

Performance specification „creditPass-Modul in Magento“

1. Overview

The credit assessment platform creditPass can be integrated directly into the Magento-Shopssoftware via the standardised creditPass-Module.

2. Requirements for use

In order to use the creditPass-Module in Magento, the following steps are necessary:

- Entering into a contract with creditPass GmbH (order form)
- Installation of the creditPass-Module in the Magento Marketplace (Extension under: <https://marketplace.magento.com/phoenix-creditpass.html>)
- Coordination of query and decision logic with creditPass

3. Contract documents

The contract documents for use of the Module can be requested directly at the creditPass-Team (info@creditpass.de ; Tel: 089/273747-210).

4. Credit inquiry process

The end customer places his/her order with the Magento-Shop. On using a method of payment that should be secured (e.g. purchase on account, electronic direct debiting process) a query will be sent to creditPass. According to the chosen method of payment, the query-and decision logic previously coordinated with creditPass, will be activated and thus the stored checks will be triggered.

If the check is positive (authorised), the client can place the order using the chosen method of payment. If the dealer's stipulations for rejection of the chosen method of payment are met (e.g. Negative indicators, Account check match or undeliverable address), the method of payment will be rejected („unauthorised“), the client will be issued the previously agreed “Error Message” (see the following) and only the secured method of payment (e.g. prepayment) indicated.

5. Results of the creditPass-Checks

The results of the creditPass-Checks will be filed automatically in Magento-Admin under „Sales/Orders“ at „Comments History“ and the order can be viewed before clearance. At his point, should there be an indication for a manual check (in this case the order will be placed “on hold” and the "Sales representative" informed per Mail under System/Configuration/Store Email Addresses), the order must first be manually checked (e.g. sanction list matches: Is the person placing the order really an EU sanctioned person?)

6. Settings in Magento-Admin

The following settings in the Magento-Admin (System/Configuration/creditPass) are possible:

Aktiviert:

Here, turn the creditPass Modul on/off.

creditPass URL / authentication-ID / authentication-password:

Enter here the login data of creditPass. The login data can be accessed after ordering directly from the creditPass-Team.

Live-Modus:

Specify whether the creditPass-Test-Gateway or the Live-Gateway is accessed. In the Test Mode the queries will be simulated, i.e. there will be no „real“ data queried and no query- and decision logic accessed.

The following cases can be simulated using the Test-Gateway:

Last position of purchase amount (inc. VAT and shipping costs) =

0 (e.g. 12.50) -> the transaction is authorised -> purchase order is finalised
1 (e.g. 12.51) -> the transaction is not authorised -> an error is reported and the methods of payment graded as insecure will be hidden
2 (e.g. 12.52) -> the transaction is authorised -> the purchase order is finalised; BUT the order is put "on hold" and a corresponding mail will be sent to "Sales representative" under System/Configuration/Store
8 (e.g. 12.58) -> according to the setting (see below : Handle Error as Positive Check") the transaction will be authorised or unauthorised and handled accordingly.

Fehlermeldung:

An individualised text can be specified here which indicates to the client that the chosen method of payment has been refused. The standard text is: "The chosen method of payment is unfortunately no longer available. Please choose another method of payment".

Erlaubte Zahlungsarten:

In this field, all activated payment methods are listed in Magento-Admin under „Payment Methods. Despite a negative creditPass Check ("red"), the selected methods of payment are permitted. (methods of payment without risk of default e.g. prepayment). However, the non-selected methods of payment, after a negative creditPass Check, will no longer be made available (methods of payment with default risk e.g. direct debit and/or invoice sale).

Gruppenfilterung aktivieren:

If this function is activated („Yes“), all selected groups will be excluded from the credit assessment.

Fehler als positive Überprüfung behandeln:

In case of a technical problem with creditPass or affiliated credit agencies it is possible to decide here whether the chosen method of payment is permitted ("Yes") or refused („No“). It should be noted that there is no statement (whether positive or negative) available on the person in question.

XML-Kommunikation im creditPass-Kommentar anzeigen:

If this function is activated („Yes“), the complete XML-Q- und A-Packets between Magento and creditPass is stored in the Comments/History-Field per order (see above: „Results of the creditPass-Checks“). In particular at the start of this module and whenever a problem/discrepancy should occur, this data leads to quick error containment, therefore the setting "Yes" is generally advised.

Zuordnung der Purchase-Types

A payment method requiring a creditPass-Check, must be defined by a so-called Purchase-Type. This Purchase-Type targets the respective payment method optimised logics, deposited with creditPass. As an additional feature, a difference is made between guest accounts (this Purchase-Type is marked by a 1) and registered accounts (this Purchase-Type is marked by a 2). If this differentiation is not wanted, the same logics for both Purchase-Types will be deposited with creditPass. If no Purchase-Type is allocated, a credit assessment will not be carried out for the corresponding method of payment.