Buy Now, Pay Later - Openpay

ⓘ **Prerequisite alert!**

- Website version: 4.04+
- Merchant account with Openpay

Overview

Openpay is a *Buy Now, Pay Later* option that is supported on Commerce Vision ecommerce websites. Configuring Openpay is quick and easy, provided you have already established a merchant account with Openpay. For further information, visit Openpay at https://www.openpay.com.au/.

Step-by-step guide
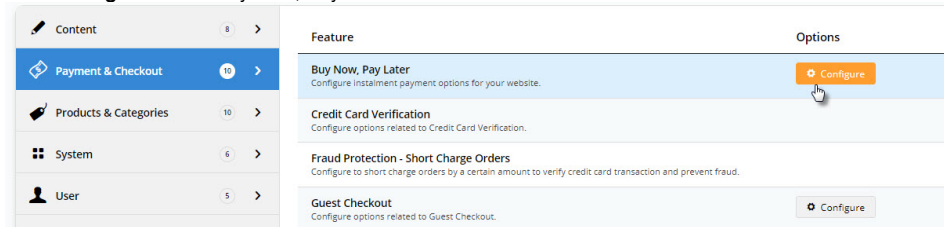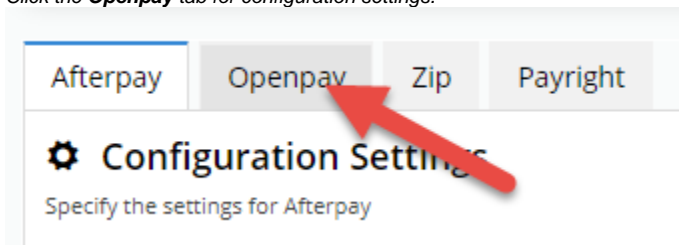
1. Have your Openpay account credentials handy (i.e. base URL, handover URL, and Authorisation Token).

2. In the CMS, go to **Settings Settings Feature Management Buy Now, Pay Later**.

3. Ensure the **Buy Now, Pay Later** toggle is **ON**.
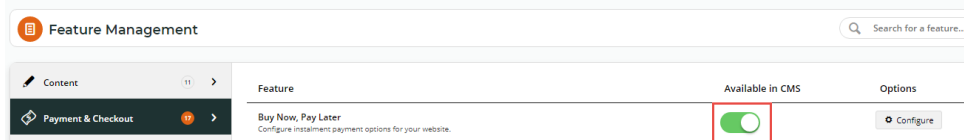
4. Click **Configure** on the Buy Now, Pay Later *feature*.

5. Click the **Openpay** tab for configuration settings.

6. To enable OpenPay for all users, toggle ON **Open Pay Enabled**. To enable OpenPay only for specific roles, e.g., B2C users, leave this toggle OFF and set one or more Role overrides.


7. If you are configuring Openpay for your **LIVE site**, toggle ON **Is Production Mode**. Otherwise, leave it OFF. You can also use the Role Override feature for this setting.

8. Enter the other settings. The Override feature can be used with each setting.
   - **Jam Auth Token** - the unique character string from Openpay that identifies your website as the origin of the sale.
   - **Base URL** - the API URL supplied by Openpay.
   - **Handover URL** - the URL used by the Javascript plugin supplied by Openpay.
   - **Min Hours to Wait Before Retrying Pending Payments** - for Openpay payments left at a pending status (e.g., user session has timed out or browser window closed), the system will wait a specified time before retrying the 3rd API call.

9. Once you have entered the settings, click **Save**, then **Test Settings** to test that the base URL is correct. If correct, this popup message will display:
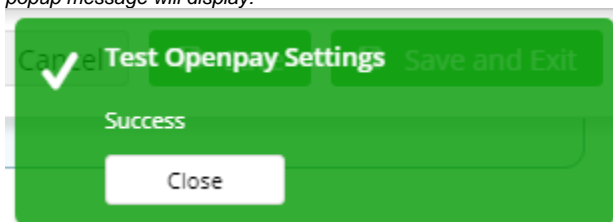
   NOTE - *This test does not check whether the **Jam Auth Token** is correct.*

10. Next, in the Display Options section, set when and where you want OpenPay branding to display or be available as a payment option:
    - **Min. Price of Products to Show Content** - the minimum price a product must be for OpenPay branding content to display on its Product Detail page.
    - **Max. Price of Products to Show Content** - the maximum price a product can be for for OpenPay content to display on its Product Detail page.

- **Min. Order Total to be Available** - the minimum an order must total for OpenPay to be available as a payment option.
- **Max. Order Total to be Available** - the maximum an order can total to use OpenPay as a payment option.
- **Number of Installments** - specify the number of installments to be used in the placeholder for the OpenPay summary message.
- **Deposit Percentage** - specify the deposit percentage to be used in the placeholder the OpenPay summary message.
- **Order Total Not Within Range Message** - the message displayed to advise the user that their order amount does not fall within the min./max. required for OpenPay checkout. The placeholders will be replaced with the min/max values you specify in settings.
- **Display Content in Product Detail** - determines whether the Openpay branding message and popup link is displayed on the Product Detail page for eligible products.
- **Use Local Openpay Content -** use branding and logos saved on your site instead of getting them from Openpay via the API (available to 4.37+ only) To view differences, see: *Openpay Summary Widget.*

11. Once settings have been configured, scroll back to the top and click **Save** or **Save & Exit**.

About Overrides

You can set Role Overrides for all settings and display options. Remember that setting a Role override means the value set for that Role is used instead of the Global.

As an example, let's say you do not wish to display OpenPay branding and summary message on the Product Detail page for B2B users. If Global is ON, it means that all users will see the Openpay branding. You would set an Override value of OFF for the B2B Role. Or if you prefer, you could set Global to OFF and set a Role Override for B2C customers so they are the only ones who can see the OpayPay material.

To demonstrate how to set an override, we will leave Global ON and set an Override for B2B users.

1. Click the **Overrides** icon next to the setting you want to customise.

2. *A popup will open, with the current Global Setting displayed at the bottom. Click **Add Override Setting** in the Role Overrides section.*

3. *Enter the B2B Role name into the lookup and select the role from the list.*

4. *Set the **Override Value** for this setting. For our example, the value is set to OFF so all users except B2B users will see the Openpay branding in Product Details*

5. *Repeat steps 2-4 for any other Roles that override the global setting.*

6. *After you are finished, click **Confirm** to close the window. Note that the number of Overrides set for the feature are displayed.*

7. *Don't forget to click **Save** on the feature settings page to save your changes!*

Widget options

When the Buy Now, Pay Later feature is enabled via your CMS, some additional configuration options are available if you are using locally stored Openpay content. For the Product Detail template, either the Product Purchase Details Widget or the Openpay Summary Widget is used to render locally stored content. Select the OpenPay Summary Widget if you want to place the Openpay marketing tag line in a specific place on the template.

NOTE - Openpay settings are also available in the Cart Summary Widget.

Additional Information

Minimum Version Requirements	4.04
Prerequisites	Merchant account with Openpay
Self Configurable	Yes
Business Function	Ordering
BPD Only?	Yes
B2B/B2C/Both	B2C
Third Party Costs	Refer to Openpay's T&Cs

Related help

- Buy Now, Pay Later
- Buy Now, Pay Later - Zip
- Buy Now, Pay Later - Payright
- Buy Now, Pay Later - Afterpay

Related widgets

- Product Purchase Details Widget

- Cart Order Summary Totals Widget
- Cart Summary Widget