



Moving Payments Forward. Together.

MERCHANT SETUP GUIDE

Online EFTPOS for Adobe Commerce (Magento 2)

A step-by-step guide to installing and configuring the
Online EFTPOS payment module.



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This guide is designed for merchants configuring the module themselves. Steps should be carried out by whoever manages your Magento 2 store. If you host with a partner or agency, you can hand this guide to them.

01 Introduction

The Paymark Online EFTPOS module for Magento 2 provides a seamless integration with New Zealand's Online EFTPOS payment service. This allows customers to pay directly from their bank accounts using their mobile banking app, providing a secure and real-time payment experience.

Key features

Irrevocable payments

Payments are processed in near real time.

Trusted merchant (enduring consent)

Customers can save your store as a trusted merchant for faster future checkouts.

Partial refunds

Support for full and partial refunds directly from the Magento Admin.

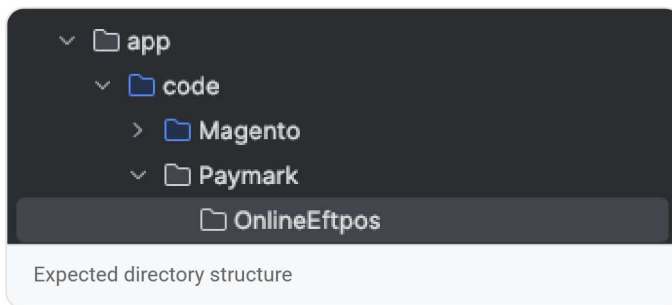
Webhook support

Automatic order status updates via webhooks.

NOTE This module only supports **NZD**. If a different currency is selected, this payment method will not appear at checkout.

02 Installation

- 1 Download the latest release from paymark.co.nz/products/online-eftpos.
- 2 Upload the included `Paymark` directory to `app/code/` under your Magento root directory on your server.
- 3 Upload the files to your instance of Magento 2. Each file must be uploaded to the correct directory, as shown below.



- 4 Install the module by running the commands below.

```
$ php bin/magento setup:upgrade
$ php bin/magento setup:di:compile
$ php bin/magento setup:static-content:deploy
```

03 Uninstall

- 1 Back up your files and database.
- 2 Keep a copy of any customisation you made to the module's original code, in case you need to reinstall it later.
- 3 Run the following commands.

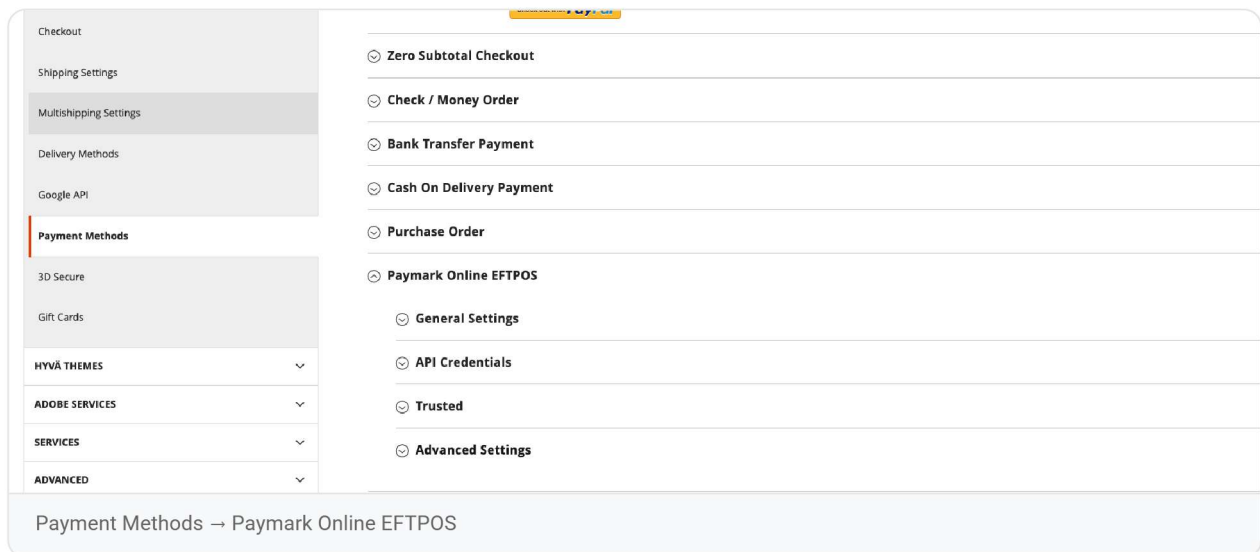
```
$ php bin/magento module:disable --clear-static-content Paymark_OnlineEftpos
$ rm -rf app/code/Paymark/OnlineEftpos
$ php bin/magento setup:upgrade
$ php bin/magento setup:di:compile
$ php bin/magento setup:static-content:deploy
$ php bin/magento cache:flush
$ php bin/magento cache:clean
```

04 Configuration

Accessing configuration

To configure the module, log in to your Magento Admin and navigate to:

Stores → Settings → Configuration → Sales → Payment Methods → Paymark Online EFTPOS



General settings

- **Enabled:** Set to 'Yes' to enable the payment method.
- **Title:** The name of the payment method shown to customers during checkout.
- **Environment Mode:** Choose between Sandbox (for testing) and Production (for live transactions).

A screenshot of the 'General Settings' form for the Paymark Online EFTPOS payment method. The form is titled 'General Settings' with a collapse icon. It contains three fields: 'Enabled [website]' with a dropdown menu set to 'Yes'; 'Title [store view]' with a text input field containing 'Online EFTPOS'; and 'Environment Mode [website]' with a dropdown menu set to 'Sandbox'. Below the form, a breadcrumb trail reads 'General settings'.

04 · Configuration (cont.)

API credentials

Enter your Paymark API credentials provided in your merchant dashboard. Separate fields are available for both Sandbox and Production environments.

- **API Key:** Your unique API key.
- **API Secret:** Your secret key (stored securely).
- **Merchant ID:** Your Paymark Merchant Identifier.

 **API Credentials**

Sandbox API Key
[website]

Sandbox API Secret
[website]

Sandbox Merchant ID
[website]

Production API Key
[website]

Production API Secret
[website]

Production Merchant ID
[website]

API credentials — Sandbox & Production

Trusted merchant settings

- **Enabled:** When enabled, registered customers can choose to save your store as a "Trusted Merchant". This allows them to skip the bank app approval step for subsequent purchases.

 **Trusted**

Enabled
[website]

Yes

Let your registered customers save you as a Trusted merchant so the next time they pay, they do not need to approve the request in their bank app!

Trusted merchant settings

04 · Configuration (cont.)

Advanced settings

- **Pending Order Status:** The status assigned to an order when it is created but before payment is confirmed (default: Pending Payment).
- **Authorised Order Status:** The status assigned to an order after successful payment (default: Processing).
- **Send Invoice Email:** Whether to automatically send an invoice email to the customer upon successful payment.
- **Debug:** Enable this to log detailed API communication for troubleshooting (found in `var/log/paymark_oepayment.log`).
- **Use Custom Webhooks:** Primarily for headless setups or local development. Most standard installations should keep this disabled.
- **Custom Webhook URL:** Used when your environment restricts public access (e.g. `https://xxx.ngrok-free.dev`).

 **Advanced Settings**

Pending Order Status
[website]

Pending Payment

Set the order status before the customer is redirected to Payment Gateway

Authorised Order Status
[website]

Processing

Set the order status for Completed Payments

Send Invoice Email
[website]

Yes

Set to yes to send the invoice email to the customer after the invoice is created.

Sort Order
[website]

10

Debug
[website]

Yes

Use Custom webhooks
[global]

No

Note: This URL will be called from the Paymark Online EFTPOS servers when an order has an update (AUTHORISED, DECLINED, etc.). Only alter this setting when you have a headless webshop or working in a local environment.

Advanced settings

05 Customer checkout experience

- 1 At the checkout step, the customer selects **Online EFTPOS** as their payment method.
 - 2 The customer enters the mobile number associated with their bank account.
 - 3 New users, and those who haven't saved this merchant, must approve the payment in their banking app.
 - 4 Once approved, they are redirected back to the Magento "Checkout Success" page.
-

06 Order management

Viewing transactions

Transaction details, including the Merchant Transaction ID, are visible within the Order view in the Magento Admin (**Sales** → **Orders**).

Processing refunds

The module supports online refunds. To process a refund:

- 1 Navigate to the invoice of the order you wish to refund.
- 2 Click **Credit Memo**.
- 3 Scroll down to the items and adjust the quantity to refund if necessary.
- 4 Click **Refund** (not *Refund Offline*) to process the refund through Paymark.

07 Webhooks

The module automatically handles status updates from Paymark. When a transaction is **AUTHORISED**, **DECLINED**, or **EXPIRED**, Paymark sends a notification to your store, and the order status is updated accordingly.

AUTHORISED**DECLINED****EXPIRED**

TIP If your custom environment restricts public access, you may need to configure the **Custom Webhook URL** in the Advanced settings.

08 Support

For technical support or account inquiries, please contact Paymark through your merchant portal, or reach our support team below.

MERCHANT PORTAL

Log in to your merchant dashboard to manage credentials and raise a support request.

PAYMARK SUPPORT

Visit paymark.co.nz/support/contact-us for help articles and contact options.

Moving Payments Forward. Together.

Thank you for choosing Online EFTPOS. This integration was built for Cuscal Paymark by Tin Soldier.

CuscalPaymark 