

Buy Now, Pay Later - Zip

Overview



Zip is a popular *Buy Now, Pay Later* option that Commerce Vision supports for BPD sites. Your customers can get their goods now, and pay for them over time in manageable instalments. Zip's latest API (the V2 version in the CMS) removes the need to choose between Zip Money and Zip Pay wording and branding assets on your site. Instead, the latest is just 'Zip' with its logo and messaging.



Prerequisite alert!

Before you begin, make sure:

- your Commerce Vision website is version 4.23+,
- you have a merchant account with Zip credentials (Zip Public Key, Zip API Key) and URLs,
- you have coordinated with Zip to add their landing page code and menu links on your website where required.

For further information about the Zip product, visit [Zip](#).

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Step-by-step guide

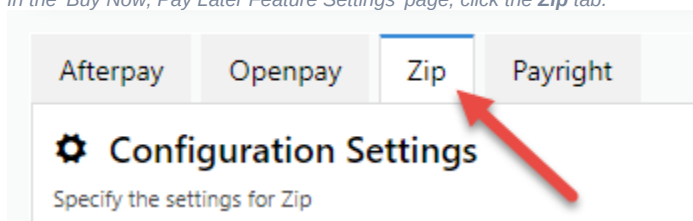
Provided your Zip merchant account has been set up, the latest Zip version (V2) can be configured easily and quickly in the CMS.

1. Configure Zip settings

1. *Have your Zip account credentials ready.*
2. *In the CMS, go to **Settings** **Settings** **Feature Management** **Payment & Checkout**.*
3. *For **Buy Now, Pay Later**, ensure '**Available in CMS**' is toggled ON.*



4. *Click **Configure**.*
5. *In the '**Buy Now, Pay Later Feature Settings**' page, click the **Zip** tab.*



6. For **API Version**, select '**2**'. **Note** - If your site is already using V1, this option will remain after any site version upgrade unless a change was requested.
7. In **Mode**, select whether this configuration is for your **Live** site (**Production**) or **Stage** site (**Sandbox**).
8. Enter the API keys and URL for either Production (Live) or Sandbox:
Production Public Key OR **Sandbox Public Key**
Zip V2 Production API Key = private key for Live
Zip V2 Production URL = <https://api.zipmoney.com.au/merchant/v1/>
Zip V2 Sandbox API Key = private key for Sandbox
Zip V2 Sandbox URL = <https://api.sandbox.zipmoney.com.au/merchant/v1/>
9. To exclude order lines when order details are sent to Zip, tick **Exclude OrderLine Items from API Calls**.
10. Set the following options:
Event Logging - toggle **ON**. (Enabling this is recommended as performance issues can be tracked.)
Auto-Integrate Pending Orders - to integrate orders to the ERP prior to receiving a response from the payment provider, toggle **ON**.
11. **Surname Override (when blank)**: this should not be left blank as Zip requires the customer to enter a surname. Please check with Zip if you wish to leave it blank.
12. Click **Save**.
13. Test the settings. Click the **Test Settings** button. A popup message will tell you whether the current settings pass or fail. **Note** - only the API key is tested.

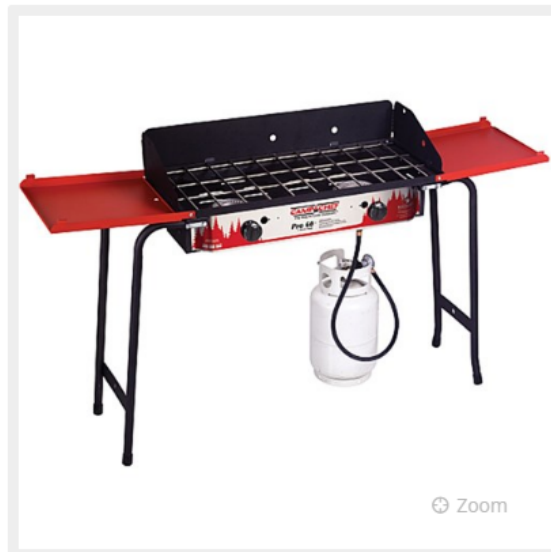
2. Set Display Options

Display Options control where and how Zip messaging appears on your site.

1. Set the Display Options:

Display Content in Product Detail - toggle ON to show the Zip logo, messaging and link to more info in the Product Detail page.

2-Burner Propane Stove



\$279.95 inc GST

or interest free for up to **3 months** with **Zip**

✓ In Stock

1

+

-

Add to cart

Disable Further Checkout Attempts with Provider for an Order if Declined - if Zip declines payment for an order and the customer re-attempts to pay, to hide Zip as a payment option, toggle ON. Default: OFF

Min Price of Products to Show Content - the minimum value a product must be before Zip messaging states Zip can be used for payment.

If a product's price is under the minimum value, the message that Zip is only available for orders between the min-

max range will be displayed. **Note** - this message can be edited in 'Zip Payment Under Limit Message' field in the [Product Purchase Details Widget](#).

\$4.95 ex GST

Available for orders from \$5.00-\$1,000.00  

Max Price of Products to Show Content - the maximum value a product can be before Zip messaging states that Zip is unavailable.

If a product's price is over the maximum value, the message that Zip is unavailable for this order will be displayed. **Note** - this message can be edited in 'Zip Payment Over Limit Message' field in the [Product Purchase Details Widget](#).

\$3495.95 ex GST

Unavailable for this order  

If a product's price is within the minimum and maximum values, the following Zip message is shown. **Note** - this message can be edited in 'Zip Money Summary Message' field in the [Product Purchase Details Widget](#).

 In Stock 332

RRP \$305.00

\$305.00 inc GST

or interest free for up to **3 months** with  

Min Order Total to be Available - the minimum order total to pay with Zip. This is validated at checkout.

Max Order Total to be Available - the maximum order total to pay with Zip. This is validated at checkout.

 If Zip is selected for payment but the order is not between the minimum and maximum amounts, the 'Pay with Zip' button is disabled and this message appears:

 This payment option is not available for this order as the the order's total amount is not within their accept

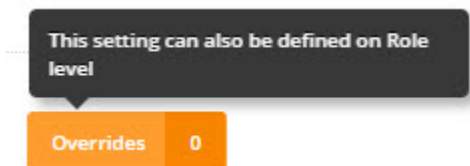
Use CV Zip Content - Copies of the Zip logo and messaging are stored locally as a backup. Default **OFF** is recommended so that Zip-related content in the Product Details page and the Payment panel in Checkout comes directly from Zip. **Note** - please coordinate with Zip to ensure the feeds are set up for your site

3. Add Overrides (optional)

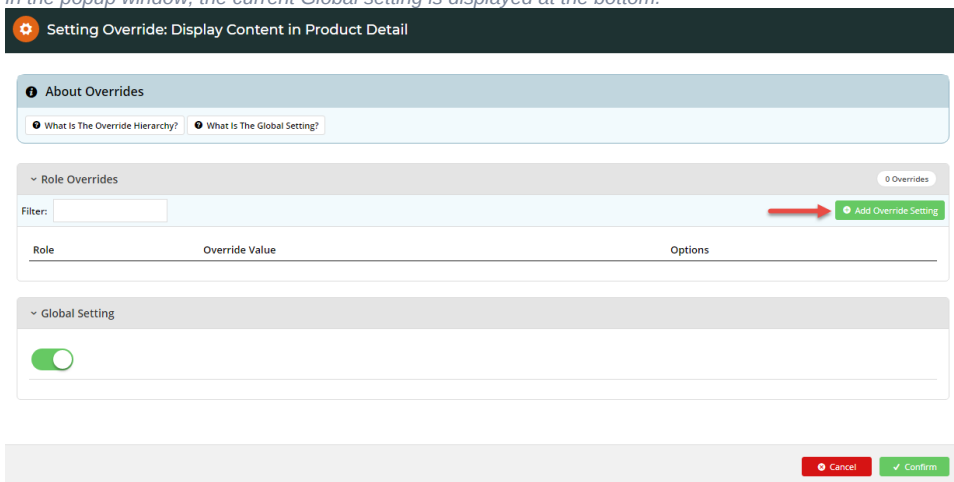
You can override any of the display feature settings based on the user's Role.

For example, you may wish to display the Zip info box on the Product Detail page for only B2C users. In this case, you could set this as an override.

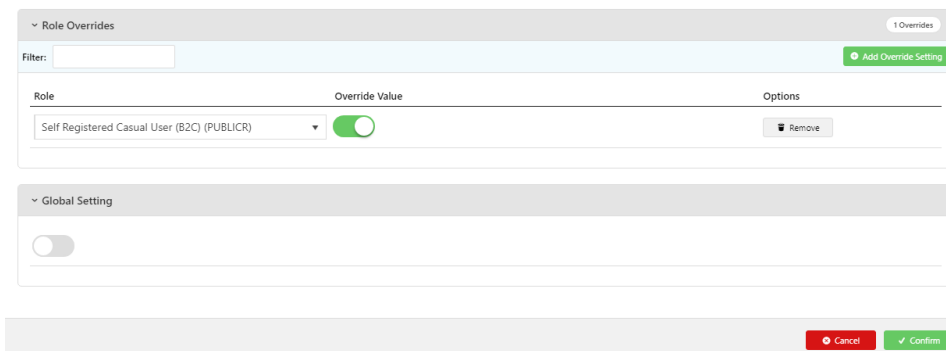
1. Select the '**Overrides**' icon next to the setting you want to customise.



2. In the popup window, the current **Global** setting is displayed at the bottom.



3. Because we want to display the messaging only for the B2C and Public User roles, we toggle **Global Setting OFF**.
4. In the **Roles Overrides** section, click **Add Override Setting**.
5. In **Role**, select the role from the options presented.



6. Toggle **Override Value ON**.
7. To add another Role, e.g. **Public User Not Logged In**, go through steps 4-6.
8. When you have finished, click **Confirm** to close the window.
9. Don't forget to click **Save** on the feature settings page to save your changes!

4. Edit Zip messaging and labels

Zip messaging and labels can be customised. **NOTE** - in general for V2, the Zip brand should be 'Zip' wherever Zip payment options are displayed.

! Checkout Payment Options widget

In the [Checkout Payment Options widget](#), Zip fields contain the default text 'Zip'. Changing from 'Zip' will result in payment processing errors. This widget is used in the Checkout and Guest Checkout templates.

The screenshot shows the 'Checkout Payment Options' configuration interface. On the left, a sidebar lists various sections: Search..., General Options, Titles, Notifications, Labels (highlighted), Prompts, Afterpay, Afterpay Popup, Openpay, Openpay Popup, PayRight, and PayRight Popup. The main content area displays a list of payment method labels and their corresponding values. A red box highlights the 'ZipPay Label' and 'ZipMoney Label' entries, both of which currently have the value 'Zip'.

Label	Value
We Will Call Button Label *	Submit Order
Unallocated Payment Label *	Process Payment
Don't Use Customer Payment Token Button Label *	I don't want to use this card
Third Party Installments Button Label *	Pay with (0)
Approval Label *	Approval
Account Label *	Account
Credit Card Label *	Credit Card
PayPal Label *	PayPal
BPay Label *	BPay
Third Party Payment Provider Label *	Credit Card
Cash Label *	Cash
ZipPay Label *	Zip
ZipMoney Label *	Zip
Process Payment Button Label *	Process Payment

Other widgets containing Zip resources:

- [Cart Order Summary Totals widget](#) (in Cart template) - include/exclude Zip payment details when displaying a summary of charges and discounts for an order. Messaging can be edited.
- [Product Purchase Details widget](#) (in Product detail template) - edit the text that appears when Zip branding is included in the Product Detail page.
- [Payment Cancelled widget](#) (in Payment Cancelled Page template) - edit the text that appears when a Zip payment is unsuccessful.

Zip on your Commerce Vision site

1. In the Checkout page, the customer selects Zip tab for payment.

The screenshot shows the 'Payment' section of a checkout page. At the top, there's a 'Payment' header with a credit card icon. Below it, four tabs are visible: 'Credit Card', 'PayPal', 'BPay', and 'Zip' (which is the active tab, indicated by a blue underline). Under the 'Zip' tab, the Zip logo is prominently displayed. Below the logo is a link for 'Terms & Conditions'. At the bottom of this section is a green button with a credit card icon and the text 'Pay with Zip'.

2. When the customer clicks the 'Pay with Zip' button, the Zip popup window displays. They log into their Zip account.

[Commerce Visi...](#)

 Same Zip, new look. ×

Welcome

Sign in with your Zip account



Log in

[Forgot password?](#)

Don't have an account?

Apply now

3. They go through Zip's internal payment process.

4. After completion, they are returned to your website. For successful payments, they are taken to the Order Confirmation page. They will also receive an email from Zip confirming payment success.

 > Orders >

Confirmation

Step 3 of 3 - Confirmation

 Print

✓ Order Successful!

You will receive an email detailing your order once your payment has been confirmed.

The details of your order are displayed below.

Note - If a payment requires referral (this happens when the user signs up to Zip when during the payment process but their credit check comes back with 'pending'), the user will also land on the 'Confirmation' page. However, the order status is 'Pending'. The user will receive an email from Zip once their credit has been approved or rejected. The email will have a link to return to your website where the user can decline or approve the order.

If payment is declined, the order is either cancelled and the cart emptied or the customer can return to it to select another method of payment.

 > Orders >

Payment Not Processed

Your payment has not been processed

✖ Payment Failed

ℹ Response Code: cancelled

ℹ Payment Validation Code: User cancelled

Your payment could not be processed due to a validation error.

If you would like to return to your shopping cart click this [View Cart](#) link.

Additional Information

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Minimum Version Requirements	4.23
Prerequisites	Merchant account with Zip V2 credentials
Self Configurable	Yes
Business Function	Payment Types
BPD Only?	Yes
B2B/B2C/Both	B2C

Third Party Costs	See Zip
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Related help

- [Buy Now, Pay Later - zipPay & zipMoney \(legacy\)](#)
- [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](#)
- [Cart Order Summary Totals Widget](#)
- [Order Declined Pending 3rd Party Installment Msg Widget](#)