



## **eCommerce Checkout Payment Gateway**

### **Readme.txt for Magento 2.x Module**

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## Cardlink Check out Payment Gateway

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Tags: payments, payment-gateway

Requires at least: 2.2.6

Tested up to: 2.4.7

Requires PHP: 7.x – 8.x

License: GPLv2 or later

License URI: <http://www.gnu.org/licenses/gpl-2.0.html>

Cardlink Payment Gateway allows you to accept payment through various schemes such as Visa, Mastercard, Maestro, American Express, Diners, Discover cards on your website.

### Changelog

- **1.2.5**
  - Fixes for PHP 7.x support.
- **1.2.4**
  - Remove requirement for IRIS customer code configuration setting. If you already use IRIS with your own seller id, DO NOT install the new version!
- **1.2.3**
  - Add Cardlink and Worldline as IRIS business partners.
  - Various fixes for IRIS payments.
- **1.2.2**
  - Fix minor IRIS redirection issues.
  - Enforce Terms and Conditions acceptance requirements on checkout.
- **1.2.1**
  - Minor fixes in the cron task and related admin field.
  - Limit added to that field with a valid range of 10-60 minutes. Leave empty to disable feature.
  - Updated README.
- **1.2.0**
  - Added configurable order creation and stock management (option to create order before or after successful payment).
  - Enhanced automatic order cancellation system (option to configure expiration time).
  - Updated README.
- **1.1.2**
  - Require merchant information when activating payment methods.
- **1.1.1**
  - Minor fixes.
  - Updated README.
  - Added check for payment method code in OrderPaymentSaveBefore observer.
- **1.1.0**

- Added support for IRIS payments.
- **1.0.5**
  - Fixed guest checkout bug.
- **1.0.4**
  - Minor bug fixes.
- **1.0.3**
  - Order creation only happens after successful payment.
  - Fixed bug with credit memo creation.
  - Fixed bug with reorder in admin.
- **1.0.2**
  - Fixed a bug that failed checkout with PayPal Standard.
  - Changed auto cancel order period to 60 minutes.
- **1.0.1**
  - Only send order confirmation email to customer when the order has been successfully paid for.
  - Auto cancel order after 30 minutes in pending payment state.
- **1.0.0**
  - Initial release

## Description

Cardlink Payment Gateway allows you to accept payment through various schemes such as Visa, Mastercard, Maestro, American Express, Diners, Discover cards on your website, with or without variable installments.

This module aims to offer new payment solutions to Cardlink merchants for their Magento 2.x online store without having web development knowledge. However, for the initial module installation some technical knowledge will be required.

Merchants with e-shops (redirect cases only) will be able to integrate the Cardlink Payment Gateway to their checkout page using the CSS layout that they want. Also, they could choose between redirect or IFRAME option for the payment environment. Once the payment is made, the customer returns to the online store and the order is updated.

Once you have completed the requested tests and any changes to your website, you can activate your account and start accepting payments.

## Features

1. A dropdown option for instance between Worldline, Nexi and Cardlink.
2. Option to enable test environment (sandbox). All transactions will be re-directed to the endpoint that represents the production environment by default. The endpoint will be different depending on which acquirer has been chosen from instance dropdown option.
3. Ability to define the maximum number of installments regardless of the total order amount.
4. Ability to define the ranges of the total order amounts and the maximum number of installments for each range.
5. Option for pre-authorization or sale transactions.
6. Option for a user tokenization service. The card token will be stored at the merchant's e-shop database and will be used by customers to auto-complete future payments.
7. In-store checkout option: the merchant can configure the payment process to take place inside a pop up with IFRAME to mask the redirection process from the customers.
8. A text field for providing the absolute or relative (to Cardlink Payment Gateway location on server) URL of custom CSS stylesheet, to apply custom CSS styles in the payment page.
9. Translation ready for Greek & English languages.
10. Support for IRIS payments for Nexi acquirer only.
11. The IFRAME feature is not supported for IRIS payments

## Installation

You need to manually upload the contents of the .zip file of the module's latest version to your server's web root folder that your Magento store is installed. You will first need to extract the file's contents to a temporary folder. Then, go to the Cardlink\Checkout\Controller\Payment folder. If you are using previous Magento version 2.2.x, replace the Response.php file with the contents of file Response-v2.2.php.

Depending on your hosting provider, you will probably have to be familiar with the process of transferring files using an FTP or SFTP client. If no FTP/SFTP access is provided, use your hosting provider's administration panel to upload the folders to the folder of your Magento installation.

Using an SSH console, go to your web root folder (or the folder your Magento store is installed) and execute the following commands to enable the extension and execute its installation scripts.

```
# bin/magento module:enable Cardlink_Checkout
# bin/magento setup:upgrade
# bin/magento setup:di:compile
```

For security reasons, Web browsers will not send target domain cookies when the referrer website is on another domain and data are POSTed unless the SameSite option of these cookies is set to the value None. If you fail to properly configure the required hosting settings, customers returning from the payment gateway will be automatically logged out from their accounts. The following configuration instructions will manipulate all cookies set by your store to allow customer sessions to persist after returning from the payment gateway.

## Apache Web Server

For hosting solutions running the Apache web server software, you will need to add the following lines to your web site's root .htaccess file. Make sure the mod\_headers Apache module is installed and active.

```
<IfModule mod_headers.c>
Header always edit Set-Cookie ^(.*)$ $1;SameSite=None;Secure
</IfModule>
```

## Nginx Web Server

If your hosting provider uses the Nginx web server instead, you will need to add/edit the following lines of code to your virtual host's configuration file.

```
location / {
    proxy_cookie_path / "/; SameSite=None; Secure";
}
```

### Plesk Hosting Control Panel

If you are using Plesk and nginx in proxy mode, under Apache & nginx Setting for ... > Additional nginx directives add only the following line:

```
proxy_cookie_path / "/; SameSite=None; Secure";
```

If you are only using Apache, add the following configuration lines in the Additional Apache directives section on the same page. By default, Plesk has the Apache mod\_headers module installed and active however, verify that this is the case for your Plesk installation.

```
<IfModule mod_headers.c>  
Header always edit Set-Cookie ^(.*)$ $1;SameSite=None;Secure  
</IfModule>
```

### Custom or Unknown Hosting

If you do not have full control of your hosting services, or not very confident with such changes, you can try installing the **Veriteworks CookieFix** extension at <https://github.com/Veriteworks/CookieFix>.

Follow the instructions on the extensions Github page and set the SameSite setting to None.

If you are still unsure or unfamiliar with the actions described above, please ask a trained IT person or contact your hosting provider to do them for you.

## Screenshots

1. The Cardlink Payment Gateway settings screen used to configure the main Cardlink gateway (Stores > Configuration > Sales > Payment Methods).

Cardlink Payment Gateway CheckOut

**Enabled** (store view) Yes

**Title** (store view) Pay through Cardlink  
The title of the payment method to be displayed during the checkout.

**Description** (store view) Pay Via Cardlink: Accepts Visa, Mastercard, A  
A short description of the payment method to be displayed during the checkout.

**New Order Status** (website) Pending ☒ Use system value

**Payment from Applicable Countries** (website) All Allowed Countries ☒ Use system value

**Payment from Specific Countries** (store view)  
Afghanistan  
Åland Islands  
Albania  
Algeria  
American Samoa  
Andorra  
Angola  
Anguilla  
Antarctica  
Antigua & Barbuda

**Business Partner** (store view) Cardlink  
Identify the business partner that will handle payment transactions as agreed with Cardlink.

**Merchant ID** (store view)  
The merchant ID provided by Cardlink.

**Shared Secret** (store view)  
The shared secret code provided by Cardlink.

**Transactions Environment** (store view) Sandbox  
Identify the working environment for payment transactions.

**Payment Action** (store view) Finalize Payment  
Identify the type of transaction to perform. By selecting the 'Authorize' option, you will need to manually capture the order amount on Cardlink's merchant dashboard.

**Accept Installments** (store view) Fixed Maximum Number  
Enable installment payments and define the maximum number of installments.

**Maximum Installments** (store view) 12  
The maximum number of installments available for all orders.

**Allow Tokenization** (store view) Yes  
Enable customers to select whether they want to secure store their payment cards for future checkouts.

**Checkout without Leaving Your Store** (store view) Yes  
Perform the payment flow without having the customers leave your website for Cardlink's payment gateway. You will need to have a valid SSL certificate properly configured on your domain.

**Force Store Language on Cardlink's Payment Gateway** (store view) Yes  
Instruct Cardlink's Payment Gateway to use the language of the store that the order gets placed.

**Display Cardlink Logo** (store view) Yes  
Display the Cardlink logo next to the payment method title.

**CSS URL** (store view)  
Full URL of custom CSS stylesheet, to be used to display payment page styles.

**Log Debug Information** (store view) No  
Store debug log information in file cardlink.log. Use only for a limited time frame and delete the log file afterwards.

**Sort Order** (store view) 0

2. This is the front-end of Cardlink Payment Gateway plugin located in checkout page

Payment Method:

Pay through Cardlink



☒ My billing and shipping address are the same

TEST TEST

TEST

TEST, 151 26

Greece

+301234567890

Number of Installments \*

6

Stored Cards \*

☐  xxxx-0010  
12/2032

☒ New Card

☐ Securely store card

Place Order

3. To set up IRIS payments, you will need to have the Merchant ID and Shared Secret specifically issued for use with IRIS. Other settings are similar to the ones for Card Payments.



## ⏪ Cardlink CheckOut - Pay via IRIS

Display settings for the 'Pay via Card' method are shared with this method.

<b>Enabled</b> <small>[store view]</small>	Yes	
<b>New Order Status</b> <small>[website]</small>	Pending	<input checked="" type="checkbox"/> Use system value
<b>Payment from Applicable Countries</b> <small>[website]</small>	All Allowed Countries	<input checked="" type="checkbox"/> Use system value
<b>Payment from Specific Countries</b> <small>[store view]</small>	<div> Afghanistan  Åland Islands  Albania  Algeria  American Samoa  Andorra  Angola  Anguilla  Antarctica  Antigua &amp; Barbuda </div>	
<b>Sort Order</b> <small>[store view]</small>	2	
<b>Title</b> <small>[store view]</small>	Pay via IRIS <small>The title of the payment method to be displayed during the checkout.</small>	
<b>Description</b> <small>[store view]</small>	Pay via IRIS. <small>A short description of the payment method to be displayed during the checkout.</small>	
<b>Business Partner</b> <small>[store view]</small>	Nexi	<small>Identify the business partner that will handle payment transactions as agreed with Cardlink.</small>
<b>Merchant ID</b> <small>[store view]</small>	70000186 <small>The merchant ID provided by Cardlink.</small>	
<b>Shared Secret</b> <small>[store view]</small>	..... <small>The shared secret code provided by Cardlink.</small>	
<b>Transactions Environment</b> <small>[store view]</small>	Sandbox	<small>Identify the working environment for payment transactions.</small>
<b>DIAS Code</b> <small>[store view]</small>	90002 <small>The merchant's code on the DIAS network.</small>	
<b>Display IRIS Logo</b> <small>[store view]</small>	Yes	<small>Display the IRIS logo next to the payment method title.</small>
<b>CSS URL</b> <small>[store view]</small>	 <small>Full URL of custom CSS stylesheet, to be used to display payment page styles.</small>	

## Support tickets

In case that you face any technical issue during the installation process, you can contact the Cardlink e-commerce team at [ecommerce\\_support@cardlink.gr](mailto:ecommerce_support@cardlink.gr).