

# Buy Now, Pay Later - zipPay & zipMoney (legacy)

## Overview



**Important** - This help page refers to zip's v1 API settings, where your site has to select either zipMoney (default) or zipPay for display and integration purposes. V1 has been superseded by V2, which is currently supported by Commerce Vision. V2 does not require selection between zipMoney or zipPay. See [documentation on zip V2](#).

zipPay and zipMoney are popular *Buy Now, Pay Later* options that Commerce Vision supports for BPD. Your customers can get their goods now, and pay for them over time in manageable instalments.

Configuring zipPay / zipMoney for your website is quick and easy, provided you have already established a merchant account with zip. For further information see our comparison page, or visit zip at <https://zip.co/>.



### Prerequisite alert!

Before you can begin offering zip payment options to your customers:

- your website must be running version 3.99+, and you'll need a Zip merchant account.
- Zip must also set up the webhook URL for you. It should be in the following format:

ZipPay - <https://www.yourwebsite.com.au/api/zipwebhookhandler/zip?mode=pay>

ZipMoney - <https://www.yourwebsite.com.au/api/zipwebhookhandler/zip?mode=money>

**The V1 API will not work without this webhook.**

## Step-by-step guide

1. Contact your **Zip Account Manager** and ensure the **webhook URL** has been set up for your site (see info box above). Without this, orders will **not integrate** to your ERP.

**Do not proceed to step 2 until you have the webhook and confirmation that it's ready to use.**

2. Gather your zip account credentials (i.e. your base and handover URLs and Authorisation Token).
3. In the CMS, navigate to **Settings** **Feature Management** **Payment & Checkout**.
4. Toggle **ON Buy Now, Pay Later**, then click **Configure**.



5. Select the **Zip** tab.
6. In **Zip Provider**, select either 'ZipMoney' or 'ZipPay'. (The default is 'ZipMoney'.) **Note** - Selection only determines which branding assets are displayed on your site. It has no impact on customers' use of either zip product for payment.
7. For **API Version**, select V1. **Note** - if your site is already using V1, this option will remain after any CSS upgrade.
8. Set the **Mode** based on whether you're configuring zip for your **Live site (Production)**, or **Stage site (Sandbox)**.
9. Enter your **Merchant IDs** and **Keys** in the relevant fields (Production or Sandbox, depending on which of your sites you're configuring). You can find these in your Zip Dashboard under Integration Details on the 'Settings' menu:

- **Production Merchant Unique ID** = Public Key

- **Production Legacy API Key = Secret Key**

Sandbox Merchant ID	Sandbox Secret Key
3256	J+C7tTqTgRbpl+H/UGx34534qrfasdfQ8RWdLUUcwobQVY=
Overrides 0	Overrides 0
Sandbox Public Key	
453351330-55b5-4576-99f9-c1dadsfe877eafad3cfb0	
Overrides 0	

10. Set the following options:  
**Event Logging** - toggle this **ON** (recommended)  
**Auto-Integrate Pending Orders** (zipMoney only) - integrates orders to the ERP prior to receiving a response from the payment provider.
11. Once all settings have been configured and you're ready to go, scroll back to the top and **Save**.
12. Test the settings by clicking the **Test Settings** button. A popup message will confirm whether the current settings are correct.

## Set Display Options

Display Options determine where and how zipPay/zipMoney appears on your site.

1. Set the Display Options as you require:

**Display Content in Product Detail** - toggle ON to show the zip logo, tag line and link on the product detail page.

### Bowflex Blaze Home Gym

Product Code: CV104



RRP \$825.99

**\$825.99** inc. GST

own it now, up to 3 months interest free [learn more](#)

1 - +

Add to cart

#### Description

**Disable Further Checkout Attempts with Provider for an Order if Declined** - toggle ON / OFF as required.

**Min Price of Products to Show Content** - the value of a product must meet this minimum in order for zip content to show on the detail page.

**Max Price of Products to Show Content** - the value of a product must not exceed this maximum in order for zip content to show on the detail page.

**Min Order Total to be Available** - the order total must meet this minimum in order for the customer to checkout with Zip. **Note** - if the total is below this amount, the customer will be informed they cannot use Zip.

**Max Order Total to be Available** - the order total must not exceed this maximum in order for the customer to checkout with Zip. **Note** - if the total is above this amount, the customer will be informed they cannot use Zip.

**Use CV Zip Content** - Default: OFF. When off, Zip content in the product page and checkout pages come directly from Zip. 'OFF' is recommended so that your site will automatically display Zip's latest information. **IMPORTANT** - Communicate with Zip as this option requires assistance from zip. If this option is ON, default Zip content stored in BPD is displayed instead. **Note** - you can edit the tag line and link text in the [Product Purchase Payment Widget](#).

## Adding Overrides

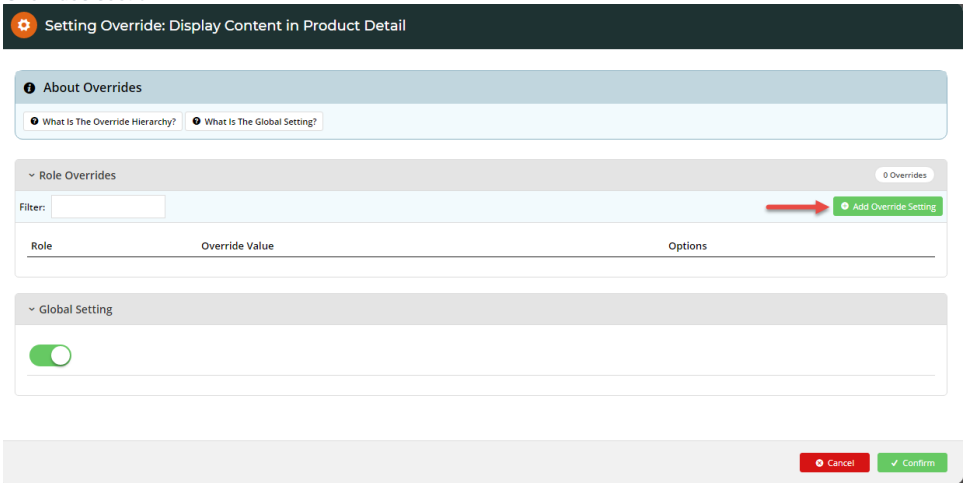
You can override any of the display feature settings based on the user's Role.

For example, you may wish to display the zip info box on the Product Detail page for B2C users, but not for B2B. In this case, you could set an override.

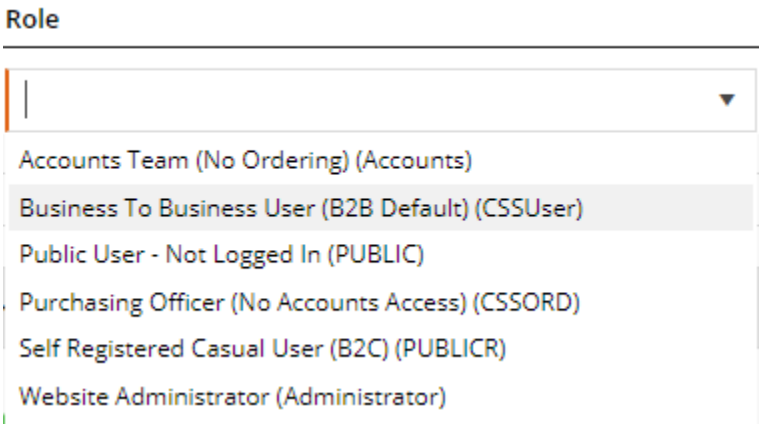
1. Select the **'Overrides'** icon next to the setting you want to customise.



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



3. Enter the **role name** into the lookup and select the role from the options presented.



4. Set the **role override value** for this setting.
5. Click **Confirm** to close the window.
6. Don't forget to click **Save** on the feature settings page to save your changes!

Additional Information

Minimum Version Requirements	3.99.00
Prerequisites	Merchant account with zip

<b>Self Configurable</b>	Yes
<b>Business Function</b>	Marketing, Finance
<b>BPD Only?</b>	Yes
<b>B2B/B2C/Both</b>	B2C
<b>Ballpark Hours From CV (if opting for CV to complete self config component)</b>	Contact Commerce Vision
<b>Ballpark Hours From CV (in addition to any self config required)</b>	Contact Commerce Vision
<b>Third Party Costs</b>	Refer to zip T&Cs
<b>CMS Category</b>	Payment

## Related help

- [Buy Now, Pay Later - Zip](#)
- [Buy Now, Pay Later - Payright](#)
- [Buy Now, Pay Later](#)
- [Buy Now, Pay Later - Openpay](#)
- [Buy Now, Pay Later - Afterpay](#)

## Related widgets

- [Product Zip Summary Widget](#)
- [Product Purchase Details Widget](#)
- [Payment Cancelled Widget](#)
- [Cart Order Summary Totals Widget](#)
- [Delivery Address B2C Widget](#)
- [Cart Summary Widget](#)
- [Checkout Payment Options Widget](#)