

iCARD Checkout plugin for Joomla! Virtuemart

Protocol Version

Document Version 1

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Overview

A complete payment gateway solution for Joomla that enables you to accept all major debit and credit cards with regular settlement to your merchant account.

This guide will walk you through installation, configuration, and usage so you can start accepting payments quickly.

Key Features

- **Regular settlement:** Get scheduled payouts – daily, weekly, monthly
- **No monthly fees:** Pay only a small fee per transaction
- **Fast checkout:** Complete payments in under 20 seconds
- **Easy integration:** Simple setup with minimal configuration
- **Multi-currency support:** Accept payments in 7+ currencies
- **Secure transactions:** PCI-DSS compliant with 3D Secure support
- **Advanced fraud protection:** Reduce chargebacks and disputes
- **Test mode:** Built-in testing environment for development
- **Order status management:** Automatic order status updates
- **Transaction tracking:** Complete transaction history and refund tracking
- **Error handling:** Comprehensive error management with user-friendly messages

Supported Currencies

The iCard Checkout module supports the following currencies:

- **EUR** (Euro) - 978
- **USD** (US Dollar) - 840
- **GBP** (British Pound) - 826
- **BGN** (Bulgarian Lev) - 975
- **CHF** (Swiss Franc) - 756
- **RON** (Romanian Leu) - 946
- **CZK** (Czech Koruna) - 203

Supported Languages

- **English (en-US)** - Default language

Available Countries

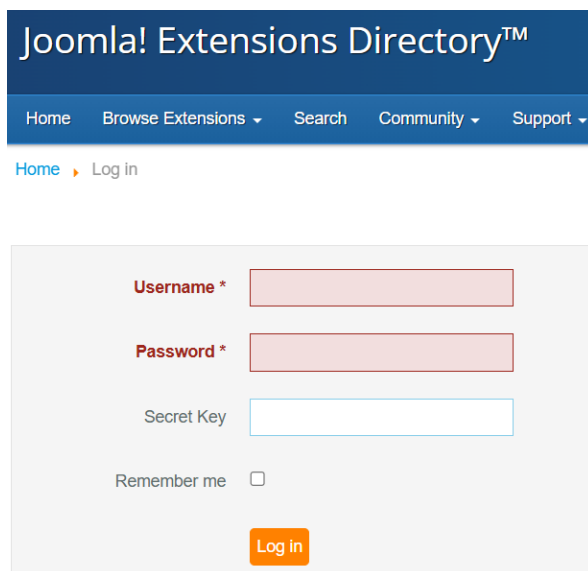
iCard Checkout is available in the following countries:

Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, and Sweden.

Installation

1. Log in to the official Joomla extensions directory:

👉 <https://extensions.joomla.org/>



Joomla! Extensions Directory™

Home Browse Extensions Search Community Support

Home > Log in

Username *

Password *

Secret Key

Remember me ☐

Log in

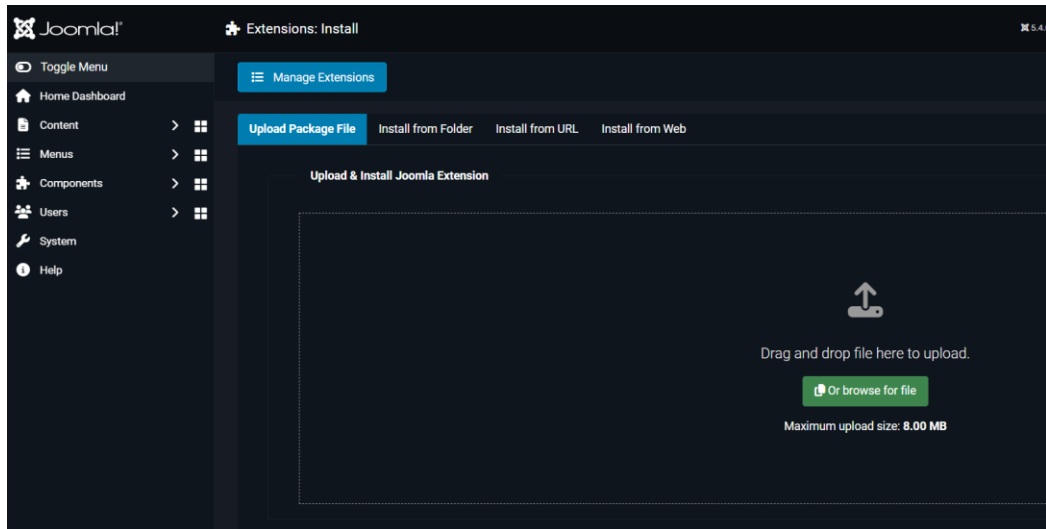
2. Search for “iCard Checkout” in the search bar.

IMG TBA

3. Open the module page.
4. Click **Download** on the iCard Checkout module (zip.file) for VirturMart.

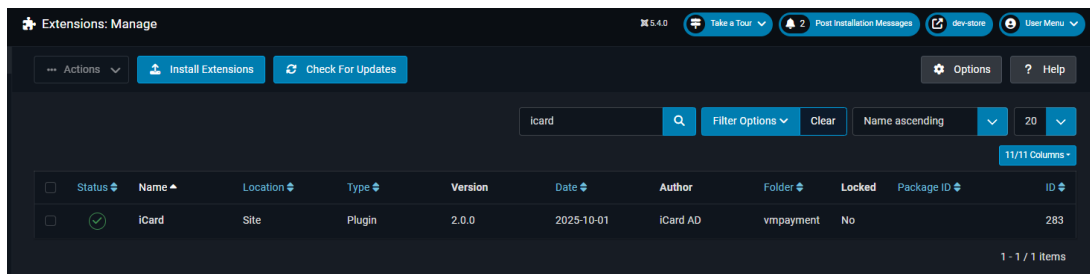
IMG TBA

5.Go to Admin page > System > Extensions > Upload Package File > Upload the plugin file.

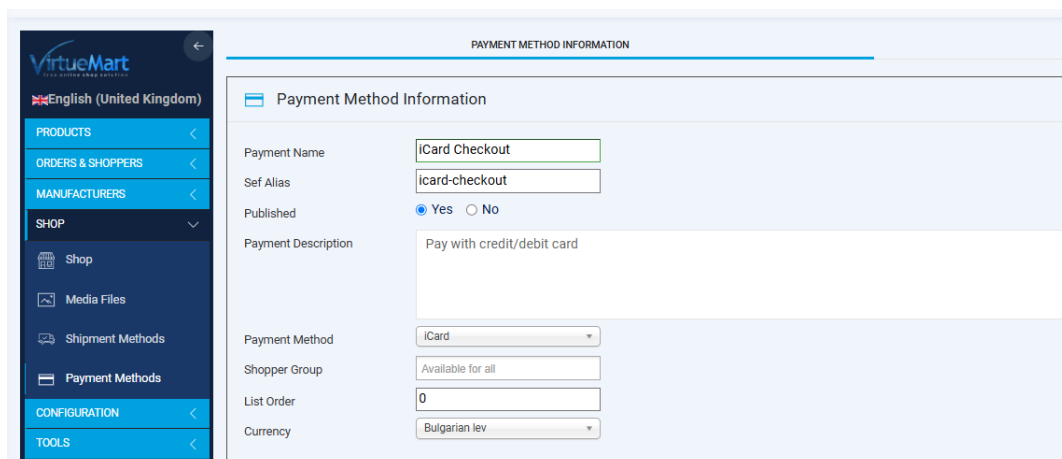


Enable Plugin

- 1.Go to Admin page System > Extensions > Manage Extensions.
- 2.Find/Search iCard Checkout and change status to enabled.



3.Add new payment method in VirtueMart



Configuration

1. Go to Configuration tab.
2. Enter your credentials (Merchant ID, Client ID, etc.)
3. Upload your Private Key and Public Certificate
4. Choose the appropriate environment mode (between Test Mode or Production Mode)
5. Set your preferred currency and API URL
6. Once all details are entered, click Save to apply your settings.

The screenshot shows the Joomla! administrator interface for the iCard Checkout plugin configuration. The top navigation bar has two tabs: "PAYMENT METHOD INFORMATION" and "CONFIGURATION", with "CONFIGURATION" being the active tab. The main header area displays "iCard Checkout" and "Payment Method: icard". Below this, there is a "VirtueMart Dependency Notice" box with a warning icon and text stating that the plugin requires VirtueMart and cannot be used with other e-commerce extensions like HikaShop, J2Store, JoomShopping, or J2Commerce. A note below the notice states: "Test mode settings. When enabled you can make purchases and test your online store without being charged." The "Test Mode" section is highlighted with a yellow background and contains a radio button selector with "Disabled" and "Enabled" options; "Enabled" is selected. Below this is a section titled "Development (Test Mode) Options" with a sub-header "Configuration for the plugin running in 'Development Mode'". This section contains four input fields: "Merchant ID", "Client ID", "Currency", and "Private Key". The "Private Key" field is a larger text area with a dashed border and a small icon in the bottom right corner.

How It Works

1. Customer selects iCard Checkout at checkout
2. They're redirected to iCard's secure payment page
3. After completing payment, they return to your thank you page
4. iCard sends a secure notification to confirm the transaction
5. Order status is automatically updated in your Joomla admin

Refund Management

The module includes comprehensive refund functionality:

Full Refunds

- Process complete refunds directly from the order page
- Automatic order status updates
- Transaction tracking

Partial Refunds

- Process partial refunds for any amount up to the order total
- Automatic calculation of refundable amounts
- Support for multiple partial refunds per order

Refund Features

- Real-time refund processing via iCard API
- Automatic order status management
- Detailed refund history tracking
- Comprehensive error handling and user feedback
- Transaction ID validation
- Refund amount validation against order total

Refund Process

1. Navigate to the order details page in admin
2. Locate the "iCard Refund Management" section
3. Enter the refund amount (cannot exceed refundable amount)
4. Click "Process Refund"
5. System validates and processes the refund

6. Order status and refund history are updated automatically

Error Handling

Customer-Facing Errors

- Payment failure messages with specific error codes
- Clear guidance on what went wrong
- Suggestions for alternative payment methods

Admin Error Management

- Comprehensive error logging
- Detailed error messages in admin interface
- Error tracking and resolution guidance
- Debug mode for troubleshooting

Error Recovery

- Fallback error handling
- Graceful degradation when services are unavailable

Security Features

- **Request signing:** Cryptographic signatures for all API requests using SHA256
- **Response verification:** Verification of all payment notifications
- **HTTPS communication:** Secure communication for all API requests
- **PCI-DSS compliance:** Fully compliant payment processing
- **3D Secure support:** Enhanced security for card transactions
- **Fraud protection:** Advanced fraud detection and prevention
- **Input validation:** All user inputs are validated and sanitized
- **SQL injection protection:** All database queries use prepared statements
- **XSS protection:** Output is properly escaped
- **Rate limiting:** Protection against abuse and brute force attacks

Requirements

- **Joomla:** 5.x (recommended)

Troubleshooting

Common Issues

Module not appearing in payment methods: - Ensure module is enabled in configuration
 - Check if currency is supported - Verify all required fields are configured - Check debug logs for specific errors

Payment processing fails: - Verify API credentials are correct - Check if test mode is properly configured - Ensure SSL certificate is valid - Review debug logs for API errors

Refunds not working: - Verify transaction ID is available - Check if order is in refundable state

Frequently Asked Questions

What payment methods can I accept?

With the iCard Checkout module, you can accept most EMV-based prepaid, debit and credit cards in addition to digital payment solutions including Apple Pay and Google Pay.

Where can I find settings needed for test environment?

Contact cs.integrations@icard.com to receive instructions and test configuration data.

How do I process refunds?

Refunds can be processed directly from the Joomla order page. Navigate to the order details and use the payment method section to process full or partial refunds.

Is the module compatible with my Joomla version?

The module is compatible with Joomla 5.x.

Can I use the module in test mode?

Yes, the module includes a comprehensive test mode that allows you to test all functionality without processing real payments.

How do I verify my configuration?

Use the “Test Connection” button in the module configuration to verify your credentials and API connectivity.

What happens if a refund fails?

The system will display a specific error message and log the failure. You can retry the refund after checking the error details.

Support

Need help? Contact our support team:

- **Email:** cs.integrations@icard.com
- **Website:** iCard Official Website

Changelog

Version 1.0.0

- Initial release
- Complete payment gateway integration
- Full and partial refund functionality
- Multi-currency support
- Test mode and logging (VirtueMart logging for payment transactions, refund tracking, signature verification, and security alerts)
- Order status management
- Transaction tracking and history
- Setup verification tool
- Comprehensive error handling
- Payment record management