

# Layaway Payment Gateway Extension

## OpenCart Extension User Guide

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**Layaway payment solution** is easy to install on OpenCart framework.

Merchants have to perform following Steps:

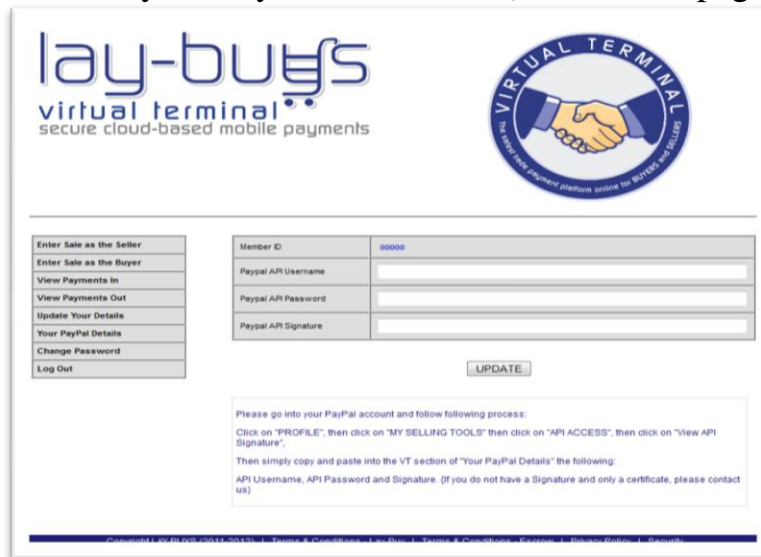
1. Download “PUT IT ON LAYAWAY (powered by PayPal)”
2. Register at <https://lay-buys.com/> as merchant
3. Installing “Layaway Payment Gateway Extension for OpenCart”

## Step 1: Download “PUT IT ON LAYAWAY (powered by PayPal)”

- Download the latest package from [OpenCart - Extensions Market](#)

## Step 2: Register at [lay-buys.com](https://lay-buys.com/) as merchant

- Sign-up on <https://lay-buys.com/vtmob/register.php>
- Then fill your PayPal credentials (see account page)



The screenshot shows the merchant registration interface for Layaway Virtual Terminal. At the top left is the logo for 'lay-buys virtual terminal secure cloud-based mobile payments'. To the right is a circular logo with a handshake and the text 'VIRTUAL TERMINAL'. Below these is a registration form with a sidebar menu on the left containing links like 'Enter Sale as the Seller', 'View Payments In', and 'Log Out'. The main form has a 'Member ID' field with '00000' and three fields for 'Paypal API Username', 'Paypal API Password', and 'Paypal API Signature'. An 'UPDATE' button is centered below the form. A text box at the bottom provides instructions on how to retrieve API credentials from a PayPal account.

Member ID	00000
Paypal API Username	
Paypal API Password	
Paypal API Signature	

UPDATE

Please go into your PayPal account and follow following process:  
Click on "PROFILE", then click on "MY SELLING TOOLS" then click on "API ACCESS", then click on "View API Signature".  
Then simply copy and paste into the VT section of "Your PayPal Details" the following:  
API Username, API Password and Signature. (If you do not have a Signature and only a certificate, please contact us)

## Step 3: Installing “PUT IT ON LAYAWAY (powered by PayPal)”

- Upload all the files and folders to your server from the "PUT IT ON LAYAWAY (powered by PayPal)" folder. This can be parallel to "admin" and "catalog" folders.  
e.g. /public\_html/store or /public\_html
- Now go through admin panel and install the extension
  - Step 1 - Go through menu "Extensions > Payments",
  - Step 2 - Click on [Install] link under Action column in 'Layaway' row,
  - Step 3 - Then Click on [Edit] link under Action column in 'Layaway' row  
for Set the general configuration,

The screenshot shows the OpenCart Administration interface. The 'Extensions' menu is open, and the 'Payments' sub-menu is selected. The 'Payment' section is active, displaying a table of payment methods. The 'Layaway' method is highlighted in blue. The table has columns for Payment Method, Status, Sort Order, and Action. The 'Layaway' row shows a status of 'Disabled' and a sort order of 1. The Action column contains an '[Install]' link, which is circled in red. A green box with a downward arrow indicates the state after successful installation, showing the '[Edit]' and '[Uninstall]' links. A red arrow points from the '[Install]' link to the green box. A blue arrow points to the 'Layaway' row with the label 'Step 2'. Another blue arrow points to the '[Edit]' link with the label 'Step 3'.

Payment Method	Status	Sort Order	Action
Authorize.Net (AIM)	Disabled		[ Install ]
Bank Transfer	Disabled		[ Install ]
Cheque / Money Order	Disabled		[ Install ]
Cash On Delivery	Enabled	5	[ Edit ] [ Uninstall ]
Free Checkout	Enabled	1	[ Edit ] [ Uninstall ]
Layaway	Disabled		[ Install ]
Layaway	Enabled	1	[ Edit ] [ Uninstall ]

After successful installation above row will be converted into below row with two links [Edit] and [Uninstall]

Please go to admin panel -> Extensions -> Payments -> [Edit] in Layaway row to manage the payment method settings.

Success: You have modified Layaway account details!

### Layaway

Save Cancel

**General Setting** Layaway Installment Reports

\* Layaway Membership Number:

\* Gateway URL:

**Bypass Layaway Hosted Page:**  
This has bypass the Layaway hosted page and redirect to PayPal directly.

**Minimum:**  
Minimum Deposit Amount (defaults to 20%)

**Maximum:**  
Maximum Deposit Amount (defaults to 50%)

**Months:**  
Maximum Number of Months to pay Balance (defaults to 3)

**Total:**  
The checkout total the order must reach before this payment method becomes active.

**Order Status:**

**Allowed Categories:**  
The checkout products of the orders must be in these categories before this payment method becomes active.

- Desktops
- Desktops > PC
- Desktops > Mac
- Laptops & Notebooks
- Laptops & Notebooks > Mac

[Select All / Unselect All](#)

**Excluded Product Ids:**  
Add product ids separated by comma(,) for which method will not available.

**Allowed Customer Groups:**  
The checkout customer must be in these customer groups before this payment method becomes active.

- NOT LOGGED IN(Guest)
- Default

[Select All / Unselect All](#)

**Geo Zone:**

**Status:**

**Sort Order:**

**Layaway Installment Report Settings**

*Api Credentials*

**Api IP-Address:**   
By default it is "https://lay-buys.com/report/".

### Field-wise description:

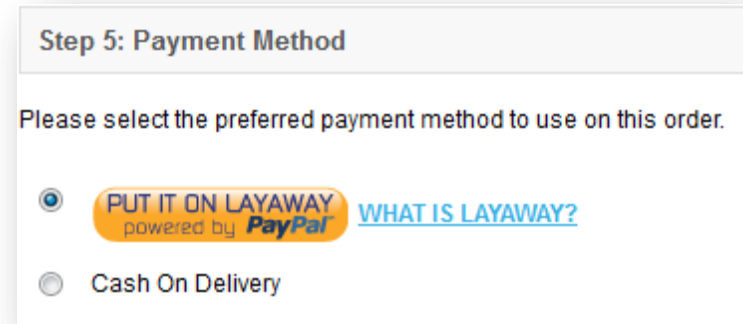
- **Layaway Membership Number** is a unique id provided from lay-buys.com on a merchant account creation.
- **Gateway Url** is the POSTing url for process order payment, provided with extension kit.
- **Bypass Layaway Hosted Page** is the field for by pass the payment flow from Layaway directly send to PayPal.
- **Minimum** is the minimum down payment percentage allowed for a down payment.
- **Maximum** is the maximum down payment percentage allowed for a down payment.
- **Months** field is the maximum cycle for payment instalment.
- **Total** The checkout total the order must reach before this payment method becomes active.
- **Order Status** is the order status for newly created order using this payment method.
- **Allowed Categories** The checkout products of the orders must be in these categories before this payment method becomes active.
- **Allowed Customer Groups** The checkout customer must be in these customer groups before this payment method becomes active.
- **Geo Zone** is the allowed zone for method availability.
- **Status** field toggle the payment method availability for checkout step at OpenCart shopping cart.
- **Sort Order** is the displaying order among all the payment methods at “Payment Method” step in checkout steps.
- **Instalment Report Setting**
  - **Api Credentials**
    - **Api IP-Address** is the url for fetching the instalment report from lay-buys server, provided with this payment extension.

### At Checkout Page in OpenCart Front-end:

#### Payment Method Step


Layaway Payment method is appear in checkout step when a buyer checkout the order.

When a customer choose “PUT IT LAYAWAY powered by PayPal” payment method as their payment option in payment step under checkout page, then customer have to choose the instalment plan for his/her payment by choosing some down payment percentage and choose months for creating instalment payment for 1,2 or 3 months at “Confirm Order” step.



Step 5: Payment Method

Please select the preferred payment method to use on this order.

PUT IT ON LAYAWAY powered by  [WHAT IS LAYAWAY?](#)

Cash On Delivery

#### Confirm Order Step

Step 6: Confirm Order

Product Name	Model	Quantity	Price	Total
<a href="#">MacBook</a>	Product 16	1	\$500.00	\$500.00
			<b>Sub-Total:</b>	\$500.00
			<b>Total:</b>	\$500.00

Please Choose Your Payment Plan


\*Initial Payment

\*Months:

Plan Preview

Payment	Due Date	Amount
DownPayment	Today	\$100.01
1	03/06/2014	\$133.33
2	03/07/2014	\$133.33
3	03/08/2014	\$133.33

Your goods/services will be delivered once your final payment has been received.

 -OR-

Here customer can choose any plan for payment by choosing Initial Downpayment percentage and Months for next instalments.



Instead of one single “Place Order” button , there are two buttons will appeared in this step, first one is “Put it on Layaway” and second one is “Confirm Order” when customer chooses the “PUT IT LAYAWAY powered by PayPal” as their payment option in Payment Method Step at checkout page.

Both buttons server same purpose that is place a order on OpenCart website and then redirect to PayPal for payment . Instead of paying all the amount(grand total of order), customer have to pay the down payment amount and then a recurring profile will created on PayPal for next payments.

On successful payment a success page will appeared at OpenCart website by showing success information and on failure a OpenCart order will not placed and show checkout page for retry


## 4. Layaway Instalment Reports

**Layaway Instalment Reports** are the transaction reports which contain all the information related to Layaway detail, PayPal transaction detail, customer detail, order detail and instalment detail. When a customer choose Layaway payment option as their payment method in payment step under checkout page, then customer have to choose the instalment plan for his/her payment by paying some down payment and create instalment payment for 1,2 or 3 months.

So every transaction will stored in OpenCart website and can be managed form a panel called “Layaway Instalment Reports”.

**Please go to admin panel -> Extensions -> Payments -> [Edit] in Lay-buys row to manage the instalment reports.**

✔ There is no new Transaction.

 **Layaway**
Fetch Updates

General Setting

Layaway Instalment Reports

<input type="checkbox"/>	Created At ▾	Order#	Amount	Down Payment %	Months	Downpayment Amount	Payment Amounts	First Payment Due	Last Payment Due	Status	Action
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Filter"/>
<input type="checkbox"/>	23/04/2014	17	\$106.00	20	3	\$21.19	\$28.27	23/05/2014	23/07/2014	Revised	<a href="#">[View]</a>
<input type="checkbox"/>	23/04/2014	14	\$3,475.00	20	3	\$694.99	\$926.67	23/05/2014	23/07/2014	Pending	<a href="#">[View]</a>
<input type="checkbox"/>	23/04/2014	17	\$84.81	20	2	\$16.97	\$33.92	23/05/2014	23/06/2014	Canceled	<a href="#">[View]</a>

Showing 1 to 2 of 2 (1 Pages)

### Column-wise description:

- **Created At** is a date time field and store the created date of transaction.
- **Order#** is the order id related with the transaction.
- **Amount** is the grand total of order.
- **Down Payment %** is the percentage of down payment.
- **Months** is the total no of instalment cycles.
- **Downpayment Amount** is the down payment amount (calculated from down payment %) paid at time of order placing.
- **Payment Amounts** is the next instalments amount.
- **First Payment Due** is the date of first payment.
- **Last Payment Due** is the date of last payment.
- **Status** is the status of transaction. It may be Pending/Completed/Cancelled/Revised Request/Revised

When a transaction have pending instalments then its status will be “Pending” , if transaction have no pending instalments means all instalments get paid then its status will be “Completed”. If transaction is cancelled due to some reason then its status will be “Canceled”.

Admin can revise the instalment skim by sending a request mail to buyers, so when a transaction is just requested then its status will be “Revise Requested” when buyers accept and process the transaction then its old transaction get a status that is “Revised” and a new transaction row will appeared for same order with a status “Completed/Pending”.

Detailed explanation about Status is discussed in next topics.

**Fetch Updates** is the functionality for fetching the latest report of instalments from <http://lay-buys.com>.

At “Layaway Instalment Reports” panel, there is a button at top-right corner named as “Fetch Updates”.

Fetch Updated send a request for all transactions which have Pending status.

On success there will be a success message appeared with total fetched count at message area as:

✔ There is no new Transaction.

**Layaway**

Fetch Updates

General Setting

Layaway Instalment Reports

<input type="checkbox"/>	Created At ▾	Order#	Amount	Down Payment %	Months	Downpayment Amount	Payment Amounts	First Payment Due	Last Payment Due	Status	Action
<input type="checkbox"/>	23/04/2014	17	\$106.00	20	3	\$21.19	\$28.27	23/05/2014	23/07/2014	Revised	<a href="#">[View]</a>
<input type="checkbox"/>	23/04/2014	14	\$3,475.00	20	3	\$694.99	\$926.67	23/05/2014	23/07/2014	Pending	<a href="#">[View]</a>
<input type="checkbox"/>	23/04/2014	17	\$84.81	20	2	\$16.97	\$33.92	23/05/2014	23/06/2014	Canceled	<a href="#">[View]</a>

Showing 1 to 2 of 2 (1 Pages)

**View Transaction Details** of a transaction is the detail page of the transaction. If admin want to see the complete detail of transaction then admin have to click on [View] in appropriate row from “Layaway Instalment Report” table .

The detail page is look like as :

View Transaction Details		Back	Cancel Transaction	Revise Instalment Plan
Reference Information	PayPal Profile ID:	I-UWDH7V045ATV		
Payment Plan	Layaway Reference ID:	164		
Customer Information	Order ID:	#14		

**Field-wise description:****Reference Information :**

- **PayPal Profile ID** is the recurring profile id from PayPal.
- **Layaway Reference ID** is unique id from Layaway related to current transaction.
- **Order ID** is the order id related to current transaction.

**Payment Plan :**

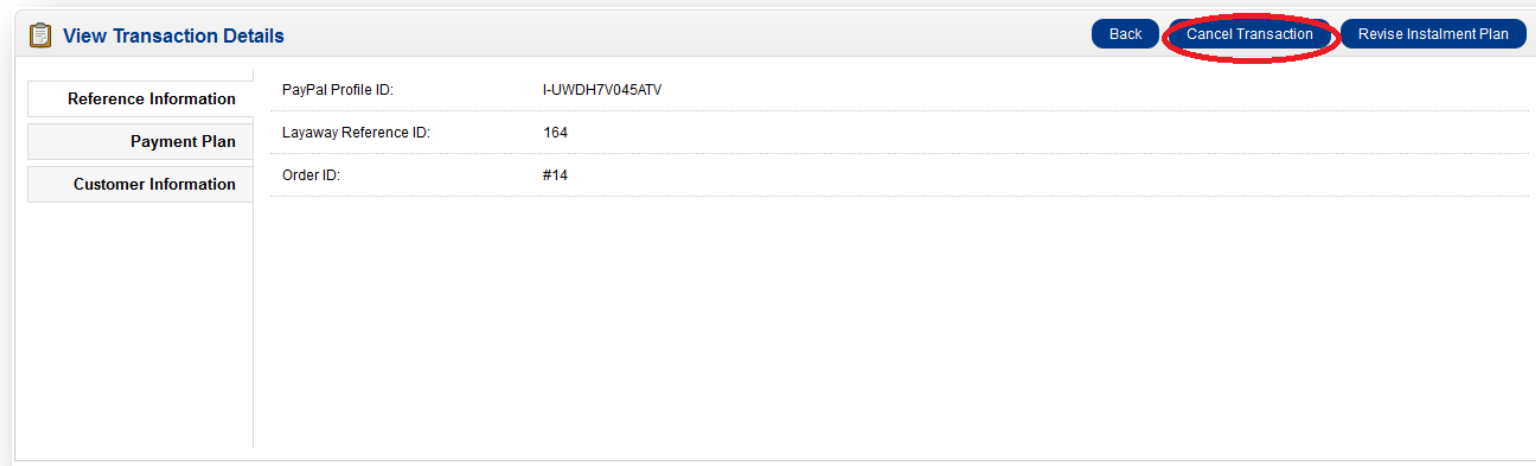
- **Status** is status of current instalment plan.
- **Amount** is the grand total of order.
- **Down Payment %** is the percentage of down payment.
- **Months** is the total no of instalment cycles.
- **Downpayment Amount** is the down payment amount (calculated from down payment %) paid at time of order placing.
- **Payment Amounts** is the next instalments amount.
- **First Payment Due** is the date of first payment.
- **Last Payment Due** is the date of last payment.
- **Payment Record** is a tabular information about down payment and its instalments with date , transaction id and status. Status may be Completed/Pending/Cancelled.

**Customer Information :**

- **First Name** is first name of customer.
- **Last Name** is last name of customer.
- **Email** is email of customer.
- **Address** is address of customer.
- **Suburb** is suburb of customer.
- **State** is state of customer.
- **Country** is country of customer.
- **Postcode** is postcode of customer

**Cancel Transaction** is the functionality of cancelling the current recurring profile form Layaway through PayPal as well as cancel the associated order of OpenCart website.


For “Cancel Transaction” , there is a button at “View Transaction Details” page name as “Cancel Transaction”. So admin can click on this for cancelling the order and its recurring profile from Layaway and PayPal.



Reference Information	PayPal Profile ID:	I-UWDH7V045ATV
Payment Plan	Layaway Reference ID:	164
Customer Information	Order ID:	#14

**Note:** Only a Pending Transaction can be cancel.

**Revise Instalment Plan** is the process of editing the current instalment plan. This functionality create a new transaction row with revised plan. For revising you can click on “Revise Instalment Plan” button appeared at “View Transaction Details” page. After clicking on that button a form will opened with editing options as :

 **Edit Transaction Details**

Reset
Back
Save and Send Email to Buyer

---

**Reference Information**

PayPal Profile ID  
Readonly Attribute

Layaway Reference ID  
Readonly Attribute

Order ID  
Readonly Attribute

**Please Choose Buyer's New Payment Plan**

Total Amount  
Readonly Attribute  [USD]

Payment Type  Layaway  Buy-Now

Initial Payment

Months to Pay

**Preview**

	Payment	Due Date	Amount
	DownPayment	Today	\$555.99
1		03/06/2014	\$741.34
2		03/07/2014	\$741.34
3		03/08/2014	\$741.34

Email  
Readonly Attribute

**Note:** Only a Pending Transaction can be revised.



The Revise form contains the some information as editable and some of them read-only. Reference Information don't need to be edit so that these fields are read-only and these fields are used for reference on revising process.

**Total Amount** is the amount available for revising process, generally its calculated by formula

Total Amount = Grand Total of order – Total Paid Amounts

Where, Total Paid Amounts = Down Payment + (no of completed instalment \* Payment Amounts)

**Payment Type** is the method of next payment. It may be Layaway or Buy-Now.

- **Layaway:** It create a new recurring profile for balance amounts. And cancel the current profile.
- **Buy-Now:** It's the method of paying all the balance amount at one time without any instalment plan. So when customer want to pay all the balance amount in one time then admin can choose this method for current customer.

**Initial Payment\*** is the down payment percentage for new plan.

**Months to Pay \*** is the no of instalment cycles for new plan.

**Preview\*** is the preview of your plan depend upon Initial Payment and Months to Pay fields.

**Email (*read only*)** is the email of customer. It must be same through out OpenCart, Layaway and PayPal. And it is a important key for identify the customer data on Layaway and PayPal so it can't be changed from here.

\*visible on "Layaway" option, if "Buy-Now" will choose these fields get disappeared because in Buy-Now is the one time payment method so no need of instalment information.

After choosing new plan click on “Save and Send Email to Buyer” button for submit the request and send a mail to the customer’s email. Also current transaction status become “Revise Requested” . After success a message will appear with message “Request was saved and email sent to <customer\_email> for order<order\_id>”.

According to “Payment-Type” the processing of revising will works.

### Progress for “Layaway” Method:

➤ **Email Structure:** see example format

**Lay-Buy Financial Solutions Pty Ltd**  
15 Corowa Court  
Eatons Hill Queensland 4037

have requested that you authorize the following transaction

LAY-BUYS PAYMENT PLAN - 0.56 USD per month for 2 months

Transaction Total : 1.60 USD  
Applicable currency is **American Dollar**

Down-Payment : **0.48**  
Repayments : **0.56 (x2)**

To complete this transaction with your PayPal account or credit card,  
[PLEASE CLICK HERE](#)

If the above link did not work, please cut and paste the following internet address into your browser :-  
<https://lay-buys.com/vtmob/comprans.php?tranid=327.4395>

In mail content there will be a link for accepting revise request and pay the new down payment from PayPal. When customer click on the link they will redirected to PayPal and perform the transaction. After success customer redirect to OpenCart success page and a new transaction row will be added to transaction table with Status “Pending” .

### Progress for “Buy-Now” Method:

- **Email Structure:** see example format

**Lay-Buy Financial Solutions Pty Ltd**  
15 Corowa Court  
Eatons Hill Queensland 4037

have requested that you authorize the following transaction

---

LAY-BUYS PAYMENT BUY-NOW PLAN

---

Transaction Total : 1.60 USD  
Applicable currency is **American Dollar**

To complete this transaction with your PayPal account or credit card,  
[PLEASE CLICK HERE](#)

If the above link did not work, please cut and paste the following internet address into your browser :-  
<https://lay-buys.com/vtmob/comptrans.php?trandid=328.5629>







In mail content there will be a link for accepting revise request and pay the balance amount from PayPal at one time. When customer click on the link they will redirected to PayPal and perform the transaction. After success customer redirect to OpenCart success page and a new transaction row will be added to transaction table with Status “Completed” .

In **Customer Account Section** customer can also view their Instalment plans for a order. In “View your order history” section customer can view the details of the order by clicking on “View Icon”

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[Home](#) > [Account](#) > [Order History](#)

## Order History

<b>Order ID: #76</b>	<b>Status: Pending</b>
<b>Date Added: 17/01/2014</b> <b>Products: 1</b>	<b>Customer: Asheesh singh</b> <b>Total: \$106.00</b>
 	
<b>Order ID: #75</b>	<b>Status: Pending</b>
<b>Date Added: 17/01/2014</b> <b>Products: 1</b>	<b>Customer: Asheesh singh</b> <b>Total: \$106.00</b>
 	
<b>Order ID: #74</b>	<b>Status: Pending</b>
<b>Date Added: 17/01/2014</b> <b>Products: 1</b>	<b>Customer: Asheesh singh</b> <b>Total: \$231.00</b>
 	

### Account




- [My Account](#)
- [Edit Account](#)
- [Password](#)
- [Wish List](#)
- [Order History](#)
- [Downloads](#)
- [Returns](#)
- [Transactions](#)
- [Newsletter](#)
- [Logout](#)

Then a page will open which so the orders details. Under “Payment Method” section you can see a “PUT IT ON LAYAWAY powered by PayPal” as anchor link

## Order Information

Order Details	
<b>Order ID:</b> #14 <b>Date Added:</b> 23/04/2014	<b>Payment Method:</b> <a href="#">PUT IT ON LAYAWAY powered by PayPal</a> <b>Shipping Method:</b> Flat Shipping Rate

Payment Address	Shipping Address
Asheesh Singh CEDCOSS Technologies 1/14 f Vishwaas Khand Lucknow 226010 Uttar Pradesh India	Asheesh Singh CEDCOSS Technologies 1/14 f Vishwaas Khand Lucknow 226010 Uttar Pradesh India


Product Name	Model	Quantity	Price	Total	
iPhone	product 11	2	\$101.00	\$202.00	
MacBook	Product 16	6	\$500.00	\$3,000.00	
Apple Cinema 30" - Select: Red - Radio: Small - Checkbox: Checkbox 3 - Text: test	Product 15	2	\$134.00	\$268.00	

If customer want to see the Instalment details then customer have to click on “PUT IT ON LAYAWAY powered by PayPal” link. This link show all the Instalment plans chosen by customer for this order.

[Home](#) » [Account](#) » [Order History](#) » [Order Information](#) » [My Instalment Plans](#)

## My Instalment Plans

### Order #14 - Pending

Created At	Amount	Down Payment %	Months	First Payment Due	Last Payment Due	Status	Action
23/04/2014	\$3,475.00	20	3	23/05/2014	23/07/2014	Pending	

[Continue](#)

### Account

- [My Account](#)
- [Edit Account](#)
- [Password](#)
- [Wish List](#)
- [Order History](#)
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- [Transactions](#)
- [Newsletter](#)
- [Logout](#)

Customer also can view the full details of a Instalment plan by clicking on “View” link in appropriate row.

### View Transaction Details

**Reference Information**

---

**PayPal Profile ID:** I-UWDH7V045ATV  
**Layaway Reference ID:** 164  
**Order ID:** #14

**Payment Plan**

---

**Status:** Pending  
**Amount:** \$3,475.00  
**Down Payment %:** 20  
**Months:** 3  
**Down Payment Amount:** \$694.99  
**Payment Amounts:** \$926.67  
**First Payment Due:** 23/05/2014  
**Last Payment Due:** 23/07/2014

	Instalment	Amount	Date	PayPal Transaction ID	Status
<b>Payment Record:</b>	DP:	\$694.99	23/04/2014	58510463HH358333W	Completed
	Month 1:	\$926.67	23/05/2014		Pending
	Month 2:	\$926.67	23/06/2014		Pending
	Month 3:	\$926.67	23/07/2014		Pending

**Customer Information**

---

**First Name:** Asheesh  
**Last Name:** Singh  
**Email:** yourasheesh@gmail.com  
**Address:** Fairbanks  
**Suburb:** Fairbanks  
**State:** AK  
**Country:** United States  
**Postcode:** 99701

[Continue](#)



There are five kind of transaction statuses as:

1. Pending,
2. Completed,
3. Cancelled,
4. Revise Requested, and
5. Revised.

**Pending** when there is at least one instalment is pending or revise by Layaway method.

**Completed** when all the instalment get paid or revise by Buy-Now method.

**Cancelled** when instalment not paid at right time or manually cancel by admin as “Cancel Transaction”.

**Revise Requested** when a transaction get just revise not completed by customer.

**Revised** when customer respond for Revise Request transaction then old transaction become Revised.

# Thank you!

Should you have any questions or feature suggestions, please contact us at:

<http://lay-buys.com>

Your feedback is absolutely welcome!