



Payage for Joomla

USER GUIDE

Version 6.08

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After several years experience of developing Joomla components that include online payment processing, we realised that building the payment processing directly into a Joomla application was a mistake. The payment processing code is complex, and is time-consuming to develop, test, and maintain. When users asked, "how easy is it to add support for a new payment gateway?", our response was: "Nearly impossible, and prohibitively expensive". We realised that we needed to separate the payment handling from the application logic.

The solution is Payage, a Joomla Component that manages online payments with multiple payment gateways and multiple Joomla components. Payage only deals with payments. It is not a shopping cart or a booking system. On its own, Payage does nothing useful. But when used as an isolation layer between an application and its payment processing, it makes the application code simpler and cleaner, and makes it much easier to add new payment gateways.

Payage has many advantages for both developers and site administrators.

- Gateway processing and application processing are completely separated. As a result, both are greatly simplified.
- Payage has a well-documented Application Programming Interface. Developers can build eCommerce applications without knowing anything about payment gateways.
- Adding new payment gateways is well documented, relatively straightforward, and has no impact on applications.
- Administrators have a single method of configuring payment gateways, and can see payments for multiple applications all in one place.
- The payment documentation is all in one place and is not duplicated for each application.
- Troubleshooting is easier because you can work on payments and the application separately.

This document is for Joomla site builders and administrators. It explains how to install and configure Payage, how to create gateway accounts, how to manage payments, and how to troubleshoot payment problems.

There is a separate document, the Payage Developers Guide, for developers who wish to build a Payage application or implement a new payment gateway. The Developers Guide is for programmers who are very familiar with Joomla, PHP and payment gateway processing.

MAKING PAYMENTS WITH PAYAGE

The **Payage component** manages payments and payment gateways, but it does not have a front end user interface and cannot initiate payments. To accept payments you also need a Payage application. Les Arbres Design currently has five Payage applications:

1. The **Payage Test Component** allows you to make test payments but is not designed for live sites.
2. The **Payage Plugin** creates simple payment buttons in a Joomla Article or Custom HTML Module.
3. **FlexiContact Plus** can build complex custom forms for payment of fixed or calculated amounts.
4. **MediaShop** manages online sales of software and other downloadable media.
5. **Rentalot Plus** manages online bookings for holiday rental properties.

The **Payage Component** and the **Payage Test Component** are free. The other extensions mentioned here are not free.

LICENCE

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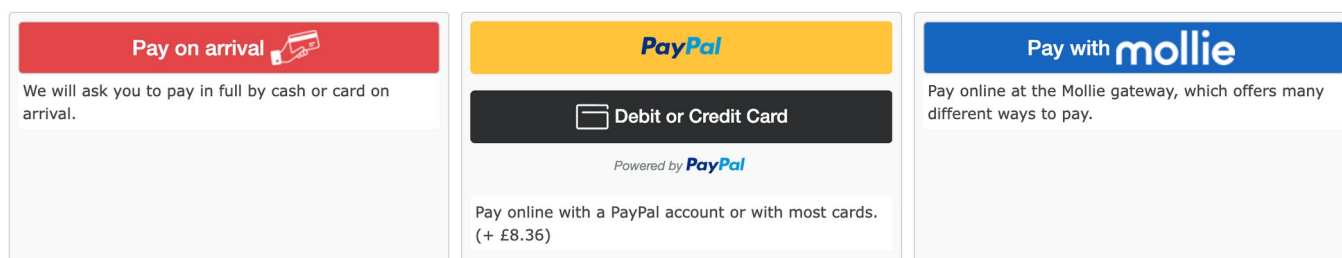
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Payage is a Joomla Component. The back end enables administrators to configure payment gateway accounts and view payments. Payage mostly works unseen, in the background, but it does offer a front end Invoice Request page that users can use to download an invoice for a transaction. Payments must be initiated by a separate application, for example one of the Payage applications mentioned in the previous section.

THE PAYMENT PROCESS

Payage creates "Buy Now" buttons that handle payment in conjunction with an external payment gateway.

When an application is ready to receive payment, it requests payment buttons from Payage. The application then displays the button(s) returned on its payment page. A button is returned for each published account that matches the requested account group and currency. There are lots of button and layout options.



One of the goals of Payage is to enable payment solutions in such a way that your site does not need to comply with the requirements of the Payment Card Industry Data Security Standard, since that is very difficult for small businesses to achieve. Different payment gateways have different solutions to this. Some gateways redirect the user to the gateway site for payment and return the user to your site after payment. Some solutions allow the user to remain on your site through the entire process. Payage handles both kinds.

When the customer has paid, Payage performs exhaustive verification checks with the gateway to ensure that the customer has paid the correct amount in the correct currency, and then returns control back to the calling application. The application avoids any gateway-specific processing, and Payage avoids any application-specific processing.

PAYAGE IS INVISIBLE TO END USERS

End users are completely unaware that a separate Joomla component is involved in the payment process. Payment buttons appear on the application's payment page. Clicking a payment button takes the user to the payment gateway in the same browser tab as the application. After payment, the user lands back at the application's post-payment page.

GATEWAY ADDONS

Since every payment gateway works slightly differently, the button creation process and the payment verification process require different logic for each gateway. In Payage, this gateway-specific code is called a Gateway Addon, or just a Gateway.

The core Payage component does not include any gateways. Each gateway must be installed separately as an addon to Payage, and each gateway has its own section in this user guide.

GATEWAY ACCOUNTS

In Payage, an account connects Payage with a payment gateway. The account holds the credential information that Payage needs to access the gateway, and some configuration options, with the details varying from gateway to gateway. You can have multiple Payage accounts for the same gateway with different configuration options.

Accounts can be published (active) or unpublished (inactive). Only published accounts generate payment buttons.

Accounts can have a fee calculation, so that you can define a different fee for each gateway.

Each account is for a single currency, but you can create as many accounts as you need to handle the different currencies and configurations that you need.

ACCOUNT GROUPS

Gateway accounts can be assigned to an account group by setting a group number in the account. Account groups allow you to provide a subset of your gateway accounts to each application, or for specific purposes within an application. Payage applications should allow you to configure the account group that the application requests payment buttons for.

If an application is setup to use Payage group 1, it will only receive payment buttons for accounts in group 1. You could have accounts in group 2 that are used for a different application, but these will not be picked up by the group 1 application.

If an application requests buttons for group 0, it will receive all payment buttons of all groups for the relevant currency.

In Rentalot Plus you can specify two account groups, one for initial booking payments, and another group for subsequent (usually larger) payments. This allows you to offer a wider choice of payment options for initial reservations, and a more restricted choice of payment options for subsequent payments, where gateway fees maybe more of a concern.

MediaShop offers even more flexibility, with each purchasable product able to specify a different account group.

In FlexiContact Plus, each payment form can specify an account group.

THE PAYAGE PLUGIN

The free Payage Component does all the hard work of generating payment buttons and managing payments. But Payage needs a "client", or a "Payage application" to tell it how much to collect, and for what.

The Payage Plugin is a Payage application that makes payment buttons in a Joomla article. It uses Payage to collect payments. It is not part of Payage and is not required for Payage to work with any other Payage application, like Flexicontact Plus, MediaShop, or Rentalot Plus.

The Payage Plugin is completely optional. It is small and light and quick to learn, but has limited capabilities.

PAYAGE TEST

Payage Test is a free component that you can use to make test payments and become familiar with configuring and using payment gateways. It is a testing tool and not designed for live usage.

What's New In Version 5 And 6

VERSION 5

PDF Invoices

With the help of the free LADpdf plugin, which installs the open source [DomPdf](#) PHP library, Payage can now create PDF invoices:

- The Invoice Request page now provides a "Download" button instead of the previous "Show Invoice" button, which required the user to use their browser to save the invoice as a PDF.
- You can configure Payage to automatically create a PDF invoice file for every transaction, and retain them for a number of years.
- You can configure Payage to automatically email the PDF invoice directly to the buyer.
- The Invoice Request page now captures the Tax ID as a separate field.

Invoices can now include conditional text, i.e. text that is included or not depending on one or more variables.

Previously, buyers could use the Invoice Request page to change their details and create a new invoice. While this was useful for correcting minor errors, it could be misused and is no longer allowed. Now, once an invoice has been created, it cannot be changed by the buyer.

The [Invoices](#) section has all the details.

Other Enhancements

There are some new button layouts, and minor improvements to the existing layouts.

VERSION 6

Version 6 has code changes to run in Joomla 5 without the backward compatibility plugin. There are no functional changes.

Installation And Updates

INSTALLING THE COMPONENT

First, install the Payage component using the Joomla Extension Manager in the usual way.

The Payage component does not include any payment gateways. You need to download and install the gateways you require. The About page in the back end of Payage shows which gateways are installed, and their versions.

Following installation, you will find a new administrative component called "Payage", where you can manage your gateway accounts and view your payments.

You may also wish to install the Payage Test component, which enables you to make test payments. This can be especially useful if you are inexperienced with payment gateways, or are experiencing any difficulties. The Test component should not be made accessible to public users.

If you wish to use the Payage Plugin to create payment buttons in Joomla articles, you must purchase, download, and install the plugin separately, and enable it in the Joomla Plugin Manager.

THE PDF SUPPORT PLUGIN

If you want Payage to produce PDF invoices, install the free LADpdf plugin. It doesn't need to be enabled or configured, it simply installs the open source [DomPdf](#) PHP library.

UPGRADING

To upgrade to a newer version of Payage or a newer version of a gateway addon, just install the new version. There is no need to uninstall old versions first.

UNINSTALLING

To uninstall Payage, use the uninstall option in Extension Manager.

If you uninstall a gateway addon and Payage accounts exist that are of that gateway type, the accounts remain in the Payage accounts list but cannot be used until you re-install the gateway addon. You can delete the account if you no longer need it and there are no payments associated with it.

When you uninstall Payage, the files are deleted from the file system but the database tables are not deleted. To remove them you can use a database tool such as phpMyAdmin.

AUTOMATIC UPDATES

The Payage component, plugin, and gateway addons work with the Joomla Update System and you will be notified of available updates in the Joomla control panel. Updates for the component and gateway addons can be installed using the Joomla Extensions Update page.

If you don't want to be notified about updates, you can selectively disable update notifications on the Extensions: Update Sites page.

UPDATING THE PAYAGE PLUGIN

The Payage Plugin is not free and our website requires a valid purchase ID for downloads of paid software.

Your Purchase ID

Your 32 character purchase ID is provided in the purchase confirmation email. If you lose the email you can re-send it by entering the purchase email address on this page of our website:

<https://www.lesarbresdesign.info/support-information/download-link-recovery>

*Please note that your purchase ID is **not** your PayPal (or Stripe) transaction ID. PayPal assigns separate, private, transaction ID's to its merchant and buyer transactions.*

Save Your Purchase ID on the About Page

You can update the Payage plugin using the Joomla Extensions Update page, but for this to work, Joomla has to include your purchase ID on the download request to our website. To enable this you must enter and save your purchase ID on the About page of Payage. The About page then also shows your subscription status. Updates will fail if you have not entered your purchase ID on the About page, or if your subscription has expired.

Joomla caches update information, so if you enter your purchase ID on the About page and then immediately try to update, the update might still fail. Use the "Check For Updates" button to refresh the update information.

Manual Downloads

The purchase confirmation email includes a link to your personal download page, where you can always download the latest software to your local computer. We recommend that you always keep a copy of the latest version in its installable form, together with its matching user guide version, in case you need to re-build your website. The URL of your personal download page looks like this:

<https://www.lesarbresdesign.info/my-page?tid=xx>

Where xx is your purchase ID.

Joomla Update Caching

By default Joomla checks for updates every six hours but you can change this by changing the Update Caching parameter in Installer Options. If you set Update Caching to zero, Joomla checks for updates every time you load the Joomla admin control panel. This can result in high levels of traffic to our server, so if you do this, Payage disables its update checking. Only the update checking for Payage is disabled. Other extensions are not affected.

Getting Started

Once you have installed Payage and some gateway addons you need, you need to create one or more gateway accounts, so that when an application requests payment buttons, Payage can provide them. Each gateway account produces one payment button.

If you already have some experience with online payments you can probably just setup a Payage account for your live gateway account(s). You will probably want to perform a test transaction in your application using real money which you can subsequently either refund or transfer to your bank.

If you are new to online payments, or you want to explore the possibilities more thoroughly, you can setup a pair of test accounts for your chosen gateway. Most payment gateways provide test accounts. These allow you to perform as many test payments as you like without using real money.

If you want to bypass the payment issues and just explore your application, you can setup an "Offline" gateway account. This account type does not interact with any payment gateway, it merely produces a payment button that records a pending payment as soon as the button is clicked. The idea is that the customer then contacts the site and makes the required payment by bank transfer or by telephone. Once the payment is confirmed, the administrator can change the payment status to successful. This type of payment does not make sense for all applications, but is suitable for some types of business.

To setup a real payment gateway account, you must complete four steps

1. Register with the payment gateway and complete their account signup process.
2. Configure the account to work with Payage, if necessary, as described in the relevant section of this guide or (for a third party gateway addon) in the relevant document.
3. Create an account in Payage.
4. Test the account to make sure everything works correctly.

Every payment gateway works differently, so you will need to follow the instructions carefully and invest some time learning about each gateway that you use.

Each type of payment gateway has a slightly different setup page in Payage. The common items are described in the next section, but each gateway type also has its own specific section or document. Gateway addons provided by Les Arbres Design are all described in this document. Third party gateway addons should have their own separate document.

Gateway Accounts

The gateway accounts list page shows all your accounts and allows you to edit them, publish and unpublish them, create new ones, or delete them.

Published	Ordering	Name	Type	Group	Button	Currency	Fee	ID
<input checked="" type="checkbox"/>	1	Stripe EUR	Stripe Checkout	1		EUR		1020
<input checked="" type="checkbox"/>	2	Barclaycard	Barclaycard	1		EUR		1025
<input checked="" type="checkbox"/>	3	Offline EUR	Offline	1		EUR		1007
<input type="checkbox"/>	4	Opayo	Opayo	1		GBP		1026
<input checked="" type="checkbox"/>	5	PayPal EUR	Paypal Checkout	1		EUR		1030
<input checked="" type="checkbox"/>	6	Mollie EUR	Mollie	1		EUR		1031

PUBLISH AND UNPUBLISH

Only published accounts produce payment buttons. Unpublished accounts do not. If you have test accounts, you can make them published while the site is in test mode, and unpublish them when the site goes live.

ORDERING

You can set the order that the payment buttons appear in your applications. Use the up/down arrows, or enter a new set of order numbers and click the button above the order column.

DELETING AN ACCOUNT

You cannot delete an account that has associated payments in Payage. You must delete all the payments associated with the account first. Deletion is permanent; there is no trash or undelete option.

EDITING AN ACCOUNT

To edit an account, click on the account name.

CREATING A NEW ACCOUNT

To create a new account, click the New button. The next screen shows a list of the gateway types that you can choose from, depending on which gateways you have installed.

Payage: Select Gateway Type

- > Payments
- > Unconfirmed Payments
- > Gateway Accounts**
- > Configuration
- > Front End Styles
- > Reports
- > System Log
- > About

Gateway Type	Description	URL
Barclaycard	Barclaycard ePDQ	www.barclaycard.co.uk
Mollie	Mollie	www.mollie.nl
Offline	Offline Payments	
Opayo	Opayo Form Integration	www.opayo.co.uk
Paypal Checkout	PayPal Checkout	www.paypal.com
Stripe Checkout	Stripe Checkout	stripe.com
Worldpay Redirect	Worldpay HTML Redirect Integration	www.worldpay.com

Click on a gateway type to select it. The next page is the setup screen for the chosen gateway type.

Payage: Mollie Test User Menu

[Details](#)
[en-GB](#)
[fr-FR](#)
[de-DE](#)

Details

Account name *

API key *

Currency

Currency symbol *

Currency format

Payment type

Language

Description

A description that customers can read to help them decide which payment method to choose

Group

Button


Button type

Button colour

Button text

Button icon, left

Button icon, right

Button preview 

Fee

Type

Amount

Minimum Fee

Maximum Fee

Some of the fields on this page are common to multiple gateway types, and some are specific to the particular gateway type. This section describes the fields that are common to multiple gateway types. Not all gateways use all of these fields.

Account name	This is only for your reference. It has no connection with the payment gateway.
Email	The email address used to login to the account.
Language	The language customers see when they arrive at the payment gateway. The options available vary from gateway to gateway. Where there is an "Auto" option the gateway will try to determine the user's language but this does not always work well so you may need to set a specific language.
Currency	An account only works for a single currency. If your application can request payment buttons in multiple currencies, you must create an account for each currency that you use.
Currency symbol	The currency symbol is used internally in Payage and also to format the fee amount that may be displayed with the payment button.
Currency format	As above.
Description	The text shown near the payment button in some layouts. For example, "Click here to pay securely with PayPal".
Group	The account group that this account belongs to. If you don't use account groups just leave this set to its default value of 1.
Button type	The payment button can be an image or a responsive HTML button.
Button image	For image buttons, choose the image.
Button Title	For image buttons, the text shown when you hover over the image.
Button colour	For responsive buttons, the main colour.
Button text	For responsive buttons, the text.
Button icon, left	For responsive buttons, the left image.
Button icon, right	For responsive buttons, the right image.

Fees

Payment fees can be charged to the customer in addition to the transaction amount. Since the fees you pay for using the gateways is different for each gateway, it is useful to be able to charge customers different fees for different gateways. Payment fees are illegal in some countries.

Applications can show fees alongside your payment buttons to help customers decide which payment method to use.

The fee can be a fixed amount, or a percentage of the amount being collected, subject to a minimum or maximum amount.

For a fixed fee, the "Amount" is a fixed amount in the account currency. For fixed fees, the minimum and maximum amounts are ignored.

For a percentage fee, the "Amount" is a percentage of the amount currently being collected, and is subject to the specified minimum and maximum amount in the account currency. A maximum fee of 0 (zero) means there is no maximum and the percentage is always applied.

TESTING AN ACCOUNT

Once an account has been saved, some account types will show a test button on the account edit page. Where it is provided, this button provides a useful indication of whether your server is able to communicate with the payment gateway and whether some of the basic account settings are correct.

COPYING AN ACCOUNT

If you need to create accounts for several currencies you can use the Save as Copy button on the account edit page. You may wish to give the account a different name, but you don't have to.

MULTI-LANGUAGE SITES

On multi-language sites, the account edit page has an additional tab for each language installed on the site front end. On each tab you can enter translations for the "translatable" fields. The translations are used on the front end of the site.

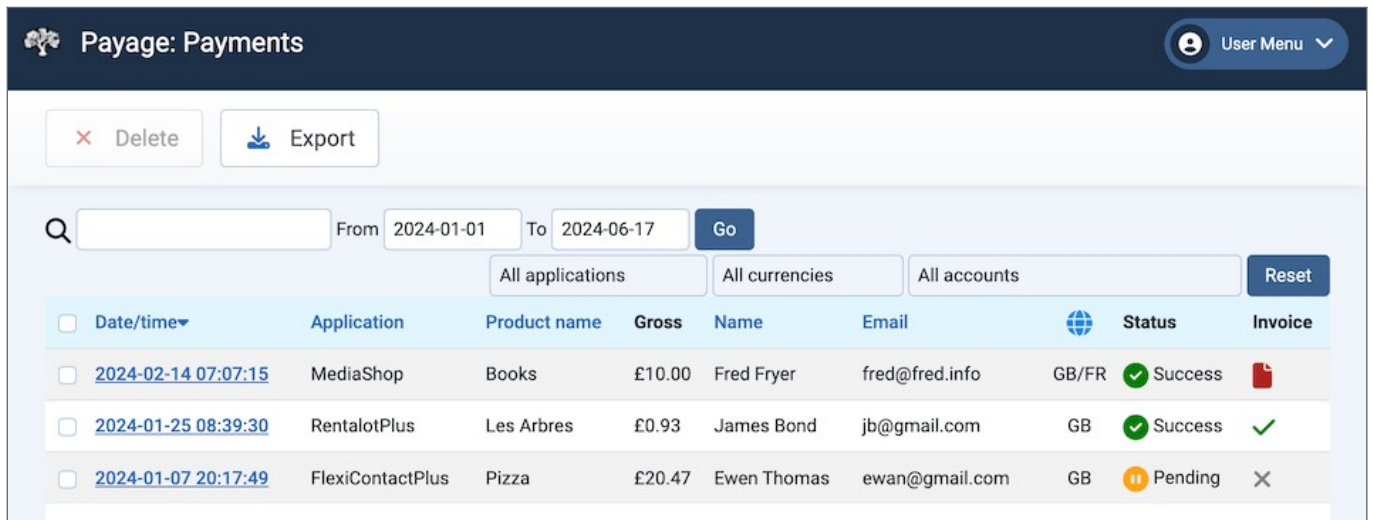
The text on the Details tab is used in the admin interface, regardless of the current admin language. Text from the Details tab is also used on the front end when a translation is not specified (i.e. when the translation of a field is blank).

Payment Management

THE PAYMENT LIST VIEW

The payments list page shows all your payments and allows you to search them, delete them, and view details.

Some of the columns and filters on the payment list are dynamic so your list might not look quite like this one.



The screenshot shows the 'Payage: Payments' interface. At the top, there is a 'User Menu' button. Below it, there are 'Delete' and 'Export' buttons. A search bar is followed by date filters: 'From 2024-01-01 To 2024-06-17' with a 'Go' button. Below the search bar are filters for 'All applications', 'All currencies', and 'All accounts', along with a 'Reset' button. The main table has columns: Date/time, Application, Product name, Gross, Name, Email, Status, and Invoice. Three rows are visible:

<input type="checkbox"/>	Date/time▼	Application	Product name	Gross	Name	Email	Status	Invoice
<input type="checkbox"/>	2024-02-14 07:07:15	MediaShop	Books	£10.00	Fred Fryer	fred@fred.info	GB/FR ✓ Success	
<input type="checkbox"/>	2024-01-25 08:39:30	RentalotPlus	Les Arbres	£0.93	James Bond	jb@gmail.com	GB ✓ Success	✓
<input type="checkbox"/>	2024-01-07 20:17:49	FlexiContactPlus	Pizza	£20.47	Ewen Thomas	ewan@gmail.com	GB ⏸ Pending	✗

Searching and Filtering

You can filter the payments shown by date, application, currency, and account. You can also search for payments by date (YYYY or YYYY-MM or YYYY-MM-DD), payer name, payer email address, product name, Payage transaction id, gateway transaction id, or invoice number.

Deleting Payments

You can delete one or more payments by checking their check box in the list and clicking the delete button. Deleting a payment in Payage does not delete the associated transaction in the application, nor at the payment gateway. It merely deletes Payage's record of the payment. Once a payment has been deleted, Payage will no longer be able to record any updates to the payment that might come from the gateway, nor pass the updates on to the application. Deletion is permanent; there is no trash or undelete option.

Exporting Payments

The export button downloads a Comma Separated Variable file "payage_payments.csv" to your computer containing details of all the payments in the payment list, as selected by the current settings of the filters and/or the search box. Most computers will open .csv files in a spreadsheet program.

Invoice Icons

The payment list shows whether an invoice was created for each payment.

- A grey cross shows that no invoice was created for the payment
- A green tick shows that an invoice was created but there is no PDF file available.
- A red file icon is a link to the PDF invoice, if it is still stored on the system.

THE PAYMENT DETAIL VIEW

To view details of a payment, click on its date/time to enter the payment detail view. Payage captures and stores every detail of every message involved in the payment process. You won't normally need to look at these details but in case of any problems with a payment, it's very useful to have them stored here.

Payment Details	
Date/time	2023-11-25 09:12:00
Updated	2023-11-25 09:12:42
Account name	Stripe GBP
Payage Transaction ID	b954ba2ef3de8b612bd001cf1f9a96b
Gateway Type	Stripe Checkout
Status	Success
Status Details	succeeded, Payment complete.
Application	FlexiContactPlus
Product name	Pizza
Application	147
transaction ID	
Gateway transaction ID	ch_30GHufleVnDvPwpe1BslyPle
Currency	GBP
Amount requested	27.26
Gross	27.26
Payer email	john@smithmail.com
First name	John
Last name	
	P015 7EG
Billing country	GB (United Kingdom)
IP address	193.203.14.164
Payment method	Stripe/visa 4242
Browser	Chrome
HTTP_USER_AGENT	Mozilla/5.0 (Macintosh; Intel Mac OS X 10_15_7) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/117.0.0.0 Safari/537.36

Gateway transaction details	
Button_Click	2023-11-25 09:12:06 (GET ..)
Create Session	2023-11-25 09:12:06 (Create Session Params ..)
Stripe_session_id	cs_test_a17elqw2U7uFCmZJyuVACSGLMx2l5l1ZfkjMaxHgG3M3qdVf6QKtyUUAWX
Created Session	2023-11-25 09:12:06 (checkout.session ..)
Webhook	2023-11-25 09:12:38 (POST ..)
Webhook_2	2023-11-25 09:12:38 (charge ..)
payment_method	CARD
brand	visa
last4	4242

History	
2023-11-25 09:12:06	Stripe: Button click
2023-11-25 09:12:06	Stripe: Session created
2023-11-25 09:12:38	Stripe: Success
2023-11-25 09:12:38	App Update: FlexiContactPlus
2023-11-25 09:12:39	Processed by FlexiContactPlus
2023-11-25 09:12:42	Stripe: Processed (return)

Application Data	
config_id	26
form_id	672b8978882f0f733d27ca975e0bfc1f
email_data	{..}

The payment detail page has four sections.

Payment Details

Shows details that are common to all payments regardless of which gateway type was used to make payment.

Gateway transaction details

Shows the raw fields from the last message received from the payment gateway. The details are different for each gateway type and are very detailed and technical. They are very useful for diagnostic purposes. You can view the entire detailed history of all the messages from the gateway by clicking on the "More" link, if there is one.

History

Shows the history of status changes for the transaction.

Application Data

Shows the data that was stored by the application when it made its original button request for this payment. These details may be useful for diagnostic purposes or to manually match the incoming payment with the application transaction. If the details include nested structures, clicking on the "More" link will show the entire structure.

The %APP_xxxxx% invoice variable can retrieve any numeric or text value from here. For example, for a MediaShop transaction you would see the DOWNLOADS and EXPIRY values here, which are retrieved by %APP_DOWNLOADS% and %APP_EXPIRY%.

Payment Statuses

Payments in Payage can be in one of four statuses:

- Success. Payment was made successfully.
- Pending. Payment has been made but has not yet cleared.
- Failed. Payment failed for some reason that should be shown in the Status Details field of the Payment Details section.
- Refunded. Payment has been refunded to the customer.

Payment status can be updated by notifications from the payment gateway. Support for this varies by gateway.

Buttons are provided to manually change the status of the payment if necessary. Status changes are propagated to the application associated with the payment. The application may or may not choose to update the status of the associated application transaction.

Country Information

The Payment Details section can show several different kinds of country information. It's possible for all three countries to be different.

- The Billing Country is the country entered by the buyer in the originating application.
- The IP Country is the country identified from the buyer's IP address. At the current time only MediaShop provides this.
- The Payment Country is the country notified by the payment gateway.

Download Payment Details

The download button on the payment detail view downloads the entire payment details record to a text file on your computer. If you experience a problem with a transaction we might ask you to send us this file for diagnostic purposes. It's a plain text file, so you can edit it to mask any sensitive data before sending it to us.

UNCONFIRMED PAYMENTS

Every time a payment button or group of payment buttons is generated, a payment record is created in status "Unconfirmed". These records are needed because Payage needs to store the transaction information on behalf of the calling application (for example, Rentalot Plus) while the user checks out at the payment gateway. When the user returns from the payment gateway, Payage checks that the payment is valid and correct, and returns the status information back to the application along with the details of the user's transaction or booking.

Unconfirmed records are stored for a default of 60 minutes, which you can change on the General tab of the Payage Configuration page ("Minutes to keep unconfirmed transactions"). With most payment gateways, it's almost impossible for a user to take more than about 15 minutes to pay as the gateway will time the user out and cancel the transaction, so 60 minutes is normally more than enough. Unconfirmed payments older than this are discarded.

Unconfirmed payments represent occasions when a user has reached your payment page but has not completed the payment.

Refresh Close

> Payments

> Unconfirmed Payments	Date/time	Application	Product name	Gross	IP address	Country	Browser
> Gateway	2023-11-10 06:12:08	MediaShop	Plotalot	GBP 45.00	185.199.102.206	US	Chrome
Accounts	2023-11-10 06:11:01	MediaShop	FlexiContact Plus	GBP 37.00	31.40.215.79	CH	Chrome
> Configuration	2023-11-10 06:09:32	MediaShop	Rentalot Plus	GBP 80.00	193.203.14.238	GB	Chrome

Payage can generate HTML or PDF invoices for Payage transactions. PDF invoices provide a much better user experience.

To enable PDF support, you need to install the (free) LADpdf plugin, which installs the free open source [DomPdf](#) PHP library. The LADpdf plugin has no active functions and does not need to be enabled or configured, it simply installs the PDF software library. You also need to set "PDF enabled" to yes on the Invoice Options tab of the Payage Configuration page.

Invoices are configured as an HTML formatted page, with variables that mark the position of the various data items from the user's transaction. PDF files are created by converting the HTML to PDF using the DomPdf library, which requires PHP 7.1 and the PHP DOM extension. Most web servers will satisfy these requirements but if yours doesn't, you can still offer the Invoice Request page that creates HTML invoices that the user can save as a PDF using their browser.

With PDF enabled, you can configure Payage to automatically create PDF invoices immediately after every successful transaction. You can also configure Payage to automatically email invoices to buyers. However, these two options only make sense if your system collects all of the required details in advance for every transaction. For systems that don't always collect all the required details, you can configure the Invoice Request menu item that shows a page where the buyer can complete their details and then download their invoice.

INVOICE CONFIGURATION

Invoice Options

The Invoice Options tab of the Payage Configuration page has several options for invoices. After the first invoice is produced, the first two options are no longer shown and you cannot change them.

Invoice number scheme	nnnnnnn - Seven digit sequential nnnnnnnnn - Nine digit sequential YYYYnnnnnn - Year and six digit sequential by year YYYYMMnnnn - Year, month, and four digit sequential by month
First invoice number	The sequence number for the very first invoice produced by the system
Date format	Choose from several date formats
Invoice text	The template for the invoice, including variables from the list below
PDF enabled	Set this to Yes to enable the PDF features. After saving, a tick or cross appears, with a tick confirming that your server supports the PDF library.
Invoice directory	The name of a directory for saving PDF invoice files. A path beginning with a "/" is an absolute path relative to your computer or your shared server account. A directory not beginning with a "/" is relative to the site root.
Always create invoices	If enabled, a PDF invoice file is always created after a successful payment. With this option enabled, buyers will never be able to update their details on the Invoice Request page.
Years to keep	Invoice files older than this number of years are automatically deleted.
Email invoices	If this (and always create invoices) is enabled, a PDF invoice is emailed to the buyer after a successful payment.
Allow simplified invoices	With this option set to Yes, the system will produce invoices with no buyer name or address. With this option set to No, the system will not produce invoices unless it has at least 3 characters of the buyer name and 10 characters of the buyer address.

Invoice Text

Invoices are configured as an HTML formatted single page, with variables that mark the position of the various data items, for example %INVOICE_NUMBER% for the actual invoice number.

The Invoice Text tab of the Payage Configuration page has a text editor that lets you configure the invoice text and formatting. It defaults to a simple invoice with a sample logo. You should edit this to add your own contact details and replace or remove the sample logo. You can, of course, change the format entirely. On multi-language sites you can provide translations for each installed language.

If you need to customise the CSS used by your invoice, you can add your styles to the Custom CSS editor on the Front End Styles page. When an invoice is generated, the `payage.css` file is loaded, followed by the `payage_custom.css` file if it is not empty.

The Preview button shows the invoice merged with random values in place of the variables, to help you visualise a real invoice. If the PDF option is enabled, the preview button shows the converted PDF file. If PDF is disabled or not supported, the preview button shows the HTML invoice.

The HTML to PDF conversion supports most HTML elements but there are some limitations. It does not support multi-page tables, SVG images, CSS flexbox, or CSS grid. Images can be included as shown by the default sample invoice, but they must be either in (or below) the site's `/media` or `/images` directory. Fonts are limited to Helvetica, Times-Roman, Courier, Zapf-Dingbats, & Symbol.

Email Subject and Text

The email text tab lets you configure the subject and body text for the email that is sent to buyers following a successful payment. Both texts can include any of the invoice variables, for example, the default email subject is "Thank you for buying %PRODUCT%". The PDF invoice file is automatically attached to the email.

Invoice Variables

The variables tab shows the variables that can be used in Payage invoice text and email text. You can click on a variable to copy it to the clipboard.

%TRANSDATE%	The transaction date, in the selected format
%TRANSTIME%	The transaction time, HH:MM
%INVOICE_NUMBER%	Invoice number
%TID%	Payage Transaction ID
%NAME%	Payer name
%EMAIL%	Payer email address
%ADDRESS%	Payer address
%TAX_ID%	Payer tax ID
%TAX_ID_Y%	True if the buyer has a tax ID (includes conditional text for B2B invoices)
%TAX_ID_N%	True if the buyer has no tax ID (includes conditional text for B2C invoices)
%TAX_TYPE%	This can be the country name, if the application supplies it, or a description supplied by the payment gateway. Stripe supplies this when used in auto-tax mode.
%TAX_EXEMPT%	True if the payment is flagged as "Tax exempt" (see below)
%TAX_RATE%	The tax rate applied to the transaction, if the application supplies it. It always has a trailing % sign, even if the value is zero.
%PRODUCT%	Product name - supplied by all applications
%PRODUCT_ID%	Product ID - supplied by some applications
%PRODUCT_DESCRIPTION%	Product description - supplied by some applications
%PRICE%	Gross price

%NET%	Net
%TAX%	Tax
%FEE%	Fee
%GATEWAY%	The payment gateway account name in Payage
%PAYMENT_METHOD%	The payment method, for example "Stripe/visa 4242"
%IP_ADDRESS%	The buyer's IP address
%IP_COUNTRY%	The country determined from the buyer's IP address.
%BILLING_COUNTRY%	The billing country as selected by the buyer.
%PAYMENT_COUNTRY%	The country returned by the payment gateway. Most gateways provide this, but not all.
%JUSER_ID%	Joomla user ID (if logged in)
%JUSER_NAME%	Joomla user real name (if logged in)
%JUSER_ID%	Joomla username (if logged in)
%APP_XXXXX%	Application specific variables. These enable you to retrieve any data item from the Payage payment Application Data. For example, if the payment Application Data has an item "T_NUM_ADULTS" (as Rentalot Plus does), you can retrieve it with the variable %APP_T_NUM_ADULTS%.

Conditional Text

You might need to include some text only if certain fields are populated (or "true"). For example, invoices to businesses (B2B) might need to contain text that isn't used for consumer (B2C) invoices.

Conditional text is enclosed in curly braces. If any variable within the braces evaluates to blank, zero, or not true, the entire contents of the braces, including the braces, is removed from the final text. For example:

```
{TAX ID: %TAX_ID%}
TAX {%TAX_ID_Y% EXEMPT}{ (%TAX_TYPE%)}
TAX {%TAX_EXEMPT%(Reverse charge applied)}
{%TAX_ID_N% Consumer terms and conditions apply.}
```

Translations

If you have a multilanguage site, the Payage Configuration page has a tab for each installed language, where you can configure the translated text for the invoice text, email subject, and email text.

TAX EXEMPT TRANSACTIONS

Payments made using the Stripe gateway in Auto tax mode can be flagged as "tax exempt" if a business buyer in the European Union supplies a valid VAT ID during Stripe checkout.

The %TAX_EXEMPT% invoice variable, together with the Conditional Text syntax, can be used to include or exclude some relevant text. In the example above, the text "(Reverse charge applied)" will only be included on an invoice for payments that are flagged as tax exempt.

The "tax exempt" status can also be set by Payage applications using the Payage API.

For tax exempt payments, the buyer is not allowed to change their tax ID when requesting an invoice.

INVOICE LOGGING

The invoice number, name, address and Tax ID are stored on the payment record and shown on the payment detail page. The complete invoice text is always logged to the Payage System Log.

If PDF is enabled, the invoice PDF file is also saved to the configured invoice directory.

INVOICE FILE NAMES

PDF invoice files stored on the server are named by their invoice number, for example 2023110099.pdf.

PDF files sent by email or downloaded from the Invoice Request page are named with the translation of "Invoice" followed by an underscore and the invoice number, for example Invoice_2023110099.pdf, or Facture_2023110099.pdf, etc.

The Payage payment detail view provides the invoice file name and a link to the file, if it exists.

THE INVOICE REQUEST PAGE

To enable users to manually request an invoice, you can create a menu item of type Payage, Invoice Request. Payage applications can automatically find such a menu item (even if it's on a hidden menu) and build a direct link to it that can be included in text shown on a purchase confirmation page or in an email. It's also convenient to make the Invoice Request page available on a public menu so that buyers can return at a later date, enter their transaction ID, and print, or re-print, their invoice.

Invoice Request

If you haven't generated an invoice yet you can change your name and address details. Once you have generated an invoice, you can't change your details.

Transaction ID

Please enter a 32 character transaction ID

Submit

The menu item has options to include Top Text (above the form) and Bottom Text (below the form), so the page on your site might look something like the example here. A raw link without a transaction ID requires the user to enter their 32 character transaction ID (TID). It's possible to provide a link to the page with the TID already entered, for example:

<https://www.yoursite.com/invoice-request?tid=c56038dd3ae5a7c199db144e46516786>

If the page is requested via a link with a valid TID, the Transaction ID entry step is bypassed and the data entry form is shown, including any details already captured for the transaction. The user can update their details as many times as they like. Once they satisfy the minimum requirements, a Download button is shown, together with a warning that they won't be able to change their details once they download their invoice.

Name

Address

Please enter at least 10 characters

VAT or Tax ID

Update Details



Name

Address

VAT or Tax ID

Update Details

Please check that the details above are correct. Once your invoice is created these details cannot be changed.

Download

The Invoice Request Page Without PDF Enabled

If you haven't enabled the PDF option, or if your server doesn't meet the requirements of the PDF library, the Invoice Request page works a little differently. Instead of the Download button, a "Show Invoice" button appears. Clicking it shows the invoice in a new browser tab, where the user can print the invoice or save it as a PDF using their browser.

No Changes After Invoice Creation

In all cases, once an invoice has been generated, the user cannot change their details and generate a new invoice. If a buyer needs to make a change, they must contact you, and you must manually generate a credit note for the old invoice and manually issue a new one.

USING PAYAGE INVOICING WITH OUR APPLICATIONS

The Les Arbres Design Payage applications integrate with Payage invoicing. This section describes the integration for each application.

The Payage Plugin

The Payage Plugin does not capture any buyer information, although some of the payment gateways do. You can only use automatic invoice generation if you use a payment gateway that captures buyer details. In most cases the best option will be to use the plugin's "-invoice" option to provide a link to the Invoice Request page after payment. The link includes the TID so the buyer can easily enter their details and download the invoice.

Thank you for your payment. Your transaction number is c56038dd3ae5a7c199db144e46516786.
[Click here if you'd like an invoice.](#)

Invoice Variables With The Payage Plugin	
%NAME%	Not captured or populated.
%ADDRESS%	Not captured or populated.
%TAX_ID%	Not captured or populated.
%PRODUCT%	The product name from the plugin call or the description field of the plugin form.
%PRODUCT_ID%	Not captured or populated.
%PRODUCT_DESCRIPTION%	Not captured or populated.

MediaShop

MediaShop has a built-in Invoice Request page that can generate HTML invoices, but not PDF invoices. The Payage invoicing system is far superior, so the MediaShop invoicing system is deprecated and will be removed in a future version. MediaShop users should switch to Payage invoicing, which provides a better user experience with direct access to PDF invoices. You can use the MediaShop %PG_INVOICE_LINK% variable to guide buyers to the Payage Invoice Request page.

MediaShop can be configured to capture the buyer's name, address, and tax ID. If you configure MediaShop to capture these items, or if you use payment gateways that capture them, you can use automatic invoice generation.

Invoice Variables With MediaShop	
%NAME%	Optionally captured by "checkout details".

%ADDRESS%	Optionally captured by "checkout details".
%TAX_ID%	Optionally captured by "checkout details".
%PRODUCT%	The product name.
%PRODUCT_ID%	The product ID number.
%PRODUCT_DESCRIPTION%	The price text, e.g. "50 Downloads, 1 year".
%APP_DOWNLOADS%	The number of downloads.
%APP_EXPIRY%	The expiry date.

Flexicontact Plus

In FlexiContact Plus you can use the %V_INVOICE_LINK% variable to guide buyers to the Payage Invoice Request page. FlexiContact Plus can be configured to map form fields to the Payage address and product fields. If you capture and map the relevant items, you can use automatic invoice generation.

Invoice Variables With FlexiContact Plus	
%NAME%	Populated by the "From name" field types.
%ADDRESS%	Can be captured and mapped to Payage.
%TAX_ID%	Cannot currently be mapped to Payage.
%PRODUCT%	Can be captured and mapped to Payage.
%PRODUCT_ID%	Can be captured and mapped to Payage.
%PRODUCT_DESCRIPTION%	Can be captured and mapped to Payage.
%APP_XXXXX%	Every form field is available. See the FlexiContact Plus user guide and examine the Payage Application Data for a FlexiContact payment.

Rentalot Plus

Rentalot Plus can generate HTML invoices, but not PDF invoices. You can choose whether to provide invoices using Rentalot Plus or Payage. An advantage of using Rentalot Plus is that the invoice will be available in the guest's "My Documents" page with the booking confirmation letter and any other documents provided. You may need to experiment with both invoicing systems to see which one works best for you.

In Rentalot Plus you can use the %T_PG_INVOICE_LINK% variable to guide guests to the Payage Invoice Request page.

Invoice Variables With Rentalot Plus	
%NAME%	The booking name.
%ADDRESS%	The booking address.
%TAX_ID%	Not captured or populated.
%PRODUCT%	The unit name.
%PRODUCT_ID%	Not populated.
%PRODUCT_DESCRIPTION%	The dates booked (YYYY-MM-DD - YYYY-MM-DD)
%APP_XXXXX%	Many variables are available, for example %APP_T_NUM_ADULTS%, %APP_T_BASE_PRICE%, %APP_T_BASE_NET%, %APP_T_BASE_TAX%. Examine the Payage Application Data for a Rentalot Plus payment to find more data items.

The various reports extract data from your payment history and present it in various ways. All of the reports allow you to select data for a range of dates and filter by application, currency, and account. The filter selectors only appear if you have payments for more than one application or currency, or more than one account.

Some of the reports include charts made with the help of Google Charts. To draw the charts, Payage extracts the data on your server and sends it to your browser, where the charts are drawn by the Google Charts Javascript. No Payage data is ever sent to Google.

Most Popular Items

Shows a list of up to 100 items purchased through Payage, ordered by descending number of purchases. A pie chart on the same page shows your most popular ten items.

Sales by Country

Shows a list of all the countries you have sold to, with the number of items sold to each country. A pie chart shows the top ten countries. This report relies on country information supplied by the payment gateway. Most payment gateways now supply a country code. This report also shows a Google map of sales by country. You can choose the map region. The region selector applies only to the map, not the list or the pie chart.

Sales History

Shows a line chart of sales of your eight most popular items over the selected time period. The number of sales per month is used to calculate the average number of sales per day for each month, so the chart only really makes sense when you look at several months data.

This chart works best when you sell similar numbers of each item, allowing you to gauge the relative popularity of various products over time. It might not work so well if you sell hundreds of one product per day and very few of another, since the vertical axis must accommodate the highest number of sales per day.

Sales by Month

Shows sales per month for the selected time period. If you use multiple currencies, the report is sub-totalled per currency.

Sales by Item

Shows sales per item for the selected time period. If you use multiple currencies, the report is sub-totalled per currency.

Sales by Region

Shows total sales for several world regions for the selected time period. If you use multiple currencies, the totals for each currency are shown separately for each region.

Daily Sales Calendar

A graphical calendar showing sales for each day. The colour of each day represents the relative sales for that day, with the darkest colour representing the highest sales, and the lightest colour representing the lowest sales. When the calendar shows a single currency, the numbers shown in the tooltips are the total sales for the selected currency. When the calendar includes multiple currencies, the numbers shown in the tooltips are the number of sales.

The system log is where Payage logs any errors or unusual activity. Please check the log from time to time and take note of any errors.

You can search the log by any text, or by date as YYYY, YYYY-MM, or YYYY-MM-DD.

GENERAL CONFIGURATION

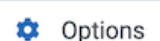
The General tab of the Payage Configuration page has the following options:

Days to Keep Confirmed Transactions	When a customer pays, the payment record becomes a confirmed transaction, even if payment fails for any reason. The default retention time is 5 years. A zero here keeps your transactions forever.
Minutes to Keep Unconfirmed Transactions	Unconfirmed transactions are created in the database whenever payment buttons are generated. The application transaction data needs to be stored so that it is available when the customer returns from the payment gateway. The default retention time is 60 minutes, which should be more than enough time to pay and return to your site. However, if a user did manage to complete payment after the unconfirmed transaction record had been deleted, details of the transaction would be lost and the transaction would fail. Please also see the comments in the section Unconfirmed Payments .
Anonymise Confirmed Payments After	The number of days before confirmed payments are anonymised. If you set this to zero, payments are never anonymised. Confirmed payments are anonymised by completely removing the payer email, address1, address 2, zip code and IP address, and the payer first name and surname are reduced to a single character. The detailed gateway transaction details and application transaction details are also removed because they can contain personal information. This way you can safely keep your payment data for a long time.
Days to Keep System Logs	System logs include error reports and reports of other unusual activity. The default retention time is 365 days.
Error Email	Optional: You can specify an email address that will be used to notify you of any anomalies that occur during payment processing.
Google Maps Key	Optional: In most cases the Google map on the Sales by Country report page should work without a key, but if not, you can obtain a free key from Google and enter it here.
IP Location API Key	Optional: If you provide a key here, Payage populates the IP address location country for payments where the application does not provide one. The key can be a 32 character key from ip2location.io, or a 64 character key from ipinfodb.com. Any other key length uses the keyless service of ip2location.io, which is limited to 500 queries per day. If this item is left blank, IP address location is not performed.

Invoice configuration is discussed in the [Invoices](#) section.

JOOMLA COMPONENT CONFIGURATION

Super users can access the Joomla Component Configuration page for Payage from Joomla Global Configuration or from the Options button on the Configuration page of Payage.



Permissions

Configure ACL & Options	Controls whether users can configure the Payage access control and options.
Access Administration Interface	Controls whether users can access the backend of Payage. By default, only Super Users have access, but you can grant access to other user groups if you wish.
Create and edit gateway accounts	Controls whether users can create, edit and delete Payage gateway accounts.
Change payment status	Controls whether users can change the status of payments. Regardless of the permission settings, only Super Users can delete payments.

Hide Sub-menu Option

There is an option to hide the Payage component sub-menu. Depending on the size of your screen and whether you have the main menu expanded or collapsed, you might prefer to hide the sub-menu.

Compact Mode Option

In Joomla 4 and 5 this reduces the font sizes and spacing to fit more information on the admin pages, which is a useful improvement on small laptops.

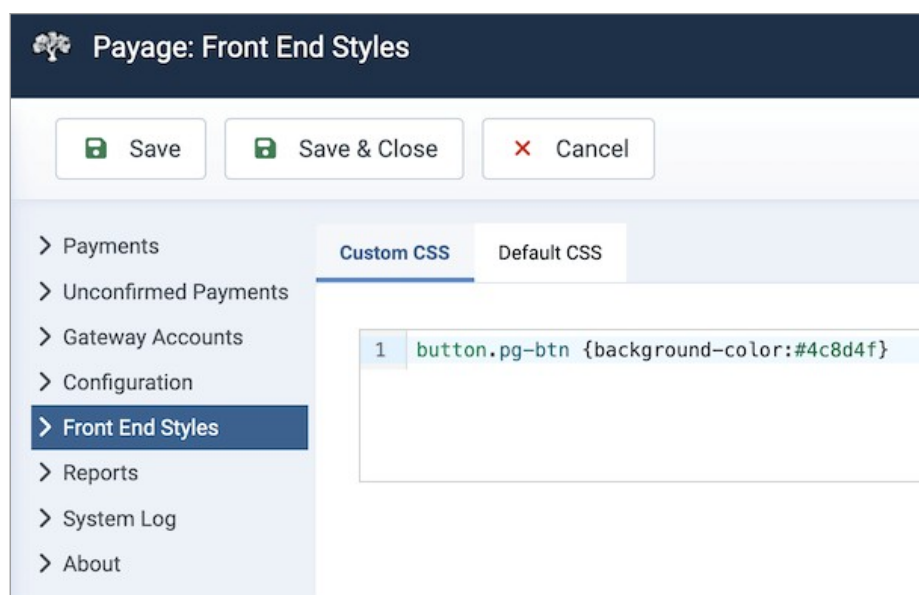
Payage loads its own CSS file to style the payment buttons, the Invoice Request page, and invoices.

`/media/com_payage/css/payage.css`

You should not change this file because it will be overwritten when you update or reinstall Payage.

HOW TO OVERRIDE THE SUPPLIED STYLES

The Payage administrative interface has a "Front End Styles" page that allows you to add your own CSS rules, while keeping them separate from updates to the supplied CSS file.



The Custom CSS tab is a text editor for your rules. The "Default CSS" tab shows the contents of the supplied `payage.css` file, but does not allow it to be changed.

If you enter some CSS in the "Custom CSS" tab and click Save, your CSS is written to the file:

`/media/com_payage/css/payage_custom.css`

If you entered any text into the Custom CSS tab, this file is loaded **after** the default file, so any rules that you write will override the default rules. For example, let's say you want to change the buttons on the Invoice Request form to green. In the Default CSS tab you can find this rule:

```
button.pg-btn {background-color:#0079C1; ..... }
```

Copy and paste this rule into the Custom CSS tab, and change the colour to green:

```
button.pg-btn {background-color:#4c8d4f}
```

When you click Save, your CSS is written to the `payage_custom.css` file, which is loaded after the `payage.css` file, so your rule takes precedence, and you now have green buttons.

PAYMENT BUTTONS

The Payage gateways offer a choice of payment buttons as images or responsive HTML/CSS buttons.

Image Buttons

The gateways supply at least three button images, for example:

- paypal_ft200.png - Framed, Transparent, 200px x 100px
- paypal_fw200.png - Framed, White background, 200px x 100px
- paypal_ut200.png - Unframed, Transparent, 200px x 100px

The images are in this directory, and you can add your own images here:

[/images/pay_buttons](#)

The `payage.css` provides default hover styling for the image buttons, but you can add your own. The unframed transparent images offer the best possibilities for customisation, since you can add background colours, gradients, and borders. Add your styling to the Custom CSS tab.

Responsive Buttons

The responsive buttons are also styled by the `payage.css` file. You can override the default styling by adding rules to the Custom CSS tab. The icons used for the responsive buttons are in this directory:

[/media/com_payage/icons](#)

You can add more icons, but to be recognised by the icon picker, they must be `.png` files with height less than 45 pixels. The supplied icons are transparent `.png` files with a height of 36px.

PAYMENT BUTTON LAYOUTS

The button layout styles are also controlled by the `payage.css` file. You can't add new layouts, but you can re-style the existing layouts by adding your own rules to the Custom CSS tab.

THE INVOICE REQUEST FORM AND INVOICES

The Invoice Request form and the invoice template also rely on rules in the `payage.css` file. You can override them by adding your own rules to the Custom CSS tab.

The text used by Payage is held in language files. There are separate language files for the front and back end.

FRONT END

```
<site>/com_payage/language/en-GB/en-GB.com_payage.ini
<site>/com_payage/language/fr-FR/fr-FR.com_payage.ini
...
```

BACK END

```
<site>/administrator/com_payage/language/en-GB/en-GB.com_payage.ini
<site>/administrator/com_payage/language/en-GB/en-GB.com_payage.sys.ini
<site>/administrator/com_payage/language/fr-FR/fr-FR.com_payage.ini
<site>/administrator/com_payage/language/fr-FR/fr-FR.com_payage.sys.ini
...
```

For the supplied languages, Payage should automatically work in your local language. If your language is not supplied, you can create the language files for your local language and copy them to the correct folders on your site. Most of the texts are in the .ini file. The main menu texts are in the .sys.ini files.

Make a copy of one of the existing language files to a new file of the correct name for your language, then translate the text on the right hand side of the = signs. For example:

en-GB.com_payage.ini	COM_PAYAGE_NAME="Name"
fr-FR.com_payage.ini	COM_PAYAGE_NAME="Nom"

- Be careful to preserve any %s markers. They mark the place where variable values are inserted when the text is used.
- Each translation must be in "double quotes". Do not use double quotes inside the text.
- Please also refer to the **note** in the previous section about translating image file names.
- Use a text editor to edit the file, not a word processor. For example [Notepad++](#).
- Save the file with UTF-8 encoding otherwise accented characters will not be displayed properly.

When you copy the new file to the correct place on your website, it becomes active immediately. There is no need to reinstall the component.

OVERRIDING LANGUAGE TEXTS

If a language text has not been translated yet, or has been translated incorrectly, please correct the relevant language file and send it to us so that we can include it in the next release. This will save both you and other people time in the future.

If a translation is not really wrong, but you prefer a different translation for your site, the best solution is to use the Joomla Language Manager to create translation overrides. To create a new override, go to Extensions, Languages, Overrides, and click New. Search for the text you want to change, then click on the result you want to override. Enter your preferred text and click Save. Overrides created like this are always preserved, even if you re-install or upgrade the software.

Making Test Payments

The Payage Test Component is very useful for making test payments when setting up a new system. Payage Test simulates an eCommerce application without the inconvenience of having to set one up, or go through the purchase process to reach the payment buttons.


To use the test component, create a menu item of type Payage Test. When you select the menu item on the front end of the site, you see a form that allows you to enter details of a payment to be made.


Payage Test


Select a group and a currency, and enter the amounts.
When you click the GO button, the payment buttons will be re-generated with the new parameters



Group	Currency	Layout	Gross amount	Tax amount
0	EUR	Boxed with borders	123.45	
Item name	Email	First name	Last name	Address 1
Payage Test Item		John	Smith	
Address 2	City	County	Post code	Country
			123456	GB


Go

Pay with 

Pay with  barclaycard

Pay on delivery 


Debit or Credit Card
Powered by 

Pay with 
PayPal Standard

If accounts exist for more than one group, you can select from the available group numbers, with zero meaning all groups. If you select a non-zero group number, only buttons of the selected group number are displayed.

If accounts exist for more than one currency, you can select from the available currencies. Only buttons of the selected currency are displayed.

When you click Go, the payment buttons that match your group and currency selections are shown. The rest of the data is embedded in the button structure and will be passed to the payment gateway if and when you click the button. Not all gateways support all the data fields.

When you click on a payment button and make a payment, the browser returns back to the test page again after payment. The payment status is displayed once at the top of the page. If any notifications are subsequently received these are also displayed once at the top of the page, but note that updates are only shown when the page is re-displayed after you click the Go button. The page does not update automatically.

The Payage test page should never be made accessible to public users of your site.

The Payage Plugin

The **Payage Plugin** is a Payage application that creates simple payment buttons in a Joomla Article. You can also use the plugin in a Joomla Custom HTML Module, if you enable the Module's "Prepare Content" option. The Payage Plugin is not free, but it does offer a simple solution for simple payment cases.

Please note that the Payage Plugin is NOT required if you use our other e-commerce products, MediaShop, Rentalot Plus, payage Plus, Payage Test, or any other Payage application. You only need the Payage Plugin if you specifically want to create simple payment buttons or simple payment forms in a Joomla Article.

THE SIMPLEST EXAMPLE

With the Payage Plugin, the payment description, amount, and currency can be "hard coded" directly in the article, or retrieved from Get or Post variables, or obtained from the user using a small form. An article can include multiple calls to the plugin, for example to offer a number of different items for sale.

Joomla's article text filtering can cause problems for plugins by adding HTML and other random characters, especially around quote characters. To avoid such problems, go to Joomla Global Configuration, Text Filters, and set all the relevant options to "No Filtering".

The plugin is called by placing text like this in your article:

```
{payage "product name" amount currency -option1 value -option2 value ...}
```

The curly brackets and the first three parameters must be present and in the correct order. For example:

```
{payage "green jumper" 26.00 GBP}
```

In this example, the plugin will call Payage to generate payment buttons for all published GBP accounts, and will merge them into the article in place of the plugin call. Clicking on any of the payment buttons will take you to the relevant gateway to pay the required amount. Buttons are placed in a div of class "pp_pbutton_div" so that you can style the layout according to your needs.

OPTIONAL PARAMETERS

As a minimum, you must specify the "product name" (in double quotes), the price, and the currency, as shown above. There are more optional parameters, which can be specified in any order:

-group X	An account group. If you don't specify an account group, all buttons matching the currency are shown.
-layout X	The button layout, where X is a number from 1 to 8 as described below.
-success_url URL	Species a URL to redirect to if payment is successful. If not specified, the user is returned to the same page. Please see "Beware of the -success_url parameter", below.
-cancel_url URL	Species a URL to redirect to if payment is cancelled. If not specified, the user is returned to the same page.
-return_url URL	The URL to return to immediately after payment. After payment, the plugin needs to return to the same page it was called from, so that it gets control and can show the return message, or redirect to the <i>success_url</i> or <i>cancel_url</i> (if specified). Normally the plugin can return to the correct page automatically, but in some unusual cases it cannot. For example, returning to a specific page of a multi-page Chronoform requires URL parameters, like this: <code>/chronoform/?chronoform=form2&event=submit</code> In most cases you won't need to use this parameter.

-min_amount X	The minimum amount that can be entered in form mode.
-max_amount X	The maximum amount that can be entered in form mode.
-invoice	Adds a direct link to your Invoice Request page, if there is one, after a successful payment.

Some more examples:

```
{payage "red jumper" 34.99 EUR -group 3 -layout 2}
```

```
{payage "blue jumper" 36.00 USD -success_url /thank-you -cancel_url /more-offers -layout 2}
```

Older versions used a slightly different syntax where parameter 4 was the account group, and parameter 5 was the layout option. This still works but is deprecated and may not work in future releases. If you are still using the old syntax, please change your calls to use the -group and -layout parameters.

THE LAYOUT OPTION

There are 11 layout options for the payment buttons. The default is option 1:

1. Side-by-side ("inline-blocks").
2. HTML table.
3. Responsive table with description text left and buttons right.
4. Responsive table with buttons left and description text right.
5. Just the first button.
6. Boxes without borders, description text below the buttons.
7. Boxes with borders, text below.
8. Boxes without borders, text below, outer border.
9. Boxes without borders, description text above the buttons.
10. Boxes with borders, text above.
11. Boxes without borders, text above, outer border.

AFTER PAYMENT

When a user clicks on a payment button, they are transferred to the payment gateway to pay. After payment, they are returned to the same page as the original payment buttons, and a message is included showing the status of the payment.

Thank you for your payment. Your transaction number is xxx...xxx.

If you included the "-invoice" parameter, this is followed by:

Click here if you'd like an invoice.

These messages appear at the top of the page, in a div of class "pp_result":

```
<div class="pp_result">Thank you for your payment</div>
```

If you include a div of class "pp_result" in your article, the plugin will find it and place the status message there instead of at the top of the page. To do this, you need to edit the article in HTML mode, and place an empty div where you want the status message to appear:

```
<div class="pp_result"></div>
```

After payment, details of the payment can be found in the "Payments" section of the Payage administration interface.

Beware of the -success_url Parameter

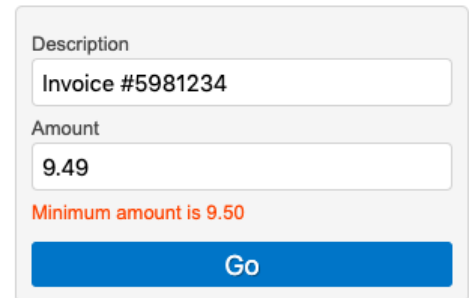
If you use the -success_url parameter to redirect to a different page following a successful payment, the browser is redirected to the specified page. In this case the user does not see the status message, or their transaction ID, or the invoice link. This probably only makes sense if you configure [automatic invoice emailing](#).

FORM MODE

The product name, amount, and currency parameters can be specified as a single question mark (?), in which case a small form is shown for the user to enter the required values.

```
{payage ? ? GBP -min_amount 9.50 -max_amount 250}
```

The form has an entry field for each "?" parameter, and a "Go" button. The amount entered must be a valid number between the min_amount and max_amount parameters. If the currency is a "?", a select list is shown according to the gateways available for the specified account group. The Go button validates the form and responds with an error message, or the payment buttons.



The screenshot shows a form with two input fields. The first is labeled 'Description' and contains the text 'Invoice #5981234'. The second is labeled 'Amount' and contains the text '9.49'. Below the 'Amount' field, there is a red error message that reads 'Minimum amount is 9.50'. At the bottom of the form is a blue button with the text 'Go'.

Only one Payage Plugin form can be used per page. Text can be customised using Joomla Language Overrides as described below. Form styling and layout can be customised by editing the file

```
/media/com_payage/css/plg_payage.css
```

However, bear in mind that this file will be overwritten by updates to the plugin.

Extra Click Required in Form Mode

Users have commented that with the plugin in form mode, an extra click is required to go to the payment gateway. The "Go" button validates the form and then displays the relevant payment buttons. The user must then click a payment button to go to the payment gateway. If there is only one payment gateway, the extra click seems redundant.

Unfortunately the extra click can't be avoided. For most gateways, a "buy now" button can only be generated once the amount and item description are known, and if a choice of currency is offered, completely different gateway buttons might be shown.

The extra click is not redundant if you offer a choice of more than one payment gateway.

VARIABLE MODE

The description, amount, and currency parameters can be specified as variables by preceding them with an underscore, in which case the plugin tries to find Get or Post variables to resolve the parameters. For example:

```
{payage _item _price USD}
```

In this example the plugin tries to find Get or Post variables named "item" and "price". If they are found and valid, their values are used to generate the payment buttons. If they are not found or invalid, an error message is shown in place of the plugin call.

WORKS WITH MOST GATEWAYS

The plugin works with most of the Payage gateways except those that require name and address details to be captured before payment and passed into the gateway with the payment request. The Payage plugin cannot support this. This currently only applies to the SagePay gateway.

DON'T USE A LOGGED-IN PAGE

You cannot place a payment button on a page that requires the user to login to your site.

After payment, the payment gateway initiates a request to the return URL. The return request is from the payment gateway server, not from the user's device. Since the payment gateway does not have the Joomla session cookie, its request back to the payment page on your site will fail.

You can use a "hidden" page (one that does not appear on a visible menu), but you cannot use a page that requires a login.

You may be able to use a logged-in page to initiate the payment if you specify a public page for the `return_url` parameter.

CACHING CAN CAUSE PROBLEMS

Some types of caching can cause problems for the Payage Plugin. If an article is served from cache, the plugin is not called and cannot do its job. For example, if a user clicks the submit button on the form, the request should result in the same article being generated, with the plugin being called again to process the form data. If caching software intercepts the request and serves the article from its cache, the plugin is not called and cannot process the form data, and the user will just see the original article re-displayed with a blank form. Some caching utilities do actually do this, completely ignoring the non-matching POST data. Similar problems can occur after returning to an article from a payment gateway.

If you encounter malfunctions like this, clear and disable all caching until the problem goes away, and then try to identify which types of caching work, and which don't.

THE LANGUAGE FILE AND LANGUAGE OVERRIDES

The Payage plugin uses Joomla's text translation system. A language file translates the language constants used by the code, for example "PLG_PAYAGE_RETURN_SUCCESS", to the text value shown to the user, for example (in English), "Thank you for your payment". Joomla automatically loads the correct language file for the site language, if it exists.

The plugin currently only comes with an English language file:

```
/administrator/language/en-GB/en-GB.plg_content_payage.ini
```

See the [Language Files](#) section for more information about modifying and overriding language files.

The LADpdf Plugin

The LADpdf plugin has no executable code of its own. It doesn't do anything or place any overhead on your site. Its only purpose is to install the free open source [DomPdf](#) PHP library, which provides conversion from HTML documents to PDF documents. The DomPdf project appears to be active and well supported, and for our purposes, it works very well. It's very convenient for Payage to be able to produce PDF invoices.

Payage can work perfectly well without the DomPdf library, but the library is free and works well, so we suggest you install it and provide your buyers with PDF invoices.

Unfortunately we doubt if the LADpdf plugin would be accepted by the Joomla Extensions Directory because many of the .php files included do not include a GPL Licence Notice. The licence supplied with the package is as follows:

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That seems perfectly acceptable to us, but we don't think it would be accepted by the Joomla Extensions Directory.

The DomPdf library has a complex job to do. It must parse and render the HTML, as styled by any CSS files linked from it. To achieve this, the library brings together a number of subcomponents that use various different licences, but they are all licences to use the software free of charge. We find nothing untoward in the DomPdf code or any of its subcomponents.

The Payment Gateways

Payage enables Joomla eCommerce applications to use any of its payment gateways without any gateway specific code or logic. However, there are some differences in the capabilities of the various gateways.

CUSTOMER DATA REQUIRED AND RETURNED

There are some differences in the customer data required by, and collected by, the various gateways. For example, the Opayo gateway does not accept payment requests unless certain customer data is supplied with the request. Unfortunately this means that some gateways cannot be used with the Payage plugin, because it does not capture the required fields.

Rentalot Plus and MediaShop are both capable of capturing customer data and supplying it to Payage, but you need to know which fields are required for the gateways you are using, and enable them. Here's a summary of the fields used by the gateways:

Gateway	Fields Required by the Gateway	Fields Captured and Returned by the Gateway
PayPal Standard	None	Name and email address. Shipping address capture is optional.
PayPal Checkout	None	Name, email address and shipping address.
Stripe	None	Name and email address. Billing address capture is optional.
Authorize.net	None	Email address.
Barclaycard	None	Name.
Mollie	None	None.
Opayo	Customer first and second name, email, and full physical address including country code.	None.
Worldpay	None	Name, email address, and physical address.
Offline	None	Name and email address capture is optional.

MULTIPLE BUTTONS ON THE SAME PAGE

Most of the gateways work with multiple payment buttons on the same page. However, Authorize.net does not. For this gateway, you must make sure that only one payment button of this type is shown per page.

This account type does not interact with a real payment gateway, and does not actually collect any money. It can be used as a "Bank Transfer" or "Pay by Phone" option. Customers click a payment button to make a provisional reservation for the goods or services required, then contact the site and make the required payment by some offline method, so no gateway fees are payable. Once payment is confirmed, the administrator manually changes the payment status to successful, and delivers the goods or service.

This type of payment does not make sense for all applications, but can work well for advance bookings, where there is time for a manual payment process. It is also useful for testing because it is easy to setup, and from an application's point of view, there is no difference between an offline payment and a real payment.

PAYAGE SETTINGS

These are the gateway-specific settings for the Offline gateway:

Payment status	You can choose whether clicking the payment button creates the payment in status Pending or Success. Normally for live usage, Pending should be used.
Payer country	You can choose the country code returned. For live use, set it to "auto".
Confirmation Heading	The heading for the confirmation dialog box, if required.
Confirmation Text	The main text of the confirmation dialog box, if required. This text can include HTML tags and any of the variables listed below.
Collect payer Name	If set to yes, the dialog box requires input of the payer's first and last names.
Collect payer Email	If set to yes, the dialog box requires input of the payer's email address.
Confirmation Checkbox	The text for the confirmation checkbox, if required.
Confirmation Button	The text for the confirmation button, if required.

CONFIRMATION TEXT VARIABLES

%AMOUNT%	The total payment amount, including the fee if applicable.
%JUSER_ID%	The Joomla user ID of the logged in user, if any.
%JUSER_NAME%	The name of the logged in user, if any.
%JUSER_USERNAME%	The Joomla username (login name) of the logged in user, if any.
@@FIELD_NAME@@	The value of a custom user field for the logged in user, if any. For example @@MEMBER_ID@@ would retrieve the value of the custom field MEMBER_ID.

THE CONFIRMATION DIALOG BOX

If you specify any confirmation text, or you enable "Collect payer name" or "Collect payer email", the confirmation dialog box is shown. You can set the heading, main text, optional checkbox text, and the button text. If the confirmation dialog is not needed, clicking the payment button records the payment immediately.

If you specify some text for the Confirmation checkbox, the checkbox is shown and the button is initially disabled. Checking the checkbox enables the button.

If you leave the checkbox text blank, the checkbox is not shown and the button is always enabled.

Payment Options ✕

We offer the following payment methods:

- You can send a cheque for £1,525.00 to 1031 Park Avenue, London, PP1 3PP.
- You can call us on 012345 678901 to pay by credit card.
- You can transfer £1,525.00 to our UK bank using our IBAN number GB11WZYZ99887712345678.

Your booking will be held for 7 days pending payment. If we do not receive payment within 7 days your booking will be cancelled.

Your email address

me@myotherplace.com

I agree to pay within 7 days

Confirm Booking

BUYER NAME AND EMAIL

In most cases the buyer's name and email address should be supplied by the calling application, or collected by the confirmation dialog box (above). If no buyer name or email is supplied or collected, and the user is logged in, their Joomla name and email is used as the payer's name and email.

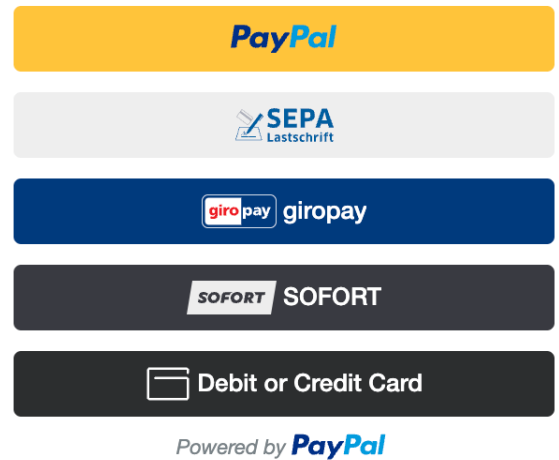
PAYMENT STATUS UPDATES

You can manually change the status of payments in the Payage administration interface. Status changes in Payage are propagated to the originating application.

Gateway: PayPal Checkout

PayPal Checkout accepts payment by cards, PayPal, and many other sources. To accept online payments, you must have a PayPal Business account. You cannot use a Personal account.

The PayPal Checkout integration allows visitors to pay without leaving your website. The payment process launches in a pop-up window. Unlike the other gateways, the payment buttons are rendered by PayPal, not Payage. The buttons and funding sources offered to the buyer are dynamic and depend on various factors including the buyer's country.



PAYAGE SETTINGS

These are the gateway-specific settings for PayPal Checkout:

Account type	Select Live for a normal PayPal account or Sandbox for a PayPal Sandbox account. This controls whether Payage uses paypal.com or sandbox.paypal.com.
Client ID	You get this from your PayPal account. Go to Developer, Apps & Credentials, then Create App. Choose a name for the App, for example "Payage". PayPal will create a "REST API app" for you, and you will be able to copy the Client ID and Secret Key.
Secret Key	Get this from your PayPal account as above.
Button Colour	Choose gold, blue, silver, white, or black.
Button Shape	Choose rectangular or rounded.

THE JOOMLA HTTP HEADERS PLUGIN

If you have the Joomla HTTP Headers Plugin enabled with its default settings, the PayPal Checkout popup windows will be blocked. Users will see a blank popup, in some cases with "about:blank#blocked" in the address bar. For PayPal Checkout to work correctly with the Joomla HTTP Headers Plugin enabled, you will need to set the following options:

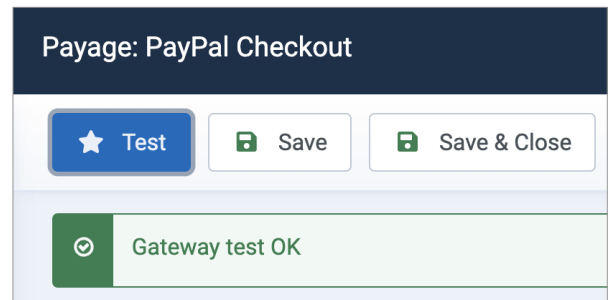
Referrer-Policy	strict-origin-when-cross-origin
Cross-Origin-Opener-Policy	same-origin-allow-popups

PAYPAL ACCOUNT SETTINGS

No specific settings are required in your PayPal account, other than creating the REST API App.

INITIAL TESTING

Payage can help you check that your server can communicate with PayPal. Go to the account screen in Payage, and click the Test button. You should see a message like this, which indicates that Payage successfully connected to PayPal using your Client ID and Secret Key.



TESTING, AND THE PAYPAL SANDBOX

For most purposes, you only need to do one quick payment test, so it's not worth taking the time to setup PayPal test accounts. You can test a small payment with a live account and a real credit card, and then refund the transaction in PayPal.

If you do want to perform more extensive testing, PayPal has a "Sandbox" environment that you can use for testing. The Sandbox is a completely separate environment. It has its own accounts that work exactly like live accounts, but no real money is involved. A Sandbox merchant account can only receive payments from a Sandbox buyer account or a special test credit card number. A live merchant account can only receive payments from a live buyer account or a real credit card. There is no communication at all between the Sandbox and the live environments.

You would need to setup two sandbox accounts, a merchant account and a customer account. The account in Payage must be set to Account Type "Sandbox" and have the correct Client ID and Secret Key. You can find more information about the PayPal Sandbox here:

https://developer.paypal.com/webapps/developer/docs/classic/lifecycle/ug_sandbox/

PAYMENT STATUS UPDATES

The current version of the PayPal Checkout gateway does not handle payment status changes.

MIGRATING FROM PAYPAL STANDARD TO PAYPAL CHECKOUT

The PayPal Standard gateway is still fully supported and you do not have to migrate. However, the PayPal Checkout gateway provides a better user experience and might result in more customer conversions. It's quite easy to migrate:

- Install the Payage PayPal Checkout addon.
- Create a REST API app in your PayPal account as described above.
- Create a PayPal Checkout account in Payage and enter the Client ID and Secret Key from PayPal.
- Unpublish the old Payage PayPal Standard account and publish the new PayPal Checkout account.

Gateway: PayPal Standard

The "PayPal Payments Standard" integration is a legacy gateway. It uses old technology and redirects users to PayPal's site to complete payment. It is still fully supported but is not recommended for new users.

For new users, we recommend the PayPal Checkout gateway, which uses modern technology, is easier to setup, and allows payment without leaving your site.

PAYAGE SETTINGS

These are the gateway-specific settings for PayPal Standard:

Account type	Select Live for a normal PayPal account or Sandbox for a PayPal Sandbox account. This controls whether Payage uses paypal.com or sandbox.paypal.com.
Primary email	If your PayPal account has multiple email addresses, you must enter the primary email address in this field. If your PayPal account has only one email address, you can leave this field blank. See the Email Addresses section below for more details.
Token	The PayPal account token, which you get from PayPal as described below.
Payment image	This is the PayPal "image_url" parameter. It should be the full HTTPS URL of an image to be displayed on the PayPal payment pages. The recommended size is 150 x 50px.
Auto Tax Mode	Allow PayPal to calculate the tax amount depending on the buyer's country. See the Auto Tax Mode section below for more details.
Shipping Address	Choose whether PayPal asks the user to enter their shipping address details. <ul style="list-style-type: none">- Show the address fields but input is optional.- Do not show the address fields at all.- Show the address fields and require input.
Use EWP Certificate ID Certificate path	These advanced options are discussed later under "Encrypted Website Payments". If you are just getting started, leave "Use EWP" set to "No".

PAYPAL SETTINGS AND FINDING THE TOKEN

Payage requires certain settings in your PayPal account. You need to find the Website Preferences page in your PayPal account.

These settings do not exist in a Personal Paypal account. You must have a Business account.

If you have trouble finding the Website Preferences page, login to your account and then use this link:

https://www.paypal.com/cgi-bin/customerprofileweb?cmd=_profile-website-payments

The options on the Website Preferences page must be set as follows:

Auto Return	This option must be On .
Return URL	This setting is not required for Payage as Payage will supply a return URL for every transaction. Whatever you specify here will not be used as the return URL.

	for Payage transactions. However, to comply with the PayPal User Agreement, you should enter a URL that links to a page containing text similar to this: <i>"Thank you for your payment. Your transaction has been completed and we've emailed you a receipt for your purchase. Log in to your PayPal account to view transaction details".</i>
Payment Data Transfer, and ... <h1 style="color: red; text-align: center;">The Token</h1>	<p>The Payment Data Transfer option must be On. Payage will not work properly otherwise.</p> <p>When you click the Save button at the bottom of the page. You should see a message with your Identity Token. This is the Token that you need to copy and paste into the Token field of the Payage settings.</p> <p>To find your Token in the future, return to this page and the Token will be shown near the Payment Data Transfer option. The token is a long string of characters, like this:</p> <p>Zgh80XvU9FhzFGGeYI9fIfeuojNorjovXiyLPWandA-IRbLKN2_KxGBLTytC</p>
Encrypted Website Payments	The option to block non-encrypted website payments must be Off . (Unless you configure EWP as described later).
PayPal Account Optional	This option controls whether or not customers can pay without having a PayPal account, i.e. using a credit or debit card without opening a PayPal account. We recommend switching this option On , although Payage works either way.
Contact Telephone Number	This setting has no effect on Payage.
PayPal Express Checkout Settings	"Support giropay and bank transfer payments" should be set to No .
Language Encoding	This one is hard to find (see below), but it is important to set it to UTF-8 . Please see the instructions below.

FINDING THE PAYMENT DATA TRANSFER OPTION

You must find and enable the Payment Data Transfer option and the Token, or Payage will not work properly.

This is the part of the Website Preferences page where you enable PDT and find the Token:

Payment data transfer (optional)

Payment data transfer allows you to receive notifications of successful payments when they are made. The use of payment data transfer depends on your system configuration and your Return URL. Please note that in order to use payment data transfer, you must turn on auto return.

Identity Token: KDT 78a

Payment data transfer

On

Off

INSTANT PAYMENT NOTIFICATION (IPN) SETTINGS

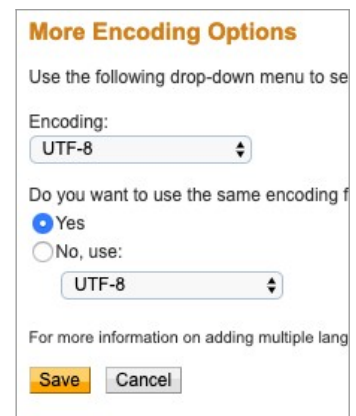
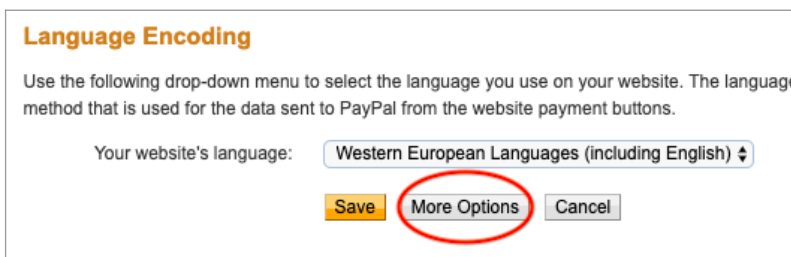
Payage does use IPN, but you do not have to set it up in your profile, because Payage sets a Notification URL dynamically for each transaction. It does not matter what the IPN settings are in your PayPal account profile. The setting can be enabled or disabled, with or without a Notification URL.

FINDING THE LANGUAGE ENCODING OPTION

This option is difficult to find, but you can log into your account and then use this link:

https://www.paypal.com/cgi-bin/customerprofileweb?cmd=_profile-language-encoding

Then click "More Options". Set Encoding to **UTF-8**, and "Do you want to use the same encoding ..." to **Yes**. Click Save.



EMAIL ADDRESSES

A PayPal account can have up to eight email addresses, any of which can be used to login to the account or receive payments. Your customers can see the email address used to receive payments so you should use a suitable one.

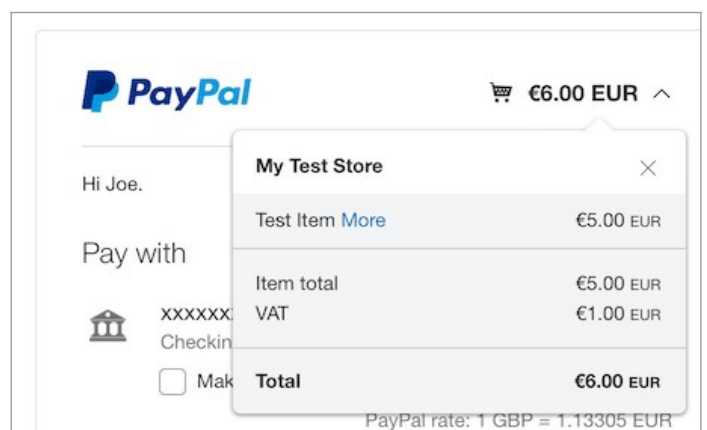
To add email addresses in PayPal, go to Profile, Add or Remove Email. Each new address has to be verified. To use a secondary PayPal email address with Payage, you must specify the account primary address in the "Account Primary Email" field of the account edit screen. Payage needs this to successfully match incoming payments.

Using secondary email addresses is a good way to keep track of payments from different sources. In PayPal, you can view payments made to each email address separately.

AUTO TAX MODE

In this mode, you can have PayPal automatically calculate the sales tax (or VAT) depending on your customer's location.

In PayPal auto tax mode, the tax amount passed to Payage by the calling application is ignored. The only tax amount used is the one applied by PayPal. It is passed back to the application so that the application can store it and use it for its reports. With PayPal auto tax, the amount requested by the application is the amount excluding tax. If the price of your item is 5 Euros and the tax is 20%, the customer pays €6.



If you use Auto Tax Mode you should also enable the PayPal Shipping Address fields to capture your customer's location. If not, PayPal uses the user's IP address location or credit card location.

PayPal auto tax mode does not handle the reverse charge method for EU business-to-business sales. If you need to implement EU VAT, Stripe auto tax mode is a much better choice.

The tax rates you setup in PayPal are only used when you have set Auto Tax Mode to "Yes" in Payage. When Auto Tax Mode is switched off in Payage, the tax amount provided by the calling application is used.

If you use Auto Tax Mode, we recommend that you do not use a Payage gateway fee, since the various calculations become very difficult to understand.

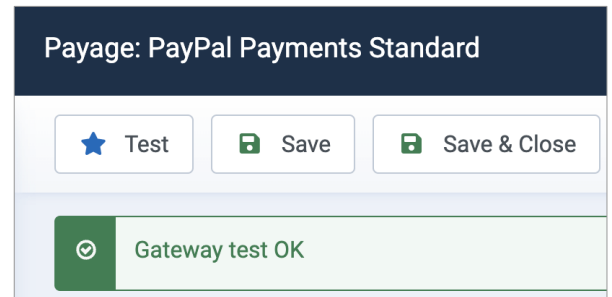
If you use PayPal in auto tax mode you cannot offer a choice of payment gateways to your customers because the tax treatment would be different depending on the customer's choice of gateway.

Setting Up Auto Tax Mode

To set the tax rates applied by PayPal, go to Account Settings, Payment Preferences, VAT (Set up sales taxes for multiple regions) and click Update. There you can set the tax rates for domestic and international payments by US state and for each foreign country. You have to maintain these tax rates yourself.

INITIAL TESTING

Payage can help you check that your server can communicate with PayPal. Go to the account screen in Payage, and click the Test button. You should see a message like this, which indicates that Payage successfully sent a message to PayPal and received a response. Any other response indicates that your server is unable to correctly communicate with PayPal.



TESTING, AND THE PAYPAL SANDBOX

For most purposes, you only need to do one quick payment test, so it's not worth taking the time to setup PayPal test accounts. You can test a small payment with a live account and a real credit card, and then refund the transaction in PayPal.

If you want to perform more extensive testing, you can setup a sandbox merchant account and a sandbox customer account as described for the PayPal Checkout gateway. The account in Payage must be set to Account Type "Sandbox" and have the correct email address and Token. If you have trouble finding the Website Preferences page for your sandbox merchant account, login to the account and use this link:

https://www.sandbox.paypal.com/cgi-bin/customerprofileweb?cmd=_profile-website-payments

PAYMENT STATUS UPDATES

PayPal can send many different status updates, but Payage only handles changes from Pending to Success, and refunds. These changes are propagated to the originating application.

Partial refunds do not change the Payage transaction status and are not propagated to the originating application, although the partial refund is added to the History section of the payment. If multiple partial refunds result in a transaction becoming fully refunded, the payment status is changed to refunded and the originating application is notified of the update.

THE ADDITIONAL SECURITY CERTIFICATES FILE

A shared web hosting server maintained by a web hosting company should normally have its Certificate Authority data updated automatically. However, if you run your own server, or use a package like Xampp, you might see this error when you test your PayPal account.

Error
Failed to connect to tlstest.paypal.com - SSL certificate problem: unable to get local issuer certificate

If you see this error, you need to download the file "cacert.pem" from here:

<https://curl.haxx.se/docs/caextract.html>

Copy the cacert.pem file to the root directory of your site. Payage will find it and load it whenever it connects to PayPal.

ENCRYPTED WEBSITE PAYMENTS

EWP is a PayPal Payments Standard feature that uses public and private keys to encrypt the payment button code used on merchant websites. The encryption hides the payment details so they cannot be seen by anyone viewing the website source code in a browser.

It is perfectly safe to use Payage with Paypal without EWP. Payage makes exhaustive post-payment checks to ensure that the correct amount was actually paid. If a user attempts to alter the unencrypted button data, Payage will detect the change and fail the payment. However, using EWP completely removes any possibility of a user viewing or changing the payment button data. You can read more about EWP here:

<https://developer.paypal.com/api/nvp-soap/paypal-payments-standard/integration-guide/encryptedwebpayments/#link-encryptedwebsitepaymentsewp>

The Payage PayPal addon supports EWP as an option, but setting it up will be challenging for non-technical users. The following steps are described in detail on the PayPal page above.

- Generate a Private Key using OpenSSL
- Generate a Public Certificate using OpenSSL
- Upload your Public Certificate to your PayPal account
- Download the PayPal Public Certificate from your PayPal account

Payage needs access to all three files, so you will need to upload them to a folder on your server.

Payage also needs the Certificate ID of the certificate you uploaded to PayPal. After you upload your Public Certificate to your PayPal account, you will see the Certificate ID, in this case "AB12NSB4PZBYZ".

Your Public Certificates

PayPal will use your public certificate to decipher the encrypted content of your website buttons. You may add up to 6 different certificates.

	Cert ID	Certifying Authority	Expiry Date
<input checked="" type="radio"/>	AB12NSB4PZBYZ	/C=GB/ST=xxxxxxx/L=xxxxxx/O=LAD Solutions Ltd/CN=www.lesarbresdesign.info/emailAddress=xxxxx@gmail.com	18 Apr 2029 22:42:00 BST

To access the certificate settings in your PayPal account, you can use this link:

https://www.paypal.com/cgi-bin/customerprofileweb?cmd=_profile-website-cert

On the Payage gateway configuration page, set "Use EWP" to Yes, and enter the Certificate ID and absolute paths of all three files on your server.

Use EWP <i>i</i>	<input type="radio"/> No <input checked="" type="radio"/> Yes
Certificate ID	<input type="text" value="AB12NSB4PZBYZ"/>
PayPal certificate path <i>i</i>	<input type="text" value="/home/lesarbres/certificates/paypal_cert.pem.txt"/>
My Public certificate path <i>i</i>	<input type="text" value="/home/lesarbres/certificates/my-paypal-public-certificate.pem"/>
My Private key path <i>i</i>	<input type="text" value="/home/lesarbres/certificates/my-paypal-private-key.pem"/>

After you enable EWP, check that your PayPal payment buttons go to the PayPal payments page correctly, without showing any errors. If you got any part of the setup process wrong, clicking on a payment button will go to the PayPal site and display the error "There was a problem verifying the signature of your secure order. Please contact your merchant". The same error is shown regardless of the problem, and unfortunately there is no way to obtain more detailed information.

TEST MODE

When Payage [Trace Mode](#) is switched on, an extra setting appears in the account settings for this gateway: Test Mode. To understand it, we have to explain how PayPal Standard works.

PayPal Standard has two separate ways that a payment can be processed by the originating application. One way is when the browser is redirected back to your site after payment - we call this "the return". Payage receives the request and verifies that the payment has been completed correctly. Payage then updates its payment record and notifies the calling application. But this process can fail, for example if the PayPal account is not configured correctly, or if the user prevents the return by closing the browser or navigating away before the return occurs. This does happen sometimes, so there is a "plan B" - IPN, or "Instant payment notification". IPN messages are requests that PayPal sends directly to your server, separately from any interaction with a user's browser. They can be used to notify payment status changes at any time, including immediately after a payment, or in the case of a refund, and sometimes for other reasons. In order to provide resilience against the "return" failing as described above, Payage handles payment completion by whichever method occurs first. Handling both methods makes the system highly reliable, but only if both methods are working correctly. Test Mode allows you to check this.

There are four options:

Off	Test mode is off
Delay Return	Processing of the return from PayPal is delayed by 30 seconds to allow the IPN message to arrive before the return. This doesn't always work, because sometimes the IPN can arrive several minutes (or even longer) after the return, but it can be a useful test.
Ignore return	Ignore the return completely. This simulates the situation where the return request never arrives.
Delay IPN	Processing of the IPN notification is delayed by 30 seconds to allow the return to complete before the IPN arrives.
Ignore IPN	Ignore the IPN completely. This simulates the situation where the IPN request never arrives.

In all cases, the payment should eventually complete correctly. Test mode is only activated while Trace Mode is switched on.

Gateway: Stripe Checkout

Stripe Checkout is a hosted payment page that accepts payment by debit and credit cards, and many other payment systems. Stripe is very easy to setup. You can use it in test mode on an HTTP site, but it requires an HTTPS site for live transactions. Find out more at <https://stripe.com/>. Stripe Checkout was previously known as Stripe New Checkout.

PAYAGE SETTINGS

These are the gateway-specific settings for Stripe Checkout:

Secret key	You get this from your Stripe account. Go to Developers, API keys in your Stripe account dashboard.
Publishable key	You get this from your Stripe account, as above.
Payment image	Optional: An image of your brand or product, to appear on the payment page. The space available is 300 x 300px but larger images are scaled to fit.
Payment text	Optional: Some additional text to appear on the payment page. This can be overridden by applications that populate the payment item_description using the Payage API.
Collect address	When this is set to "Only when necessary", Stripe will only require the user to enter their address if it is needed for some reason. If you set this to "Always", Stripe will always require the user to enter their address. This can help to reduce fraud, but can be inconvenient for customers.
Payment method(s)	Select one or more payment methods, or 'All' to use the payment methods enabled in your Stripe dashboard. This is a multiple select list so you can select any combination of methods. Please see Payment Methods below.
Auto tax mode	Enable Stripe to automatically calculate tax based on the buyer's location. See below for more details.
Tax code	Leave this blank to use the preset tax code you setup in Stripe. Or enter a tax code from https://stripe.com/docs/tax/tax-codes

STRIPE ACCOUNT SETTINGS

No specific settings are required in your Stripe account, but see below for auto tax mode.

PAYMENT METHODS

If you select 'All' payment methods in Payage, the payment methods presented to your customers are controlled from your Stripe Dashboard as described here:

<https://stripe.com/docs/payments/dashboard-payment-methods>

This makes it possible for you to enable payment methods that have not been tested by Les Arbres Design. In some cases we expect these to work, however, you should test them yourself before enabling them for use on your live site. The following table shows the status of the main payment methods offered by Stripe:

Payment Method	Payage Status
Cards	Fully supported and tested.

iDEAL	Fully supported and tested.
Giropay	Fully supported and tested.
Bancontact	Fully supported and tested.
EPS	Fully supported and tested.
Przelewy24	Fully supported and tested.
Alipay	Fully supported and tested.
KLARNA	Fully supported and tested.
SEPA Direct Debit	Fully supported and tested. Initially goes to status Pending, and later to Success or Failure.
Sofort	Fully supported and tested. Initially goes to status Pending, and later to Success or Failure.
Wechat Pay	Potentially supported but there appears to be no way to make a test payment.
Apple Pay	Potentially supported but there appears to be no way to make a test payment.
Google Pay	Potentially supported but there appears to be no way to make a test payment.
Afterpay/Clearpay	Not currently supported because Payage does not have shipping address fields.
Bacs Direct Debit	Not currently supported.

AUTO TAX MODE

In this mode, you can have Stripe automatically calculate the sales tax (VAT, TVA, etc) depending on your customer's location. Stripe auto tax is a more complete implementation than PayPal auto tax (although there is a 0.5% charge for using it):

- Stripe automatically maintains the tax rates for each country and product category.
- Stripe handles the reverse charge method for business-to-business sales, capturing and validating the buyer's business name and tax ID.

With Stripe auto-tax it's possible to fully support EU VAT and many other tax systems worldwide. Stripe has an introduction to EU VAT, here:

<https://stripe.com/gb/guides/introduction-to-eu-vat-and-vat-oss>

In auto tax mode, the tax amount passed to Payage by the calling application is ignored. The only tax amount used is the one applied by Stripe. It is passed back to the application so that the application can store it and use it for its reports.

In auto tax mode, the tax amount is calculated during checkout. Stripe prompts the buyer to enter their billing address, and uses it to calculate the correct tax. The buyer can also tick the "I'm purchasing as a business" box and enter their tax information, which Stripe validates. For EU VAT, Stripe does not then charge VAT.

The Tax ID is subsequently captured by Payage and populates the %TAX_ID% invoice variable.

I'm purchasing as a business

VAT information ⓘ

Company XYZ

FRAB123456789

Pay

After payment, Payage captures the tax amount, business name, address, and tax ID, which can be included on the Payage invoice. The tax information is also available to the calling application.

If you use Auto Tax Mode, we recommend that you do not use a Payage gateway fee, since the amounts become difficult to understand.

If you use Stripe in auto tax mode you cannot offer a choice of payment gateways to your customers because the tax treatment would be different depending on the customer's choice of gateway.

Inclusive or Exclusive

Stripe has two auto tax modes, inclusive and exclusive. With inclusive mode, the amount requested by the application is the final amount that the customer pays, inclusive of tax. If you price your item at €5 and the tax is 20%, the customer pays €5, the tax is €0.83, and the net price is €4.17.

With exclusive mode, the amount requested by the application is the amount excluding tax. If you price your item at €5 and the tax is 20%, the customer pays €6, the tax is €1, and the net price is €5.

In both cases the actual gross and tax amounts are passed back to the application and should be handled correctly in reports.

Setting Up Auto Tax Mode

To get started, go to <https://dashboard.stripe.com/test/settings/tax>

You will need to set a Preset product tax code by choosing a product category that best fits your products. You can override the tax code by entering a tax code in the Payage account "Tax code" setting, so if necessary you can setup different accounts for your different product types.

You will also need to set the "Include tax in prices" option. It doesn't matter what you set it to because it will always be overridden by the Payage account "Auto tax mode" setting.

You can ignore the "Options to integrate tax" items.

Finally you must setup one or more tax registrations at <https://dashboard.stripe.com/test/tax/registrations>. Click Add Registration, select a country, and then select an option. Stripe will then calculate tax for the countries covered by that registration.

TEST ACCOUNTS

When you first sign up for a Stripe account it is set to test mode, where no real money is involved. Two sets of keys are provided, test and live. To operate the account in test mode, simply use the test keys. Copying the live keys into Payage will operate the account in live mode. Your Stripe account can be used simultaneously for both test and live payments. If you want to do that, you can create two accounts in Payage, one for testing, with the test keys, and another one for live, with the live keys. Make sure the test account is unpublished when your site goes live.

PAYMENT STATUS UPDATES

Stripe sends payment status updates using Webhooks (see below), and Payage propagates these to the originating application. This can result in, for example, payments changing from Pending to Success or Failure, or from Success to Refunded.

Partial refunds do not change the Payage transaction status and are not propagated to the originating application, although the partial refund is added to the History section of the payment. If a partial refund or multiple partial refunds result in a transaction becoming 95% or more refunded, the payment status is changed to refunded and the originating application is notified of the status change.

STRIPE WEBHOOKS

A webhook is a URL that Stripe uses to send messages to Payage. They are used to confirm transactions, and to notify Payage about refunds and other status updates. Payage automatically creates a webhook in your Stripe account when you publish a Stripe account in Payage, and removes it when you unpublish or delete the account. Normally, no manual configuration is required. Webhook URL's typically look something like this:

https://www.mysite.com/index.php?option=com_payage&task=webhook_nc&tid=0&aid=1009

The URL should always route to the correct gateway addon in Payage, with the correct gateway account ID. Issues can arise if the webhook(s) in your Stripe account no longer match your Payage gateway account, and sometimes due to other site configuration changes.

If you receive emails from Stripe saying, "We've had some trouble sending requests to a webhook endpoint", you need to take action. What that message really means is that Stripe sent a request to the webhook URL, but did not receive an HTTP status 200 (OK) response. That could be because the routing failed for some reason, or because the Payage account no longer exists.

To resolve this problem, login to your Stripe account, go to Developers, Webhooks, and check the webhooks. If you see one that does not correspond to an account in Payage, click on it and delete it. If you are not sure why the problem is occurring, delete all the webhooks in your Stripe account, then go to Payage and unpublish and re-publish your Stripe gateway account(s). Payage will re-create the correct webhook(s).

MIGRATING FROM STRIPE LEGACY TO STRIPE CHECKOUT

The Stripe Checkout Legacy Version gateway is no longer supported by Payage. Migrating from Stripe Checkout Legacy Version to Stripe Checkout is easy. No changes are required in your Stripe account.

- Install the current Payage Stripe Checkout addon.
- Create a Stripe Checkout account in Payage and copy the details, including your account keys, from your old Stripe account to the new account. Set a payment image and text, if you wish.
- Unpublish the old account and publish the new account.

Gateway: Barclaycard EPDQ

Barclaycard ePDQ Essential is a hosted payment page solution that can accept payment by many debit and credit cards. For more details or to sign up, search for "Barclaycard ePDQ".

PAYAGE SETTINGS

These are the gateway-specific settings for Barclaycard ePDQ:

Account type	Select Live for a normal Barclaycard account or Test for a Barclaycard test account. The type chosen must match the actual status of your Barclaycard account.
PSPID	The user ID given to you by Barclaycard when you sign up for an account.
Pass phrase 1	The SHA-IN pass phrase configured in your Barclaycard account technical settings. See below.
Pass phrase 2	The SHA-OUT pass phrase configured in your Barclaycard account technical settings. See below.
Page Title	The title to appear at the top of the Barclaycard payment pages.
Logo	You can specify the URL of the logo that you would like to appear at the top of the Barclaycard payment pages. If specified, the image must be hosted on an HTTPS website. Barclaycard can host the image for you, see their documentation for details.
Payment Page Design	Several options that allow you to specify colours and fonts that appear on the payment pages. See the Barclaycard documentation for details, or just experiment.

BARCLAYCARD SETTINGS

When you sign up for Barclaycard ePDQ you receive instructions on how to access the administration area for your account. In order for Payage to be able to work with your account, the following settings are required in Configuration >> Technical Information.

Global Transaction Parameters

Default operation code: "Sale"

Global Security Parameters

Leave all settings at their default values.

Data and origin verification

In "Checks for e-Commerce" >> SHA-IN pass phrase: Enter a password, which you must also enter in Payage. Leave the URL blank.

Transaction Feedback

Tick "I would like to receive transaction feedback parameters on the redirection URLs".

In "Security for request parameters" >> SHA-OUT pass phrase: Enter a different password, which you must also enter in Payage.

TEST ACCOUNTS

Once you have set everything up, perform a small value test transaction to make sure everything is working correctly.

Most users do not need a test account, although they are easy to obtain. In order to work with Payage, your test account must be setup as described above. The account in Payage must be set to account type "Test" and have the correct PSPID and pass phrases.

PAYMENT STATUS UPDATES

This gateway does not handle payment status updates.

Gateway: SagePay/Opayo

Opayo is the new name for SagePay. Opayo Form Integration is a hosted payment page solution that can accept payment by cards and PayPal.

PAYAGE SETTINGS

These are the gateway-specific settings for Opayo:

Account Type	Select Live for a normal Opayo account or Test for a Opayo test account. The type chosen must match the actual status of your Opayo account. Opayo accounts are initially created as Test accounts.
Vendor Name	The vendor name given to you by Opayo when you sign up for an account.
Account Email	An optional email address that can be used for payment notifications from Opayo to you, the vendor.
Password	The encryption password for form transactions. This will be given to you by Opayo when you sign up for an account.
Language	You can choose a specific language for the gateway pages, or you can leave the language set to "Auto", in which case Opayo uses the language of the user's browser, if possible.
Email Option	Opayo can send out confirmation emails for successful payments. If you want to receive vendor emails, you must also specify an email address in the "Account Email" field. For the customer to receive emails, the calling application must supply a customer email address.

OPAYO ACCOUNT SETTINGS

No specific settings are required.

TEST ACCOUNTS

Your Opayo account will initially be setup for you in Test mode. Once certain steps have been completed, your account will automatically be migrated to a live account. The steps include completing a test payment, and then voiding it in Opayo. Your acquiring bank will also need to confirm your account status with Opayo. Once your Opayo account has been changed to live status, you must also change the account status in Payage, so that Payage knows to access the live server instead of the test server.

APPLICATION SETTINGS

Opayo requires a full customer address so can only be used with applications that capture and fully validate the customer's address before payment. In Rentalot Plus you will need to set all of the booking address fields to Mandatory, and enable country code selection.

PAYMENT STATUS UPDATES

This gateway does not handle payment status updates.

Mollie is a Dutch payment gateway that supports many different payment methods including credit and debit cards, iDEAL, Bancontact/Mister Cash, SOFORT Banking, Bank transfer, Bitcoin, PayPal, and many others.

PAYAGE SETTINGS

These are the gateway-specific settings for Mollie:

API Key	The API key for your Mollie account. This can be the test or the live key. Test keys start with "test", live keys start with "live". You get these from the API data in the "Websiteprofielen" page of your Mollie account.
Payment type	If you select all, the user can choose the payment type at the gateway. If you select a specific payment type, the user does not see the payment type menu in the gateway.
Language	You can choose a specific language for the gateway pages, or you can leave the language set to "Auto", in which case Mollie uses the language of the user's browser, if possible.

MOLLIE ACCOUNT SETTINGS

You must create a website profile and enable at least one payment method for it. You must complete all the settings required to generate an API key.

TEST ACCOUNTS

Your Mollie account has a live API key and a test API key. You can create separate Payage accounts for these, if you wish. If you use the test key, no real payments are actually made, but you can test all of the payment functions of your application.

PAYMENT STATUS UPDATES

Mollie can send several different status updates, which are propagated to the application.

Partial refunds do not change the Payage transaction status and are not propagated to the originating application, although the partial refund is added to the History section of the payment. If multiple partial refunds result in a transaction becoming fully refunded, the payment status is changed to refunded and the originating application is notified of the update.

Gateway: WorldPay Redirect

WorldPay Redirect Integration is a hosted payment page solution that can accept payment by many debit and credit cards. For more details or to sign up, search for "WorldPay Business Gateway".

PAYAGE SETTINGS

These are the gateway-specific settings for WorldPay Redirect:

Account type	Select Live for a normal WorldPay account or Test for a WorldPay test account. The type chosen must match the actual status of your WorldPay account.
Installation ID	The "Installation ID" from your WorldPay account. If you have more than one Installation ID, this must be the one that relates to the HTML Redirect Integration, which may be shown in your WorldPay account as "Select" or "Select Junior".
Response Password	A password of your choosing that you will also enter into the "Payment Response password" field in your WorldPay account. It must be 8 - 12 characters long with at least one lower case and one upper case character.
MD5 Secret	A password of your choosing that you will also enter into the "MD5 secret for transactions" field in your WorldPay account. It must be 20 - 30 characters long with at least one lower, one upper, and one special character.

WORLDPAY ACCOUNT SETTINGS

Your account must be correctly setup by WorldPay to handle the HTML Redirect Integration. Sign into your WorldPay account and go to "Installations" and then "Integration Setup" for the relevant Installation. Make sure the Installation ID matches the one you entered for the account in Payage. You must set the following fields:

Payment Response URL	<wpdisplay item=MC_callback>
Payment Response enabled?	Enabled
Enable the Shopper Response	Enabled
Payment Response password	The Response Password you entered in Payage
MD5 secret for transactions	The MD5 Secret you entered in Payage
SignatureFields	amount:currency:cartId:instId

Copy the "Payment Response URL" and "SignatureFields" text to the fields in your WorldPay account exactly as shown above. If any of these fields are missing from your account, contact WorldPay support quoting your Installation ID and tell them which fields are missing.

TEST ACCOUNTS

Your WorldPay account will initially be in Test mode. To work with your account in test mode, you must set the Payage account to "Test" mode. Once your WorldPay account is set to Production mode, you must set the Payage account to "Live" mode.

PAYMENT STATUS UPDATES

This gateway does not handle payment status updates.

HOW TO TROUBLESHOOT PAYMENT PROBLEMS

The first thing to do with any kind of payment problem in a new installation is to go back and double check the settings in both the gateway account and the Payage account. The vast majority of payment problems are caused by failure to follow the documentation.

Payment problems break down into three main categories.

- (a) Clicking the payment button results in an immediate error.
- (b) The browser does not return to your site after payment.
- (c) The browser does return to your site after payment, but an error occurs.

We'll deal with each case separately.

Case (a) Clicking The Payment Button Results In An Error

This case is unusual. If you can't resolve it please contact us, giving the information listed below.

Case (b) The Browser Does Not Return To Your Site After Payment

With PayPal, this may be because you did not enable the "Auto Return" option in your PayPal account.

In most cases a payment gateway cannot return to your site if it is running on a localhost. If you develop your site on a local machine, you can do payment testing using the Offline gateway, but in most cases you cannot test real payments in a local environment.

Payment gateways also cannot return to a page that requires the user to log in. The payment return request is from the payment gateway server, not from the user's device. Since the payment gateway does not have the Joomla session cookie, any request to a logged-in page will fail.

Case (c) The Browser Returns To Your Site, But An Error Occurred

Once the customer returns to your site after payment, Payage must perform security checks to ensure that the correct payment was actually made. Any misconfiguration in Payage or your gateway account will cause these checks to fail.

When a payment error occurs, do not expect to see the real reason for the problem on the front end of your site. E-commerce applications must try to avoid showing technical error messages to customers. Instead, the customer should see a non-technical message. For example, with the Payage plugin, the user might see a message like this:

[There was a problem with your payment. Please try again or contact us for assistance.](#)
[Your transaction number is feb450db0061f031817baea15e520ae4.](#)

The technical details of the error are stored in Payage. You need to find the payment in the payment list and click on it to find the cause of the error. In this example we forced an error to occur by specifying the wrong Token in a PayPal gateway account. On the payment details page, we see this:

History

```
2021-04-27 07:46:37 PayPal PDT: Failed (FAIL, Error: 4020)
2021-04-27 07:53:07 PayPal IPN: Failed -> Success
```

The payment history shows that the PDT (Payment Data Transfer) verification process failed with error code 4020. This was followed a few minutes later by an IPN (Instant Payment Notification) update that changed the payment status to success. However, the damage was done; the customer would have seen this as a failed transaction.

If You Find An Error Code In A Payment, Google It!

We can't list all the error codes for all the gateways in this guide. There are too many, and some require long explanations. PayPal errors are notoriously difficult to interpret, but in the example above a quick Google of "PayPal error 4020" would quickly reveal that this error is related to the account token specified on the call to the Payment Data Transfer interface.

How To Ask For Help With A Payment Error

If you contact us about a payment error, please include the following information:

- (a) What kind of payment problem is it (a, b, or c)?
- (b) Is there a Payage payment record? If so, please tell us the exact text of any error message you can see there, and if possible please attach a download of the Payage payment.
- (c) If there is no Payage payment record, please try to get a Payage trace file of the problem (see the [Trace Mode](#) section).
- (d) Please include a screenshot of any errors shown on the front end.
- (e) Please include a screenshot of the gateway configuration page (remove passwords if you wish).
- (f) Please tell us the versions of Joomla, Payage and the relevant gateway addon.

Unless you include all of this information, we will assume you have not yet found this section of the user guide and we will ask you to work through this section before contacting us again.

PAYPAL "SSL CERTIFICATE PROBLEM"

If you see this error "SSL certificate problem: unable to get local issuer certificate" when you test your PayPal account, please see "The Additional Security Certificates File" in the PayPal section.

OTHER PAYPAL PROBLEMS

If you continue to experience problems with PayPal after thoroughly checking your settings both in PayPal and in Payage, it may be useful to understand a little more about what happens when a PayPal transaction is processed by Payage.

- The Payage Application (for example Rentalot Plus) requests published payment buttons from Payage.
- Payage checks your accounts and generates the HTML code for all published accounts.
- The customer clicks a PayPal button and is redirected to the PayPal payment pages.
- As soon as the customer pays, the money moves to your PayPal account.
- PayPal redirects the customer back to your site.
- Payage performs a PDT (Payment Data Transfer) message exchange with PayPal to validate the transaction, which requires that Payage knows the "Token" set in your PayPal account.

- If the PDT succeeds, Payage redirects to the calling Application (e.g. Rentalot Plus), which displays its payment confirmation page.
- If the PDT fails (because the token is wrong, or for any other reason) the transaction is marked as "failed", and the Application displays its failure page.
- Soon afterwards, PayPal will send out an IPN (Instant Payment Notification) message confirming the transaction.
- Payage receives and processes the IPN message, which does not require the Token. So the IPN can succeed even if the PDT fails. If this happens, Payage will change the payment status from 'failed' to 'success', and will then notify the Application. However, by this time the user has already seen the failure message. If the user were to refresh the page, he may well then see the success page, but he won't know to do that.

Note that it is possible for the IPN message to reach Payage before the browser is redirected back to your site. In such cases, the PDT exchange is not required, and is not performed, because the IPN confirmation is secure and sufficient to confirm the transaction. If you look closely at the History section of a Payage transaction, you can see whether the transaction was confirmed by PDT or IPN.

Here's a case where the browser got back to our site before the IPN message arrived, and the PDT exchange was successful:

```
2020-12-07 09:10:24 - PDT: Success
2020-12-07 09:10:43 - IPN: Same status
```

Here's a case where the browser got back to our site before the IPN message arrived, but the Token was incorrect:

```
2020-12-06 09:46:12 - PDT: Failed (Error: 4020)
2020-12-06 09:46:43 - IPN: Success
```

And here's a case where the IPN message arrived before the browser:

```
2020-12-08 09:08:58 - IPN: Success
2020-12-08 09:09:07 - PDT: Not required
```

In all cases of PayPal problems, an examination of the details of the payment record in Payage should reveal the cause of the problem, or at least some useful clues.

PLUGIN PROBLEMS

If your plugin call text is shown unchanged, i.e. something like this:

```
{payage "green widget" 6.50 GBP}
```

It could be that the Payage Plugin is not installed, or it is not enabled in the Joomla Plugin Manager. The Payage Plugin must be downloaded and installed separately from the component and then enabled in the Joomla Plugin Manager.

If the Plugin is installed and enabled, but still not working properly, view your article in HTML mode. Some wysiwyg editors make a real mess of things. For example:

```
{payage<br /> "green widget" 6.50 GBP}
```

If you can't get the article to save cleanly, you might need to change your default editor to "Editor - None" in Joomla Global Configuration.

If your plugin call text works ok when used in an article, but not when used in a Custom HTML Module, the reason is that you did not enable the Prepare Content option in the Module options. This option tells Joomla to

process plugins embedded in the content. If this option is set to "No", plugins are not processed. You must set this option to "Yes".

If you use the plugin in form mode, you may experience problems if you have System Cache switched on in Joomla Global Configuration, or if you have enabled the Joomla System Page Cache plugin. Problems arise because Joomla does not take the form data into account when deciding whether to serve the article from the cache or to re-generate it. If the article is served from the cache, the plugin does not get called and cannot do its job. If you use the plugin in form mode, you cannot use Joomla caching, although some third-party caching extensions might work.

If you have an editor or an extension that provides an article preview mode in the back end, it probably will not process article plugins. Check the article in the front end.

ACCENTED CHARACTERS SHOWN INCORRECTLY

This can occur with PayPal payments if the Language Encoding setting in your PayPal account is not UTF-8. Please see the section "PayPal Settings and Finding the Token" for more details.

"INCORRECT STRING VALUE FOR COLUMN" ERROR

This is a database error that occurs when an attempt is made to insert data containing characters that are not supported by the default character set of a database table.

One possible cause of this problem is trying to insert 4-byte UTF-8 characters into a database table with a default character set of utf8 or utf8mb3. Payage attempts to prevent this problem by creating its tables with a default character set of utf8mb4, and further, by attempting to convert its tables to utf8mb4 during installation, using the following queries (where '#_' is the database prefix for your site):

```
ALTER TABLE `#__payage_accounts` CONVERT TO CHARACTER SET utf8mb4 COLLATE utf8mb4_unicode_ci
ALTER TABLE `#__payage_payments` CONVERT TO CHARACTER SET utf8mb4 COLLATE utf8mb4_unicode_ci
ALTER TABLE `#__payage_syslog` CONVERT TO CHARACTER SET utf8mb4 COLLATE utf8mb4_unicode_ci
```

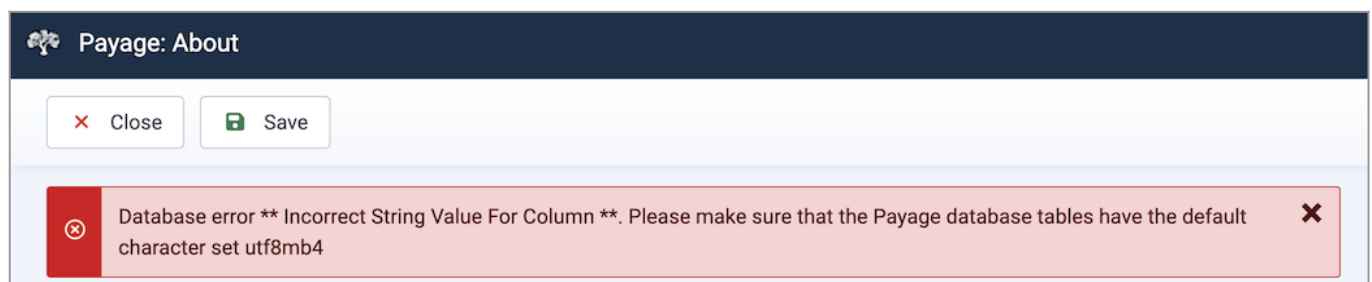
This problem could still occur if your database configuration settings are incorrect. You can check these by running the following query in PhpMyAdmin:

```
SHOW VARIABLES LIKE 'character_set_%';
```

The results should confirm that the system is configured to use utf8mb4:

```
character_set_client      utf8mb4
character_set_connection  utf8mb4
character_set_database    utf8mb4
character_set_results     utf8mb4
character_set_server      utf8mb4
```

The Payage About page also checks that 4-byte data can be inserted into the Payage tables. If the test fails, an error is shown:



The screenshot shows a dark blue header with the Joomla logo and the text "Payage: About". Below the header are two buttons: "Close" with a red 'x' icon and "Save" with a green checkmark icon. At the bottom, there is a red error message box with a white 'x' icon on the left and a red 'x' icon on the right. The text inside the error box reads: "Database error ** Incorrect String Value For Column **. Please make sure that the Payage database tables have the default character set utf8mb4".

The "Incorrect String Value For Column" error can also be caused by a payment gateway returning data in a character set other than utf8. For the PayPal Standard gateway, it's very important to set your PayPal account to use utf8 as described in the [PayPal Standard](#) section of this guide.

For more information about this complex error, please see this post:

<https://stackoverflow.com/questions/10957238/incorrect-string-value-when-trying-to-insert-utf-8-into-mysql-via-jdbc>

Trace Mode

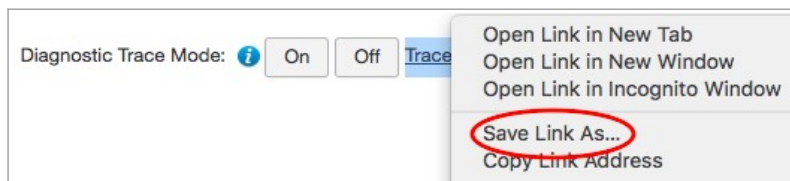
Payage has a built-in trace feature, which is mainly used for resolving complex problems. If you contact us with a problem, we will sometimes ask you to send us a trace. Of course there is nothing to stop you examining the trace yourself before contacting us. You might be able to spot the cause of the problem yourself.

To obtain a trace, in the administration interface, go to the Payage: About page. At the bottom of the page are two buttons. Click the On button. A link to the trace file is displayed, but don't download the file yet.



Now perform the steps required to reproduce the problem. Everything should work the same way except that diagnostic information is being written to the trace file.

Now go back to the About page and download the trace file.



Once you have downloaded the trace file, click the Off button to switch tracing off. The trace file will be deleted. Active trace files might be accessible over the web and might contain live contact information, so it's important to switch tracing off after use.

Please send trace files to us as attachments. Please don't paste the contents into an email.

Please post a rating and a review of Payage at the Joomla Extensions Directory:

<http://extensions.joomla.org/extensions/e-commerce/payment-systems/26898>

A healthy set of reviews can help Payage to grow and encourage third party developers to develop more payment gateways for it.

The About page of Payage contains a number of useful links, and also shows the latest released version of Payage. If the latest version is later than yours, you can follow the link to the Version History to see exactly what has changed.

Payage is a free product, so we will not normally provide any assistance with configuration or gateway issues. The vast majority of payment problems turn out to be caused by failure to follow the documentation, but if you truly believe there is a problem with our software, please provide us with a detailed description of the problem together with the following information:

- Does the browser return to your site after payment?
- Server type (Windows or Unix).
- PHP version, MySql version, Joomla version, and Payage version.
- An exported payment detail file showing the error. See [Payment Details Export](#).
- Details of any other error messages, and where they occurred.
- Anything unusual about your system.
- All of the settings configured in the Payage account.
- All of the settings configured in the relevant gateway account

To contact us, please use the contact page on our website:

<http://www.lesarbresdesign.info/contact-us>

The magic word is "Contact".