

If you are approved for a credit limit with PayPal Credit and use it for future purchases, the APR for those purchases won’t be more than 17.9% and may be even lower.

Representative Example:
Purchase Rate: 17.9% p.a. (variable)
Representative: 17.9% APR (variable)
Assumed Credit Limit: £1,500

Subject to status. Terms and Conditions apply.

GENE TEST SITE acts as a broker and offers credit solely from PayPal (Europe) S.A.R.L et Cie, S.C.A. 22-24 Boulevard Royal, L-2449, Luxembourg.

Qty
1

Add to Cart

ADD TO WISH LIST  ADD TO COMPARE  EMAIL
PayPal Express Checkout

The module has been updated to use PayPal Express Checkout button, through the Braintree API.


PayPal Button

The PayPal button will display on the Product Page, Mini-Cart, Cart Page and Checkout - the colour, shape, size and layout of the button can be modified in each location.

To enable the PayPal button on the product page, the merchant must set the option “Enable PayPal Buy Now button on the product” in the Magento admin to “Yes”.

○ PayPal through Braintree

○ Mini-Cart and Cart Page

○ Checkout Page

○ Product Page

Additional Admin Configuration Options

The Merchant is able to configure the following additional options within the Magento Admin for PayPal Checkout -
Payee Email (configurable on a store level within the Magento Admin)
- Button Shape (Available options: Pill & Rectangle)
- Button Color (Available options: Blue, Black, Gold, Silver)

The Payment Action “Authorize and Capture” has been replaced with “Intent Sale”.

Checkout flow changes

Previously upon clicking the PayPal Checkout button and completing the PayPal Checkout flow customers were taken back to the Magento checkout to click an additional “Place Order” button.

GENE have added the commit:true flag to the PayPal checkout button to remove this step and so the order will be placed as soon as the customer clicks “Pay Now” within the PayPal Checkout window.
Storefront Visuals

Mini Cart (visible on all pages)

Cart

Shopping Cart

<table>
<thead>
<tr>
<th>Item</th>
<th>Price</th>
<th>Qty</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fusion Backpack</td>
<td>$59.00</td>
<td>1</td>
<td>$59.00</td>
</tr>
</tbody>
</table>

Summary

- Estimate Shipping and Tax
- Subtotal: $59.00
- Shipping (Flat Rate - Fixed): $5.00
- Order Total: $64.00

Proceed to Checkout

Gift Cards
Fusion Backpack

£59.00

IN STOCK
SKU: 24-M802

Add to Cart

The safer, easier way to pay

ADD TO WISH LIST   ADD TO COMPARE   EMAIL
Credit Card

Card Form Visuals

The Card form was updated in version 3.0.6 to provide a clearer and more accessible user interface.

3D Secure Visuals

No changes have been made to the 3D Secure integration other than to update the look & feel of the popup displayed to customers, as demonstrated below -
Error Messages

Previously customers were presented with an error message “An error occurred on the server. Please try to place the order again.” when the transaction was declined (due to whatever reason).

This error message has been changed to “Your payment could not be taken. Please try again or use a different payment method”.

The additional capability has been added to provide more detailed error messages based on the response from the Braintree API. At this point, no additional error messages have been added - pending clarification on what (if any) should be added. These additional error messages are based on the data within \Braintree\Result\Error::$message.
Payment Method

- Credit Card

![Credit Card Number Image]

- My billing and shipping address are the same
  - test test
test, New Hampshire 10001
  - United States
  - 000000000

- Expiration Date

  - 12 / 2019

- Card Verification Number

  - 123

Order Summary

- Cart Subtotal: $59.00
- Shipping: $5.00
- Order Total: $64.00
- 1 Item in Cart

Ship To:
- test test
test, New Hampshire 10001
- United States
- 000000000

Shipping Method:
- Flat Rate - Fixed
Google Pay

Admin Configuration

1. Navigate to: Stores -> Configuration -> Sales -> Payment Methods
2. Click “Configure” next to the Braintree option
3. Ensure the “Basic Braintree settings” have been configured
4. Expand the “Google Pay through Braintree” section
5. Select “Yes” for the “Enable Google Pay through Braintree” option.

Note: the merchant must enable Google Pay within the Braintree Control Panel and request production access to Google Pay from Google.

The Google Pay button is displayed in the mini-cart and checkout.

Apple Pay

Admin Configuration

1. Navigate to: Stores -> Configuration -> Sales -> Payment Methods
2. Click “Configure” next to the Braintree option
3. Ensure the “Basic Braintree settings” have been configured
4. Expand the “ApplePay through Braintree” section
5. Select “Yes” for the “Enable ApplePay through Braintree” option.
Note: the merchant must validate their domain within the Braintree Control Panel. Descriptive text has been added below this option to indicate this - “You need to verify your domain name in your Braintree account first”. This links to: https://developers.braintreepayments.com/guides/apple-pay/configuration/javascript/v3

The merchant can also enter their "Merchant Name" which is displayed in the Apple Pay dialog, before the final total.
Storefront Visuals

Mini Cart (visible on all pages)

Upon tapping the Apple Pay button, the Apple Pay dialog opens on the same page:
Cart

Upon tapping the Apple Pay button, the Apple Pay dialog opens on the same page:

- **Item**: Push It Messenger Bag
  - **Price**: $45.00
  - **Qty**: 1
  - **Subtotal**: $45.00

Summary
- **Subtotal**: $45.00
- **Tax**: $0.00
- **Order Total**: $45.00

Proceed to Checkout
- **Apple Pay**
- Check Out with Multiple Addresses

Apply Discount Code

Update Shopping Cart
Upon tapping the Apple Pay button, the Apple Pay dialog opens on the same page.

During the checkout flow, the customer has already entered their billing address, shipping address and chosen their shipping method. As such the Apple Pay dialog will not present these options to the user at this point.

Venmo

Venmo is only available for US merchants and is only visible for customers using a mobile browser.
Admin Configuration

1. Navigate to: Stores -> Configuration -> Sales -> Payment Methods
2. Click “Configure” next to the Braintree option
3. Ensure the “Basic Braintree settings” have been configured
4. Expand the “Venmo through Braintree” section
5. Select “Yes” for the “Enable Venmo through Braintree” option.

ACH Direct Debit

ACH Direct Debit is only available for US merchants.

Admin Configuration

1. Navigate to: Stores -> Configuration -> Sales -> Payment Methods
2. Click “Configure” next to the Braintree option
3. Ensure the “Basic Braintree settings” have been configured
4. Expand the “ACH Direct Debit” section
5. Select “Yes” for the “Enable ACH” option.

Virtual Terminal

The Virtual Terminal can be found under the “Sales” menu item in the Magento Admin. Access to the Virtual Terminal is only available to the admin users who have the “Create Sales” permission.

The Virtual Terminal allows a Magento admin user to enter Card details and an amount to charge. No invoice or order is created within Magento.
Due to the nature of custom fields (and that they often require dynamic values to be passed through), GENE have built in functionality to allow developers to easily add custom fields. GENE have produced an example Magento 2 module available on GitHub (https://github.com/genecommerce/module-braintree-customfields-example) that demonstrates how to implement a custom field in the Magento 2 module.

Note: there are no admin configuration options available for Custom Fields.

Advanced Fraud Rules

Build in skip advanced fraud rules checking to allow merchants flexibility over what transactions get evaluated by Kount (based on dollar amount for instance)

An option has been added within the “Advanced Braintree Settings” section in the Magento Admin, labelled “Bypass Fraud Protection Threshold”.

Any transactions with a value equal to or higher than this defined setting will have the skip advanced fraud rules flag (“skipAdvancedFraudChecking) set against the transaction when submitted to the Braintree API. Note: Setting this value to 0 will disable this option.
Transaction Source

The Braintree Transaction Source has been added to the Magento Admin’s Sales Order grid. The additional column can be shown or hidden by the merchant using the “Columns” setting.

The “Braintree Transaction Source” column, to the far right.

Ticking “Braintree Transact...” will show the column.
Verify Credentials

Within the Magento Admin, underneath the form fields where the merchant enters their Merchant ID, public key and private key is a button labeled “Validate Credentials”.

State: Validate Credentials button not clicked
State: Validate Credentials button clicked and contacting the Braintree API to verify.

State: Credentials are valid.
State: Credentials are invalid.

Intent Sale

The Payment Action “Authorize and Capture” has been replaced with “Intent Sale” within the Magento configuration.

'DisplayName' Parameter

An option labelled “Override Merchant Name” has been added to the “PayPal through Braintree” configuration section in the Magento admin. This value is then passed through with the 'DisplayName' parameter on the PayPal button.
'PayeeEmail' Configuration

An option labelled “Payee Email” has been added to the “PayPal through Braintree” configuration section in the Magento admin. This value is then passed through with the ‘PayeeEmail’ parameter on the PayPal button.

Note: You should consult Braintree Support before modifying this option.

<table>
<thead>
<tr>
<th>PayPal through Braintree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payee Email</td>
</tr>
<tr>
<td>False</td>
</tr>
<tr>
<td>Must Email</td>
</tr>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>Start Order</td>
</tr>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>Customer/Merchant Name</td>
</tr>
<tr>
<td>Merchant Name</td>
</tr>
<tr>
<td>Payment Action</td>
</tr>
<tr>
<td>Direct Sale</td>
</tr>
<tr>
<td>Payment from Applicable Countries</td>
</tr>
<tr>
<td>Australia</td>
</tr>
<tr>
<td>Belgium</td>
</tr>
<tr>
<td>Canada</td>
</tr>
<tr>
<td>Chile</td>
</tr>
<tr>
<td>Colombia</td>
</tr>
<tr>
<td>Costa Rica</td>
</tr>
<tr>
<td>Denmark</td>
</tr>
<tr>
<td>Dominican Republic</td>
</tr>
<tr>
<td>Egypt</td>
</tr>
<tr>
<td>Estonia</td>
</tr>
<tr>
<td>Finland</td>
</tr>
<tr>
<td>France</td>
</tr>
<tr>
<td>Germany</td>
</tr>
<tr>
<td>Greece</td>
</tr>
<tr>
<td>Hong Kong</td>
</tr>
<tr>
<td>Hungary</td>
</tr>
<tr>
<td>Indonesia</td>
</tr>
<tr>
<td>Israel</td>
</tr>
<tr>
<td>Italy</td>
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<tr>
<td>Japan</td>
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<tr>
<td>Korea</td>
</tr>
<tr>
<td>Latvia</td>
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<tr>
<td>Lithuania</td>
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<tr>
<td>Luxembourg</td>
</tr>
<tr>
<td>Malaysia</td>
</tr>
<tr>
<td>Mexico</td>
</tr>
<tr>
<td>Netherlands</td>
</tr>
<tr>
<td>New Zealand</td>
</tr>
<tr>
<td>Nicaragua</td>
</tr>
<tr>
<td>Norway</td>
</tr>
<tr>
<td>Peru</td>
</tr>
<tr>
<td>Philippines</td>
</tr>
<tr>
<td>Poland</td>
</tr>
<tr>
<td>Portugal</td>
</tr>
<tr>
<td>Romania</td>
</tr>
<tr>
<td>Russia</td>
</tr>
<tr>
<td>Saudi Arabia</td>
</tr>
<tr>
<td>Serbia</td>
</tr>
<tr>
<td>Singapore</td>
</tr>
<tr>
<td>Slovak Republic</td>
</tr>
<tr>
<td>Sweden</td>
</tr>
<tr>
<td>Switzerland</td>
</tr>
<tr>
<td>Thailand</td>
</tr>
<tr>
<td>Turkey</td>
</tr>
<tr>
<td>United Arab Emirates</td>
</tr>
<tr>
<td>United Kingdom</td>
</tr>
<tr>
<td>United States</td>
</tr>
<tr>
<td>Venezuela</td>
</tr>
<tr>
<td>Viet Nam</td>
</tr>
<tr>
<td>Virginia</td>
</tr>
<tr>
<td>Yemen</td>
</tr>
</tbody>
</table>

3DSecure for vaulted cards

If the merchant has enabled 3D Secure, the customer will be prompted to go through the 3D Secure verification process with vaulted cards in the checkout.

Multi-Currency Handling

Magento supports the ability for Merchants to:

1) Set up different websites with different currencies and prices for products
2) Enable different currency display options, whereby the customer is still charged in the base currency (e.g., USD), but can opt to display the prices in another converted currency (e.g., EUR) on the website.

Merchants should ensure the currency setup on their Braintree and PayPal accounts is the same as that of the ‘base’ currency as configured in Magento. The merchant is able to change the Braintree API Merchant Account ID on different website levels within Magento to ensure the customers are charged in the correct currency.

Equally, by utilizing the additional options within Magento to change how the currency is displayed the merchant is able to display multiple currencies but ensure the customer is charged in the base currency configured in their Braintree/PayPal accounts.