

# Payments by BORICA

## BORICA's WooCommerce plugin

We developed **Payments by BORICA - BORICA's WooCommerce plugin** to simple the process of receiving debit and credit card payments by virtual POS terminal

### Prerequisites

In order to accept payments with debit or credit cards, you must sign a contract with a certain BORICA partner for virtual POS terminal.

Allianz Bank Bulgaria
BORICA PI
Bulgarian American Credit Bank
Central Cooperative Bank
Datecs Payment Technology
Eurobank Bulgaria (Postbank)
International Asset Bank
Investbank
Municipal Bank
ProCredit Bank (Bulgaria)
Texim Bank
Transcard Financial Services
UniCredit Bulbank
United Bulgarian Bank (KBC Group Bulgaria)

### Downloading and Activation

1. Sign in to your *WordPress* site as an administrator
2. From your *WordPress dashboard* go to *Plugins > Add New*
3. Search for *Payments by BORICA - BORICA's WooCommerce plugin*
4. Click on '*Install Now*' button to install BORICA's WooCommerce plugin
5. Activate the plugin by clicking on '*Activate Plugin*'
6. Once the plugin is activated it is visible under menu *Installed Plugins*

### Plugin Setup

You may set up your virtual POS terminals in BGN and/or EUR currency according to the contract with your bank.

Enable:	<b>Yes</b> enables BORICA Payments
Mode of operation:	Changes <b>Test/Production</b> mode of BORICA Payments
Debug mode:	Enables/Disables debug mode
Direct payment:	Enables/Disables direct payment mode. If enabled, a confirmation checkout page is skipped.

### Basic settings:

Return URL (BackRef):	URL for receiving the result of request to APGW. Send this URL to your bank/BORICA
Merchant name:	Your customers will see this in their statement to identify the payment.
Payment failure message:	You can change this message to what you want your customers to see when a payment fails.
Message on successful payment:	You can change this message with what you want your customers to see upon successful payment.
Merchant email:	E-mail address for notifications.
Text color:	Select the color of the payment method text in your themes' scheme

### Terminals configuraion:

Merchant Identifier (MID):	Your Merchant ID, provided by your bank/BORICA
Terminal Identifier (TID):	ID of the terminal, provided by your bank/BORICA
Private key:	Enter your private key for respective terminal for test and production environment. You can use the tool provided by BORICA to generate a private key (described in <b>Setting the keys</b> )
Private key password:	Type the password for your private key
Compliance check:	Upload corresponding certificate issued by BORICA to check consistency

### Additional settings:

Direct payment:	Enables/Disables direct payment mode. If enabled, a confirmation checkout page is skipped.
Show payment response:	Choose to show payment response with or without payment details (the thank you page)

Save the configuration.

### Setting the keys

For generating the keys for test and production environments you could use [Generate private key and CSR](#) link in the Help section of the Plugin. After filling the form, press "Generate" button. Then download generated Certificate Signing Request (CSR) and Private Key. Paste respective private keys and type the passwords (password is mandatory for production). Please note that the keys for test and production environments are different and must be loaded accordingly. .csr files should be uploaded in Merchant Portal for respective environment.

### Additional setup tips

- ✓ **Payments by BORICA - BORICA's WooCommerce** plugin supports English and Bulgarian languages. In order to use the Bulgarian version, *Site language* must be set accordingly in WooCommerce. Translating methods are described [here](#)
- ✓ Be sure you receive orders in proper time. Verify time and Timezone following the instructions [here](#)

Make sure you have available payment method in *WooCommerce* -> *Settings*-> *Payments* tab

### Reversal of payments

Sometimes you may have to refund amounts paid by your customers. When you press the "Refund" button in the order details, Payment Cancellation Request section, you may reverse the total amount of the purchase or part of it. The system generates an operation to send the funds to the card. This option is available for 30 days after the purchase.

If you have any questions, need further support or just want to leave your feedback, please do not hesitate to contact us at: [e-comPlugins@borica.bg](mailto:e-comPlugins@borica.bg)