MedMonetico

Monetico payments for PrestaShop: CIC, Crédit Mutuel, Cofidis

Version 1.0.1 | PrestaShop 1.6 to 9.x | PHP 5.6 to 8.5

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1. Overview

MedMonetico connects your PrestaShop store to **Monetico**, the online payment solution of Crédit Mutuel Alliance Fédérale, distributed by Crédit Mutuel, CIC and Banque Européenne du Crédit Mutuel (BECM). Your customers pay on the secure Monetico page; the store receives the result and creates the order.

What the module brings

- **Every Monetico payment means**: card and Apple Pay, payment in 2, 3 or 4 installments by card, Cofidis 3x, 4x, 5 to 12x, credit and pay in 30 days, PayPal and Lyf Pay.
- **Ready in minutes**: the notification address travels with every payment, there is nothing to declare to your bank, and your credentials can be tested in one click.
- **Reliable orders**: no duplicate orders, a waiting page after payment, and automatic recovery of a payment whose notification got lost.
- **After-sales from the order**: full or partial refund, capture of a deferred payment, release of an authorization, payment link for an order to be paid.
- **Steering**: dashboard, transaction list with CSV export and a journal of every operation.
- **Conversion**: installment schedule shown when choosing, “pay in 3 installments” message on product and cart pages, richer data sent to 3-D Secure.

2. Compatibility and requirements

Item	Supported
PrestaShop	1.6 to 9.x (including thirty bees and Phenix Suite)
PHP	5.6 to 8.5
Contract	A Monetico Online contract from Crédit Mutuel, CIC or BECM: TPE number, company code and security key
HTTPS	Required: Monetico only sends its notifications to a secure address
Outgoing connections	The server must reach `payment-api.e-i.com` over HTTPS (refunds, captures, checks)
Multistore	Yes
Languages shipped	French, English, German, Spanish, Italian, Polish
Native PrestaShop tables	None modified. Dedicated tables: `medmonetico_transaction`, `medmonetico_operation`, `medmonetico_alias`, `medmonetico_log`

> The options of your contract decide which means are available: split payment, deferred payment, Cofidis, PayPal, Lyf Pay, Apple Pay, express payment and refunds from the store are requested from your bank advisor.

3. Installation

1. Back office > **Modules** > *Upload a module* > select `medmonetico.zip`.
2. Click **Install**, then **Configure**.
3. The module opens on its **dashboard**: the “Ready to cash in?” list shows what is left to set before the first payment.

The installation creates five order states of its own, a **Orders > Monetico payments** menu entry, and sets the module in **test mode** with card payment enabled.

> Check in **Payment > Preferences** that the currencies of your store are assigned to the module: without an assigned currency, no payment method is displayed.

4. Coming from another Monetico module

MedMonetico takes over from `py_monetico` and from the other Monetico modules on the market. It installs next to the previous module and takes over without any step with your bank.

What happens at installation

- The settings of the previous module are **imported**: contracts (TPE, company code, key), enabled payment methods, minimum and maximum amounts, test or production mode. The card payment contract becomes the main contract; a method that used another TPE keeps its own.
- Its payment options are **hidden**: your customers only see MedMonetico.
- The dashboard shows a “Switching from…” block: what could not be taken over, a button to hide its payment options if they are still visible, and a button to import its settings again, for instance if you installed MedMonetico before setting it up.

What is taken over, module by module

- **py_monetico**: excluded carriers and currency as well. The former “debug” mode (payment visible to some IP addresses) becomes the IP restriction of the “Advanced” tab, and the debug address receives the alerts.
- **Other Monetico modules**: each active payment method becomes the matching one, with its labels, amounts, deferred payment, the share of the first installment and the 3-D Secure rules, plus, depending on the module, the bank statement label and express payment. Allowed countries, currencies and groups become exclusions. A demonstration mode, if any, is not imported.
- **Not taken over**, as MedMonetico does not offer them: bank transfer, Giropay, Sofort, recurring payment, Cofidis 1euro.com, payment in more than 4 installments and 3-D Secure turned off below an amount. The dashboard lists them.

Why keep the previous module for a while

Payments started by the previous module keep notifying its address, split payment installments in particular, up to three months later. Leave it **installed and enabled**: the dashboard shows the date from which you can safely uninstall it.

> New payments send their own notification address: the “CGI2” address declared for the previous module does not need to be changed.

Orders paid with `py_monetico` also show the Monetico block: you can refund them from MedMonetico. Those of the other modules are refunded from the previous module while it is installed, or from your Monetico dashboard.

5. “Monetico contract” tab

Environment

Test: simulated payments with the test cards offered on the Monetico page. **Production**: real payments, once Monetico has opened your TPE.

Payment page

Keep **Monetico** (recommended). The CIC and Crédit Mutuel addresses remain available for the contracts that still use them.

Credentials

Field	Where to find it
TPE number	7 characters, in the welcome e-mail of your bank and in the Monetico dashboard
Company code	Also called “code société” or site code, at the same place
Security key	40 characters, downloaded from the secure link sent by your bank

Once saved, the key is never shown again: only its first and last characters remind you that it is in place. Leave the field empty to keep it.

Testing the credentials

The **“Test these credentials with Monetico”** button queries Monetico without any payment, in the selected environment. It tells a rejected key from a TPE unknown in that environment, and reports a server that cannot reach Monetico.

Payment results

The **“Send the notification URL with each payment”** option (enabled by default) tells Monetico where to notify the store. There is nothing to declare to your bank, and it follows the store if it changes domain. The address shown below is only needed if you turn this option off: it must then be given to `centrecom@e-i.com` as the “retour” (CGI2) address.

Currency and language

- **Currency charged**: the store default currency (recommended, most contracts only accept the euro), the currency chosen by the customer, or a fixed currency.
- **Payment page language**: the page follows the customer language (German, English, Spanish, French, Italian, Japanese, Dutch, Portuguese, Swedish); the language chosen here is used for the others.

6. Going live

1. In test mode, test your credentials, then place a few orders with the test cards of the Monetico page.

2. Monetico asks for three successful test payments before opening production: ask your bank to open your TPE.
3. In the “Monetico contract” tab, choose **Production**, test your credentials again and save. The key is usually the same.

> To test on a live store without showing the payment to your customers, enter your IP address in the “Advanced” tab > “Show the payment only to these IPs”.

7. “Payment methods” tab

Each method appears as a separate choice at checkout, only when the order meets all its conditions.

Method	Contract option
Credit card (and Apple Pay)	Basic contract; Apple Pay as an option
Payment in 2, 3 or 4 installments by card	TPE set up for split payment
Cofidis 3x, 4x, 5x/10x/12x, credit, pay in 30 days	Cofidis option
PayPal	PayPal option
Lyf Pay	Lyf Pay option

Settings of each method

- **Enable**.
- **Label at checkout**, language by language. Left empty, the default translated label is used.
- **Logo at checkout**: default image, your own image (PNG, JPG, GIF, WebP, AVIF or SVG, 1 MB maximum, displayed at most 40 pixels high) or no image.
- **Order amount**: minimum and maximum, taxes and shipping included, in the store default currency. Cofidis applies its own limits on top of yours.
- **First installment** (split payments): see the next section.
- **Own contract**: use another TPE than the main contract, often needed for split payment. The *Test this contract* button checks it.
- **Restrictions**: carriers, customer groups (default group), billing countries and currencies for which the method is hidden.
- **Display order**: drag the blocks by their handle, or use the arrows in their header: the new order is saved at once.

Monetico payment page

Hide on the card payment page: when the customer pays by card, in one or several installments, Monetico opens its payment page. Besides the card form, this page can show the other means enabled on your contract (Cofidis, PayPal, Lyf Pay). Tick the ones you already offer as separate choices at checkout, flagged “offered separately”: the customer does not see them twice, and each stays available through its own choice.

> An enabled method whose contract is incomplete is reported when saving and is never offered to customers.

8. Paying in installments by card

The module computes the schedule: one installment a month, on the same day as the order (brought back to the last day of shorter months). By default the installments are equal and the first one absorbs the rounding.

The **First installment** field sets the share paid with the order, as a percentage: with 50% on a 3-installment payment of 300 €, the customer pays 150 €, then twice 75 €.

Following the installments

- The order is created as soon as the first installment is accepted, in the state chosen for "split payment accepted".
- Each later installment paid is noted on the order and in the history of the Monetico block.
- An installment definitively refused moves the order to the state "Installment refused (Monetico)" and sends you an alert.

9. Cofidis, PayPal, Lyf Pay and Apple Pay

With Cofidis, PayPal and Lyf Pay, the customer goes straight to the partner, without the card form.

- **Cofidis**: the "Pre-fill the Cofidis form" option ("Advanced" tab) sends the customer name, address, phone and birth date, which reduces typing. A credit application can take a few days: the order waits in the state "Awaiting payment partner approval (Monetico)", then moves to "Payment accepted" automatically, or is cancelled if Cofidis declines.
- **PayPal and Lyf Pay**: the order is created as soon as the payment is confirmed.
- **Apple Pay**: offered by Monetico on the card payment page when the option is active. Apple Pay payments are recognized in the orders and on the dashboard.

10. Your customers' journey

1. At checkout, each available method shows with its logo, its description and, for split payment, its installments.
2. The customer is redirected to the secure Monetico page, in their language.
3. After paying, they come back to a **waiting page** that follows the confirmation and shows the order confirmation page as soon as the order exists. If the confirmation is late, the module asks Monetico directly.
4. If the payment is refused or abandoned, the customer returns to the payment choice with a clear message: their cart is kept.

With express payment enabled, a logged-in customer can save their card at Monetico and pay their next orders without typing it again. They find their card in their account, under **"My saved card"**, and can remove it.

11. "Capture & refunds" tab

Capture mode

- **Immediate**: the customer is charged at once.
- **Deferred**: the amount is only authorized, then captured when you ship. Your TPE must be set up for deferred payment by Monetico; an authorization not captured in time is released by the bank. Partner means (Cofidis, PayPal, Lyf Pay) are never

deferred.

Automations by order state

List	Effect when the order moves to one of these states
Capture	The authorized amount is captured (for example at “Shipped”)
Release the authorization	Nothing is charged (for example at “Canceled”)
Refund in full	The remaining refundable amount is refunded on the card (for example at “Refunded”)

The same state cannot trigger both a capture and a release or refund. A failure is reported by e-mail when an alert address is filled in. The “Refund in full” list only acts when refunds from the shop are enabled.

Refunds from the shop

They are disabled at installation: Monetico only accepts a refund from a server it knows, on a contract that includes the option. While they stay disabled, you refund from your Monetico dashboard, and the Monetico block of the order points to this setting.

When you switch on “Refund from the shop”, the module first checks that Monetico accepts your refunds, by sending it a request on a fictitious order: nothing is refunded. If Monetico refuses, the option stays off and the reason is shown. The “Test refunds” button runs this check again at any time, for example once your bank has made the change.

Refund the credit slips: with this option, a partial refund made from the order page (PrestaShop credit slip) is refunded on the card at the same time, for the amount of the credit slip, products and shipping included.

> To enable refunds, ask your bank adviser for the option and give them the IP address of your server, shown in the “Refunds from the shop” panel. If your host sends outgoing connections from another address, that is the one Monetico must know.

Order states

Choose the state applied to each payment event. “Default” uses the PrestaShop state for an accepted payment or a refund, and the module state for the others (see section 20).

12. The Monetico block of the order page

Each order paid with Monetico shows a Monetico block, on PrestaShop 1.6 as on 1.7.7 and later.

Information

Payment status and amount, method used, Monetico reference, masked card and expiry date, authorization number, 3-D Secure result and liability shift, installments paid, amounts captured and refunded, reason for a refusal.

Actions

- **Capture** an authorized payment, in full or in part if your contract allows it.
- **Release the authorization**, with the option to cancel the order.
- **Refund** in full or in part, with the order state updated (“Refunded” or “Partially refunded (Monetico)”), once refunds from the shop are enabled (see section 11).

- **Check with Monetico**: shows the real state of the payment at Monetico and recovers a missing notification.

Each operation is recorded in the history of the block, with its result and the employee who started it. The journal of the order is shown below.

13. Payment links

A payment link gets an order paid that was created in the back office, whose payment failed, or that has a balance due.

- **Automatic sending**: create the order with the state “Awaiting payment by link (Monetico)”; the link is e-mailed to the customer at once.
- **Manual sending**: the Monetico block of the order shows the link, to copy or to e-mail.
- The link is signed and expires after the chosen period (7 days by default, from 1 to 60). The customer picks one of the methods allowed for links.
- Once the payment is received, the order moves to “Payment accepted” and the payment is recorded on the order.

14. “Display” tab

- **Show the installment schedule** under the split payment choices: dates and amounts of each installment.
- **Test mode warning**: tells customers that payments are simulated.
- **Pay in installments** on the product page and in the cart: a message such as “Or pay in 3 installments by card: 33.34 € today, then 2 × 33.33 €”, for the chosen method. It only shows when that method is enabled; below its minimum amount, it says from which amount it becomes possible.
- **Bank statement**: name (letters, digits and spaces, 32 characters at most) and locality (city, postcode, 3-letter country such as FRA) shown on the customer statement. The display depends on their bank.

15. “Advanced” tab

3-D Secure

Choose whether the customer bank should ask the customer to confirm the payment (banking app or code sent by SMS). “No preference” lets the bank decide and suits most shops; the bank always has the final say. Exemptions need the matching option on your contract. Above an amount, you can make another choice, for example require authentication on large orders.

Express payment

Offers logged-in customers to save their card at Monetico. Requires the “paiement express” option: without it, the payment page shows an error. The “Always ask for the card” option forces typing even when a card is saved.

Data sent to Monetico

- **Cart details**: the products of the order help the customer bank assess the risk, and more payments go through without a challenge.
- **Pre-fill the Cofidis form**.

The module always sends 3-D Secure the addresses, phone numbers in international format, account age and purchase history of the customer.

Notifications

- **E-mail me each payment**, to the store address or to the addresses you choose.
- **Alerts**: invalid seal, amount different from the one requested, cart paid twice, failed automatic capture or refund.

Payment links

Validity, methods offered and automatic sending (see section 13).

Reliability

Recover missed notifications (enabled by default): payments still pending after 15 minutes are checked with Monetico, and their order is created if they were paid. The check runs while you use the back office; for a store rarely administered, call the scheduled task URL shown every 15 minutes from your hosting.

Tests and journal

- **Show the payment only to these IPs**: to test in production without showing the payment to customers.
- **Detailed journal**: also records every request sent to Monetico, secrets masked. For troubleshooting only.
- **Keep the journal**: from 7 to 730 days (90 by default).

16. Dashboard

- **Ready to cash in?**: complete contract, enabled methods, environment, HTTPS, sending of the notification URL, cURL, assigned currencies, maintenance, IP restriction. Two buttons test the notification URL and start the check of pending payments.
- **Activity** over 7 days, 30 days, 90 days or 12 months, in production or test: net amount collected, number of payments, acceptance rate, average basket, amount refunded, amount to capture, share of card payments authenticated by 3-D Secure, abandoned payments, chart of the amounts collected, breakdown by payment method and by card, main refusal reasons.
- **To watch**: payments to capture, awaiting the partner, anomalies and journal errors, date of the last notification received.
- **Latest transactions**.

17. Transactions and CSV export

The “Transactions” tab lists every payment attempt, one row per attempt: date, Monetico reference, order, customer, method, amount and refund, status and refusal reason, card, 3-D Secure.

- Filters by status, method, environment and period; search by reference, order, customer name or e-mail, card digits.
- The **Export CSV** button exports the filtered rows (semicolon separator, UTF-8), ready for a spreadsheet or your accounting.

18. Journal

The journal records every notification, request, operation and anomaly, with its level (error, warning, information, detailed), its reference and its order. The details of each entry can be opened, secrets (key, seal, personal data) always masked. Entries are purged after the retention period chosen.

19. Notifications and reliability

The order is created when Monetico confirms the payment to the store, never before. The module secures that moment:

- **Authentication**: every notification is checked with the security seal of your contract, compared in constant time; an invalid notification is ignored and reported to you.
- **No duplicate orders**: a lock prevents two simultaneous notifications from creating two orders, and a replayed notification has no effect.
- **Amount check**: an amount different from the one requested, or a cart modified during the payment, puts the order in payment error and alerts you.
- **Cart paid twice** (two tabs, two attempts): the second payment is attached to the order with a note, so that you can refund it.
- **Lost notification**: recovered by the customer waiting page, then by the automatic check of pending payments.
- **Maintenance**: notifications go through even while the store is in maintenance.

20. Order states

State	Use
Payment accepted (PrestaShop)	Immediate payment accepted, first installment of a split payment, payment captured
Payment authorized, awaiting capture (Monetico)	Deferred payment authorized, to capture
Awaiting payment partner approval (Monetico)	Cofidis credit under review
Installment refused (Monetico)	An installment of a split payment was definitively refused
Partially refunded (Monetico)	Partial refund
Refunded (PrestaShop)	Full refund
Awaiting payment by link (Monetico)	Order to be paid by payment link

Each event can be mapped to another state in the “Capture & refunds” tab.

21. Multistore and multilingual

- Settings saved in the “All stores” context apply to all stores; saved in the context of one store, they only apply to it.
- Each payment is processed with the settings of the store that issued it.
- The back office, the customer pages and the e-mails ship in French, English, German, Spanish, Italian and Polish; the labels of the payment methods can be customized language by language.

22. Security

- The store never sees card numbers: the card is typed on the Monetico page and the store only receives a masked number. Your PCI DSS scope stays the lightest one (SAQ A).
- The security key is never shown again once saved, nor written in the transactions or the journal.
- Customer returns and payment links are signed; a payment link expires.
- The card saved for express payment stays at Monetico: the store only keeps an alias and the masked number.
- No resource is loaded from a third-party service, neither in the back office nor during the payment.

23. FAQ

Which banks offer Monetico?

Monetico Online is distributed by the Crédit Mutuel local banks of Crédit Mutuel Alliance Fédérale (including the French West Indies and French Guiana), by all CIC banks and by Banque Européenne du Crédit Mutuel (BECM). The Crédit Mutuel Arkéa federations (Bretagne, Sud-Ouest) offer their own payment solutions: ask your advisor whether a Monetico Online contract is possible.

Do I have to give the notification URL to my bank?

No: it travels with every payment. Only if you turn this sending off in the “Monetico contract” tab.

A payment method does not show at checkout: why?

It must be enabled with a complete contract, the amount must be within its limits, the carrier, customer group, billing country and currency must not be excluded, the currency must be assigned to the module, and no IP restriction may hide the payment.

How do I change the order of the payment methods at checkout?

The Monetico methods follow the order of their blocks in the Payment methods tab: drag them by their handle, or use the arrows: the new order is saved at once.

The place of Monetico among your other payment modules is set by PrestaShop: in **Design** > **Positions** (**Modules** > **Positions** on PrestaShop 1.6), find the `paymentOptions` hook (`displayPayment` on PrestaShop 1.6) and move Monetico up or down. All its methods move together. A one-page checkout module or some themes apply their own order: check their settings.

The customer came back before the confirmation: what do they see?

A waiting page that shows the order confirmation as soon as it exists. If the confirmation is late, the module asks Monetico; beyond that, the customer is invited to check their orders and receives the confirmation e-mail.

A customer paid the same cart twice: what should I do?

The second payment is attached to the order with a note, and you receive an alert. Refund it from the Monetico block of the order.

Can I refund an order paid with py_monetico?

Yes, from the Monetico block of the order.

Why can’t I refund from the order?

Refunds from the shop are disabled until Monetico accepts them. Switch them on in the “Capture & refunds” tab: the module checks with Monetico first and shows the reason for a refusal.

Is payment in installments guaranteed?

With a split payment by card, each installment is charged on the customer card: an installment can be refused, and you are then alerted. With Cofidis, Cofidis pays you and bears the risk.

Can I offer a payment method to business customers only?

Use the customer group restrictions of each payment method.

24. Troubleshooting

Symptom	Likely cause	Solution
The credential test reports a rejected key	Wrong key, or the key of another TPE	Download the key again from the link of your bank
The test reports a TPE unknown in this environment	TPE not yet opened in production, or wrong number	Check the number and the environment, ask for production to be opened
The server cannot reach Monetico	Outgoing HTTPS connections blocked	Ask your host to allow `payment-api.e-i.com`
The notification URL test fails	Maintenance, HTTP to HTTPS redirection, firewall, `.htaccess`	Fix the redirection or the blocking rule; Monetico does not follow redirections
The test says the notification URL refuses requests sent by a program	Anti-bot rule of the host or of the `.htaccess` file: Monetico gets a 403 error	Allow the address `/module/medmonetico/notification` in the firewall or the `.htaccess` file
Payment accepted at Monetico but no order	Notification blocked	“Check pending payments now” button on the dashboard, then read the journal
Refunds stay disabled: Monetico does not recognise this server	Option missing from the contract, or server IP address unknown to Monetico	Ask your bank for the option, give the IP shown in the “Capture & refunds” tab, then click “Test refunds”
Error on the payment page after enabling express payment	“paiement express” option missing from the contract	Turn the option off or have it added to your contract
Order in “Payment error”	Different amount or cart modified during the payment	Check the amount in the Monetico block, refund or complete

> For any support request, the **Contact** button of the “Informations” tab attaches the technical details of your installation automatically.

25. Uninstalling

Uninstalling removes the settings and the journal. **Transactions, operations and saved cards are kept**, as well as the order states: after a reinstall, past orders can still be refunded from the module, once refunds are enabled again.