



# 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 1.x.

## 1. Information

Monetico 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, Desjardins.**

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. Important information

- Don't forget to install/activate the PHP module 'php intl'
- Don't forget to set up your IPN as specified in the documentation  
{your\_url}/monetico/payment/notify

## 3. How it works

Monetico is a gateway payment solution. Blackbird has developed a module to integrate this solution into Magento 1.x.

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

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

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

## 4. How to configure

Before installing Monetico for Magento 1.x, sign up for a Monetico account. You can ask for 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 gateway.

The screenshot shows the Monetico configuration interface with the following sections:

- Common Settings**:
  - One-time Payment**:
    - The purchases are fully paid in one time.
    - Enable this Solution: Yes (selected)
    - Title: Monetico Onetime
    - Sort Order: 1
  - API Monetico Settings**:
    - Order Status Settings
    - Country Specific Settings
    - 3D Secure Verification Settings
    - Monetico Interface Settings
    - Transaction Description
    - Options Settings- Multi-time Payment**:
  - Cofidis 3xCB Payment**:
    - The purchases are paid in 3 times by the customer, but the merchant is paid in one time.
    - Enable this Solution: Yes (selected)
      - You should have signed the option in your Monetico contract.
      - The One-time payment method should be configured.
    - Minimum Amount: 10
    - Maximum Amount: 5000
    - Title: Cofidis 3xCB
    - Sort Order: 3
  - Cofidis 4xCB Payment**
  - Paypal Payment**

### B. API Monetico Settings

The following fields allows you to connect your Magento to your Monetico account. You can't enable the payment method if this part is not correctly fulfilled. These

information are available in your Monetico account:

<https://www.monetico-services.com/fr/identification/authentification.html>

<b>Version</b>	<b>Version 3.0</b> : version of the Monetico payment system.
<b>Environment</b>	<p><b>Sandbox</b> : this mode is used for test payment action. Your TPE must be activated for this environment. You can enable it manually in your account. Contact the Monetico support and configure your IPN url for the sandbox environment.</p> <p><b>Production</b> : this mode is only for production purpose. Before enabling the production mode, please do some payments via the sandbox mode. Contact the Monetico support and configure your IPN url for the production environment.</p> <p>Note that the data are the same for the both environment modes.</p>
<b>TPE Number</b>	Number of the merchant virtual TPE. It's a string of 7 chars.
<b>Site Code</b>	Identifier of the website you use this extension for.
<b>Security Hash Key</b>	This key is used to encrypt the data sent to Monetico via the sealed form. The Monetico service gives you two security key, you should use the one given in plain text (the hexadecimal string of 40 chars). Do not use the one that Monetico offer to download.

## C. Common Setting

The module allows you to configure many common options for the payment methods. The purpose of these options is to improve the user experience, for the customer and merchant. You can manage the order cancellation case and the abandoned order issue of the external gateway payment solution.

These data are common for all payment methods through Monetico.

<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. The message by default is the following: "Your order has been canceled."
<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 pending status until further customer/merchant action.

<b>Enable Debug Mode</b>	<b>Yes</b> : we trace the events in the /var/log/monetico.log file
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## D. Order Status Settings

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

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

## 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 3DSecure 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>	<p><b>Yes</b> : the customer is not redirected to the Monetico payment gateway and can directly pay through Monetico on your website. <b>No</b> : the customer is redirected to the Monetico payment gateway.</p>
<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

You can customize the transaction description, these variables can be used:

**%order\_id%** : Order ID number  
**%payment\_method%** : Payment Method name  
**%code\_societe%** : Store Code Name

We will use the current store language in preference.

<b>Transaction Message</b>	If empty, a default message is printed.
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## I. Option settings

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

<b>Enable the Payment Express Option</b>	<p><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.</p>
<b>Enable all Payment Options</b>	<p><b>Yes</b> : enable all the payments options. <b>No</b> : select the specific payment options you don't want in the next field.</p>
<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.

### 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.

## 5. How to use

As seen previously 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 (System > 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**

Note that the IPN url only allows POST requests.

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