

Go Cuotas

Here you will find all the information about Go Cuotas

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Español

Guia en Español de Go Cuotas

Español

Introducción

Go Cuotas le permite a tus clientes abonar en **CUOTAS sin interés** con tarjetas de **débito**.
Proporcione a tus clientes una experiencia de compra sin complicaciones con **Go Cuotas**

demo.magerocket.com

Welcome, Veronica Costello! ▾

magerocket

Search entire store here... 🔍

Shipping


Review & Payments


Payment Method

☐ Check / Money order

☒ **GO cuotas** Pay in Installments with Your Debit Card

¡AHORA PODES COMPRAR EN 4 CUOTAS CON TU TARJETA DE DEBITO!





A modal will open so you can make the payment

CONTINUE

Apply Discount Code ▾

Order Summary

Cart Subtotal	\$45.00
Shipping Best Way - Table Rate	\$15.00
Tax	\$3.71
Order Total	\$63.71
1 Item in Cart	▾

Ship To:

Veronica Costello
6146 Honey Bluff Parkway
Calder, Michigan 49628-7978
United States
(555) 229-3326

Shipping Method:

Instalación

Requerimientos

- **PHP:** ≥ 7.4
- **Magento 2:** 2.3.x (2.3.3 / 2.3.6) - **2.4.x**
- Cuenta en [Go Cuotas](#)

IMPORTANTE: La moneda de la tienda debe estar configurada en **Pesos Argentinos (ARS)** de lo contrario el método de pago no estará disponible

Instalación

Para instalar Go Cuotas en tu tienda deberas seguir estos pasos:

1. Requerir el módulo desde Composer - **Recomendado Magento 2.4.x**

```
composer require magerocket/module-gocuotas
```

Para Magento **2.3.3** \leq **2.3.6** se deben instalar los siguientes Paquetes

```
composer require magerocket/module-gocuotas-m23  
composer require magerocket/module-core-m23
```

2. Habilitar el modulo

```
php bin/magento module:enable MageRocket_GoCuotas MageRocket_Core
```

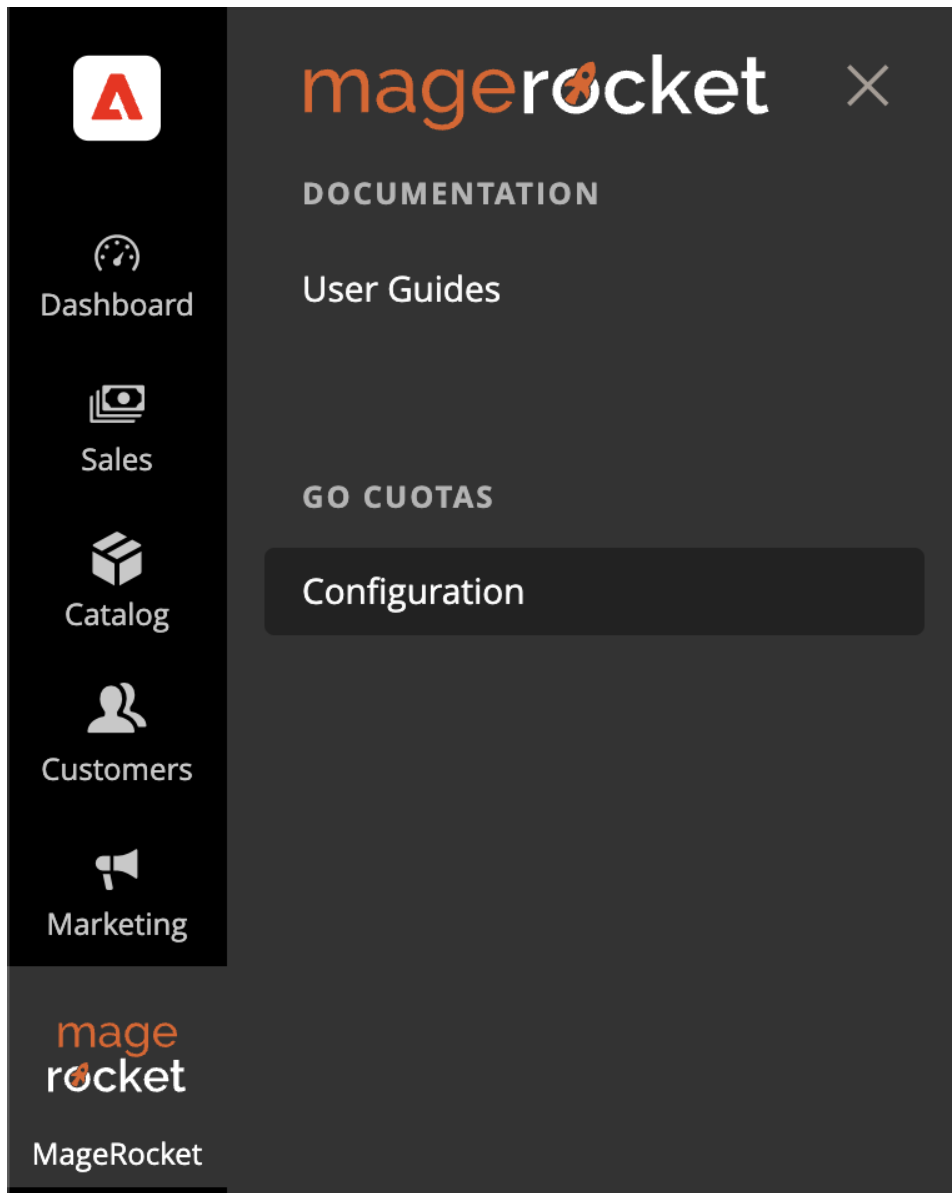
3. Correr Setup Upgrade:

```
bin/magento setup:upgrade
```

¡Listo! Ahora estamos en condiciones de pasar a la **Configuración del Módulo**

Configuraciones

1) Nos posicionamos sobre el icono de **MageRocket**, clickeamos y a continuación hacemos click sobre **Configuraciones**



En caso que no te salga el menú puedes acceder desde **Tiendas > Configuraciones > Ventas > Métodos de Pago**

2) Ahora debemos buscar el Método de Pago **Go Cuotas** y damos clic en **Configurar**

3) Una vez clickeado el botón se desplegarán todas las configuraciones disponibles

Lo primero que debemos hacer es **configurar las credenciales, Método de Pago** (Redirect o Modal) y **Entorno** (Pruebas o Producción)

Enabled [store view]	Yes	▼
Integration Mode [store view]	Production	▼
Payment Title [store view]	Go Cuotas	
Payment Description [store view]	hasta 4 cuotas con tu tarjeta de débito	
Payment Method [store view]	Modal	▼ ?
IMPORTANT: On mobile devices, Modal mode will behave like Redirect mode.		
Checkout Position [store view]	0	
Payment method position		

- **Habilitado:** Determina si el método de pago está disponible
- **Entorno:** Determina si el módulo funciona en modo **Pruebas** o **Producción**
- **Descripción:** Te permite modificar la descripción que vera el cliente en el checkout
- **Método de Pago:** Modal o Redireccionamiento. Determina si se abrirá un modal para completar el pago o si se redireccionará el cliente al sitio de Go Cuotas para realizar el pago.
- **Posición en Checkout:** Permite definir la posición del método de pago en el checkout.

Configuración de Credenciales

⌵ Production Credentials

Email <small>[store view]</small>
Password <small>[store view]</small>

⌵ Sandbox Credentials

Email <small>[store view]</small>
Password <small>[store view]</small>

- **Credenciales Productivas / Credenciales Desarrollo (Pruebas):** Deberas completar el **Email** y **Contraseña** provistas por **Go Cuotas**. Recuerda que cada entorno tiene sus propias credenciales.

Configuración de Pedidos

Desde acá podrás configurar los estados para pedidos con **Pago Aprobado** y **Pagos Rechazados** o **Cancelado por el Usuario**

⌵ Orders Configuration

Status for Approved Orders <small>[website]</small>	Processing	▼
Status for Rejected Orders <small>[website]</small>	Canceled	▼

- **Status for Approved Orders:** Mostrará todos los estados asociados al **Status Processing**. Valor por Defecto: **Processing**
- **Status for Rejected Orders:** Mostrará todos los estados asociados al **Status Canceled**. Valor por Defecto: **Canceled**

Configuración de Cron (GoCuotas v1.0.4)

A partir de la versión **1.0.4**, es posible personalizar el tiempo de espera antes de que Magento cancele automáticamente un pedido debido a la falta de pago.

El tiempo de espera puede configurarse **a partir de un mínimo de 30 minutos** (valor predeterminado). Si decides aumentar este tiempo, siempre deberá expresarse en minutos.

⌵ Cron Configuration

Order Cancellation Timeout
[website]



ATTENTION: Determines the timeout before an order is canceled due to lack of payment. The default is 30 minutes, but you can increase this limit. Remember, this is subject to the time set by GoCuotas. The time must be expressed in minutes"

Configuración de Reembolsos

Esta sección te permite habilitar los **Reembolsos** y configurar hasta cuantos días como máximo se puede generar un reembolso

⌵ Refunds Configuration

Enable Refunds
[website]



Maximum amount of days until refund is not
accepted
[website]

It must be a number between 1 and 30

- **Reembolsos:** Permite activar / desactivar las Devoluciones
- **Cantidad de Días permitidos para reembolso:** Pasado los días configurados no será posible **Reembolsar el Pago**

ES POSIBLE REALIZAR UN ÚNICO REEMBOLSO TOTAL O PARCIAL.

Configuración de Widgets

Desde acá podrás **habilitar / deshabilitar** y **personalizar** el Widget que se muestra en la **Página del Producto**.

Si debes modificar el texto del widget y mantener la cantidad de cuotas e importes de la misma deberás utilizar **%1** y **%2** respectivamente donde quieras mostrarlos

⏪ Widgets Configuration

Widget Installments
[store view]

Yes



Add a Widget below the Add to Cart button with the price of the product in X interest-free installments

Widget Message
[store view]

Hasta %1 cuotas SIN interés de %2 con



Message to display in the widget

Number of Interest-Free Installments
[store view]

3

Number of maximum interest-free installments

Configuración de Checkout

Desde acá podrás modificar opciones del Método de Pago en el checkout.

⏪ Checkout Configuration

Modal Instructions
[store view]

Se abrirá un modal para que puedas realizar el pago.

Message with instructions once the payment method has been selected.

Redirect Instructions
[store view]

Serás redirigido al sitio de Go Cuotas para completar el pago.

Message with instructions once the payment method has been selected.

Show Banner in Checkout
[store view]

Yes

Enables displaying or hiding the banner shown alongside the Payment Method

Checkout Banner
[store view]

Seleccionar archivo

Sin archivos seleccionados

- **Mostrar Banner en Checkout:** Mostrar / Ocultar banner.
- **Personalizar Banner:** Permite reemplazar el banner por uno custom.
- **Instrucciones Modal:** Modificar el mensaje que ve el cliente a la hora de abonar con el método **Modal**.
- **Instrucciones Redirect:** Mensaje que ve el cliente a la hora de abonar con el método **Redireccionamiento**.

Otras Configuraciones

Aca encontrarás configuraciones poco frecuentes

⌕ Others Configurations

Debug Mode [store view] 
Allows extended logs

Secret [global]
DO NOT CHANGE: Used to authenticate Go Cuotas responses. If you change it, the pending payments will be **CANCELED**

REGENERATE SECRET

WARNING: This action is irreversible

- **Debug Mode:** Permite activar / desactivar los reportes extendidos.
- **Secret:** Firma única para autenticar las notificaciones de **Go Cuotas**.

Go Cuotas v1.0.3

- **RE-GENERAR SECRET:** Te permite regenerar el Secret.

Bajo ninguna circunstancia se debe modificar el Secret. Hacerlo va a ocasionar la cancelación de órdenes pendientes.

Flujo de Pedidos

- 1. Deberás dirigirte a **Ventas > Pedidos**. Abrir un pedido abonado con **Go Cuotas**
- 2. Ahora nos desplazamos hasta **Pago y Método de Envío**.
- 3. En la sección **Payment & Shipping Mehtod** encontrarás información rápida sobre el pago (En caso se estár aprobado)

Payment & Shipping Method

Payment Information

Go Cuotas

Transaction ID:	3383521
External Reference:	000000010
Installments:	3
Payment Method:	Modal
Payment Status:	Approved

The order was placed using ARS.

En caso que el pedido NO esté aprobado encontrarás los motivos en **Notas del Pedido** ademias ver más detalles sobre el pedido. Pago **Aprobado**, **Rechazado** o **Reembolsado**

CANCELADO POR EL USUARIO

Jan 30, 2024 6:58:13 PM | Canceled | Customer **Not Notified**
Go Cuotas Payment Information
Payment Canceled by Customer
Payment External Reference: **#000000009**
Payment Method: **Modal**
Payment Status: **Cancel**

CANCELADO POR FALTA DE PAGO

Jan 30, 2024 13:20:06 | Canceled | Customer **Not Notified**
Go Cuotas: Orden Cancelada por Falta Pago / Pago Expirado (30 minutos)

PAGO APROBADO

Jan 30, 2024 7:03:57 PM | Processing | Customer **Not Notified**

Go Cuotas Payment Information

Payment ID: **3383521**

Installments: **3**

Payment External Reference: **#000000010**

Payment Method: **Modal**

Payment Status: **Approved**

Jan 30, 2024 7:03:57 PM | Pending | Customer **Not Notified**

Go Cuotas Transaction ID: "3383521"

PAGO REEMBOLSADO

Jan 30, 2024 7:07:38 PM | Closed | Customer **Not Notified**

We refunded \$1,700.00 online. Transaction ID: "3383521-refund"

Jan 30, 2024 7:07:38 PM | Complete | Customer **Not Notified**

Go Cuotas: Refund disabled

Preguntas Frecuentes

¿Por qué no aparece Go Cuotas en los Métodos de Pago?

Esto posiblemente puede ser porque la moneda de tu tienda no está configurada en **Pesos Argentinos** o también puede ser por **Credenciales Inválidas**.

¿Qué necesitan mis clientes para abonar con Go Cuotas?

Tus clientes van a requerir una cuenta en **Go Cuotas** y tener asociada una **Tarjeta de Débito**.

¿Por qué veo pedidos cancelados con el mensaje "Cancelado por Falta de Pago / Pago Expirado"?

Esto se produce cuando los clientes generan un pago pero nunca lo completa. Pasado 30 minutos **Magento / Go Cuotas** procesan la cancelación de los pedidos.

¿Puedo dejar de ofrecer Go Cuotas como método de pago?

Porsupuesto, en caso que desees ocultar **Go Cuotas** de lo métodos de pago solo deberás desactivar el método desde **MageRocket > Go Cuotas > Configuration > Enable = No** ó **Stores > Configuration > Sales > Payment Methods**

Español

Desinstalación

Para desinstalar completamente el modulo deberas ejecutar el siguiente comando

```
bin/magento module_uninstall MageRocket_GoCuotas
```

¡ATENCIÓN! Desactivar el módulo causará pérdidas de datos. Realizar dicha acción bajo su propia responsabilidad.

El comando desintalará el módulo y sus dependencias (MageRocket_Core) en caso de que no sea utilizado por otro modulo.

English

Go Cuotas Guide - Translation in progress

English

Introduction

Go Cuotas allows your customers to pay in **INSTALLMENTS** without interest with **debit cards**. Provide your customers with a hassle-free shopping experience with **Go Cuotas**.

The screenshot shows a web browser window with the URL `demo.magerocket.com`. The page is the 'Review & Payments' step of a checkout process. At the top, the 'magerocket' logo is on the left, and a search bar and shopping cart icon are on the right. A progress bar indicates that 'Shipping' is complete and 'Review & Payments' is the current step. Under the 'Payment Method' section, there are two options: 'Check / Money order' (unselected) and 'GO cuotas Pay in Installments with Your Debit Card' (selected). The selected option features a pink banner with the text '¡AHORA PODES COMPRAR EN 4 CUOTAS CON TU TARJETA DE DEBITO!' and a 'GO cuotas' logo. Below this, a modal window is shown with a pink circle containing a white 'X' and the text 'A modal will open so you can make the payment'. A pink 'CONTINUE' button is at the bottom right of the payment section. At the bottom left, there is a link 'Apply Discount Code' with a dropdown arrow. On the right side, the 'Order Summary' section lists: 'Cart Subtotal' (\$45.00), 'Shipping Best Way - Table Rate' (\$15.00), 'Tax' (\$3.71), and 'Order Total' (\$63.71). Below the summary, it says '1 Item in Cart'. The 'Ship To:' section shows the address: 'Veronica Costello, 6146 Honey Bluff Parkway, Calder, Michigan 49628-7978, United States, (555) 229-3326'. The 'Shipping Method:' section is partially visible at the bottom.

Welcome, Veronica Costello! ▾

magerocket

Search entire store here... 🔍 🛒

Shipping ☒ Review & Payments ☒

Payment Method

☐ Check / Money order

☒ **GO cuotas** Pay in Installments with Your Debit Card

¡AHORA PODES COMPRAR EN 4 CUOTAS CON TU TARJETA DE DEBITO!

A modal will open so you can make the payment

CONTINUE

[Apply Discount Code](#) ▾

Order Summary

Cart Subtotal	\$45.00
Shipping Best Way - Table Rate	\$15.00
Tax	\$3.71
Order Total	\$63.71

1 Item in Cart ▾

Ship To: ✎

Veronica Costello
6146 Honey Bluff Parkway
Calder, Michigan 49628-7978
United States
[\(555\) 229-3326](#)

Shipping Method: ✎

Installation

Requirements

- **PHP:** ≥ 7.4
- **Magento 2:** 2.3.x (2.3.3 / 2.3.6) - **2.4.x**
- [Go Cuotas Account](#)

IMPORTANT: The store currency must be set to **Argentine Pesos (ARS)** otherwise the payment method will not be available

Installation

To install Go Cuotas in your store, follow these steps:

1. Run the following command: **Magento $\geq 2.4.x$**

```
composer require magerocket/module-gocutas
```

For Magento **2.3.3 / 2.3.6** install next packages

```
composer require magerocket/module-gocutas-m23  
composer require magerocket/module-core-m23
```

2. Enable the module by running:

```
php bin/magento module:enable MageRocket_GoCuotas MageRocket_Core
```

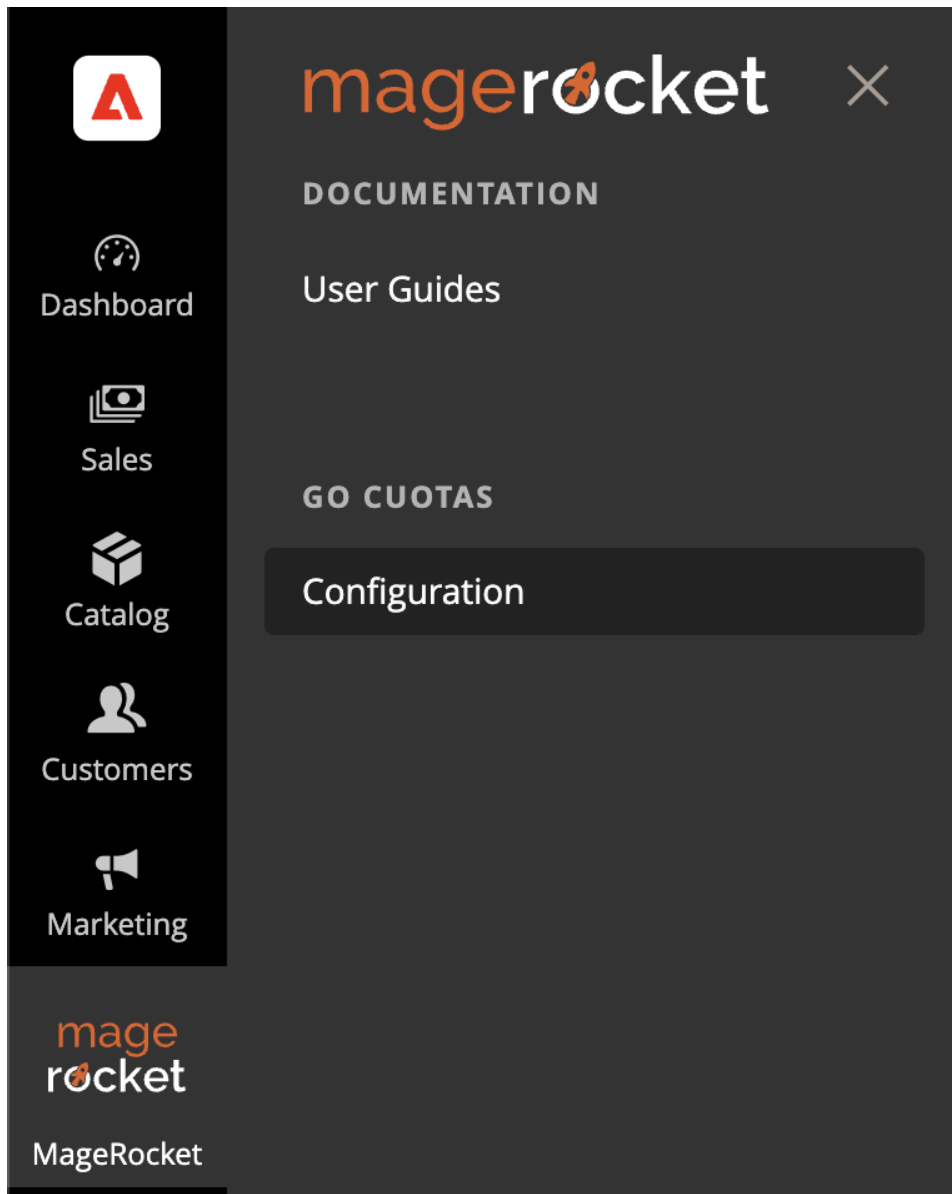
3. Run setup upgrade:

```
bin/magento setup:upgrade
```

That's it! Now you're ready to proceed with the **Module Configuration**.

Configurations

1) Position yourself over the **MageRocket** icon, click, and then click on Settings.



In case the menu doesn't appear, you can access it from **Stores > Configuration > Sales > Payment Methods**.

2) Now we need to find the **Go Cuotas** payment method and click on **Configure**.

3) Once the button is clicked, all available configurations will be displayed.

The first thing we need to do is configure the **Credentials**, **Payment Method** (Redirect or Modal) and **Environment** (Testing or Production).

Enabled [store view]	Yes	▼
Integration Mode [store view]	Production	▼
Payment Title [store view]	Go Cuotas	
Payment Description [store view]	hasta 4 cuotas con tu tarjeta de débito	
Payment Method [store view]	Modal	▼ ?
	IMPORTANT: On mobile devices, Modal mode will behave like Redirect mode.	
Checkout Position [store view]	0	
	Payment method position	

- **Enable:** Determines if the payment method is available.
- **Integration Mode:** Determines if the module operates in Testing or Production mode.
- **Payment Description:** Allows you to modify the description that the customer will see at checkout.
- **Payment Method:** Modal or Redirection. Determines whether a modal will open to complete the payment or if the customer will be redirected to the Go Cuotas site to make the payment.

- **Checkout Position:** Allows defining the position of the payment method in the checkout.

Credentials Configuration

Production Credentials

Email <small>[store view]</small>	<input type="password" value="....."/>
Password <small>[store view]</small>	<input type="password" value="....."/>

Sandbox Credentials

Email <small>[store view]</small>	<input type="password" value="....."/>
Password <small>[store view]</small>	<input type="password" value="....."/>



- **Production Credentials / Sandbox Credentials:** You must fill in the **Email** and **Password** provided by **Go Cuotas**.

Remember that each environment has its own credentials.

Order Configuration

From here, you can configure the states for orders with **Approved Payment** and **Payments Rejected** or **Canceled by the User**.

Orders Configuration

Status for Approved Orders <small>[website]</small>	<input type="text" value="Processing"/>	
Status for Rejected Orders <small>[website]</small>	<input type="text" value="Canceled"/>	

- **Status for Approved Orders:** It will display all states associated with the **Status Processing**. Default Value: **Processing**.
- **Status for Rejected Orders:** It will display all states associated with the **Status Canceled**. Default Value: **Canceled**

Cron Configuration (GoCuotas v1.0.4)

Starting from **version 1.0.4**, it is now possible to customize the waiting time before Magento automatically cancels an order due to non-payment.

The waiting time can be configured **starting from a minimum of 30 minutes** (default value). If you decide to increase this time, it must always be expressed in minutes.

⌵ Cron Configuration

Order Cancellation Timeout <small>[website]</small>	<input type="text" value="30"/>	?
ATTENTION: Determines the timeout before an order is canceled due to lack of payment. The default is 30 minutes, but you can increase this limit. Remember, this is subject to the time set by GoCuotas. The time must be expressed in minutes"		

Refunds Configuration

This section allows you to enable **Refunds** and configure the maximum number of days within which a refund can be generated.

⌵ Refunds Configuration

Enable Refunds <small>[website]</small>	<input type="text" value="Yes"/>	▼
Maximum amount of days until refund is not accepted <small>[website]</small>	<input type="text" value="30"/>	It must be a number between 1 and 30

- **Enable Refunds:** Allows enabling/disabling Returns.
- **Maximum amount of days until refund is not accepted:** After the configured number of days, it will not be possible to refund the payment.

IT IS POSSIBLE TO MAKE A SINGLE TOTAL OR PARTIAL REFUND.

Widgets Configuration

From here, you will be able to **enable/disable** and customize the **Widget** displayed on the **Product Page**. If you need to modify the text of the widget and maintain the installment number and amounts, you should use **%1** and **%2** respectively wherever you want to display them.

⏪ Widgets Configuration

Widget Installments
[store view]

Yes



Add a Widget below the Add to Cart button with the price of the product in X interest-free installments

Widget Message
[store view]

Hasta %1 cuotas SIN interés de %2 con



Message to display in the widget

Number of Interest-Free Installments
[store view]

3

Number of maximum interest-free installments

Checkout Configuration

From here, you can modify options for the **Payment Method** at checkout.

⏪ Checkout Configuration

Modal Instructions
[store view]

Se abrirá un modal para que puedas realizar el pago.

Message with instructions once the payment method has been selected.

Redirect Instructions
[store view]

Serás redirigido al sitio de Go Cuotas para completar el pago.

Message with instructions once the payment method has been selected.

Show Banner in Checkout
[store view]

Yes

Enables displaying or hiding the banner shown alongside the Payment Method

Checkout Banner
[store view]

Seleccionar archivo

Sin archivos seleccionados

- **Show Banner in Checkout:** Show/Hide banner.
- **Customize Banner:** Allows replacing the banner with a custom one.
- **Modal Instructions:** Modify the message the customer sees when paying with the Modal method.
- **Redirect Instructions:** Message the customer sees when paying with the Redirect method.

Others Configurations

Here you will find rare configurations

⌕ Others Configurations

Debug Mode [store view] 
Allows extended logs

Secret [global]
DO NOT CHANGE: Used to authenticate Go Cuotas responses. If you change it, the pending payments will be **CANCELED**

REGENERATE SECRET

WARNING: This action is irreversible

- **Debug Mode:** Allows you to activate/deactivate extended reports.
- **Secret:** Unique signature to authenticate **Go Cuotas** notifications.

Go Cuotas v1.0.3

- **REGENERATE SECRET:** Allows you to regenerate the Secret

Under no circumstances should the Secret be modified. Doing so will result in the cancellation of pending orders.

Order Flow

- 1. You should go to **Sales > Orders**. Open an order paid with **Go Cuotas**.
- 2. Now, navigate to **Payment and Shipping Method**.
- 3. In the **Payment & Shipping Method** section, you will find quick information about payment (if approved)

Payment & Shipping Method

Payment Information

Go Cuotas

Transaction ID:	3383521
External Reference:	000000010
Installments:	3
Payment Method:	Modal
Payment Status:	Approved

The order was placed using ARS.

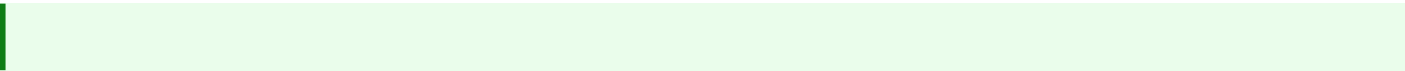
In case the order is NOT approved, you will find the reasons in the Order Notes, along with more details about the order. Payment **Approved**, **Rejected**, or **Refunded**.

CANCELED BY THE USER

Jan 30, 2024 6:58:13 PM | Canceled | Customer **Not Notified**
Go Cuotas Payment Information
Payment Canceled by Customer
Payment External Reference: **#000000009**
Payment Method: **Modal**
Payment Status: **Cancel**

CANCELED DUE TO NON-PAYMENT

Jan 30, 2024 13:20:06 | Canceled | Customer **Not Notified**
Go Cuotas: Orden Cancelada por Falta Pago / Pago Expirado (30 minutos)



PAYMENT APPROVED

Jan 30, 2024 7:03:57 PM | Processing | Customer **Not Notified**

Go Cuotas Payment Information

Payment ID: **3383521**

Installments: **3**

Payment External Reference: **#000000010**

Payment Method: **Modal**

Payment Status: **Approved**

Jan 30, 2024 7:03:57 PM | Pending | Customer **Not Notified**

Go Cuotas Transaction ID: "3383521"

PAYMENT REFUND

Jan 30, 2024 7:07:38 PM | Closed | Customer **Not Notified**

We refunded \$1,700.00 online. Transaction ID: "3383521-refund"

Jan 30, 2024 7:07:38 PM | Complete | Customer **Not Notified**

Go Cuotas: Refund disabled

Frequently Asked Questions

Why doesn't Go Cuotas appear in the Payment Methods?

This may be because your store's currency is not configured in **Argentine Pesos**, or it could also be due to **Invalid Credentials**.

What do my customers need to pay with Go Cuotas?

Your customers will need an account with **Go Cuotas** and an associated **Debit Card**.

Why do I see canceled orders with the message 'Order canceled. Payment expiration time'?

This occurs when customers initiate a payment but never complete it. After 30 minutes, **Magento / Go Cuotas** processes the cancellation of orders.

Can I stop offering Go Cuotas as a payment method?

Certainly, if you wish to hide **Go Cuotas** from the payment methods, you just need to deactivate the method from **MageRocket > Go Cuotas > Configuration > Enable = No** or **Stores > Configuration > Sales > Payment Methods**.

English

Uninstall

To completely uninstall the module, you must execute the following command:

```
bin/magento module_uninstall MageRocket_GoCuotas
```

WARNING! Deactivating the module will result in data loss. Take this action at your own risk.

The command will uninstall the module and its dependencies (MageRocket_Core) if it is not being used by another module.