

PayByBank plugin official Documentation (ENG)

Overview

This plugin integrates the PayByBank payment service into WooCommerce, allowing customers to make payments directly from their bank of choice, using an RF code. The plugin adds a new payment method at checkout and also provides for shop admins a dedicated settings page in the backend for easy configuration and fine-tuning.

Key Features

- **Direct Bank Payments:** Allows customers to pay directly through their banking interface, using a generated RF code, ensuring high security and trust.
- **Customizable Payment Settings:** Offers comprehensive settings within the WooCommerce environment to customize aspects like payment descriptions, order statuses, and additional fees.
- **Dynamic Order Status Management:** Automates the transition of order statuses from the order creation through to completion, based on real-time payment confirmations from PayByBank.
- **Real-time Payment Confirmations for Shop Admins:** The payment status of the order is updated automatically when a customer completes the bank deposit using the RF code, so shop admins don't have to manually check their bank.
- **Developer and Admin Tools:** Includes features like test mode, logging, and API key integration to aid in setup, troubleshooting, and management. Also, further customization is possible through code.

Compatibility & Requirements

List of compatibilities & minimum requirements:

- ✓ Requires PHP version 7.2+
- ✓ Compatible with WordPress from version 5.6 until latest version
- ✓ Requires WooCommerce installed
- ✓ Compatible with WooCommerce from version 5.6 until latest version
- ✓ Compatible with new WooCommerce custom order tables (HPOS)
- ✓ Compatible with new WooCommerce Block Checkout

Installation

You can install PayByBank plugin like any other typical WordPress plugin.

Manual Installation

1. **Download the Plugin:** Obtain the plugin zip file from the official WordPress plugin page:

<https://wordpress.org/plugins/paybybank/>

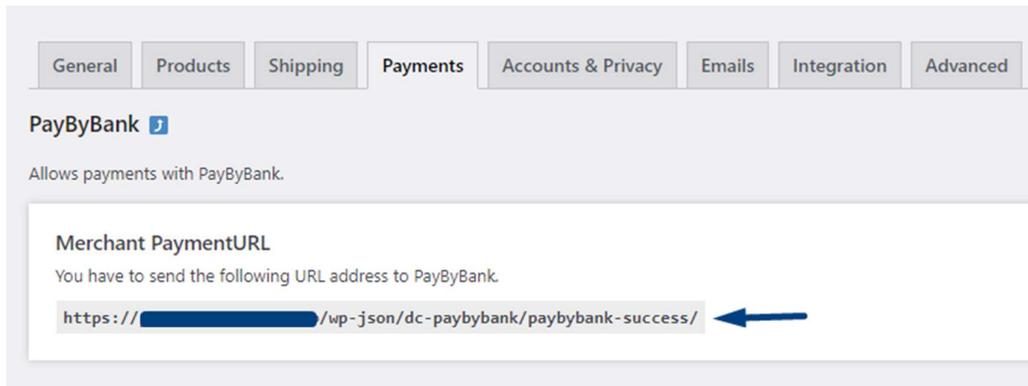
1. **Install the Plugin:**
 - Navigate to your WordPress dashboard.
 - Go to **Plugins > Add New Plugin > Upload Plugin**.
 - Choose the plugin zip file and click **Install Now**.
 - After installation, activate the plugin by clicking "**Activate Plugin**".

Installation using native WordPress plugin search

- Navigate to your WordPress dashboard.
- Go to **Plugins > Add New Plugin**.
- Search for "PayByBank" using the search box in top right corner.
- PayByBank plugin will appear on the search results. Click on the "**Install Now**" button.
- After installation, activate the plugin by clicking "**Activate**".

Before you begin - Communication with PayByBank

- To use this plugin, you should have an official partnership with PayByBank, so you need to contact PayByBank.
- PayByBank will provide you with an API key, which you will need to enter later during the settings configuration. This key is provided only by PayByBank, do not trust anyone else providing you with an API key for the PayByBank service.
- PayByBank will ask you to provide them the "Merchant Payment URL". This URL is unique for each eshop, and you can find it at the very top of the PayByBank settings page (See following section Configuration > Accessing the Settings).

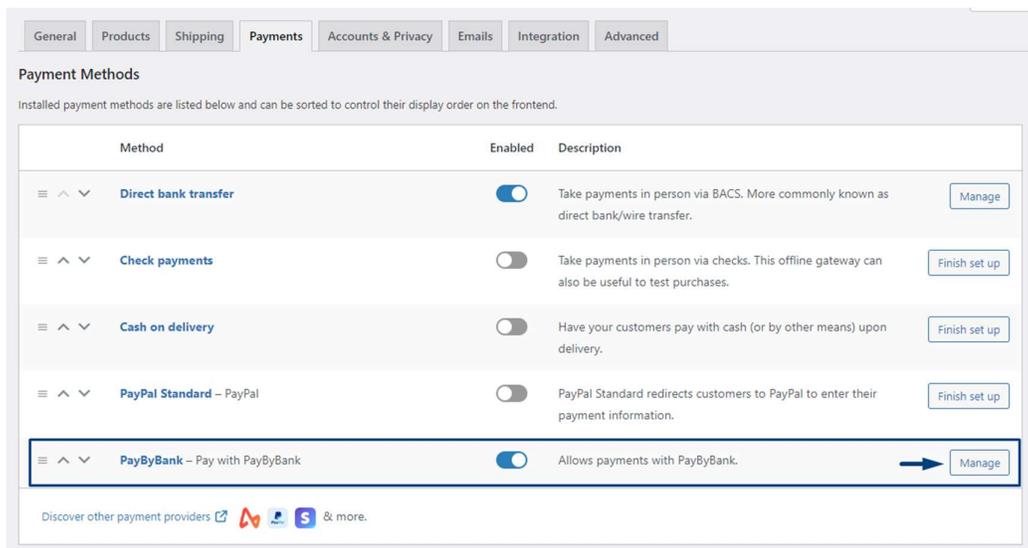


Configuration

Once the plugin is installed, you can configure it to match your shop's needs through the WooCommerce settings.

Accessing the Settings

- Navigate to **WooCommerce > Settings > Payments** from your WordPress dashboard.
- Scroll to **PayByBank** in the list of payment methods and click **Manage**.



Settings list

Checkout Settings

- **Enable/Disable:** Check this option to enable PayByBank as a payment method on the checkout.
- **Title:** Customize the title for the payment method that will be visible to customers during checkout.

- **Description:** Provide a description for this payment method that will be visible to customers during checkout.

PayByBank Payment Configuration

- **Initial Order Status:** Choose the default order status when an order is placed and the customer have selected PayByBank as the payment method on the checkout process.
- **Order Status after Successful Payment:** This will be the updated status when the customer completes the payment successfully. The status will change automatically when PayByBank API sends an update about a payment.
- **API Key:** Enter your PayByBank API key here. This is crucial for connecting to the PayByBank service. This key is provided only by PayByBank, do not trust anyone else providing you with an API key for the PayByBank service. Also, do not change it unless you are in alignment with PayByBank.
- **Mode:** Toggle between Test and Live modes. Use testing mode to test the service before making it available to customers. After the initial testing and getting confirmation from PayByBank, you must enable Live mode.

Payment Handling:

- **Payment Code Life (hours):** Specify how long the payment code should remain valid (default is 720 hours). The number is in hours, not days.
- **Extra Fee:** If applicable, set an additional fee that will be charged when using this payment method. This is totally optional, and it is usually left empty or zero.

Instructions and Notifications:

- **Instructions for "Thank You" Page:** Define instructions that will appear on the thank you page after a customer completes the checkout process successfully.

You can use the `{pbb_rf_code}` placeholder to display the RF payment code in any place inside your instructions message. This placeholder will be replaced by the generated RF code. If you forget to add this placeholder, it will appear automatically in the end of your instructions message, to make sure the RF code is always visible to the customer.

You can use basic HTML tags, like ``, ``, `<u>` etc for formatting purposes.

If you leave this textarea empty, then no message will be displayed in the thank you page. This is only recommended for advanced users, who will use code to display a custom section in the thank you page.

- **Instructions for Customer Emails:** Set instructions to be included in emails to customers, using `{pbb_rf_code}` as a placeholder to display the RF payment code in any place inside your instructions message. This placeholder will be replaced by the generated RF code. If you forget to add this

placeholder, it will appear automatically in the end of your instructions message, to make sure the RF code is always visible to the customer.

You can use basic HTML tags, like ``, ``, `<u>` etc for formatting purposes.

If you leave this textarea empty, then no message will be displayed in customer emails. This is only recommended for advanced users, who will use code to display a custom section about PayByBank in customer emails.

Attention! This is a new setting, added in plugin version 2.1.0. If you update the plugin from a previous version, you have to review the default instructions text to make sure it is according to your needs.

- **Send extra email when Paid:** Enable to send an additional email notification when the payment status changes to "Paid by PayByBank". This email is sent both to customer and admin, and it is useful to inform them when an RF code is paid successfully.

This is optional and the email is sent only if the setting "Order Status after Successful Payment" is set to "Paid by PayByBank" status. If another status is selected, like "Processing", a default WooCommerce email will be sent anyway, so the "Paid by PayByBank" email is not sent to prevent duplicate email notification to customer.

Advanced Settings:

- **Enable Logging:** Turn on logging to track actions and events related to the PayByBank plugin. You can check the logs at: WooCommerce > Status > Logs.

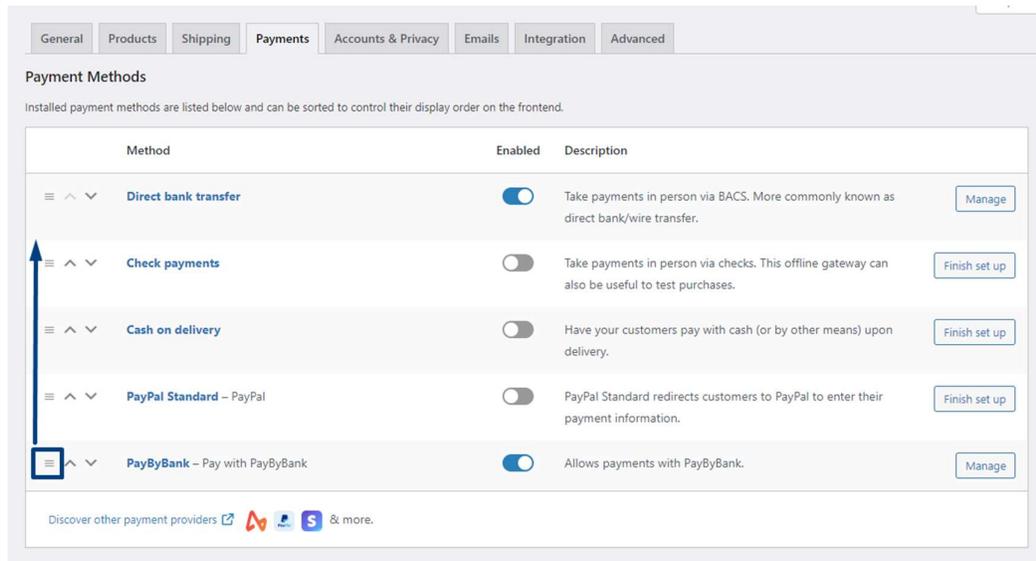
You should enable logging for debugging and testing purposes, but it is recommended to disable it afterwards to optimize plugin's performance.

Making a Payment through WooCommerce Checkout

Customer Checkout Process

- The customer adds products to their cart and then proceeds to checkout.
- The customer selects **PayByBank** as the payment method, and then proceeds to "Place order".

Tip: If you want to change the order of payment methods in the checkout page, you can easily change the order from WooCommerce > Settings > Payments from your WordPress dashboard, and then drag'n'drop the PayByBank method to place it in the desired order, for example first, or use the adjacent arrows instead, and then click the "Save changes" button at the bottom.



- After placing the order, the customer will be transferred to the "thank you" page, where an RF payment code will be generated and displayed. The "thank you" page message can be customized through the "Instructions for "Thank you" page" setting.

Also an email will be sent to the customer (and admin) containing the order details, the RF payment code and the instructions message from the "Instructions for Customer Emails" setting.

- The customers must use this RF code in their bank's app or website to complete the payment. The customer can easily copy the RF code by clicking on it, to avoid errors during manual input.

After RF payment - Admin Interface

- After completing the RF payment in their bank's interface, the PayByBank API will automatically send an update to the eshop with information about the order's payment status. According to payment status (completed or failed), the order will be updated and change status.

If the RF payment is successful, then the order will change automatically to the status set in the "Order Status after Successful Payment" setting.

If the RF payment failed, then the order will change automatically to "Failed" status.

- The shop admin can view the transaction details for any order paid via PayByBank within the WooCommerce Orders page, by selecting a specific order.

Inside the order page, the admin can:

- See PayByBank payment status and details in a dedicated section under Billing details

Edit order [Add order](#)

Order #83 details

Payment via Pay with PayByBank. Customer IP: [REDACTED]

General	Billing	Shipping
Date created: 2024-04-04 @ 09 : 28	[REDACTED] [REDACTED] Θεσσαλονικη Central Macedonia 55535	Address: No shipping address set.
Status: On hold	Email address: [REDACTED]	
Customer: Guest	Phone: [REDACTED]	
	PayByBank RF Code: RF895...04 Payment status: Pending Request status update	

- Request a status update from the PayByBank system for pending (not yet paid) orders. Requesting status update is very rarely needed, as there are frequent, automated updates from PayByBank when an order get paid using the RF code. If an order is paid and an update from PayByBank system is not yet received, then this button will update the order according to the plugin's settings.
- Read order notes for more details about when the payment happened, what was the result (success/failure) and the changes in order status.

Shipping

Address:
No shipping address set.

Order actions

Choose an action... [Move to Trash](#) [Update](#)

Order notes

Order paid successfully by PayByBank.
Status changed automatically after client payment. Order status changed from On hold to Paid by PayByBank.

April 9, 2024 at 2:59 pm [Delete note](#)

Troubleshooting

If you encounter any issues:

- Ensure you are not running very old, unsupported versions of WooCommerce, or WordPress.

- Ensure the API key provided from PayByBank and test/live mode are correctly set.
- Verify all settings are correctly set up, according to our documentation.
- Enable logging through the "Enable logging" option. Then perform an action related to PayByBank plugin, for example a checkout process with PayByBank payment method selected. Finally, check the logs for any errors at: WooCommerce > Status > Logs, searching for "paybybank" as a source. Click on any PayByBank log file to view its contents, and download it from the "Download" button at the top right corner.

Source	Date created	Date modified	File size
paybybank	2024-04-09	2024-04-09 11:59:18	2 KB
paybybank	2024-04-08	2024-04-08 12:33:54	468 B

- If issues persist, please contact PayByBank support. Please download and attach the above log file.

Support

For further assistance, please contact [support email].

To support you better and faster, you should always attach:

1. The system status report file (see below)
2. The latest PayByBank log file (see Troubleshooting section)

To find the System Status report, visit WooCommerce > Status > System status, click the "Get system report" button, and then "Download for support" to download the file.

System status Tools Logs Scheduled Actions

Please copy and paste this information in your ticket when contacting support:

Get system report Understanding the status report

System status Tools Logs Scheduled Actions

Please copy and paste this information in your ticket when contacting support:

Understanding the status report

```
Failed: 1
Oldest: 2024-03-21 12:19:32 +0200
Newest: 2024-03-21 12:19:32 +0200

Pending: 5
Oldest: 2024-04-23 00:27:28 +0300
Newest: 2024-04-28 02:46:51 +0300

### Status report information ###

Generated at: 2024-04-22 14:10:45 +03:00
```

Download for support Copy for support

Developers guide

General technical notes

This section is for developers who want to know the internal processes of this plugin and better understand how it works.

PayByBank API

This plugin communicates with PayByBank API to do the following:

1. Generate RF payment codes for the orders with PayByBank selected as payment method
2. Get updates about the payment status for the orders with the generated RF codes. Depending on the payment status, this plugin can update the WooCommerce order, change its status, write order notes, and send notification emails.

Payment status updates

The payment status update for the generated RF codes is done with the following ways:

1. PayByBank API: When a customer pays the RF code in the bank's interface, PayByBank API sends a request to the plugin's endpoint with the payment information. Then the plugin will update the order based on RF payment status. This happens automatically and requires no action from the admin.
2. PayByBank plugin scheduled actions: This method is used as a fallback, in case the default update from PayByBank API fails for any reason. There is a scheduled action through WooCommerce native Action Scheduler which performs a daily check for all pending (not yet paid) orders, requests a payment status update from the PayByBank API, and then proceeds to update the corresponding orders if needed. This happens automatically and requires no action from the admin.
 - You can find this scheduled action at: WooCommerce > Status > Scheduled Actions, select to see "Pending" actions and search for "paybybank" in the top right search box. The action's hook name is "paybybank_mass_get_status" and the action's group is "paybybank".
3. Admin order details page button: The admin can manually request a payment status update from the "Request status update" button, which is visible in the admin order details page, for all orders that contain an RF code with pending status.

Finding the RF code for a specific order

If an order is placed with the PayByBank selected as payment method, then an RF code is generated automatically and displayed to the customer in the thank you page and the notification email.

If you want to retrieve the RF code for any order, you can do it with the following ways:

1 - Get RF code from WooCommerce \$order object data (with code)

If you need the RF code to use it in your custom code or a template file, then you can get it from the WooCommerce WC_Order object.

If you have the WooCommerce order object available, you can get the RF code like that:

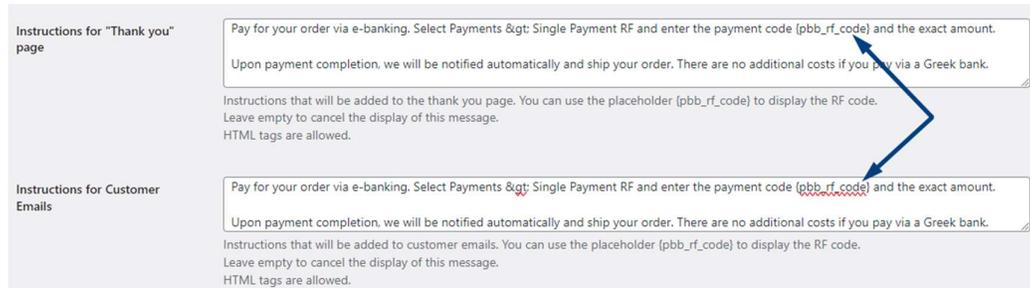
```
$rf_code = $order->get_meta( 'dc_reference_code' );
```

If you have the WooCommerce order ID available, you can get the RF code like that:

```
$order = wc_get_order( $order_id );  
$rf_code = $order->get_meta( 'dc_reference_code' );
```

2 - Display RF code using the {pbb_rf_code} placeholder

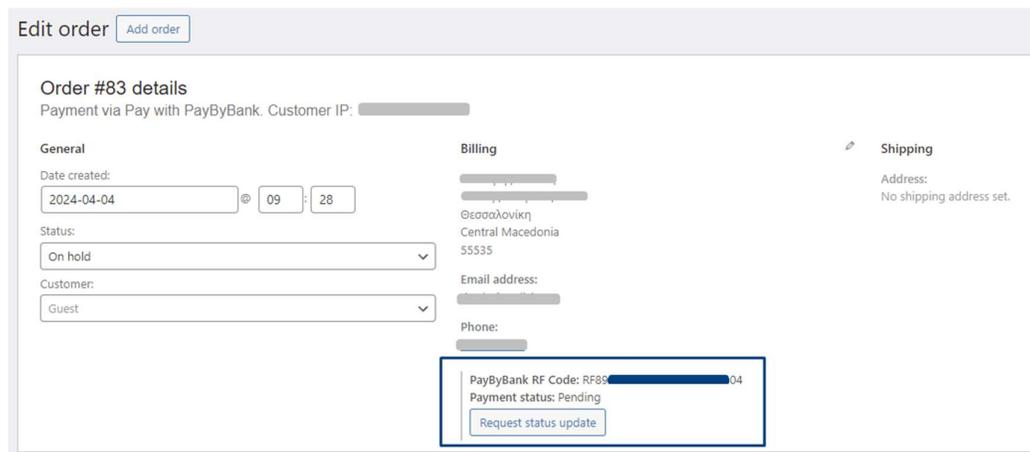
If you only need the RF code to display it in the "thank you" page message, or the email instructions, you can use the {pbb_rf_code} placeholder in the plugin's settings "Instructions for Thank you page" and "Instructions for Customer Emails" textareas. This placeholder will be replaced dynamically with the generated RF code for that specific order.



The image shows two configuration textareas. The top one is titled "Instructions for 'Thank you' page" and the bottom one is "Instructions for Customer Emails". Both contain the same text: "Pay for your order via e-banking. Select Payments > Single Payment RF and enter the payment code {pbb_rf_code} and the exact amount. Upon payment completion, we will be notified automatically and ship your order. There are no additional costs if you pay via a Greek bank. Instructions that will be added to the thank you page. You can use the placeholder {pbb_rf_code} to display the RF code. Leave empty to cancel the display of this message. HTML tags are allowed." A blue arrow points from the {pbb_rf_code} placeholder in the top text area to the same placeholder in the bottom text area.

3 - Copy the RF code manually from the order details page

If you need the RF code for any other reason, or some manual task, you can view it in the order's details page, in the PayByBank section under billing details.



The image shows the "Order #83 details" page. It has a header "Edit order" with an "Add order" button. The main content is divided into three columns: "General", "Billing", and "Shipping". The "General" column shows "Date created: 2024-04-04 @ 09:28", "Status: On hold", and "Customer: Guest". The "Billing" column shows "Payment via Pay with PayByBank. Customer IP: [redacted]", "Billing address: [redacted]", "Θεσσαλονίκη", "Central Macedonia", "55535", "Email address: [redacted]", and "Phone: [redacted]". The "Shipping" column shows "Address: No shipping address set." A blue box highlights the "PayByBank RF Code: RF88 [redacted] 04", "Payment status: Pending", and a "Request status update" button.