

## 19. Payment Gateway

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18 platforms support more than 10 different kinds of online payment method such as WorldPay, PayPal, PayDollar, etc. Online platforms can easily start their business in no time

## PAYMENT GATEWAYS

LOC: : System Config. > Payment Gateways

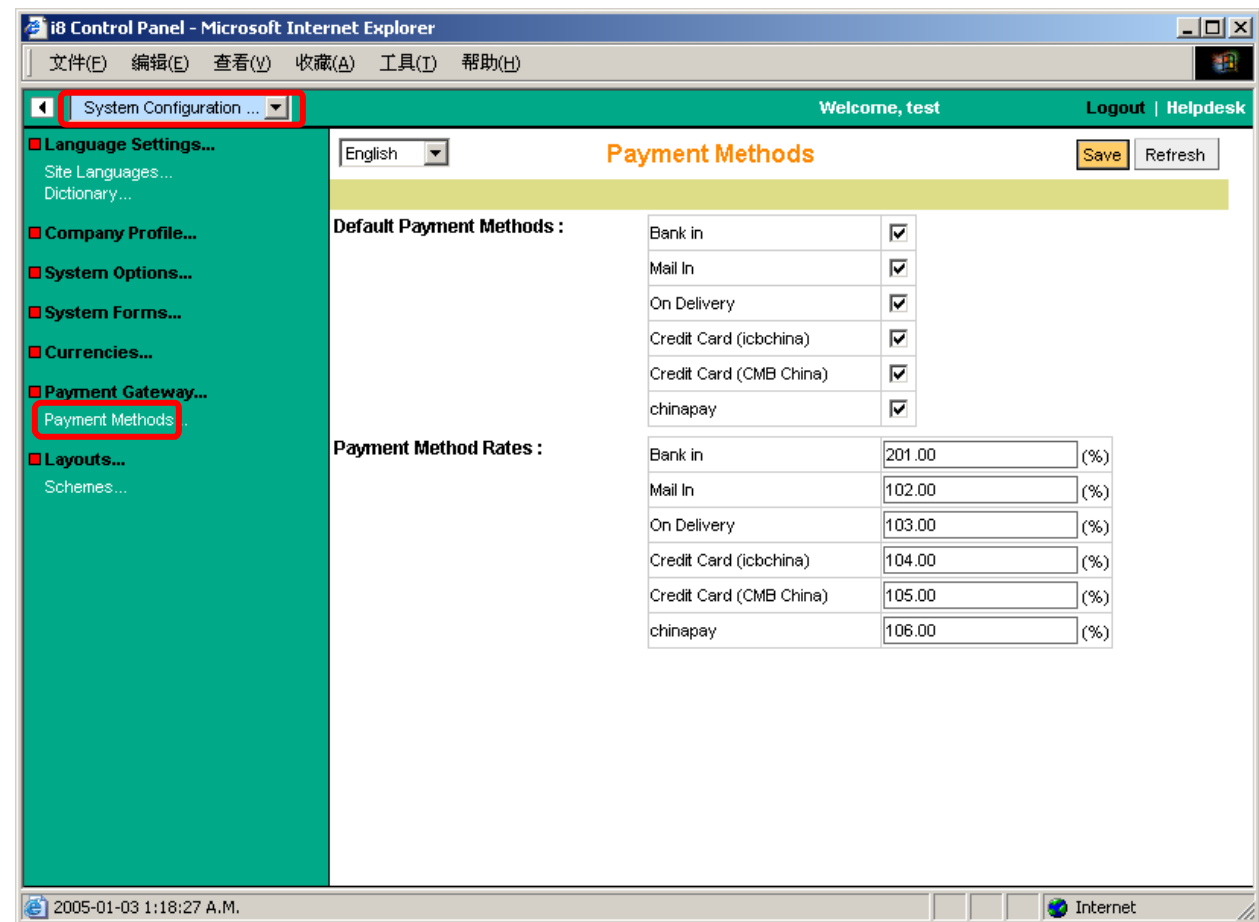
Select a payment gateway

- **Association:** Usually each payment gateway is associated with a payment method, you must make sure they link to each other (1 to 1) correctly here
- **Language Code:** Some payment gateway supports different languages during the payment process. To provide better payment experience, you should know the payment gateway code of language that your system uses.
- **Currency Code:** Same as above, you should know the payment currency ID of the payment gateway that your system uses<sup>1</sup>
- **Name:** Name of the currency (Buyer will see it)
- **Rate:** Is the ratio of the buying currency with that of the payment currency (For example, if a buyer put an order in HKD, but you only have USD payment receive account, then the rate should be 1/7.8 , the rate would be 0.130)
- **Merchant ID:** Your payment receives account at different payment gateway company. You should have a contract with them and get a test account first (Paypal use email as merchant ID)
- **Test Mode:** When in test mode, all purchases will be of order sum equal 0.01 (in Settlement currency) **For advance users only.**

The screenshot shows the 'Payment Gateway' configuration page in the i8 Control Panel. The left sidebar contains several menu items, with 'Payment Gateway...' highlighted by a red box. The main content area is titled 'Payment Gateway' and features a 'Please Select:' dropdown menu with 'World Pay (International)' selected. Below this are several configuration fields: 'Associated Payment Method:', 'Gateway Language Code' (with options for English, 繁體中文, and 簡體中文), 'Gateway Currency Code' (with columns for ¥ and HK\$), 'Currency Rate', 'Merchant ID', and 'Test Mode' (checkbox). A red arrow points from the 'Please Select:' dropdown to the text 'Select a payment gateway' on the right. The page footer shows the date '2005-01-03 1:05:01 A.M.' and the 'Internet' icon.

<sup>1</sup> Reference to [update.i8seires.com](http://update.i8seires.com) for more information about payment gateway and currency code

## DEFAULT PAYMENT METHODS AND EXTRA CHARGE



LOC: : System Config. > Payment Gateways

- Default Methods:** Since all i8 platforms support non-shippable goods kind of shopping, then there must be default payment methods for them to choose. For shippable orders, the payment methods are related to shipping zone definition (The options here can be managed in the **System Option** part)
- Rates:** To some business, some payment methods such as credit card would impose extra charge (1% - 9% of handling fee with respect to the total payment sum of an order) on you. You may charge that cost to your buyers. (The rate is in percentage, which means, if you set it to 100, and then no extra charge will be imposed on buyers. If the number is less than 100, then that means you give your buyer some discount on his choice of payment method)