

STRIPE EURO PAYMENTS - MAGENTO 1 - DOCUMENTATION

Table of Contents

1. [About](#)
2. [Installation](#)
 - a. [Recommended Method](#)
 - b. [Manual Installation](#)
 - c. [Uninstall](#)
 - d. [Upgrade](#)
3. [Necessary configuration in Stripe](#)
4. [Configuration in Magento](#)
5. [Testing Payment Methods](#)
 - a. [How to test SEPA Direct Debit](#)
 - b. [How to test other payment methods](#)
 - c. [How to test offline \(in development\) without Stripe Webhooks](#)
6. [Saved Sources](#)
7. [Placing orders from the admin area](#)
8. [Issuing Refunds](#)
9. [Translations for multi-language websites](#)
10. [Troubleshooting](#)
 - a. [General Guidelines](#)
 - b. [Order stuck in Pending status](#)
 - c. [Failed/Partial/Corrupted Installations](#)

ABOUT

[Stripe Euro Payments](#) is a **add-on** to our popular [Stripe Payments](#) module for Magento 1 which allows merchants to securely accept online payments in any of the following payment methods:

- **Bancontact** - Available for customers in Belgium
- **Giropay** - Available for customers in Germany
- **iDEAL** - Available for customers in the Netherlands
- **SEPA Direct Debit** - Single Euro Payments Area cross-border bank transfers within the Economic and Monetary Union
- **SOFORT** - German, available in Austria, Belgium, Germany, Netherlands, Spain and Italy

- **Multibanco** - Available for customers in Portugal
- **Przelewy24 (P24)** - Available for customers in Poland
- **EPS (Electronic Payment Standard)** - Available for customers in Austria (equivalent of iDEAL)

This is the documentation for installing, configuring and using this module on [Magento 1](#).

INSTALLATION

Warning! We recommend that you test the module on a testing server before installing it on your live web server. Please see the [Troubleshooting](#) section if you come across any installation issue.

Recommended Method

1. Before installing this module, make sure that you have the latest version of [Stripe Payments](#) installed. You can check which is the latest version from the **Changelog** section towards the bottom of the product page. You can check which version you have installed from System > Magento Connect > Magento Connect Manager. If you have an older version, see the upgrade instructions [here](#).
2. If you haven't done so already, please download the Stripe Euro Payments add-on from your [customer account section](#) or through the email that was sent to you when you purchased the module.
3. Log into your website's magento admin section.
4. Make sure that compilation is disabled from System > Tools > Compilation.
5. Go to System > Magento Connect > Magento Connect Manager and log in.
6. If you have been evaluating any other Stripe modules not developed by Cryozonic, please uninstall them now to avoid obscure conflicts between the modules.
7. Under «Direct package file upload», upload the .tgz file that you downloaded from our website.
8. Click the «Install» button when the module has uploaded successfully.
9. Check the black console to make sure that there were no errors.
10. If you had compilation enabled, recompile from System > Tools > Compilation.
11. Under System > Cache Management, flush all of your caches, including Merged CSS/JS if those are enabled
12. Continue to [Necessary configuration in Stripe](#)

Manual Installation

If for any reason the above procedure did not work (usually because the web server has no write permissions in your Magento directory), then you can install the module manually by simply extracting the module in your Magento's root directory.

1. Double click the .tgz file to uncompress it. If you are on a version of Windows that does not support this, we recommend using the [7-Zip file archiver](#) to uncompress the module.
2. Upload the extracted files by FTP to your website, inside your website's root Magento directory. If you do not have an FTP client already, you can use [FileZilla](#).
3. A single page refresh of your website will set up the module and its database dependencies.
4. Flush your site's caches, merged CSS and Javascript, and re-run compilation if necessary.
5. Continue to [Necessary configuration in Stripe](#).

Uninstall

If you have installed the module from Magento Connect Manager, it should be just as simple to uninstall through the same interface as shown in the following screenshot:

Cryozonic_StripeSubscriptions	1.9.5 (stable)	<input type="text"/>	Sell subscriptions by integrating the Stripe Payment Gateway with Magento Recurring Profiles.
Cryozonic_Stripe	2.6.0 (stable)	<input type="text"/>	Accept online payments using the Stripe Payment Gateway.
Cryozonic_EuroPayments	1.0.0 (stable)	Uninstall <input type="text"/>	Accept payments with Bancontact, Giropay, iDEAL, SEPA Direct Debit and SOFORT

  [Commit Changes](#)

If you have installed the module manually, you will need to manually delete each file and directory listed in the [Failed/Partial/Corrupted Installations](#) section.

Upgrade

Important: If you have Stripe Payments installed as well, always upgrade both modules to their latest version.

You can always download the latest version of the module from your [account](#). Once you have the latest version:

1. If you have installed the module through **Magento Connect Manager**: Simply [uninstall](#) and [re-install](#) the module using the same instructions as above.
2. If you have installed the module **manually**, you will need to manually delete each file and directory listed in the [Failed/Partial/Corrupted Installations](#) section before installing the newer version. If you simply overwrite them, you may run across template fallback issues. Once the files are removed, we always recommend the [magento connect manager installation method](#), otherwise you can re-install using the [manual method](#).

NECESSARY CONFIGURATION IN STRIPE

Because most of the payment methods redirect the customer away from the merchant's website, there must be a way to know whether a payment authorization has succeeded or failed. This is important because some customers never return to the merchant's website after they authorize the payment with their bank (simply because they don't think it is necessary).

To alleviate the problem, Stripe provides an event emission mechanism called Stripe Webhooks which can notify the merchant's website when a payment has been authorized, failed or canceled by the customer. As of Stripe Euro Payments v1.2.0 onwards, Stripe Webhooks are configured as part of the core Stripe Payments module by following [these instructions](#). These can also be [tested in development environments](#).

One final configuration is to set your Business Name correctly from your [Stripe Account](#) section, as this is what will be displayed in the mandate for the SEPA Direct Debit payment method.

CONFIGURATION IN MAGENTO

1. Go to System > Configuration > Payment Methods
2. Expand the section of any payment method you need to configure as shown in the following screenshot:

Stripe Payment Gateway		
Stripe Subscriptions		
Stripe Bancontact		
Stripe IDEAL		
Stripe SOFORT		
Stripe SOFORT is a payment method made available through the Stripe Euro Payments module, developed by Cryozonic.		
Enabled	<input type="text" value="Yes"/>	[STORE VIEW]
Title	<input type="text" value="SOFORT"/> <small>▲ This appears at the checkout page during payment</small>	[STORE VIEW]
Payment Applicable From	<input type="text" value="Specific Countries"/>	[STORE VIEW]
Countries Applicable From	<input type="text" value="Australia"/> <input type="text" value="Austria"/> <input type="text" value="Azerbaijan"/> <input type="text" value="Bahamas"/> <input type="text" value="Bahrain"/> <input type="text" value="Bangladesh"/> <input type="text" value="Barbados"/> <input type="text" value="Belarus"/> <input type="text" value="Belgium"/> <input type="text" value="Belize"/>	[STORE VIEW]
Currencies Applicable For	<input type="text" value="All Currencies"/>	[STORE VIEW]
Optional Statement Descriptor	<input type="text"/>	[STORE VIEW]
Sort Order	<input type="text" value="6"/> <small>▲ Adjust this to move the payment method above or below other payment methods</small>	[STORE VIEW]
Stripe SEPA Direct Debit		
Stripe Giropay		

- Enabled:** Enable or disable the payment method.
- Title:** This is the name of the payment method as it will be seen by the customer at the checkout page.
- Payment Applicable From:** Determines whether the payment method will be available to the customer at the checkout based on the country they set in their billing address. You can select "All Allowed Countries" if you want to show the payment method for all countries. An appropriate error message will be displayed at the final checkout step if the customer's country is not supported.
- Countries Applicable From:** Each payment method is only available in specific countries. The supported countries of each payment method are pre-selected by default based on Stripe's documentation. We do not recommend changing this setting unless a new supported country is announced by Stripe.
- Currencies Applicable From:** Determines whether the payment method will be available to

the customer at the checkout based on the currency in which their order is placed. All of the payment methods will only work with the Euro (€) currency, however this setting is by default to "All Currencies" so that the payment method can be tested when initially set up. You can switch this to "Euro Only" on your live website.

8. **Optional Statement Descriptor:** This is an optional small description of the source of the payment which will be shown in the customer's bank statements. If left empty, the default descriptor that is configured from <https://dashboard.stripe.com/account> will be used instead.
9. **Sort Order:** If you have many payment methods enabled, this setting will determine the order of this payment method at the checkout page. This is a global sort order that can be set for any payment method, including PayPal and the original Stripe Payments method.

You are now ready to test the payment methods.

TESTING PAYMENT METHODS

To test any of the payment methods, you can set the "Mode" of the Stripe Payments module to "Test". The setting will be read and respected by all add-ons, including Stripe Euro Payments and Stripe Subscriptions.

How to test SEPA Direct Debit

Before you can accept SEPA Direct Debit payments, your Stripe account needs to have regularly processed card payments for 60-75 days. If you would like to start sooner, please [get in touch with Stripe](#). You can also refer to the guide on [SEPA Direct Debit payments](#) guide to learn more about its requirements.

This method is straightforward to test. An IBAN will be requested at the checkout as shown below:

Pay by Card (Stripe) Bancontact Giropay iDEAL SEPA Direct Debit

Your IBAN *

By providing your IBAN and confirming this payment, you authorise (A) Cryozonic Ltd and Stripe, our payment service provider, to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from Cryozonic Ltd and Stripe. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited.

 SOFORT

CONTINUE

[« Back](#)

The displayed mandate is a legal requirement for which [translations](#) are included for the 32 countries where SEPA is available. These will need some adjustments before going live.

Your business name will also be displayed in the mandate text as it is configured from your [Stripe Account](#) section.

You can enter the IBAN DE89370400440532013000 to test the SEPA Direct Debit method. At the final step, the customer will simply be shown the order success page instead of being redirected to their bank. An order will be created in your Magento admin with the status "Pending". Order statuses mean the following:

- **Pending:** The order has not been invoiced and the payment was not authorized yet. This is the initial status set when the order is created for the first time.
- **Processing:** If [Stripe Webhooks](#) have been configured correctly, then as soon as the payment is authorized by the customer's bank, the module will automatically charge the customer and invoice the order. The order status will be set to Processing in Magento if the order items need to be shipped, or to Complete if the order is for a virtual product.
- **Complete:** The payment was authorized, charged, invoiced, and the order items were shipped.
- **Canceled:** The payment has failed or the customer canceled the payment or mandate with their

bank.

- **Closed:** The order has been refunded or canceled by an admin.

How to test other payment methods

The rest of the payment methods do not request any input from the customer during the checkout:

4 SHIPPING METHOD

5 PAYMENT INFORMATION

Pay by Card (Stripe)

Bancontact

You will be redirected to your bank for payment processing.

Giropay

iDEAL

SEPA Direct Debit

SOFORT

CONTINUE

If Stripe Payments is configured to be in Test Mode, then you will be redirected to a Stripe testing page for the selected payment method. An order will also be created in your Magento admin with the "Pending" order status. From the Stripe testing page, you can select to either Authorize or Fail the payment. If [Stripe Webhooks](#) have been configured correctly, then as soon as the payment is authorized, the order status will change based on the [same rules](#) described for the SEPA payment method.

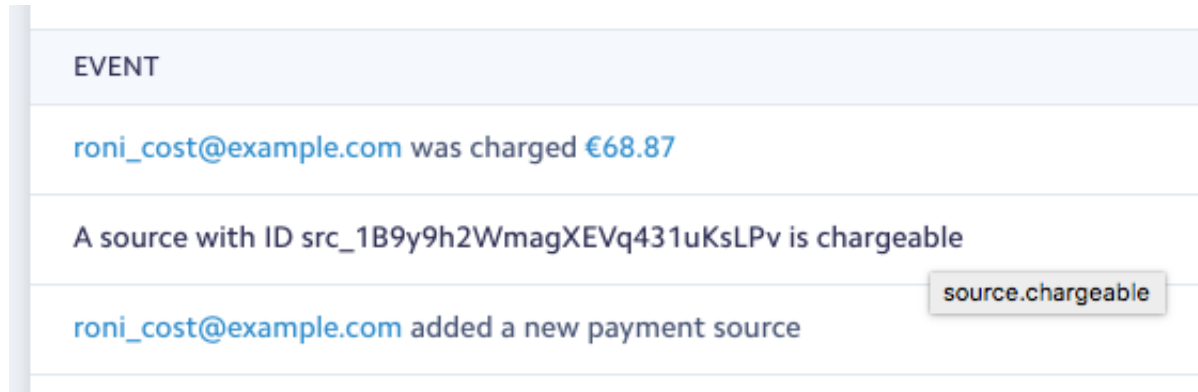
How to test offline (in development) without Stripe Webhooks

If you are working on a development environment that cannot externally accept webhook requests, you can still test with the following manual method:

1. In your Stripe dashboard, configure the test webhook URL to your live endpoint. If you still

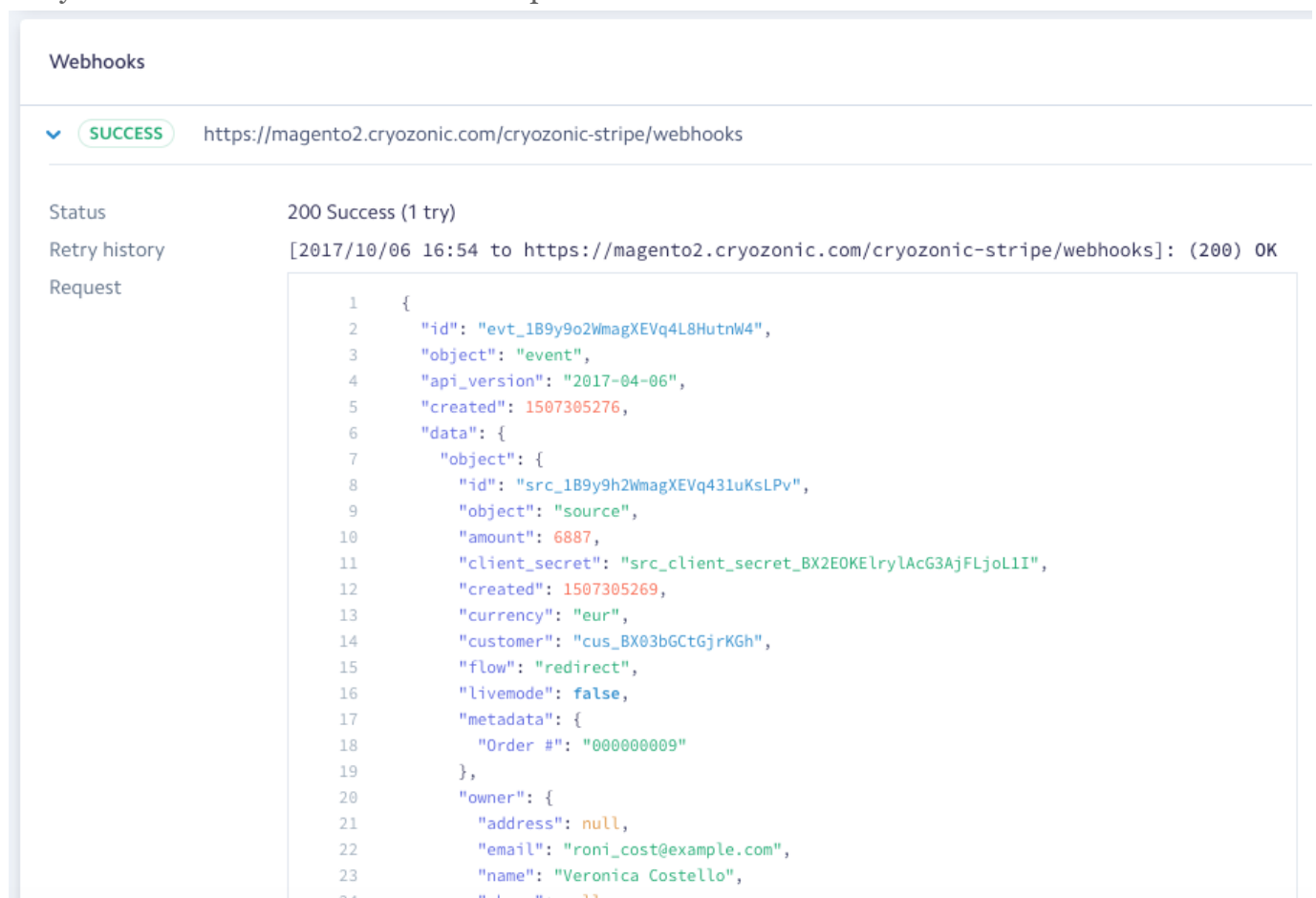
don't have a live server, you can use a <http://requestb.in/> endpoint.

2. Place an order with any of the module's payment methods.
3. From your [Stripe Events](#) section, locate the source.chargeable event for the order you placed:



The screenshot shows a list of Stripe events. The first event is 'roni_cost@example.com was charged €68.87'. The second event is 'A source with ID src_1B9y9h2WmagXEVq431uKsLPv is chargeable'. The third event is 'roni_cost@example.com added a new payment source', which is highlighted with a 'source.chargeable' label.

4. From the event page, scroll to the bottom, expand the webhook request and copy the Request body under the successful webhook request:



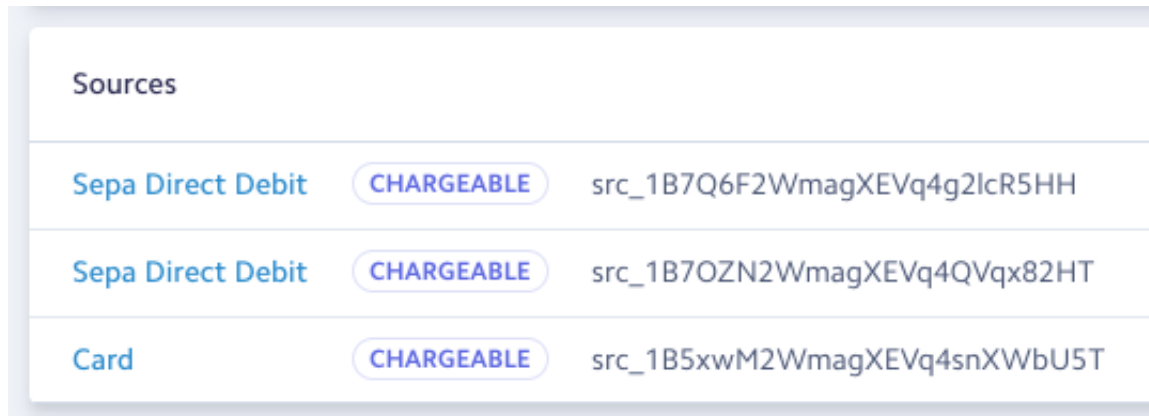
The screenshot shows the Stripe Webhooks interface. A successful webhook request is shown for the URL 'https://magento2.cryozonic.com/cryozonic-stripe/webhooks'. The status is '200 Success (1 try)'. The request body is displayed as a JSON object:

```
1  {
2    "id": "evt_1B9y9o2WmagXEVq4L8HutnW4",
3    "object": "event",
4    "api_version": "2017-04-06",
5    "created": 1507305276,
6    "data": {
7      "object": {
8        "id": "src_1B9y9h2WmagXEVq431uKsLPv",
9        "object": "source",
10       "amount": 6887,
11       "client_secret": "src_client_secret_BX2E0KElrylAcG3AjFLjoL1I",
12       "created": 1507305269,
13       "currency": "eur",
14       "customer": "cus_BX03bGcTgjrKGH",
15       "flow": "redirect",
16       "livemode": false,
17       "metadata": {
18         "Order #": "000000009"
19       },
20       "owner": {
21         "address": null,
22         "email": "roni_cost@example.com",
23         "name": "Veronica Costello",
24         "phone": null.
```

5. Using the Chrome [Postman](#) extension, create a POST request to <http://yourdomain.dev/cryozonic-stripe/webhooks> with a request body that is the same as the one you copied above.
6. Trigger the request from Postman and check if the order status was updated to Processing under Sales > Orders.

SAVED SOURCES

SEPA Direct Debit is the only payment method that can be used to create re-usable sources, i.e. saved Direct Debit mandates. With SEPA Direct Debit, the created source is always saved on the customer object.



Sources		
Sepa Direct Debit	CHARGEABLE	src_1B7Q6F2WmagXEVq4g2IcR5HH
Sepa Direct Debit	CHARGEABLE	src_1B7OZN2WmagXEVq4QVqx82HT
Card	CHARGEABLE	src_1B5xwM2WmagXEVq4snXWbU5T

These Direct Debit mandates can be used by either admins in the admin area, or by the customers during the checkout to place new orders.

The sources of other payment methods can only be created as single-use objects similarly to Tokens, which can be used for a single charge and for a specific amount that is set when the original order is placed. Single use sources will only be saved on the customer object when the Stripe Payments module is configured to "Always save cards"

PLACING ORDERS FROM THE ADMIN AREA

SEPA Direct Debit is the only payment method that can be used from the admin area to place orders:

Payment Method

- Bank Transfer Payment
- Pay by Card (Stripe)
- SEPA Direct Debit

*** New IBAN**

By providing your IBAN and confirming this payment, you authorise (A) Cryozonic Ltd and Stripe, our payment service provider, to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from Cryozonic Ltd and Stripe. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited.

Or use an existing mandate from a previous order:

- IBAN ending **** 3000 (Mandate Reference EY8SWVTQNNQDO3WL)

Other payment methods cannot be used in the admin area as they are redirect-based and require the customer to authenticate with their bank. This means that they can only be used at the checkout by the customer only.

ISSUING REFUNDS

Because this is an add-on to Stripe Payments, you can issue refunds in exactly the same way. For instructions on how to perform a refund in Stripe Payments, [click here](#).

TRANSLATIONS FOR MULTI-LANGUAGE WEBSITES

The module contains a translations file that can be used with multi-language Magento configurations. You can find this file under:

```
app/locale/en_US/Cryozonic_EuroPayments.csv
```

If you open this file in a text editor, you will notice that the file includes the mandate text for SEPA Direct Debit. The untranslated mandate has been copied from the [European Payments Council's](#) website and it has been adjusted as per [Stripe's instructions](#), i.e. the phrase "By signing this mandate form" has been replaced with "By providing your IBAN and confirming this payment" because the customer is performing an electronic authorization. Furthermore, the phrase "and Stripe, our payment service provider" has been added to the mandate. To fully comply with regulations, you will need to perform the same adjustments to all languages that you will be using on your website.

Translations for 32 countries are included in the module for your convenience. These can be found under:

app/locale/**languagecode_COUNTRYCODE**/Cryozonic_EuroPayments.csv

These would be the same language codes that you selected under System > Configuration > General > General > Locale Options > Locale for each of your available stores. If you must set your Locale configuration for the first time, make sure to also flush your Configuration Cache after doing so.

If you translate one of these files in your language and would like to have it included in a future release of the module, feel free to send it to us at info@cryozonic.com

TROUBLESHOOTING

General Guidelines

Most issues can be resolved using the [Troubleshooting](#) instructions of the Stripe Payments module. If anything is missing from these, please contact us at info@cryozonic.com.

Order stuck in Pending status

Please see <https://store.cryozonic.com/documentation/magento-1-stripe-payments#order-pending>.

Failed/Partial/Corrupted Installations

If you have received errors in the black installation console, or you get crashes during the checkout page only, you may have a partial/corrupted installation because of incorrect filesystem write permissions. For corrupted installations you will need to manually uninstall the module by deleting the following files:

```
app/code/community/Cryozonic/EuroPayments/  
app/etc/modules/Cryozonic_EuroPayments.xml  
app/design/frontend/base/default/template/cryozonic_europayments  
app/design/adminhtml/base/default/template/cryozonic_europayments  
app/design/adminhtml/base/default/layout/cryozonic_europayments  
app/design/adminhtml/base/default/template/cryozonic_europayments  
app/etc/modules/Cryozonic_EuroPayments.xml  
app/locale/bg_BG/Cryozonic_EuroPayments.csv  
app/locale/ca_ES/Cryozonic_EuroPayments.csv  
app/locale/cs_CZ/Cryozonic_EuroPayments.csv  
app/locale/da_DK/Cryozonic_EuroPayments.csv  
app/locale/de_AT/Cryozonic_EuroPayments.csv  
app/locale/de_BE/Cryozonic_EuroPayments.csv  
app/locale/de_CH/Cryozonic_EuroPayments.csv
```

app/locale/de_DE/Cryozonic_EuroPayments.csv
app/locale/de_LI/Cryozonic_EuroPayments.csv
app/locale/de_LU/Cryozonic_EuroPayments.csv
app/locale/el_CY/Cryozonic_EuroPayments.csv
app/locale/el_GR/Cryozonic_EuroPayments.csv
app/locale/en_CY/Cryozonic_EuroPayments.csv
app/locale/en_GB/Cryozonic_EuroPayments.csv
app/locale/en_IE/Cryozonic_EuroPayments.csv
app/locale/en_US/Cryozonic_EuroPayments.csv
app/locale/es_ES/Cryozonic_EuroPayments.csv
app/locale/et_EE/Cryozonic_EuroPayments.csv
app/locale/eu_ES/Cryozonic_EuroPayments.csv
app/locale/fi_FI/Cryozonic_EuroPayments.csv
app/locale/fr_BE/Cryozonic_EuroPayments.csv
app/locale/fr_CH/Cryozonic_EuroPayments.csv
app/locale/fr_FR/Cryozonic_EuroPayments.csv
app/locale/fr_LU/Cryozonic_EuroPayments.csv
app/locale/fr_MD/Cryozonic_EuroPayments.csv
app/locale/gl_ES/Cryozonic_EuroPayments.csv
app/locale/hu_HU/Cryozonic_EuroPayments.csv
app/locale/it_CH/Cryozonic_EuroPayments.csv
app/locale/it_IT/Cryozonic_EuroPayments.csv
app/locale/lt_LT/Cryozonic_EuroPayments.csv
app/locale/lv_LV/Cryozonic_EuroPayments.csv
app/locale/mt_MT/Cryozonic_EuroPayments.csv
app/locale/nl_BE/Cryozonic_EuroPayments.csv
app/locale/nl_NL/Cryozonic_EuroPayments.csv
app/locale/no_NO/Cryozonic_EuroPayments.csv
app/locale/pl_PL/Cryozonic_EuroPayments.csv
app/locale/pt_PT/Cryozonic_EuroPayments.csv
app/locale/ro_RO/Cryozonic_EuroPayments.csv
app/locale/sk_SK/Cryozonic_EuroPayments.csv
app/locale/sl_SI/Cryozonic_EuroPayments.csv
app/locale/sv_FI/Cryozonic_EuroPayments.csv
app/locale/sv_SE/Cryozonic_EuroPayments.csv

A corrupted installation may be caused by incorrect Magento directory permissions. Most of these problems can simply be fixed by changing the ownership of the Magento directories to the user running the webserver with:

```
$ chown -R <www-username> /magento_directory
```

Alternatively you can configure your webserver to run as the same user that deploys these files to your website.

If you do not have shell access to run the above command, the only other solution would be to perform a manual installation and upload the files to your Magento directory over FTP.