

Synchrony Integration Guide for Adobe Commerce/Magento Merchants



CHANGING WHAT'S POSSIBLE

Contents

Introduction	3
About This Document	3
Intended Audience.....	3
Terms and Definitions	3
Technical Support	4
High-Level Steps to Integrate Adobe Commerce/Magento Extension.....	4
Prerequisites	5
Installing and Integrating Adobe Commerce/Magento Extension	5
Configuring Adobe Commerce/Magento Extension App	6
Upgrading Adobe Commerce/Magento Extension.....	9
Effective Usage of Adobe Commerce/Magento Extension	10
Promotions.....	10
Troubleshooting.....	10
Frequently Asked Questions (FAQs)	11

Introduction

The Synchrony Adobe Commerce/Magento Extension enables easy integration of the Synchrony Payment product, which allows you to support customer credit applications and purchases online. All authorizations, captures, and refunds are processed through the Magento payment gateway. Our extension allows customers to use Synchrony financing at checkout and complete their order seamlessly. For consumers, who applied and were approved at the Product Page, can choose to Pay with Synchrony at checkout and complete their purchase. Consumers can also complete the prequalification flow at checkout and complete their purchase.

Consumers with an existing Synchrony Credit Card on the merchant's program, can choose to Pay with Synchrony, complete an account number lookup process, and use their account. Merchants will use their Magento console to process the payment as part of their normal order flow. Shipping the product will capture the order payment details, and initiate funding for the order. Funding is completed within two business days once order is shipped.

About This Document

This document provides the steps to integrate the Synchrony Adobe Commerce/Magento Extension into an enrolled merchant's eCommerce site. The Synchrony onboarding team will contact the merchant to discuss the steps required to go live on the extension.

Intended Audience

This document is intended for the merchant and/or merchant development team to integrate the Synchrony Adobe Commerce/Magento Extension to their application, and to use the applications for consumers to apply for and pay with Synchrony at checkout.

Terms and Definitions

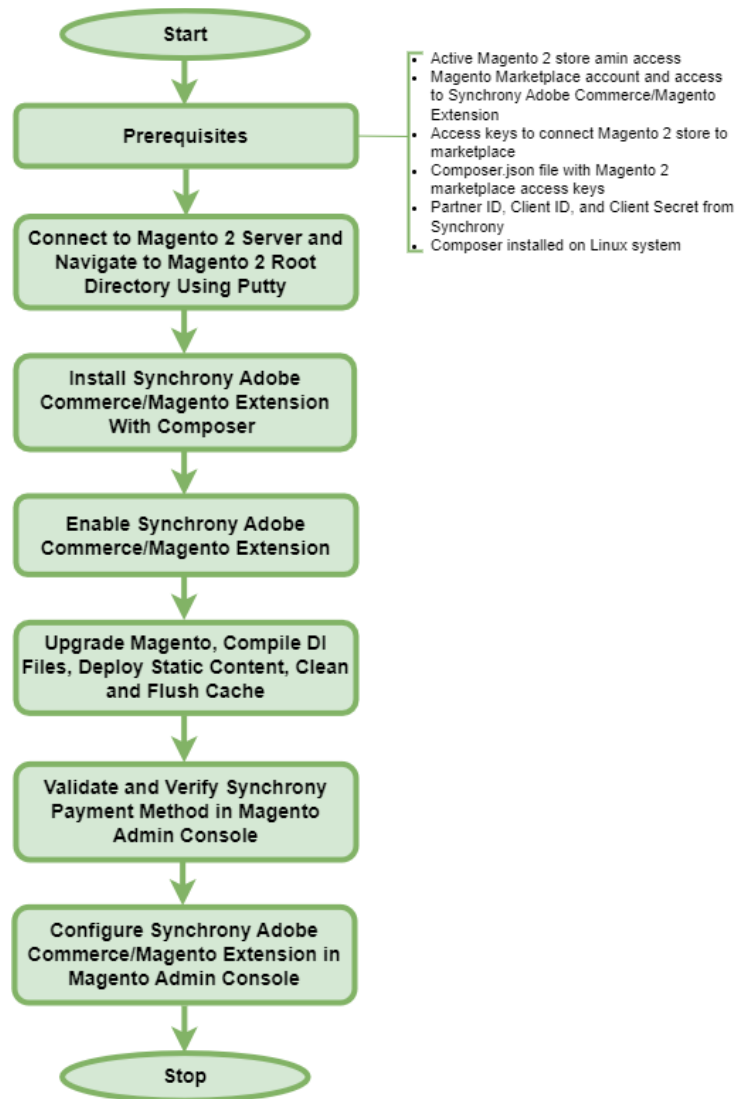
Term	Definition
Merchant	Merchant enrolled with Synchrony to provide financing and payment options.
Merchant ID	A unique 16-digit identification number assigned to a merchant.
Partner ID	A unique 10 alphanumeric code assigned to the partner.
PDP	Product Display Page
Widget	An element of a graphical user interface that displays information or provides a specific way for a user to interact with the operating system (OS) or an application.
Authorization	The purchase was approved by Synchrony, and the merchant can prepare the merchandise for shipping.
Captured	After the order is placed and approved by Synchrony Financing and when the order is shipped, the order is captured, and this begins the funding process, so the merchant gets paid.

Technical Support

For technical support related to the Adobe Commerce/Magento Extension, send an email to eCommerce@syf.com.

High-Level Steps to Integrate Adobe Commerce/Magento Extension

The high-level steps to install and configure the Synchrony Unifi Extension app to Magento site is as shown.



Prerequisites

Before installing and configuring the Adobe Commerce/Magento Extension app to your Magento site, make sure the following prerequisites are met:

- For new installations or to upgrade from a previous version of the Adobe Commerce/Magento Extension, contact Synchrony at eCommerce@syf.com and request the required credentials.
- You are familiar with Linux command line and have experience with web hosting.
- Experience in Linux, Apache, MySQL, PHP, and Stack development
- You have:
 - An active Magento 2 store with administrative access.
 - Magento marketplace account.
 - Access to the Adobe Commerce/Magento Extension available at <https://commercemarketplace.adobe.com/synchrony-digital-buy-magento2-module.html>
The official Adobe Commerce/Magento Extension release is distributed through Magento Marketplace.
 - Access keys to connect your Magento 2 store to the marketplace.
 - Composer.json file with your Magento 2 marketplace access keys.
- Composer is installed on the Linux system. To check this, type the following at the command prompt:

```
composer -d
```

If it's installed, the composer version is displayed. If it isn't installed, then it will display an error message indicating it doesn't exist. For information to install the composer, see <https://devdocs.magento.com/guides/v2.3/install-gde/composer.html>.

Installing and Integrating Adobe Commerce/Magento Extension

To install the Adobe Commerce/Magento Extension using the composer and integrate it into Magento site:

1. Using Putty, connect to your Magento 2 server via SSH and navigate to your Magento 2 root directory.
2. Install the Adobe Commerce/Magento Extension with composer using the following command:

```
composer require synchrony/digital-buy-magento2-module:x.x.x
```

Replace x.x.x with the version you want to use. Example:

```
composer require synchrony/digital-buy-magento2-module:3.0.6
```

Note: Once you install the 3.3 extension, you can't downgrade to an earlier version.

This command connects to the Magento marketplace and the internal repository, and then downloads and installs the extension. It also applies any patches if available.

You can check if the extension is installed using the following command:

```
composer show synchrony/digital-buy-magento2-module:x.x.x
```

The name of the package, location of the files, dependencies, and the PHP version compatible with the extension are displayed. Any package that the composer installs is installed in the vendor folder.

3. Enable the Adobe Commerce/Magento Extension:

```
bin/magento module:enable Synchrony_DigitalBuy
```

4. Run the following Magento 2 commands:

- Upgrade Magento:
`bin/magento setup:upgrade`
- Compile dependency injection files:
`bin/magento setup:di:compile`
- Deploy static content:
`bin/magento setup:static-content:deploy`
Magento is performance dependent on the cache.
- Clean the cache:
`bin/magento cache:clean`
- Flush the cache:
`bin/magento cache:flush`

5. Verify that the Synchrony payment method is available in the Magento site:

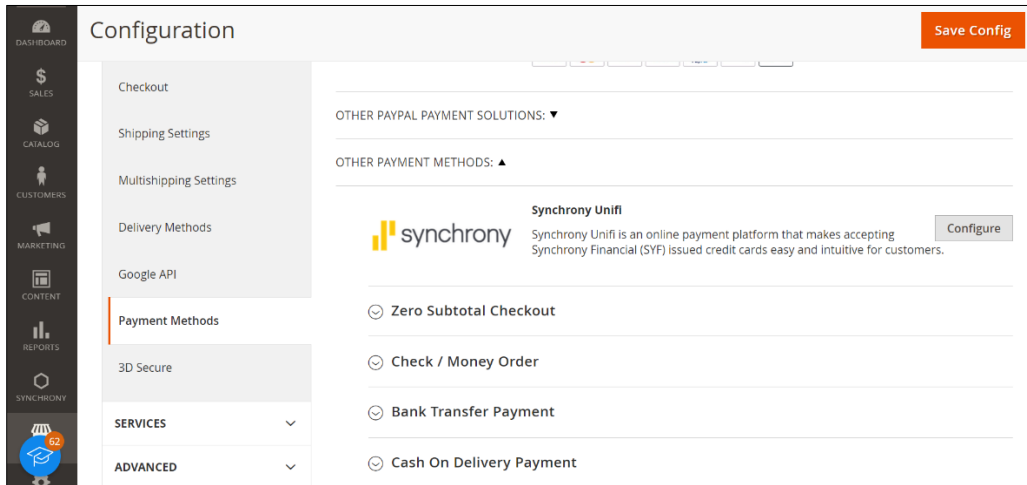
- a. Log into the Magento admin panel.
- b. Click **Synchrony** on the left panel and then click **Payment Options**. The **Configuration** page is displayed.
- c. Scroll down to the **Other Payment Methods** section. **Synchrony Unifi** is displayed as a payment method.

Configuring Adobe Commerce/Magento Extension App

To configure the Adobe Commerce/Magento Extension:

1. Log into your Magento Admin Console.
2. Click **Synchrony** on the left panel and then click **Payment Options**. The **Configuration** page is displayed.

3. In the **Other Payment Methods** section, click **Configure for Synchrony Unifi**.



The latest version of Adobe Commerce/Magento Extension is displayed indicating a new version is available. If you don't have the latest version, click **How to Update** for further information. This is connected to the Magento marketplace.

4. In the **API Credentials** section, provide the credentials for your Synchrony account to allow it to authenticate with the Synchrony APIs. Both production and sandbox credentials can be configured independently.

You can specify the following for **Production** and/or **Sandbox**. By default, it uses Sandbox, that is, the **Use Sandbox** is set to **Yes**. This allows you to test the payment method in development environments.

- **Unifi API Partner ID:** Enter the partner ID.
- **Unifi API Client ID:** Unique identifier of the application.
- **Unifi API Client Secret:** Password used for authentication.
- **Proxy Enable (Yes/No):** By default, it is set to **No**.

Note: Unifi API Partner ID is the same for **Production** and **Sandbox**. However, internally the URLs are different. The Partner ID, Client ID, and Client Secret are provided by your Synchrony account representative.

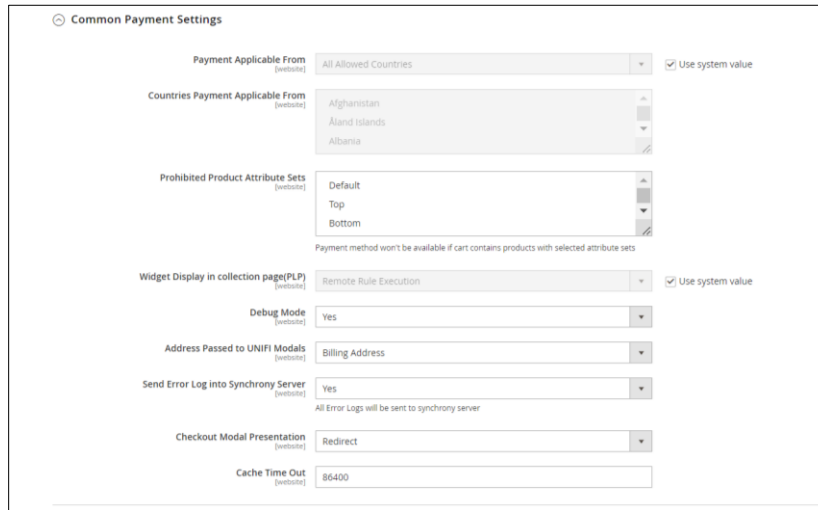
The screenshot shows a configuration interface with a sidebar on the left containing 'SERVICES' and 'ADVANCED' dropdown menus. The main content area is titled 'API Credentials' and contains two sections: 'Production' and 'Sandbox'. Each section has a 'Use Sandbox' dropdown menu (set to 'Yes' for Production and 'No' for Sandbox), three text input fields for 'UNIFI API Partner ID', 'UNIFI API Client ID', and 'UNIFI API Client Secret Key', and a 'Proxy Enable (Yes/No)' dropdown menu (set to 'No' for both).

5. In the **Synchrony Unifi Payment** section:

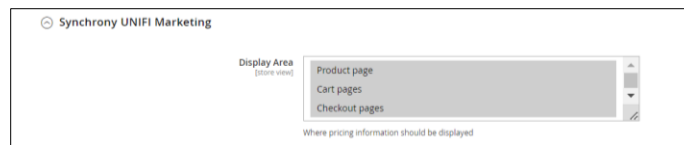
- **Enable Synchrony Unifi Payment:** Set it to **Yes** to enable the payment method.
- **Title:** Name for the payment method. By default, it is Credit Card (Synchrony). You can change it if you want to. This will be displayed in the payment method section during checkout.
- **Payment Action:** Select one of the following:
 - **Authorize Only:** Allows authorization only. It will not capture the payment at the time of the order. Instead, payment must be manually captured in the form of an invoice.
 - **Authorize and Capture:** Allows authorization and settlement in the same transaction. It will capture the funds immediately at the time of the order.
- **Sort Order:** The location in which the Synchrony payment method will be seen next to other payment methods when the customer is on the Payment Method screen in checkout. Merchant can have multiple payment methods configured. The lowest value will be prioritized and displayed first.

The screenshot shows the 'Synchrony UNIFI Payment' configuration section. It includes a 'Enable Synchrony UNIFI Payment' dropdown menu set to 'Yes', with a note below it: 'To enable this payment solution, it's also required website base currency to be USD'. Below this is a 'Title' text input field containing 'Credit Card (Synchrony)'. The 'Payment Action' dropdown menu is set to 'Authorize Only' and has a 'Use system value' checkbox. The 'Sort Order' text input field contains the value '1'.

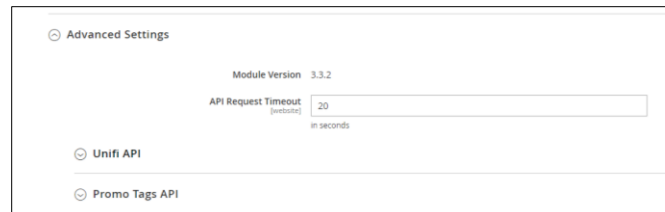
- In the **Common Payment Settings** section, select both the **Use system value** check boxes and don't change any value.



- In the **Synchrony Unifi Marketing** section, for **Display Area**, the **Product page**, **Cart pages**, and **Checkout pages** are selected by default. Its recommended to use the default settings.



- In the **Advanced Settings** section, use the default values.



- Click **Save Config**. The configuration settings are saved.

Upgrading Adobe Commerce/Magento Extension

For information about upgrading the Adobe Commerce/Magento Extension, see <https://devdocs.magento.com/guides/v2.3/comp-mgr/cli/cli-upgrade.html>

Effective Usage of Adobe Commerce/Magento Extension

This section provides information about promotions that you can use through Adobe Commerce/Magento Extension. You can set it up on the Magento site and then contact your Synchrony account representative to implement the requirements at the backend.

Promotions

Promotions are financing offers, such as 6 months deferred interest. Each promotion has a cost, which is expressed as the Merchant Discount Rate. This Merchant Discount Rate is subtracted from the funded amount of the purchase, and this amount represents the cost of financing provided by Synchrony. Merchants cannot pass on the cost of financing to consumers. Available promotions are determined by Synchrony.

A rate sheet was provided to you during enrolment and can be provided to you by calling 1-800-333-1082. The merchant can choose which promotions they add to their Adobe Commerce/Magento store, but it is required that all price points have a promotion available. We recommend that no more than five promotions be offered. The promotion that the consumer selects will be applied to the entire cart total, including shipping and taxes. To update promotions, send an email to ecommerce@syf.com.

Configuring Synchrony promotions is done through the Magento backend with the assistance of your Synchrony account representative. It's extremely important to ensure that promotions are configured correctly to prevent errors from occurring during the customer sales experience. Work with your Synchrony account representative to validate your promotion setup because it is a critical step in ensuring that your store is properly setup.

Troubleshooting

There are several reasons that extension fails to install properly. Sometimes third-party extensions associated with shipping, tax and one step checkout can cause issues with sub-total and grand total calculations. Certain themes and front-end customizations can cause display issues as well. It is recommended that you contact your Synchrony representative and schedule a technical call with the installation team and configuration experts. Make sure to include your Magento version and a recent set of logs with your request.

Frequently Asked Questions (FAQs)

Q. Can I install the Synchrony extension without any Synchrony assistance?

A. The short answer is no. While you may be able to get the extension installed without any issues, you will not be able to use the extension without the credentials provided by Synchrony.

Q. Will Synchrony assist with the upgrade or new installation of the extension?

A. Absolutely, contact your Synchrony representative to schedule the working session.

Q. If I install a third-party extension and my Synchrony extension stops working, will Synchrony help get it working?

A. Yes, contact your Synchrony representative to schedule the working session.