# 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/.

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#### 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. Feature Management Q Search for a feature.. / Content 11 **>** Feature Available in CMS Options Buy Now, Pay Later Payment & Checkout 😳 🔸 Configure 4. Click Configure on the Buy Now, Pay Later feature. 🖌 Content 8 > Feature Options 10 > Buy Now, Pay Later ment options for your webs Credit Card Verification Products & Categories 10 > System 6 > Fraud Protection - Short Charge Orders ount to verify credit card transaction and prevent fraud L User 5 > Guest Checkout Configure options related to Guest Checkout. Configure

#### On this page:

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

	Afterpay	Openpay	Zip	Payright			
	Confi Specify the set	guration Se tings for Afterpay	etting				
6.	To enable OpenPay i users, leave this togg	or all users, toggle O le OFF and set one c	N <b>Open Pa</b> g or more Role	<b>y Enabled</b> . To ena overrides.	ble OpenPay only for spe	ecific roles, e.g., B2C	
	0 0	pen Pay Enabled	I		Overrides	0	
7.	If you are configuring also use the Role Ov	Openpay for your <b>LI</b> erride feature for this	VE site, tog setting.	gle ON <b>Is Product</b> i	ion Mode. Otherwise, lea	ave it OFF. You can	
δ.	<ul> <li>8. Enter the other settings. The Override feature can be used with each setting.</li> <li>Jam Auth Token - the unique character string from Openpay that identifies your website as the origin of the sale.</li> <li>Base URL - the API URL supplied by Openpay.</li> <li>Handover URL - the URL used by the Javascript plugin supplied by Openpay.</li> <li>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.</li> <li>Configuration Settings</li> </ul>						
			) Open Pay Enabled	Discover more at open     Overrides     0	pay.com.au		
		Jam Au	Is Production Mode	Overrides 0			
		Bese U	des 0 des 0				
		Handov Ø / Øverri Min Ho	er URL	ending Payments *			
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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: 

Carrel Test Openpay Settings Save and Exit			
	Success		
	Close		

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.

<ul> <li>Number of Installments - summary message.</li> <li>Deposit Percentage - sp message.</li> <li>Order Total Not Within R does not fall within the mir min/max values you specit</li> <li>Display Content in Product I displayed on the Product I Use Local Openpay Com Openpay via the API (avait</li> </ul>	specify the number of installments to be use ecify the deposit percentage to be used in the ange Message - the message displayed to a ./max. required for OpenPay checkout. The fy in settings. Jot Detail - determines whether the Openpa Detail page for eligible products. tent - use branding and logos saved on your lable to 4.37+ only) To view differences, see	ed in the placeholder for the OpenPay ne placeholder the OpenPay summary advise the user that their order amount placeholders will be replaced with the y branding message and popup link is r site instead of getting them from e: Openpay Summary Widget.
Display Options	Min. Price of Products to Show Content *	Max. Price of Products to Show Content *
Where you would like Openpay to display	10.00 +	1,000.00 +
	Overrides 0	Overrides 0
	Min. Order Total to be Available *	Max. Order Total to be Available *
	10.00 +	1,000.00 +
	0 /	Θ /
	Overrides 0	Overrides 0
	Number Of Installments *	Deposit Percent *
	Overrides 0	Overrides 0
	Order Total Not Within Range Message	
	The order total is either below the minimum or above the maximu	im amount allowed for C
	Placeholders: {0} = min amount, {1} = max amount /	
	Overrides 0	
	Display Content in Product Detail Overrides 0	

#### 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.



	About Overrides			
	What Is The Override Hierarchy?     What Is The Override Hierarchy?	Is The Global Setting?		
	<ul> <li>Role Overrides</li> <li>Filter:</li> </ul>		_	1 Overrides
	Role	Override Value	Qp	tions
	Business To Business User (B2B Defau	ult) (CSSUs × •	-	Remove
	~ Global Setting	Role override value OFF		
	Global setting ON			● Cancel ✓ Confirm
3.	Enter the B2B Role name Role	into the lookup and select the ro	le from the list.	
	CSSUser			
	CSSRep			
	CSSUlser			
	csson ch			
	CSSORD U			
<b>4.</b> .	Set the <b>Override Value</b> for the Openpay branding in I	or this setting. For our example, ti Product Details	he value is set to OFF so all i	users except B2B users
	Role		Ov	erride Value
	CSSUser		• 0	
5.	Repeat steps 2-4 for any o	other Roles that override the glob	pal setting.	
<b>6.</b> /	After you are finished, clic displayed.	ck <b>Confirm</b> to close the window. I	Note that the number of Over	rides set for the feature
	Displa	y Content in Product Det	ail Ov	errides 1

#### 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 WidgetCart Summary Widget