

# GreenPay™ Ecwid Plugin

Powered by **Green.Money™**

Version 2.0.0

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## INTRODUCTION

### Overview of the **GreenPay™** Ecwid Plugin

**GreenPay™** by **Green.Money™** (<http://www.green.money>) is a plugin that enables eDebit payment processing through **Green.Money™** for online stores. With version 2.0.0, this plugin integrates seamlessly with your store to offer eDebit as a payment option at checkout.

By connecting your store to a **Green.Money™** merchant account, **GreenPay™** allows customers to securely pay using their bank routing and account numbers. Once enabled, the eDebit option appears during checkout, and payments are processed directly through **Green.Money™**.

### Key Features

#### Seamless Ecwid Integration

Easily connect **GreenPay™** to your Ecwid store via a native app interface—no custom coding required.

#### Fast Settlement Times

Payments clear quickly, improving your cash flow and giving you faster access to funds compared to traditional methods.

#### Low, Transparent Transaction Fees

Save on processing costs with competitive eDebit fees tailored to your business through the **Green.Money™** system.

#### Real-Time Risk Management

Advanced verification and fraud prevention tools built into the platform help protect your business.

#### Secure Bank Login with Plaid

Customers can log into their bank accounts securely through Plaid, streamlining the checkout process and reducing friction.

*Note: Merchants must request Plaid access before using this feature. To enable Plaid in your account, please contact us at [support@green.money](mailto:support@green.money).*

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## Supported Versions and Requirements

### Platform Compatibility:

Fully compatible with all Ecwid store plans, including Free, Venture, Business, and Unlimited.

### Merchant Requirements:

- Must have an active **Green.Money™** merchant account
- API keys must be generated from the **GreenPay™** platform and entered in the Ecwid plugin settings

### Browser Support:

Works with all modern browsers (Chrome, Firefox, Safari, Edge) in both desktop and mobile environments.

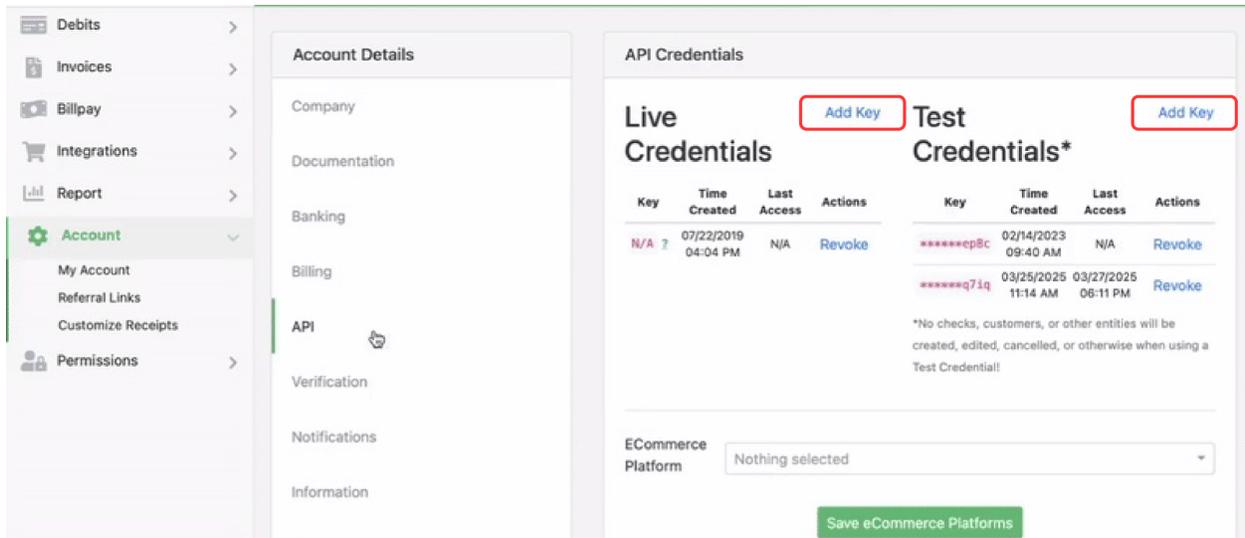
## REQUIREMENTS

### API Key Setup

To connect your **GreenPay™** app to your Ecwid store, you'll need to generate your API credentials from your **Green.Money™** merchant account. Follow the steps below:

Log in to your **Green.Money™** account

Visit [greenbyphone.com/login.aspx](https://greenbyphone.com/login.aspx) and log in with your merchant credentials.



Navigate to API settings: Go to Account > My Account > API.

1. Choose your credential type

Live Credentials: Use these for real transactions once you've completed any testing.

Test Credentials: Use these to simulate transactions in sandbox mode for setup and testing purposes.

PLEASE NOTE: no transactions are created when using Test Credentials!

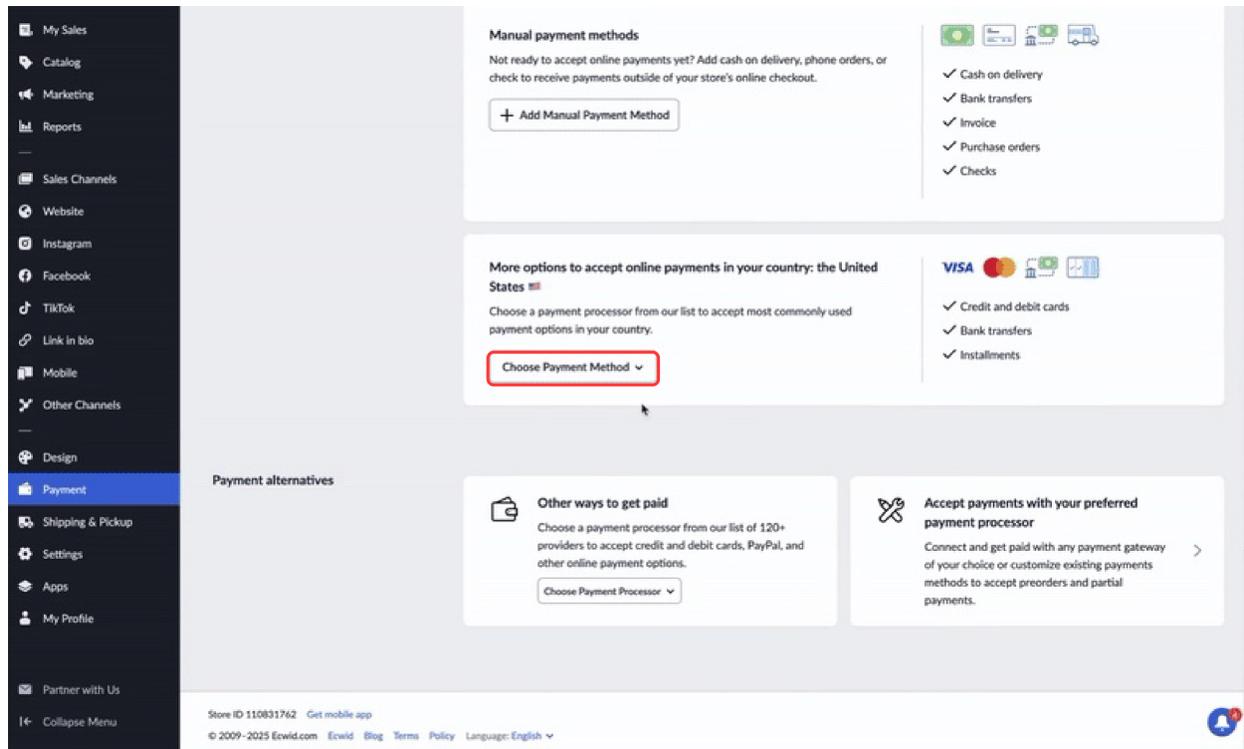
2. Copy and paste your keys

Copy the provided API Key and Client ID, and paste them into the corresponding fields in the **GreenPay™** plugin settings within your Ecwid Control Panel.

⚠ Make sure to use the correct key type (Live or Test) based on your current integration status. If you are ready to process real transactions, then you should be using Live Credentials

# INSTALLATION

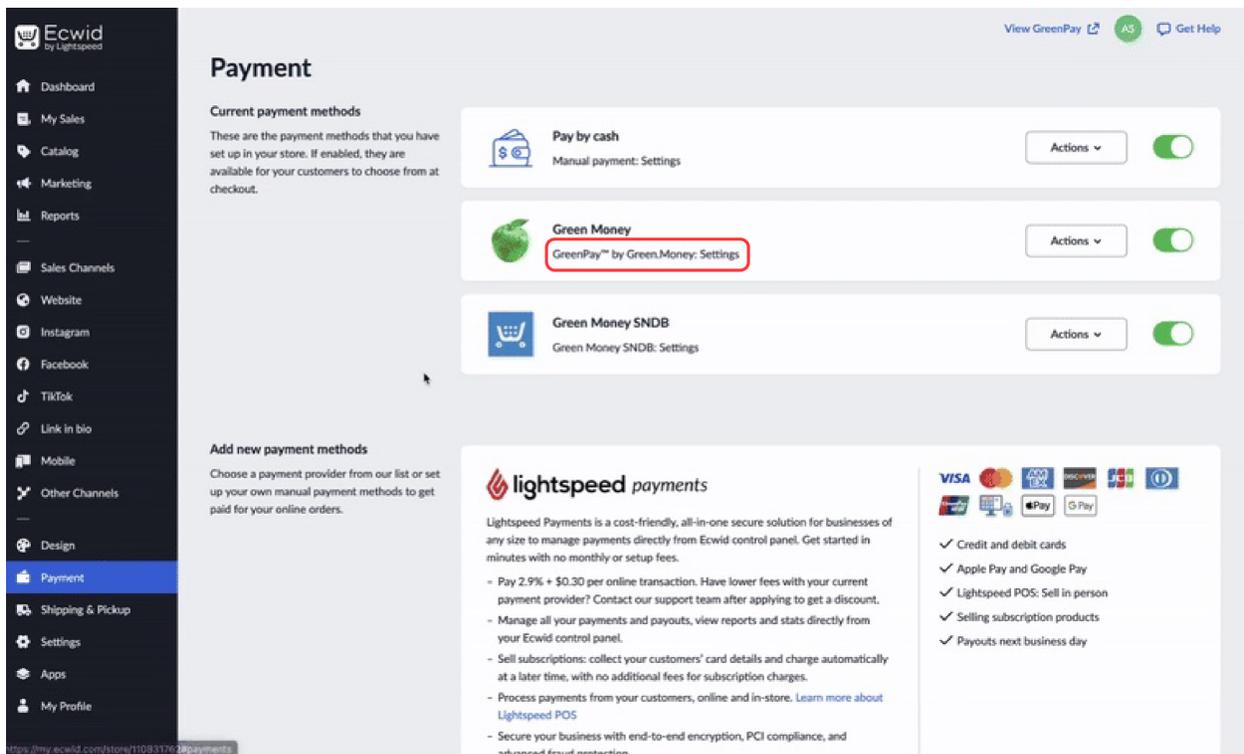
## Ecwid Payment Method



Follow these steps to install the **GreenPay™** plugin and start accepting eDebit payments:

1. Log in to your Ecwid Control Panel  
Head over to [my.ecwid.com](https://my.ecwid.com) and log in with your store credentials.
2. Go to the Payments Menu  
In the left-hand menu, click "Payments" and then scroll down to the section titled More options to accept online payments in your country.
3. Search for " **GreenPay™** "  
Use the drop down list to find the **GreenPay™** app.
4. Click "Install"  
Select the app from the list and click the "Add Payment Method" button.

# GreenPay™ Settings



After installation, go to My Apps > **GreenPay™** from the left-hand navigation menu. This will take you to the plugin's settings page.

1. Enter your **Green.Money™** API credentials
2. Log in to your merchant account at [greenbyphone.com/login.aspx](https://greenbyphone.com/login.aspx)
3. Navigate to Account > My Account > API
4. Copy your Client ID and API Password (use Live or Test credentials as needed)
5. Paste them into the corresponding fields in the **GreenPay™** settings page inside Ecwid
6. Save your changes

✔ Once configured with Live Credentials, you can begin processing secure eDebit payments using **GreenPay™**.

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## Verification Mode

Allow Risky Checks to Process:

When this setting is enabled, checks that return an overridable risky code are not cancelled. Instead, the order is marked as "Awaiting Payment," requiring you to manually review and update its status based on your risk tolerance.

If the setting is disabled, any check that returns a Risky/Bad code is automatically cancelled, and an explanatory note is added to the order. Since this has been the standard functionality, it's recommended to stick with this setting disabled if you're unsure.

## RESOURCES

### Support

Need help with installation, setup, or using the **GreenPay™** app? Our support team is here to assist you.

If you encounter any issues or have questions about:

- Connecting your **Green.Money™** merchant account
- API key setup and configuration
- Troubleshooting transactions
- General usage of the **GreenPay™** Ecwid plugin

Please reach out to us at: [support@green.money](mailto:support@green.money)

We aim to respond promptly and ensure you're up and running smoothly. Be sure to include your Ecwid store ID and any relevant error messages or screenshots to help us assist you faster.

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## FAQ

### Client ID Not Found or ApiPassword Supplied Not Correct

There are a few potential reasons for this set of errors:

1. The API credentials used are actually incorrect. Your API credentials are separate from your Green Portal Login. The Client ID is a 6-7 digit number, and your API Password is a 10-15 character alphanumeric string.
2. The API credentials are invalid. When a credential reset is requested, any existing API credentials are immediately invalidated. Always use the latest credentials provided for each endpoint.
3. The credentials were copied and pasted incorrectly into the configuration. Some devices automatically add an extra space when copying text. While this works for documents, it can cause issues with exact values like passwords. Ensure you copy and paste without any additional characters.

### Some of my customers aren't able to check out because their routing and account are being denied for being Risky or Bad

This checkout error (often with code "RT00") means our verification system has flagged the account. There are three outcomes:

- Pass: Verification successful.
- Risky: The account has had a bad transaction or lacks sufficient information, making it higher risk.
- Fail: The account cannot process (e.g., doesn't exist or is flagged as fraudulent) and cannot be overridden.

If customers receive this error, it's because their account is either Risky (and blocked by Allow Risky disabled) or Failed. To allow Risky payments, see the Verification Mode section for instructions.

### Invalid Email Address or Phone Number errors can result from formatting issues

Our system supports various formats (including international with "+CountryCode" and different separators), but ensures phone numbers are at least 10 digits (hyphen-separated is recommended) and emails follow the "[name]@[domain].[tld]" format.

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More often, these errors occur when testing with your own or stored **Green.Money™** Merchant Account information, which banks flag as fraudulent. For testing, use customer details or a dummy account.

### Cannot Create Checks Using Client's Routing and Account

You cannot use your own routing and account details to run checks on your merchant account. For testing, use customer information or dummy data.

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## Glossary of Terms

### **GreenPay™**

The Ecwid payment plugin that enables merchants to accept secure eDebit payments via the **Green.Money™** Payment Gateway.

### **Green.Money™** Merchant Account

An account registered with [greenbyphone.com/login.aspx](https://greenbyphone.com/login.aspx) that allows merchants to process payments using **GreenPay™**.

### eDebit

A direct bank-to-bank payment method that pulls funds from a customer's checking account, similar to an electronic check.

### Plaid

A secure third-party service used to link and verify customer bank accounts during checkout.

### API Key / API Credentials

A set of secure credentials (Client ID and API Password) used to authenticate your **GreenPay™** plugin with the **Green.Money™** platform. Available under Account > My Account > API at [greenbyphone.com/login.aspx](https://greenbyphone.com/login.aspx).

### Live Credentials

API keys used to process real transactions in a production environment.

### Test Credentials

API keys used in sandbox mode to simulate transactions without moving real funds.