

# English

Go Cuotas Guide - Translation in progress

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# 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 titled "magerocket" and displays a checkout process. The progress bar indicates that the "Shipping" step is complete and the "Review & Payments" step is active. The "Payment Method" section shows two options: "Check / Money order" (unselected) and "GO cuotas Pay in Installments with Your Debit Card" (selected). A promotional message in Spanish reads: "¡AHORA PODES COMPRAR EN 4 CUOTAS CON TU TARJETA DE DEBITO!". Below this, a modal window is shown with a credit card icon and the text "A modal will open so you can make the payment". A pink "CONTINUE" button is visible. The "Order Summary" on the right lists: Cart Subtotal (\$45.00), Shipping Best Way - Table Rate (\$15.00), Tax (\$3.71), and Order Total (\$63.71). The shipping address is: Veronica Costello, 6146 Honey Bluff Parkway, Calder, Michigan 49628-7978, United States, (555) 229-3326. A "Shipping Method" section is partially visible at the bottom.

Welcome, Veronica Costello! ▾

Search entire store here... 🔍 🛒

**magerocket**

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
<b>Order Total</b>	<b>\$63.71</b>

1 Item in Cart ▾

**Ship To:** ✎

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

**Shipping Method:** ✎

# Installation

## Requirements

- **PHP:**  $\geq 7.4$
- **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
```

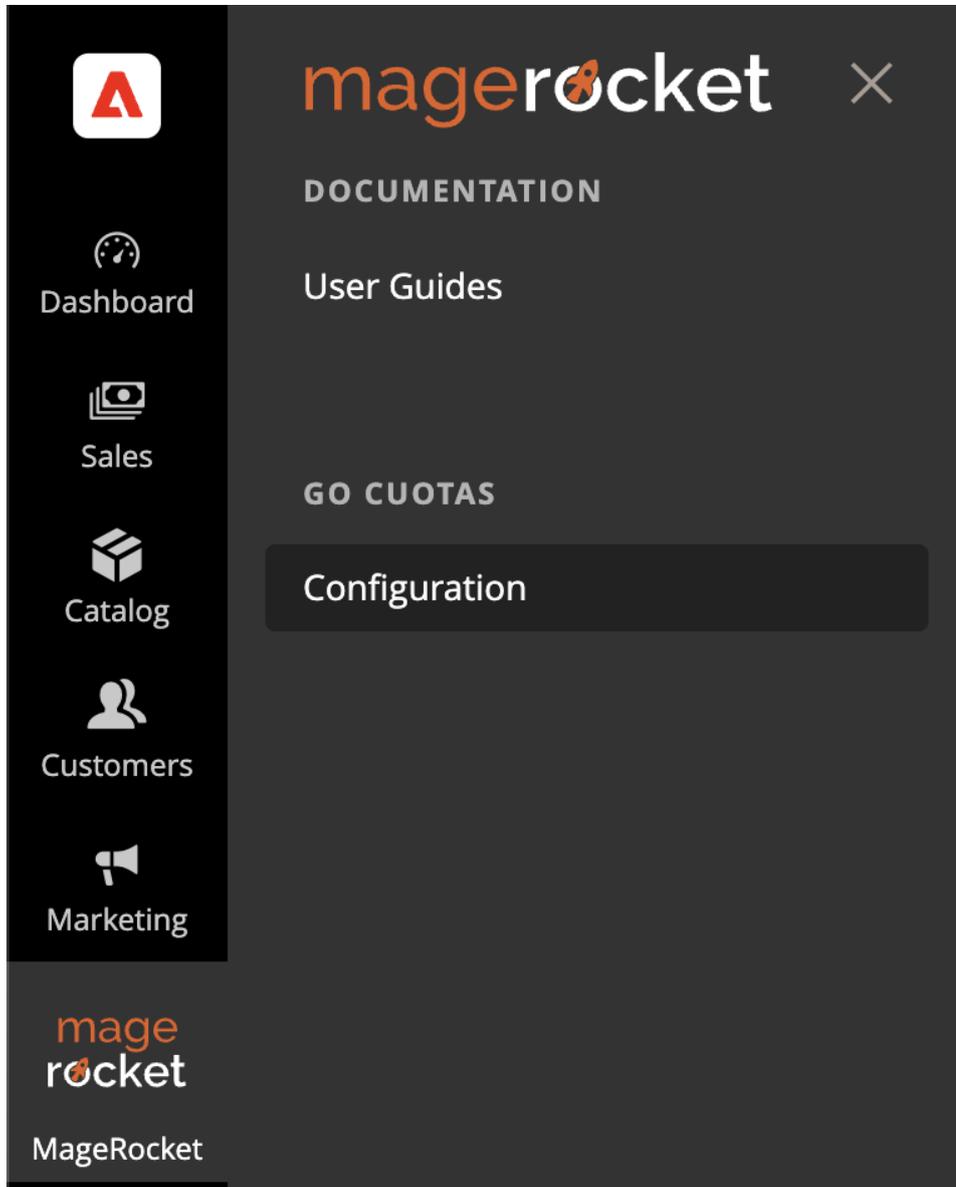
3. Run setup upgrade:

```
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**.

 **Go Cuotas (by MageRocket)**  
Vende con **Go Cuotas** en cuotas con DÉBITO

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	▼ ?
	<b>IMPORTANT:</b> On mobile devices, <b>Modal</b> mode will behave like <b>Redirect</b> 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 [store view]

Password [store view]

### ⌵ Sandbox Credentials

Email [store view]

Password [store view]

- **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 [website]  ▼

Status for Rejected Orders [website]  ▼

- **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  ?  
[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"

## 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  ▼  
[website]

Maximum amount of days until refund is not accepted   
[website] 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 <small>[store view]</small>	<input type="text" value="Yes"/>	?
	Add a Widget below the Add to Cart button with the price of the product in X interest-free installments	
Widget Message <small>[store view]</small>	<input type="text" value="Hasta &lt;b&gt;%1&lt;/b&gt; cuotas SIN interés de &lt;b&gt;%2&lt;/b&gt; con &lt;b&gt;"/>	?
	Message to display in the widget	
Number of Interest-Free Installments <small>[store view]</small>	<input type="text" value="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 <small>[store view]</small>	<input type="text" value="Se abrirá un modal para que puedas realizar el pago."/>
	Message with instructions once the payment method has been selected.
Redirect Instructions <small>[store view]</small>	<input type="text" value="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 <small>[store view]</small>	<input type="text" value="Yes"/>
	Enables displaying or hiding the banner shown alongside the Payment Method
Checkout Banner <small>[store view]</small>	<input type="button" value="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**.

# 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.