GreenPay™ By Green.Money

Version 3.3.7

Introduction **2**
Requirements **2**
Installation **3**
WooCommerce REST API **7**
Setup and Configuration of GreenPay **10**
WooCommerce Checkout Settings **13**
How to use **15**
The WooCommerce Orders page 17
Completing orders 17
Status Updates 19
Automated Updates 19
Manual Status Update 20
Legacy vs Permissive Verification mode 21
Legacy: 21
Permissive: 21
Overriding Risky/Bad 21
Override using plugin: 22
Override without using plugin: 22
Refunding orders 22
Bank Login Widget **25**
Subscriptions with GreenPay™ **27**
Creating Subscription Products 27
Checkout and Renewal Process 27
Managing Subscriptions 28
FAQ **28**
I'm unable to save my configuration during setup! 28
WooCommerce REST API credentials are invalid. Please double check your entry or generate new REST credentials. 28
WooCommerce REST API credentials validated but your store is not respecting Basic Authentication. A secure connection could not be made and your configuration was not saved. 29
I'm getting an error at checkout! What should I do? 29
Invalid Email Address and Invalid Phone Number 29
Cannot Create Debits Using Client's Routing and Account 30
Client ID Not Found or ApiPassword Supplied Not Correct 30
Some of my customers aren't able to check out because their routing and account are being denied for being Risky or Bad 30
Checkout scripts - troubleshooting 31

Introduction

GreenPay™ by Green.Money (http://www.green.money) v3.0.0 plugin for WordPress is an extension for WooCommerce which adds an eDebit payment gateway to WooCommerce for use in WordPress.

GreenPay™ by Green.Money adds an eDebit payment gateway that can be used in any WordPress online store to accept eDebits as a method of payment when connected with a Green.Money merchant account. When the GreenPay™ plugin is enabled, an eDebit payment option is available upon checkout which can accept a routing number and account number to create an eDebit that will be processed by Green.Money.

Requirements

1. You must already be a Green.Money registered and approved merchant. If you are not yet activated or have yet to apply, feel free to read the rest of this manual but you will be unable to follow the steps without being activated! You can contact our Customer Service team via email at support@green.money for any questions!
2. Your site must be SSL secured! Our service resides on a gateway behind 2048 bit SSL encryption and since we're dealing with sensitive banking information, we require all our partners to be SSL secured as well. If you are unsure whether your site is secure, please consult with your IT team or hosting provider.
3. Your store must have the WooCommerce REST API enabled which requires certain settings in Wordpress as far as permalinks. If these settings are not configured correctly, the plugin may not function as expected. Further explanation can be found in the WooCommerce REST API for the exact settings that will need to be updated, but you can find more information about this from WooCommerce directly at the following link: https://docs.woocommerce.com/document/woocommerce-rest-api/

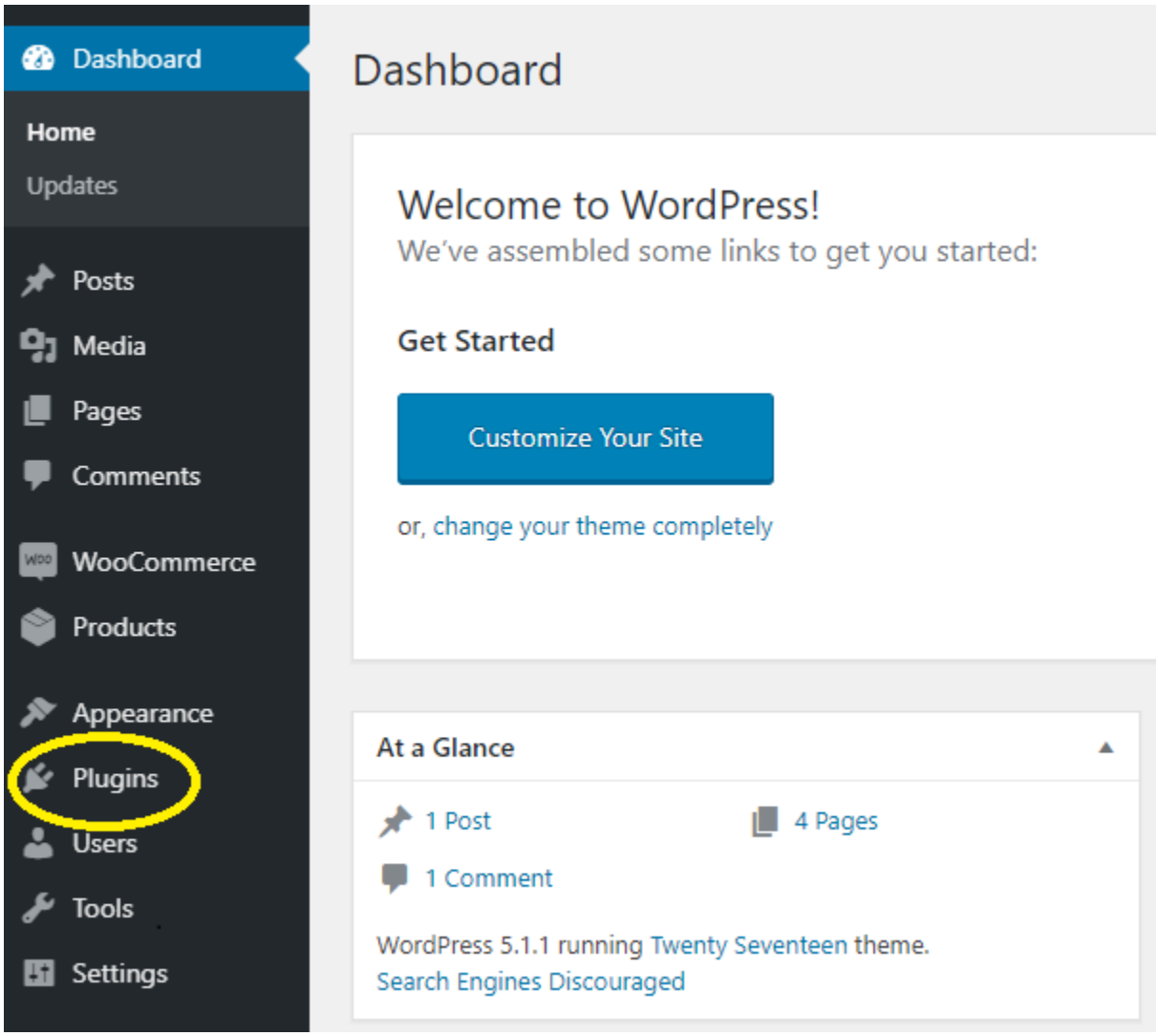
WARNING: If you are currently using the Green-WooCommerce plugin version 1.1 or lower then you should manually deactivate and uninstall that version BEFORE following this guide to install the updated 2.0 version. Earlier versions of our plugin did not have auto-update capability and therefore installing the new plugin with the other installed may cause conflicts and errors.

WARNING: If you are currently using the GreenPay plugin version 2.2.0 or lower then you should update WordPress at least to version 6.6.2 AND update WooCommerce at least to version 4.2.0 BEFORE following this guide to install the updated 3.0.0 version.

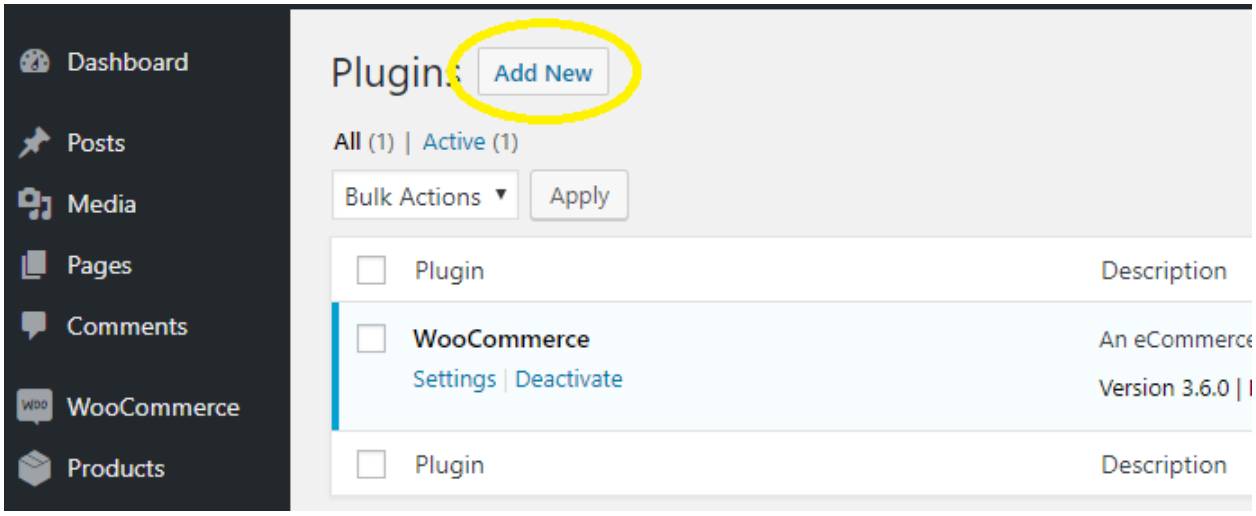
Installation

GreenPay™ requires WordPress version 6.6+ (https://wordpress.org/) with at least WooCommerce version 4.2+ (https://woocommerce.com).

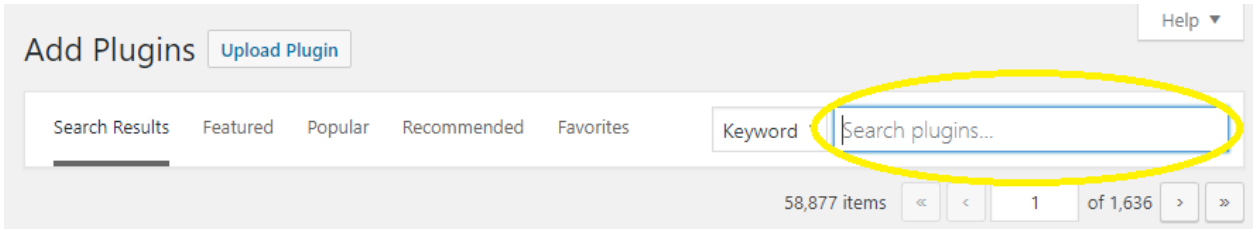
After a WordPress site has been set up with WooCommerce, navigate to the “Plugins” section via the WordPress dashboard on the left side of the page.



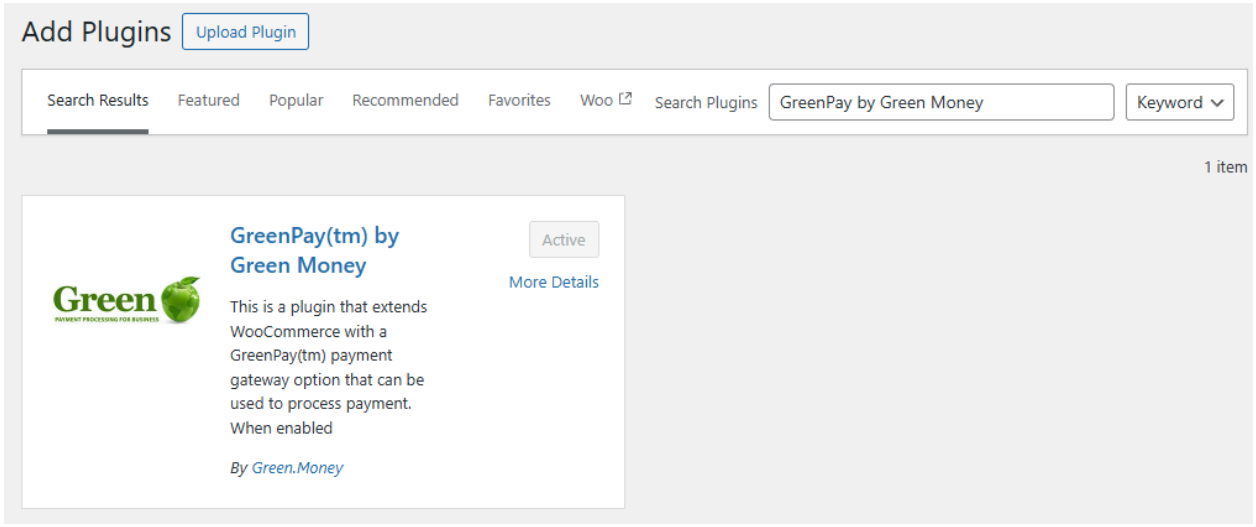
Once on the Plugins page, click on the “Add New” button on the top of the page.



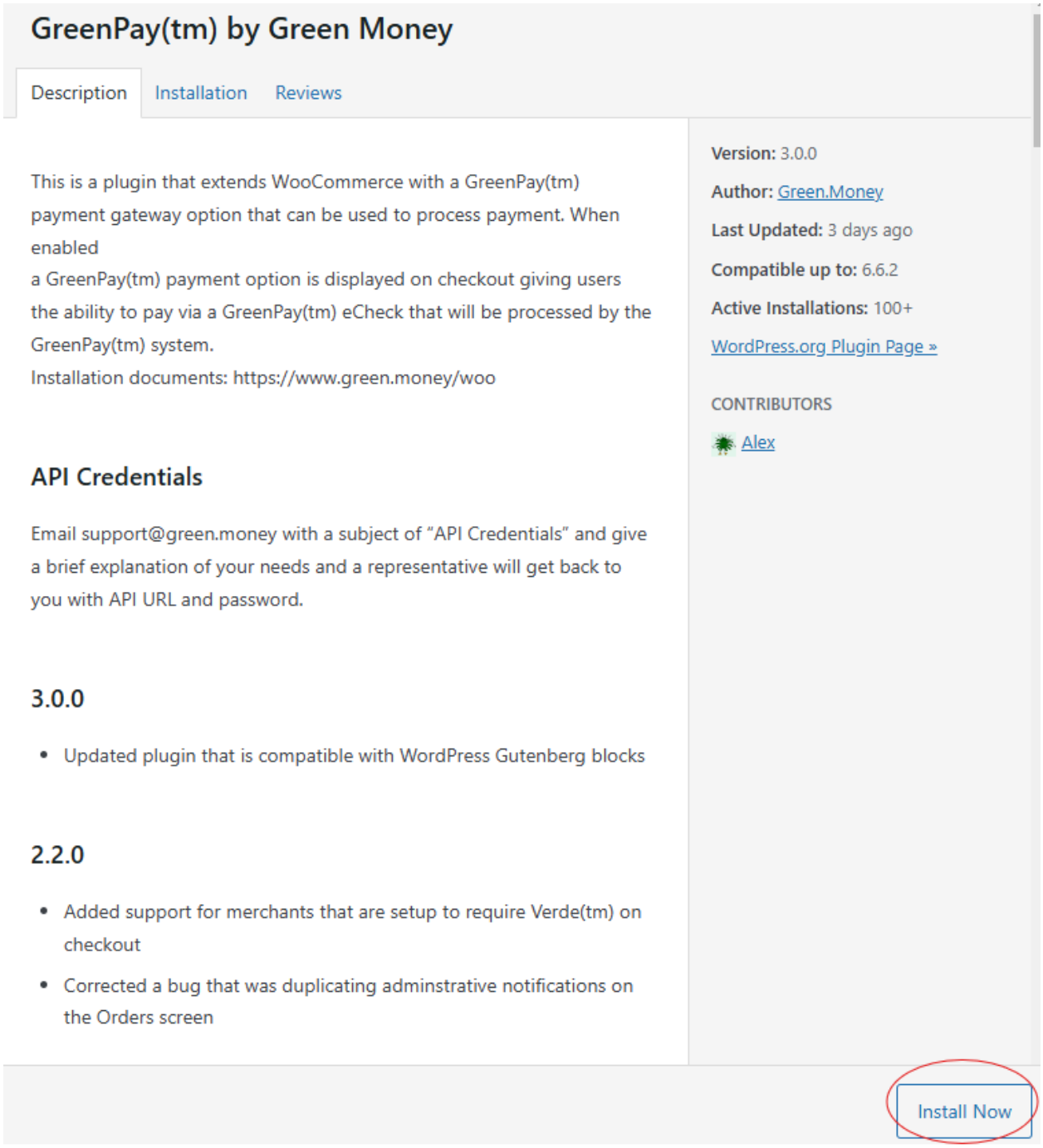
After navigating to the “Add Plugins” page, type “GreenPay by Green.Money” in to the “Search plugins” text box.



Next, click “GreenPay™ by Green.Money” to bring up the details about the plugin.



Click the “Install Now” button located at the bottom of the page. You may wish to read the description and changelog as it can change regularly and may contain relevant information!

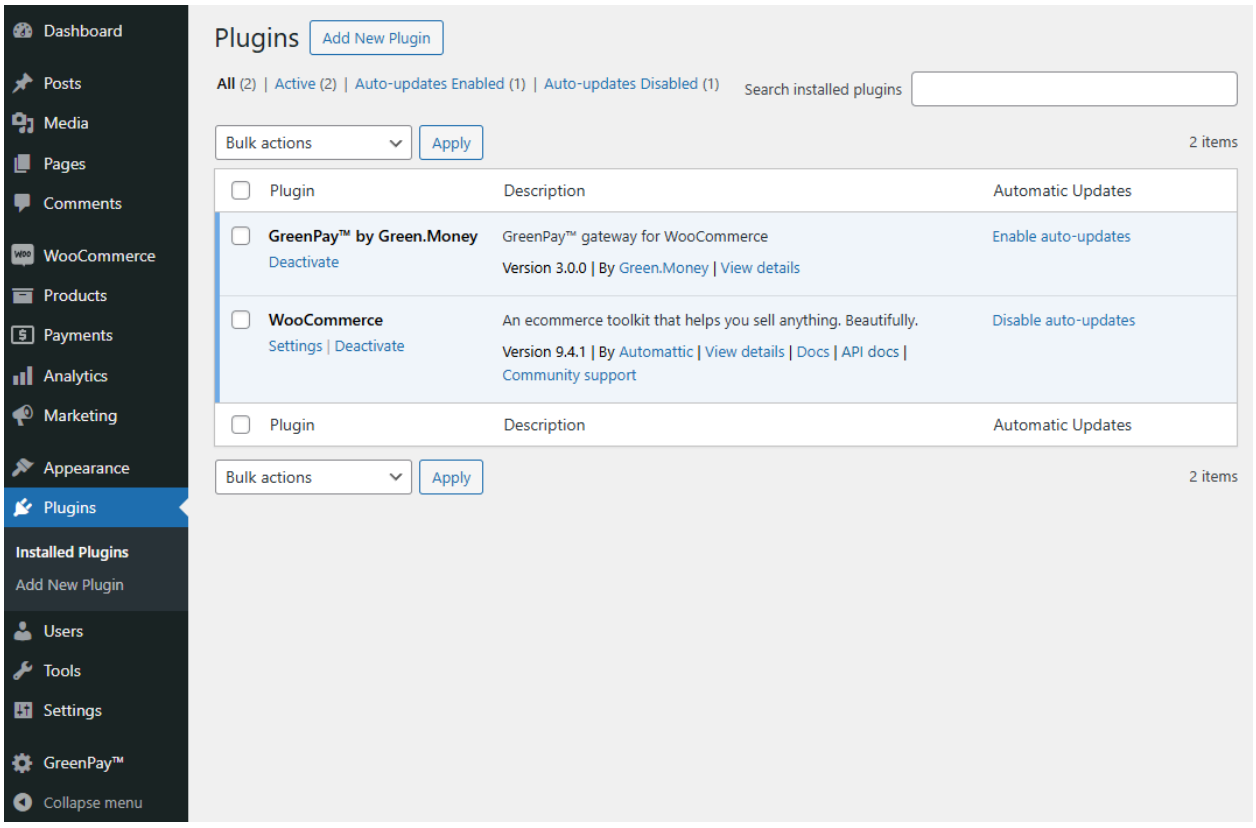


GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

Once GreenPay™ has been installed, click the “Activate” button.



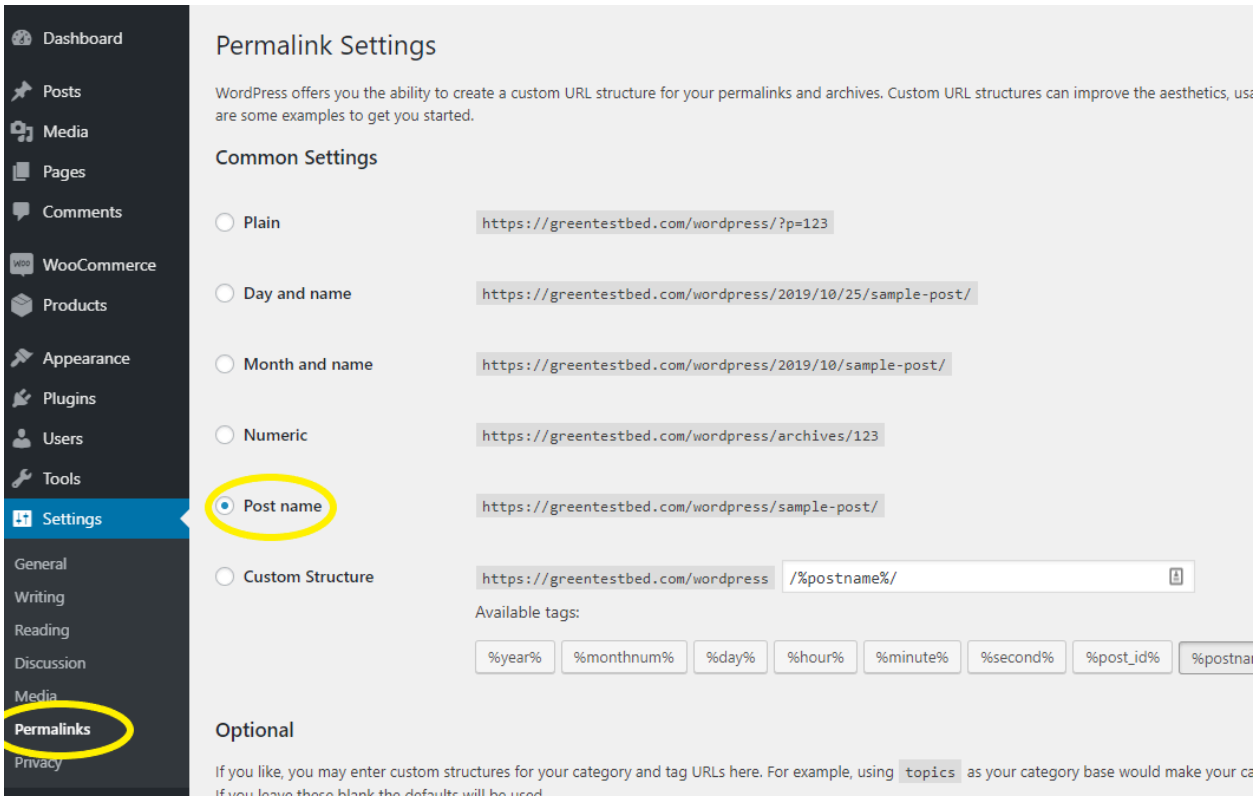
When the plugin has been activated, you will be redirected back to the “Plugins” page which should look similar to this.



WooCommerce REST API

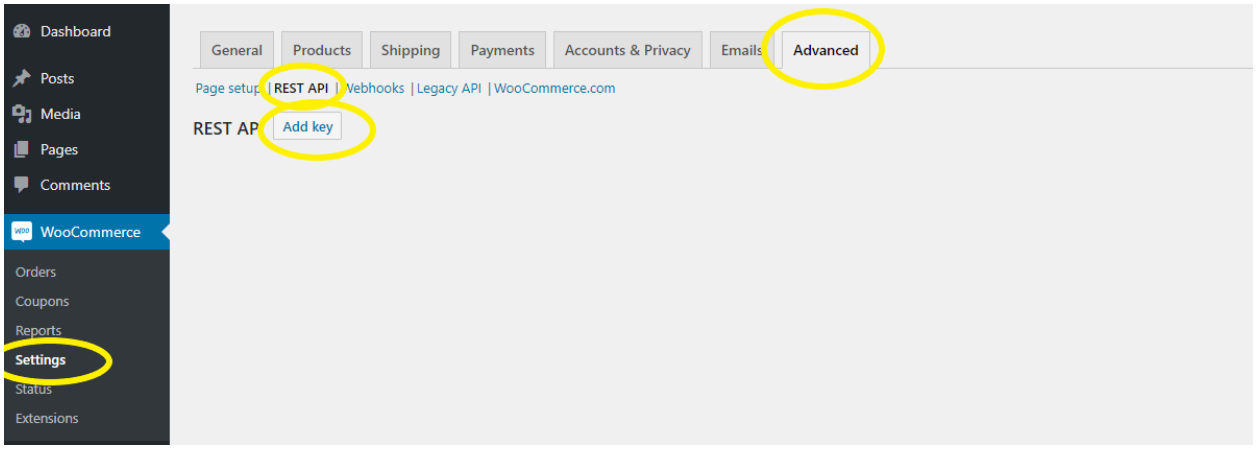
The WooCommerce REST API is a service that allows Green to update the status of orders in your store after the order has been created so you know that your store will have the most up to date information possible! In order for our processing service to update your store, you will need to make sure your store's REST API is available following the below steps.

To begin with, WooCommerce's REST API requires that your Wordpress store have "pretty permalinks" enabled. In order to enable these, navigate to the Settings dropdown and go to the Permalinks section. Here, make sure that the Common Settings are set to "Post name" and once that's changed make sure to scroll down and hit the Save button to ensure this is changed!



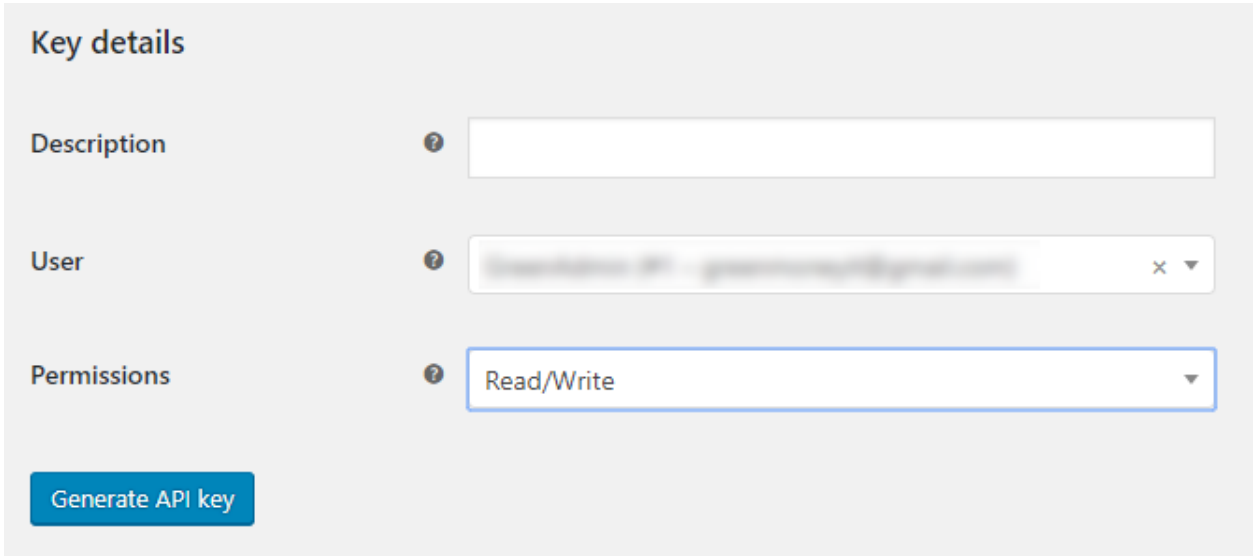
GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

Now navigate to the WooCommerce settings page in the navigation menu. On the settings page, open the “Advanced” tab and then go to the “Rest API” settings and then click “Add Key”.

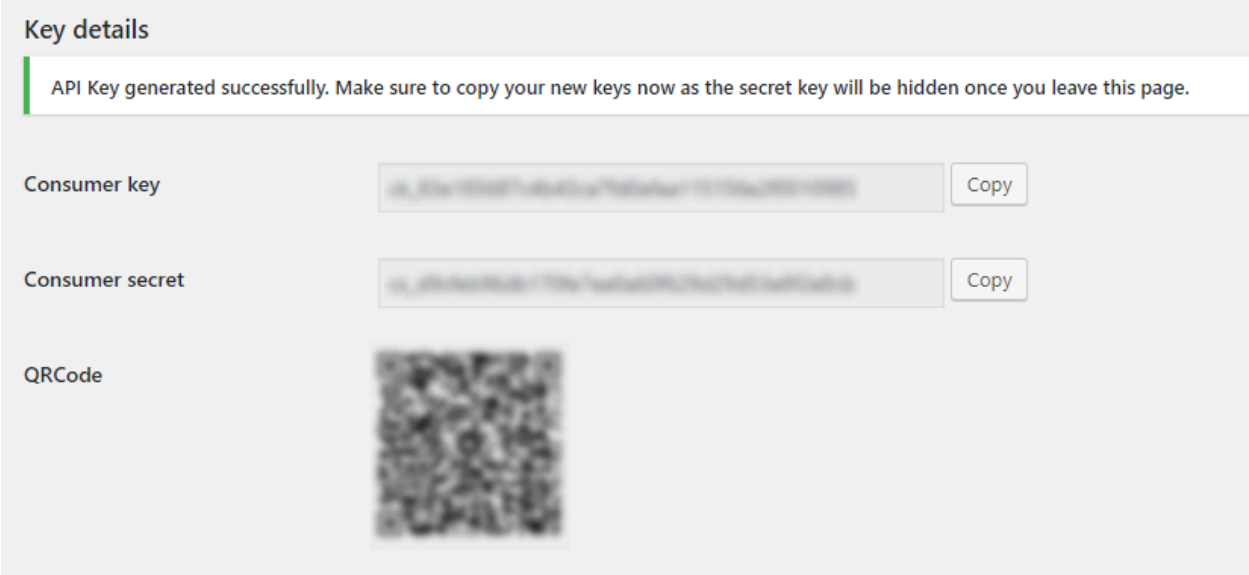


WARNING: This page contains separate “Legacy API” settings that we DO NOT need. ONLY update the Rest API as explained here.

Set the Description to “GreenPay Plugin Access.” We recommend setting the User to your main administrative user and then make sure that the Permissions are set to Read/Write so that our plugin can add order notes and change order status.



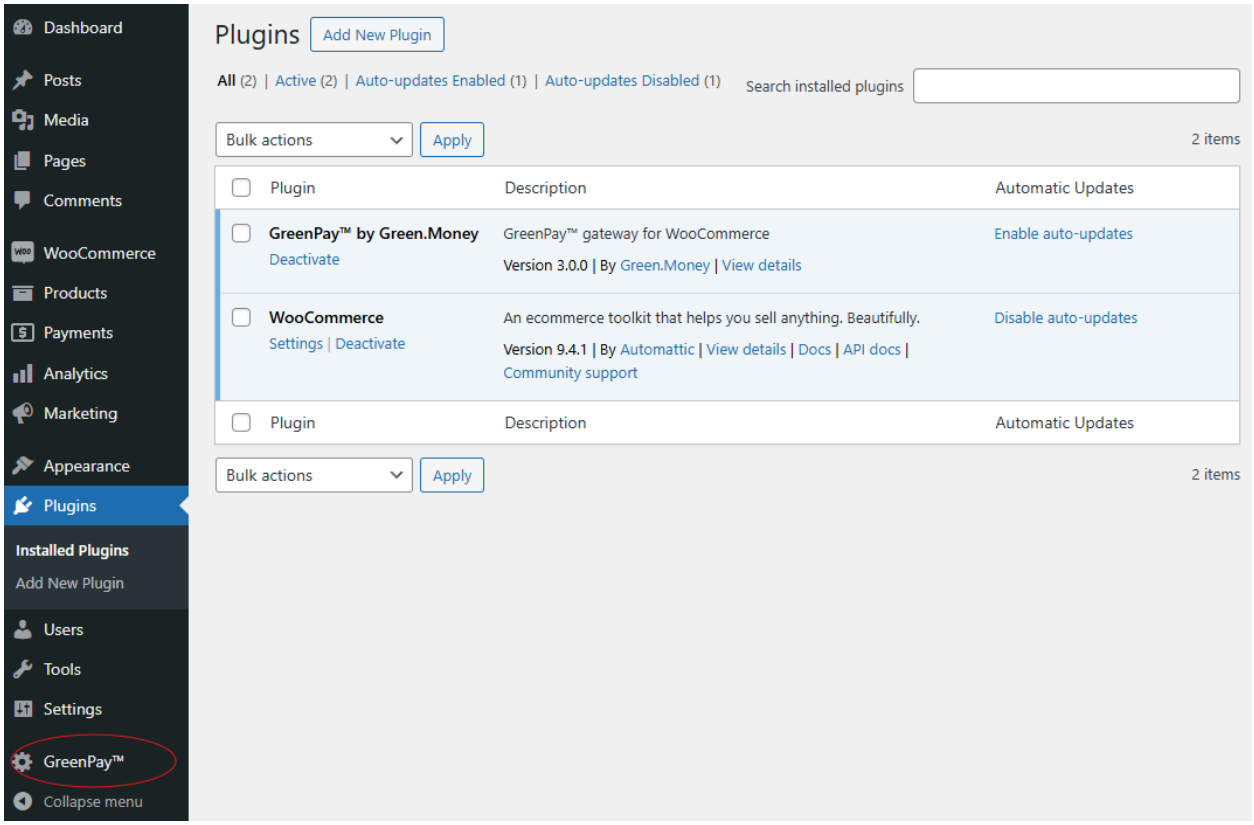
When you click “Generate API Key”, you’ll be taken to a new page that contains a Consumer Key and Consumer Secret. As the warning indicates, you must copy these values to a notepad or other safe place for a moment as we’ll need them in the next step of the installation, but once you navigate away from this page, those values will be hidden and you’ll have to revoke this key and generate another one!



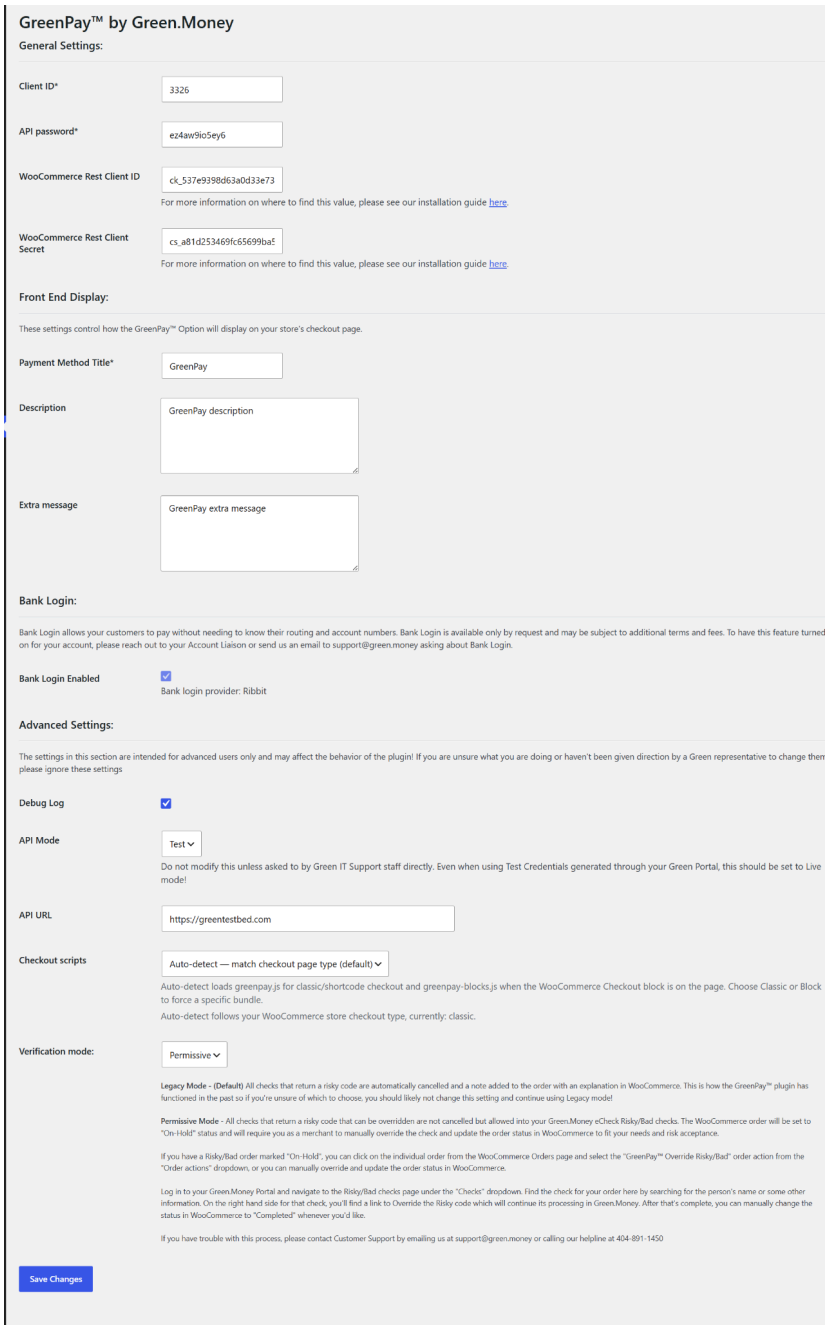
GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

Setup and Configuration of GreenPay

Click on the “GreenPay™” settings button on the bottom left.



Configure settings:



- **Client ID and API Password:** Your Green API Credentials! To generate new API credentials, log into your Green Portal and navigate to “My Account” and then to “API” on that page. You’ll be able to generate live as well as testing specific credentials right from that page!
- **WooCommerce REST Client ID and Secret:** These are the WooCommerce REST credentials that you copied from earlier. Insert the Consumer Key into the REST Client ID field and enter the Consumer Secret into the Rest Client Secret field
- **Payment Method Title**: We recommend something simple like GreenPay eDebit
- **Description:** a short message that displays for the customer at checkout to explain the payment method.
- **Extra Message**: Any additional details that will display below the description.
- **Bank Login**: The Bank Login widget is only available for certain merchants. If you would like access to this service, please contact customer service at support@green.money with the subject line “Bank Login Service”. Once the service has been enabled, this section will become available and will be enabled automatically.
- **Debug Log**[1]: enables debug log messages to be inserted into /wp-content/uploads/wc-logs/ and will be in a file with this formated name greenmoney-[YEAR YYYY]-[MONTH MM]-[DAY DD]-[TEXT].log which will look similar to greenmoney-2018-07-13-47a43037c62a79c5efa71ef148d53725.log
- **API URL**[2]: specify the URL that is used for REST API communications
- **API Mode** can either be in Live mode or Sandbox mode:
  Live mode: the Live API endpoint is the Green.Money system. When this mode is enabled, your

[1] This should only be used if you’re an experienced user, a developer tracking down information, or have been explicitly directed to do so by a Green IT representative.

checks will be processed regularly!
Sandbox mode: the Sandbox API endpoint is so you can test your system by running checks through a Sandboxed server. **This should always be Live unless asked by a Green IT Support representative directly to change it. Even when using Test Credentials generated through your Portal!**

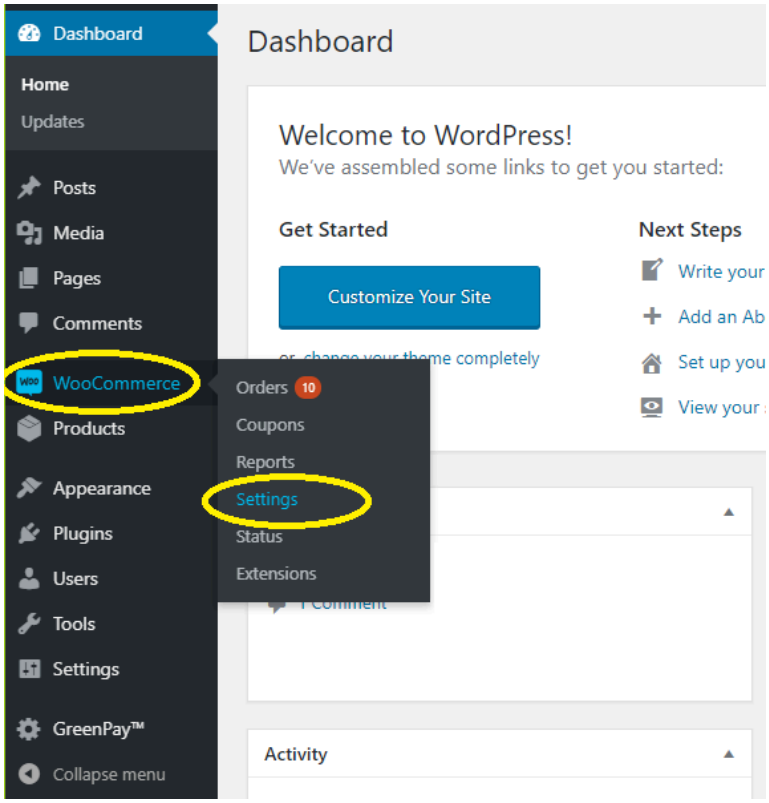
- **Checkout scripts:** Chooses which GreenPay frontend bundle loads on checkout:
  Auto-detect (default): Picks the right bundle based on your checkout page
  Classic checkout: Shortcode/classic WooCommerce checkout
  Block checkout: WooCommerce Blocks checkout
- **Verification mode:** can either be in Legacy mode or Permissive mode. These are further explained in the Legacy vs Permissive Verification mode section of the document but if you are unsure of what to put here, just use Legacy!

Once all the above has been configured with your values, make sure to hit the Save Changes button at the bottom of the page! If everything validates correctly, your values will save! If anything is incorrect, you may see errors, each of which should state the issue! For example, if your Green API credentials don't validate with your selected Mode, a warning will display in the Wordpress admin section asking you to double check them.

GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

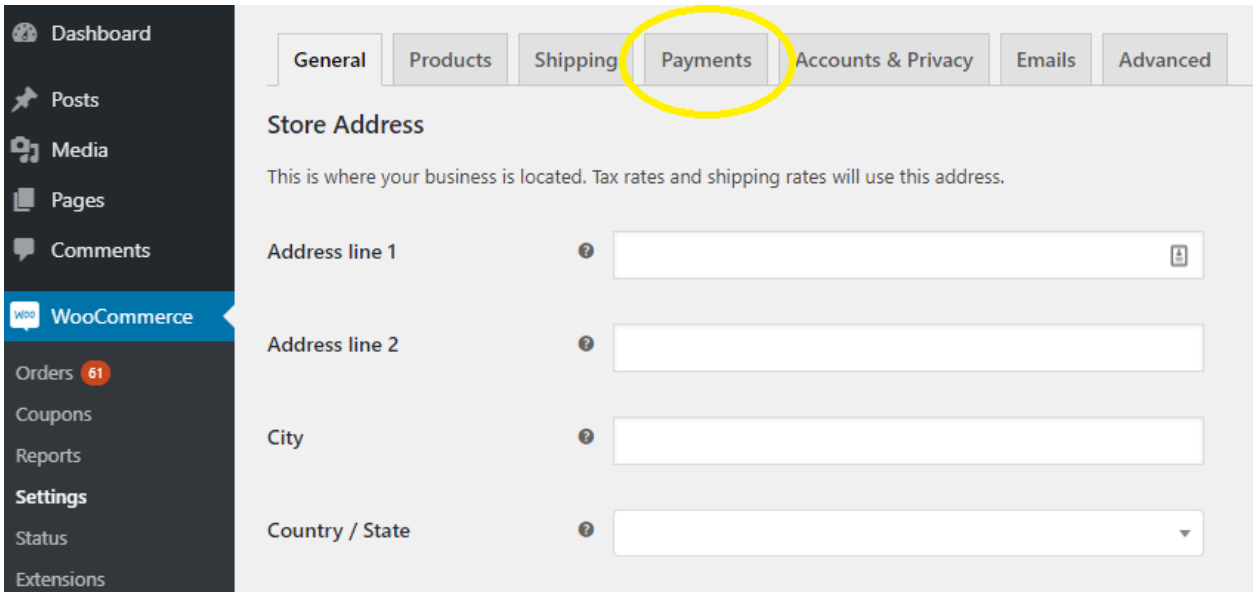
WooCommerce Checkout Settings

Next, we'll navigate to the WooCommerce Settings once more to make sure the checkout settings are set correctly to require all the fields we need for an eDebit.

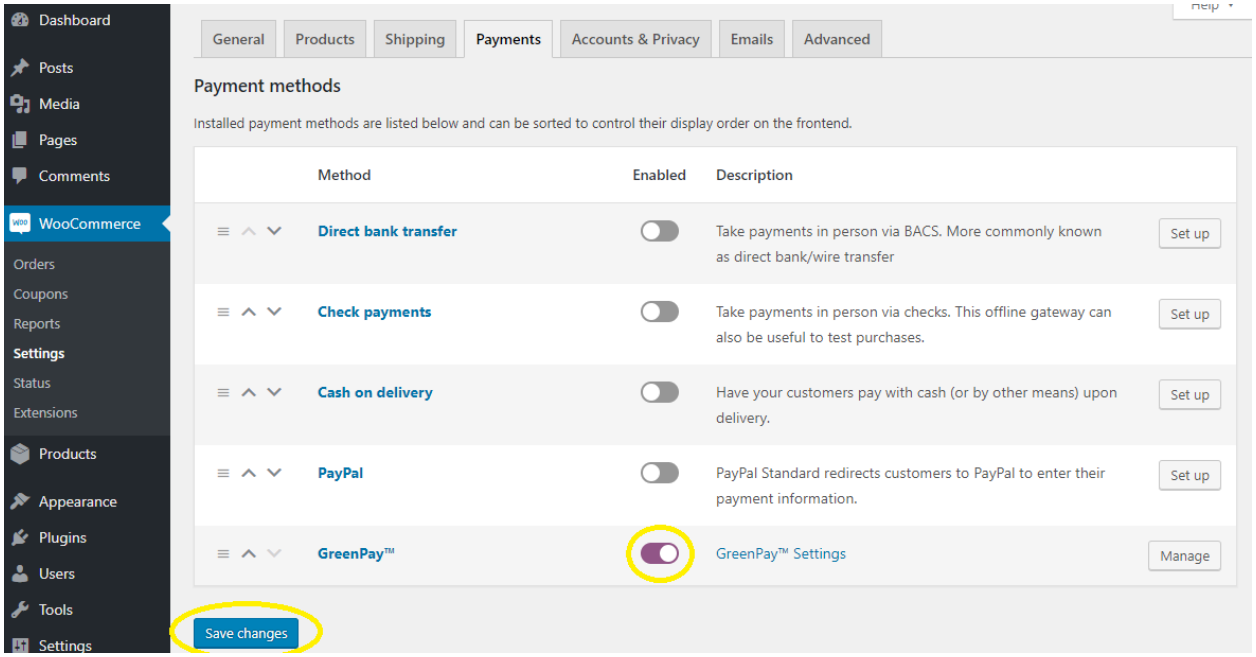


Then click on the "Payments" button on the top of the page.

GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

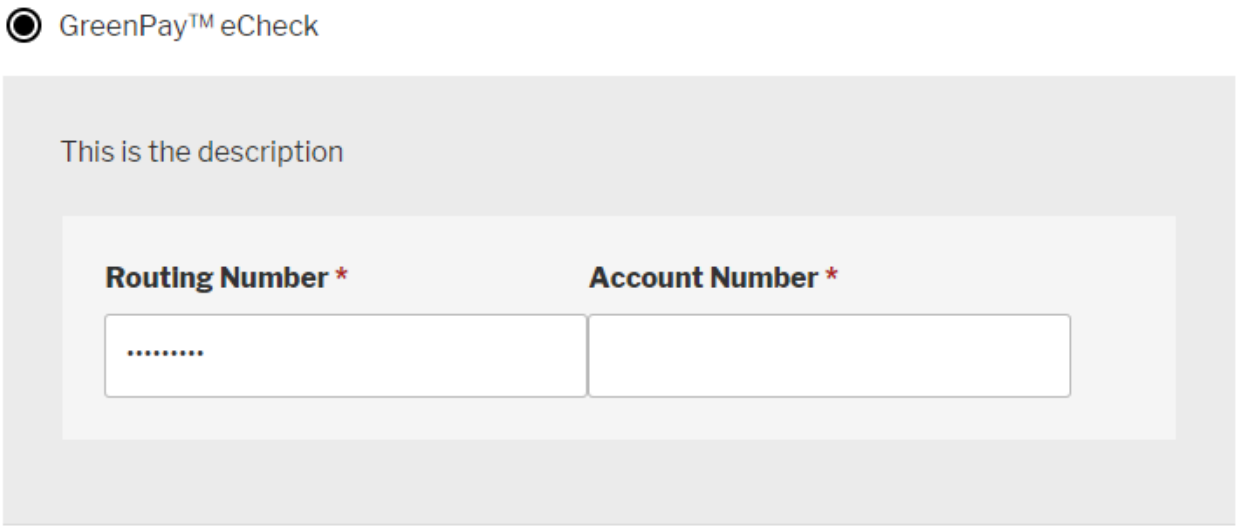


After navigating to the Payments section, make sure GreenPay™ is enabled here by WooCommerce. Enabling the other options is entirely up to you, as they have nothing to do with this plugin or Green.Money. After enabling the payment gateway(s) that are needed, click the “Save changes” button on the bottom.



How to use

After following the installation and setup instructions found above, GreenPay™ is ready for use! When a customer navigates to your WordPress store and is ready to checkout, a GreenPay™ payment option is displayed.

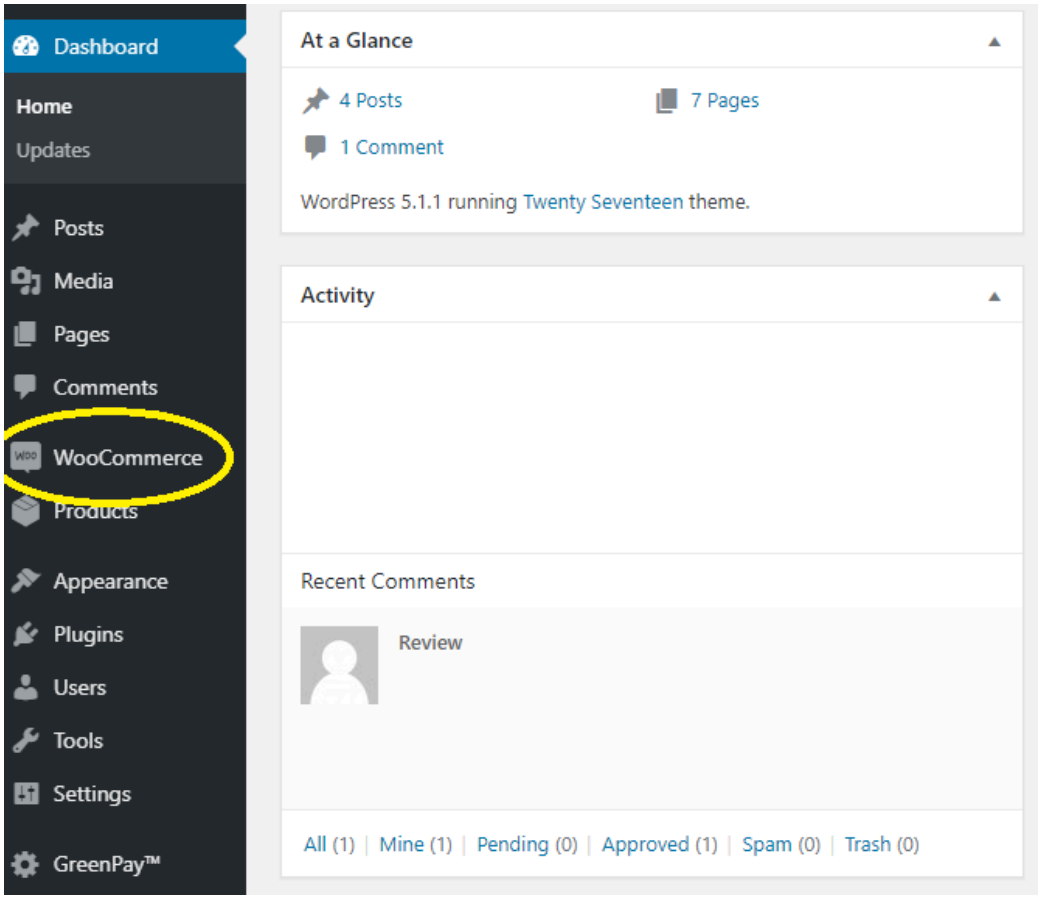


The customer will see the above payment option displayed to them on checkout, giving them the option to enter a routing number and an account number to complete the payment using an eDebit which will be processed by the Green.Money system. The routing number must be a valid 9 digit routing number with an account number between 5 and 17 digits. Anything incorrectly entered into these fields, like letters and special symbols, will show an error on the top of the page explaining why the entered routing and account numbers are wrong.

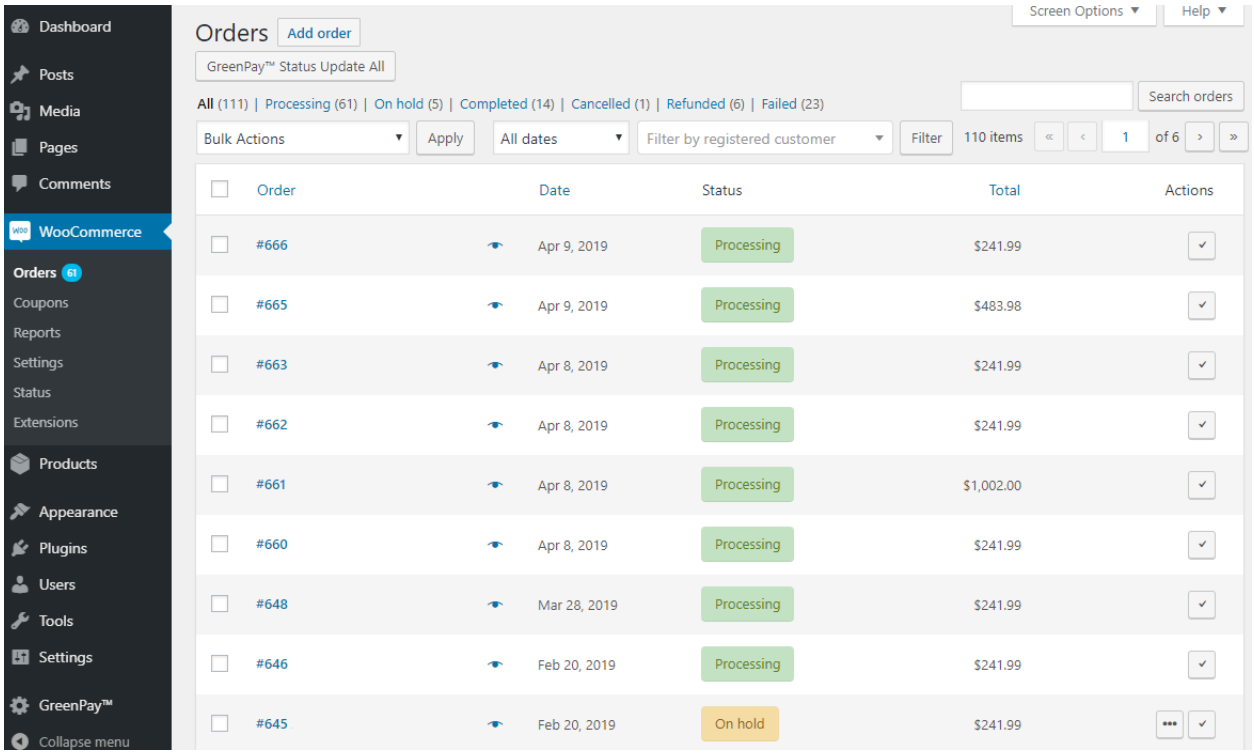


GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

If the routing number and account number have been entered correctly, and the customer placed the order, the order will be inserted into your WooCommerce Orders section accessible by clicking the “WooCommerce” button on the left side of the WordPress dashboard.



GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money



The WooCommerce Orders page

On your WooCommerce Orders page, you'll see listed all the orders placed within your online store. When an order is placed using GreenPay™ and the eDebit is not flagged as Risky/Bad, the status of the order is set to "On-Hold." If your GreenPay™ setting for Verification Mode is set to "Legacy" and the eDebit did verify as Risky/Bad, the eDebit is automatically canceled in Green.Money and the order status is set to "Failed." This behavior can be altered by setting the Verification mode from "Legacy" to "Permissive" which will be explained in greater detail later.

Completing orders

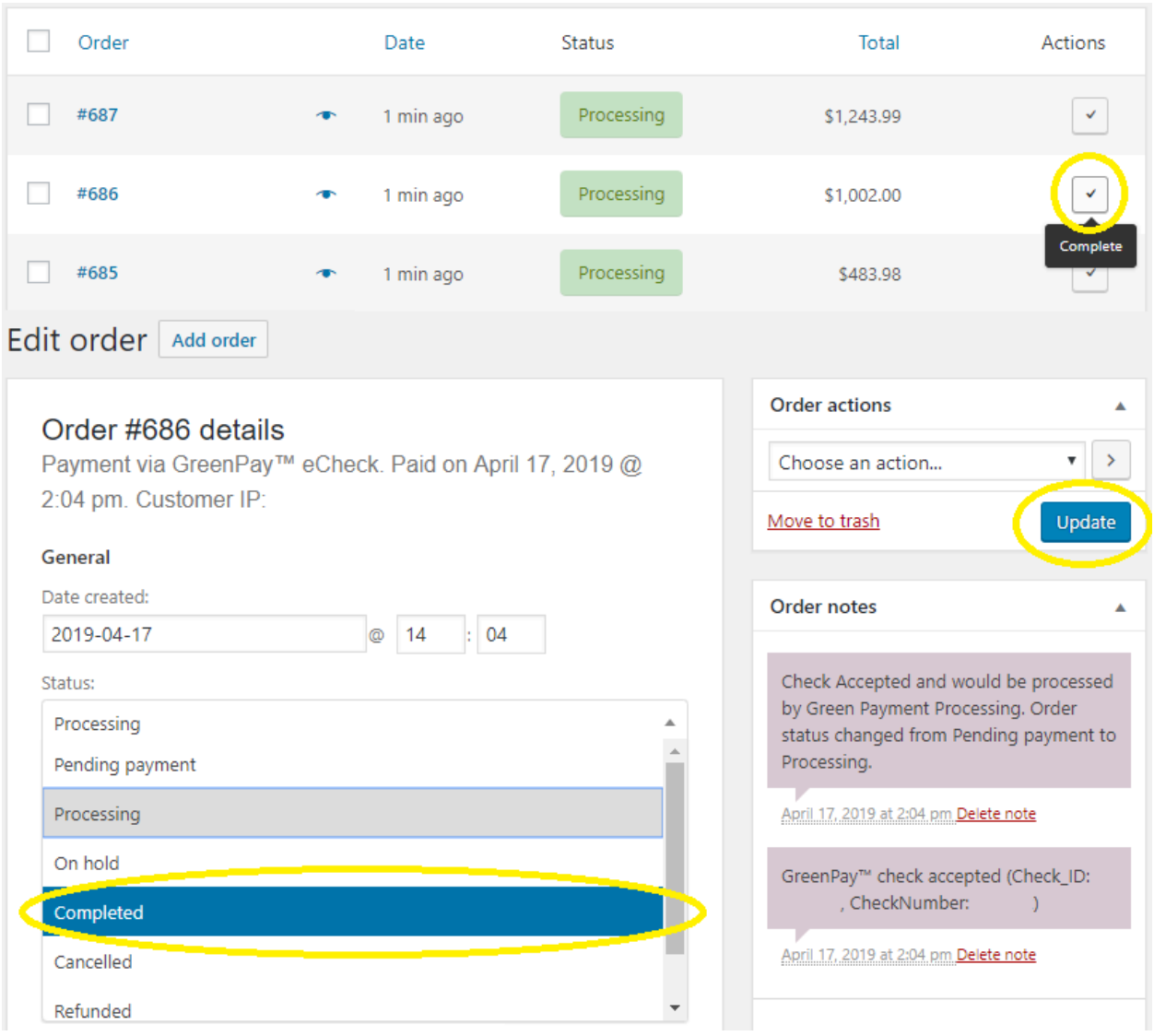
The GreenPay™ plugin process completes when the order is marked as "Processing" in WooCommerce. Using the WooCommerce REST API credentials you supplied earlier, Green attempts to reach out to your store at the time the check is processed in our system to update the status of the order to "Processing." The reason our plugin doesn't mark the order as complete for you is because every Green.Money merchant has a different definition of complete as far as payment receipt or product shipping.

Our plugin leaves that portion up to you as a merchant to decide when you'd like to handle those steps. Additionally, because these further updates are reliant on the WooCommerce REST API, it is possible that your site is unavailable when we reach out and errors can occur when

GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

attempting to update the order status. Our service will attempt a number of times to run the update but if it continually fails, we will no longer attempt updates. We recommend that all merchants verify manually the processing status of a check if no updates are received within 24 hours.

To mark an order as complete, you can either click the “Complete” order action button on the end of all processing or on-hold orders from the WooCommerce Orders page, or you can click on the individual order, select “Completed” from the Status drop down menu and then click the “Update” button on the top right of the page.



Status Updates

The GreenPay™ plugin acts as a gateway to allow your customers to checkout with our eDebit service through your store and due to the nature of eDebit processing, there will likely be some time that passes between when the order is created and the eventual processing of the check to your bank then to you receiving the funds. Due to this, the GreenPay™ plugin has several different ways to make sure your store has the most up to date information with the check status in Green!

Automated Updates

Our GreenPay plugin by default attempts to update the status of your store by using the WooCommerce REST API previously setup in this installation document. When certain actions happen in the Green system, our service reaches out to your store to update the status of the order or add notes to explain what's happening[2]! The standard workflow is as follows:

1. When an *order is created* in your WooCommerce store, the order is initially created under the **Pending** status by default.
2. When a *check is created* in Green (which may be at the time of order creation or may be shortly thereafter if using the Verde™ tokenization service), the order status is updated to **On-Hold** and a note made with the Check ID and Number in the Green system.
3. When *phone verification is completed* (if applicable to the check and your merchant settings) a note is made with the outcome of that process. If phone verification returned a failing code, the order status will be updated to **Failed**.
4. When the *check is processed* by Green, the order status will be updated to **Processing** and a note made stating the check was processed.

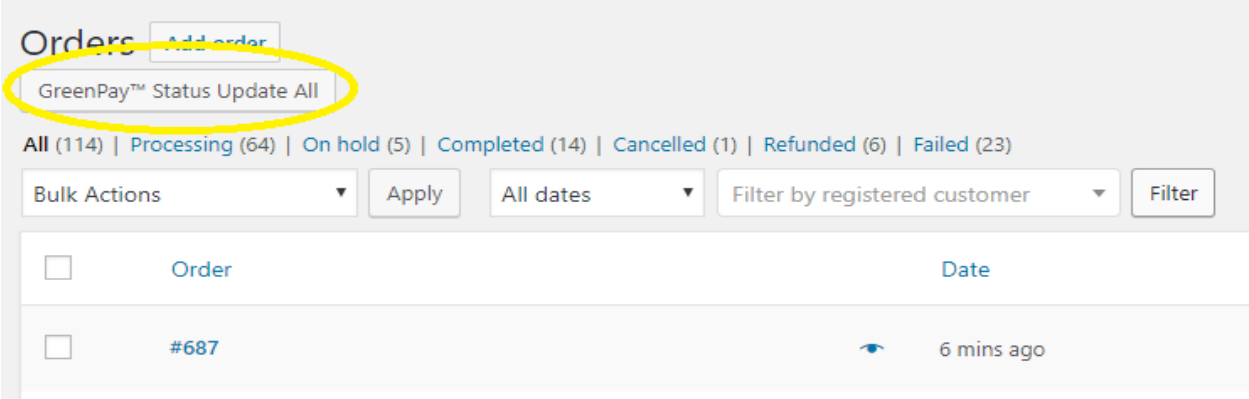
Once the order status is set to Processing, the GreenPay plugin will no longer update your order as Green leaves the decision up to you as a merchant to decide when to mark the order as completed or otherwise. GreenPay™ will only change the order status off of **Completed** if the transaction has **Failed** for some reason, otherwise the order status will remain the same for your convenience as some merchants prefer to complete orders before the transaction has processed through Green.Money.

[2] Green does not guarantee that all updates will come through. Green will automatically attempt to reach out to your store to update status and add notes, but it is possible this communication could fail due to any number of reasons outside of Green's control. Green will attempt to retry the call a number of times before stopping. We recommend merchants check with their Green Portal the status of any given check to be sure to get the most up to date information.

GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

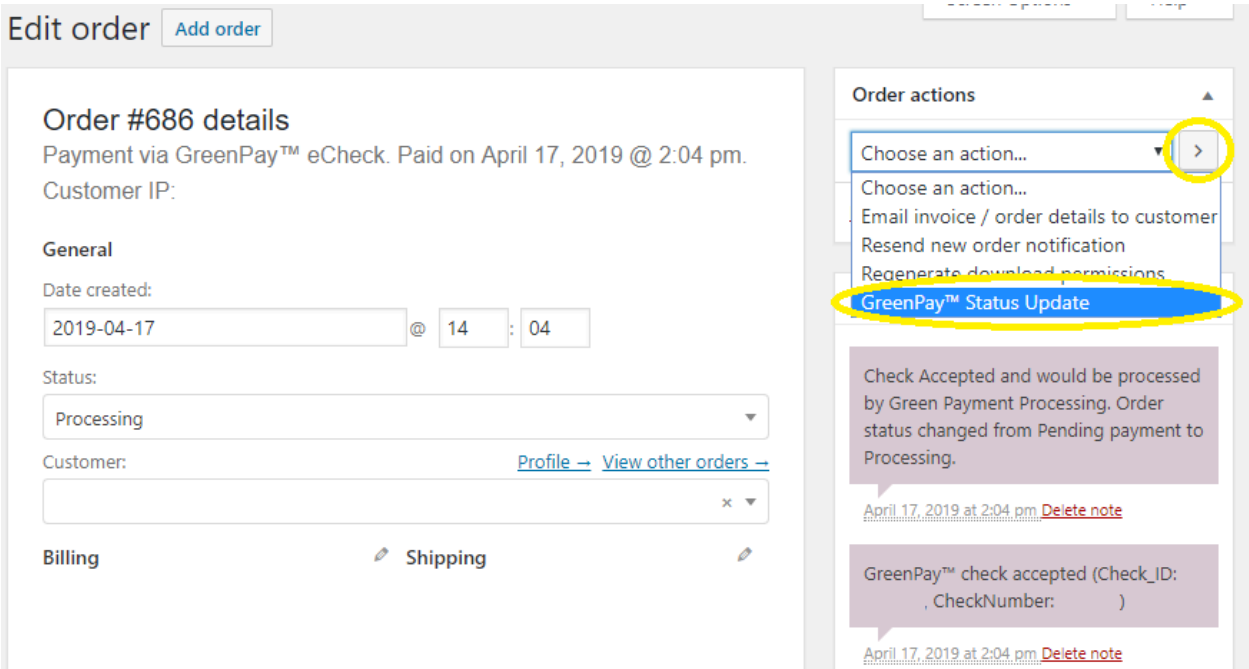
Manual Status Update

If for any reason the automated updates are not working in your store and you've attempted to troubleshoot your configuration, you have several methods available to you to request manual updates of an order's status. On the WooCommerce Orders page, there is a "GreenPay™ Status Update All" button on the top left under the "Add order" button.



The "GreenPay™ Status Update All" button will perform a status check on all orders using GreenPay™, skipping all that are marked completed or failed. The status returned will either be **On-Hold**, **Processing**, or **Failed** based on the result from Green.Money API.

If you want to run a status update for an individual order, you can do so by clicking on the order on the WooCommerce Orders page and then selecting "GreenPay™ Status Update" from the Order actions dropdown menu on the right side of the page and then click the execute arrow.



Legacy vs Permissive Verification mode

Legacy:

Legacy is the default verification mode which can be set from the GreenPay™ settings page. All checks that return a Risky/Bad code are automatically cancelled and a note added to the order in WooCommerce with an explanation. This is how the GreenPay™ plugin has functioned in the past so if you're unsure of which to choose, you should likely not change this setting and continue using Legacy mode!

Permissive:

All checks that return a risky code that can be overridden are not cancelled but allowed into your Green.Money Risky/Bad checks. The WooCommerce order will be set to "On-Hold" status and will require you as a merchant to manually override the check and update the order status in WooCommerce to fit your needs and risk acceptance.

If you have trouble with the verification mode, please contact Customer Support by emailing us at support@green.money or calling our helpline at 404-891-1450.

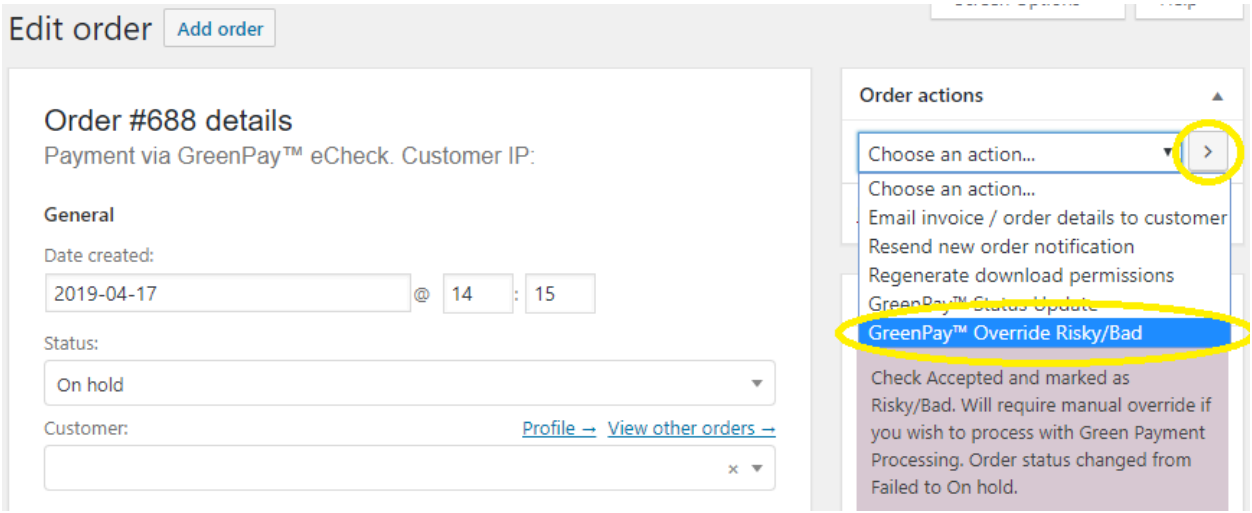
Overriding Risky/Bad

When your WordPress site is in “Permissive” verification mode as described above, when a Risky/Bad code is encountered, the order will be marked as “On-Hold” and will not be processed by Green.Money unless you manually override the Risky/Bad code to process the order.

GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

Override using plugin:

If you have a Risky/Bad order marked "On-Hold", you can click on the individual order from the WooCommerce Orders page and select the "GreenPay™ Override Risky/Bad" order action from the Order actions dropdown, and then click the execute arrow on the right. If not in “Permissive” mode, this order action will not be available.



This will push the Risky/Bad check through to the Green.Money system to be processed and an order note will be added to WooCommerce stating that the Risky/Bad check was overridden and will be processed.

Override without using plugin:

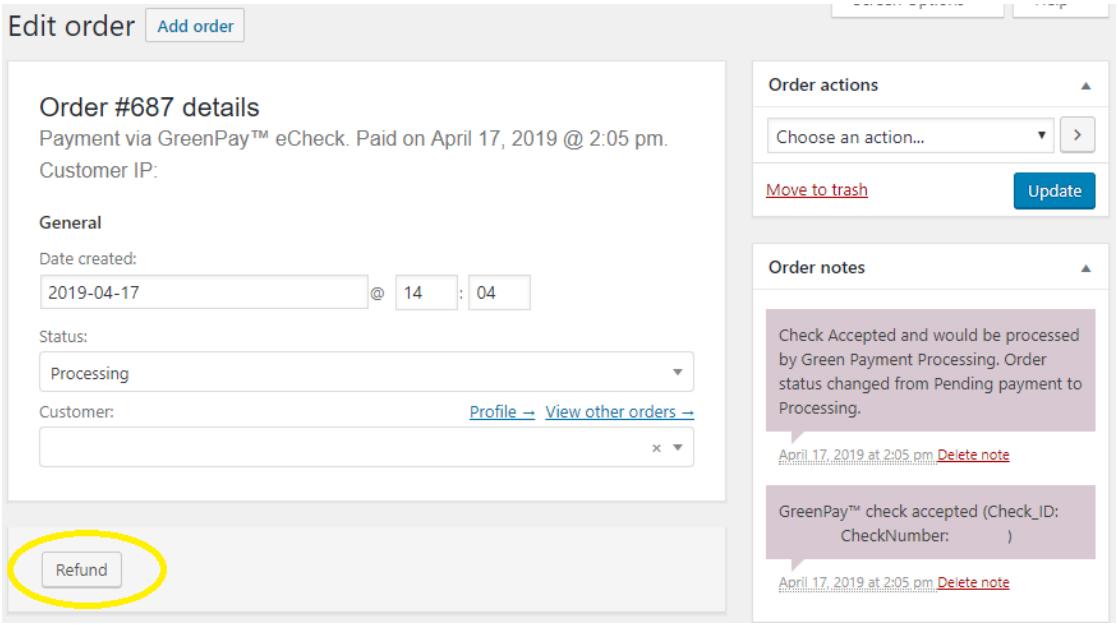
If you want to override a Risky/Bad check outside of your WordPress site, log in to your Green.Money Portal and navigate to the Risky/Bad checks page under the "Checks" dropdown. Find the check for your order here by searching for the person's name or some other information. On the right hand side for that check, you'll find a link to Override the Risky code which will continue its processing in Green.Money. After that's complete, you can manually change the status in WooCommerce to "Complete" whenever you'd like.

If you have trouble with the overriding Risky/Bad, please contact Customer Support by emailing us at support@green.money or calling our helpline at 404-891-1450.

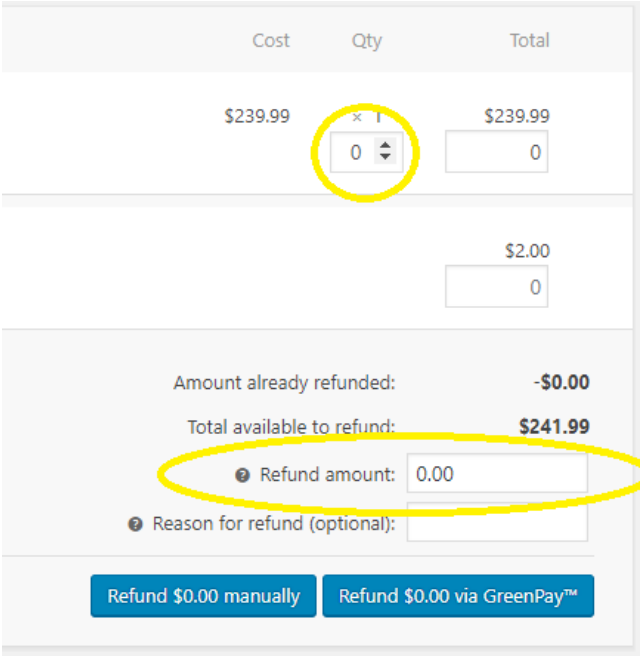
Refunding orders

GreenPay™ allows the WordPress site administrator to refund orders using the Green.Money system.

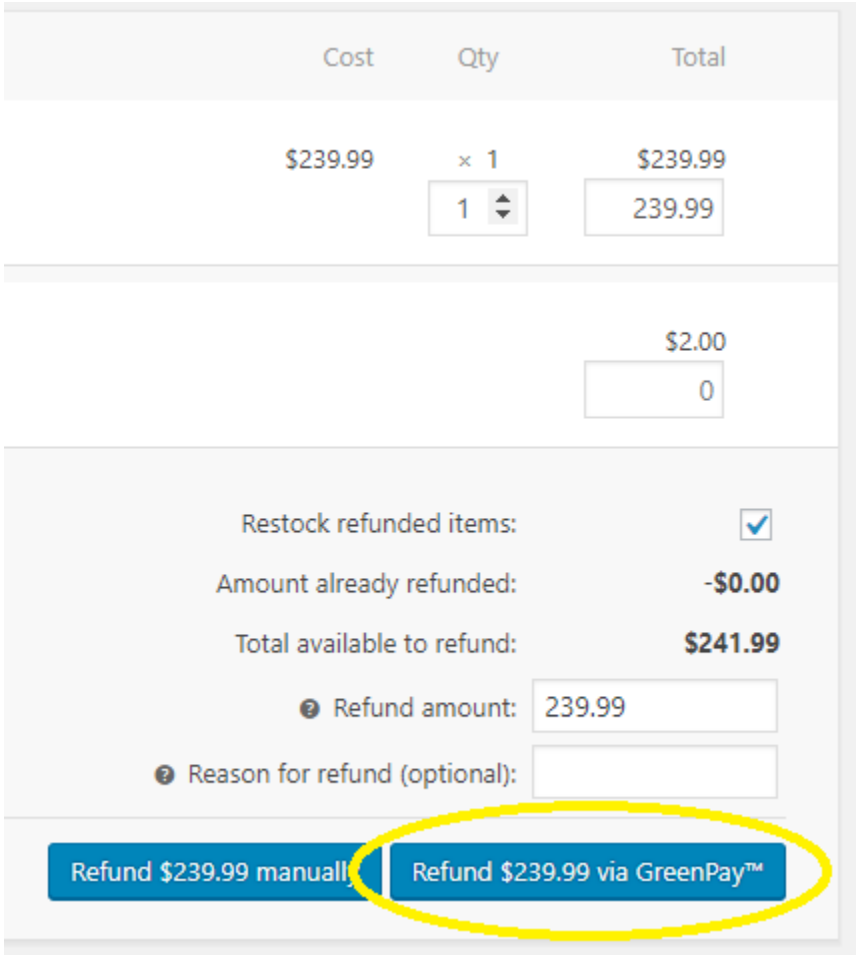
When you have an order that you would like to refund, simply click on the order you want refunded from the WooCommerce Orders page and click the “Refund” button on the bottom of the page.



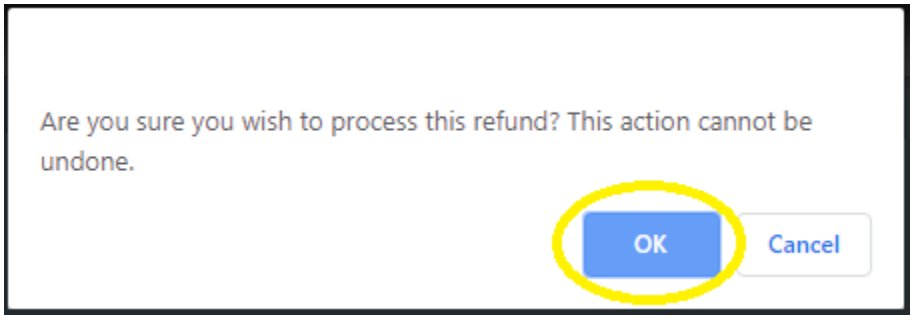
Next, either select however many items you would like to refund using the up or down arrows under “Qty”, or type out the exact dollar amount you would like refunded in the “Refund amount:” field.



After the refund amount has been entered, click the “Refund (dollar amount) via GreenPay™” button.



Next, an alert window will appear asking if you are sure you want to process the refund using Green eDebit Payment Gateway, informing you that the action cannot be undone. Click “OK” if you are sure you wish to process the refund. The order is now refunded!



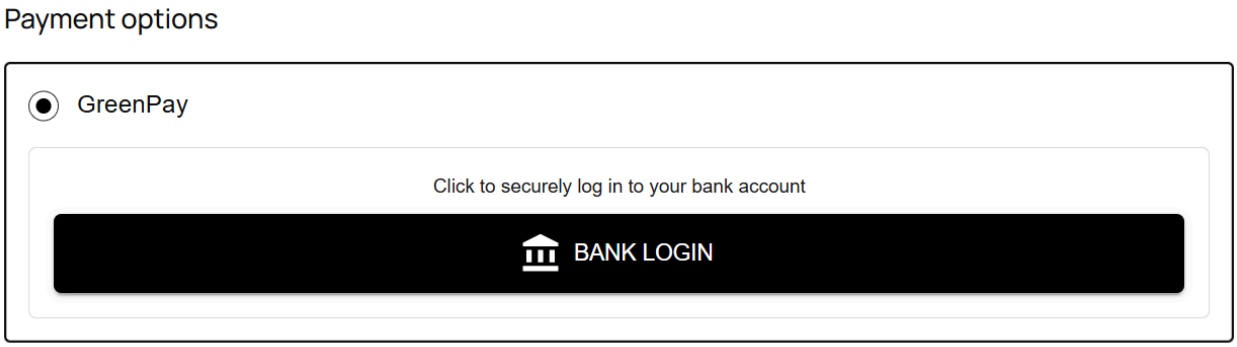
GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

Bank Login Widget

The bank login service is now available for our GreenPay plugin on WooCommerce! This allows the customer to pay via eDebit without needing to know their bank routing and account number as the bank login widget walks them through the process of logging into their bank account directly!

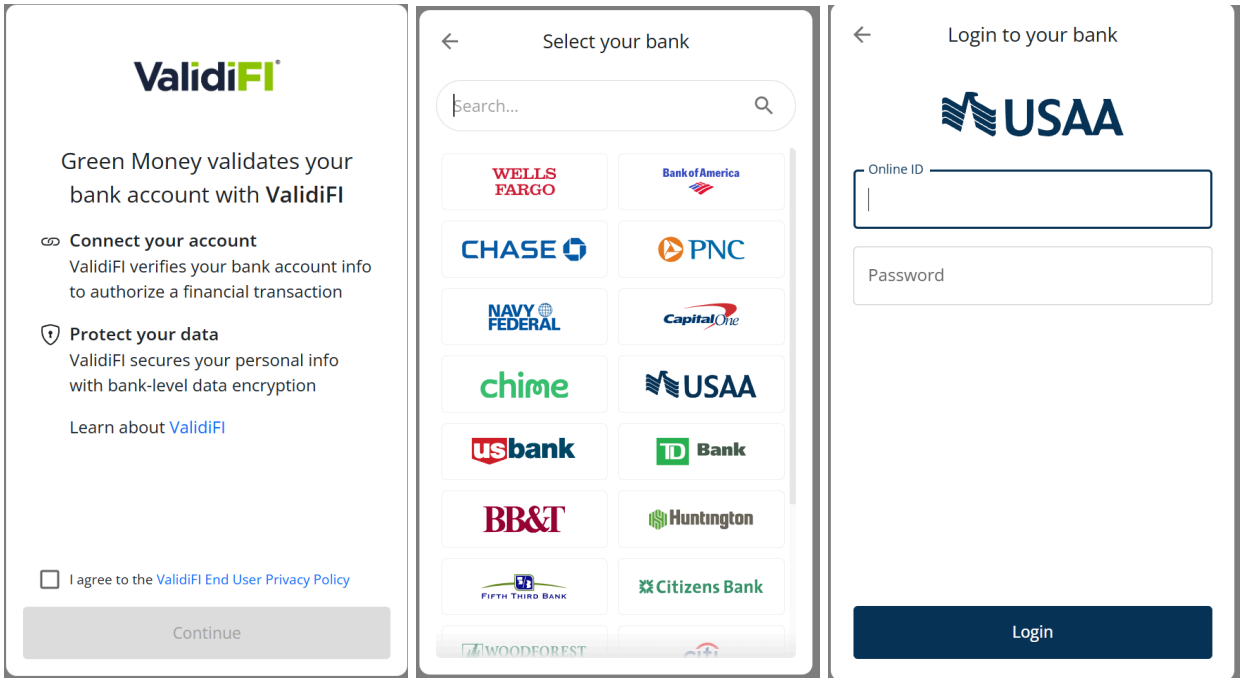
This service is provided as an additional functionality and may be subject to additional terms of service and costs to your Green Account. For more information about this service and inquiries about how to get it turned on for your account, please contact Customer Support at support@green.money via email with the subject line “Bank Login Service” and a representative will be happy to help.

Once you have the bank login service turned on for your Green account, you’ll find that the settings page for GreenPay will allow you to set the checkbox for Allow Widget for Customers setting. See the Setup and Configuration of GreenPay section for further details. When this setting is enabled, your Checkout page will now look like this:

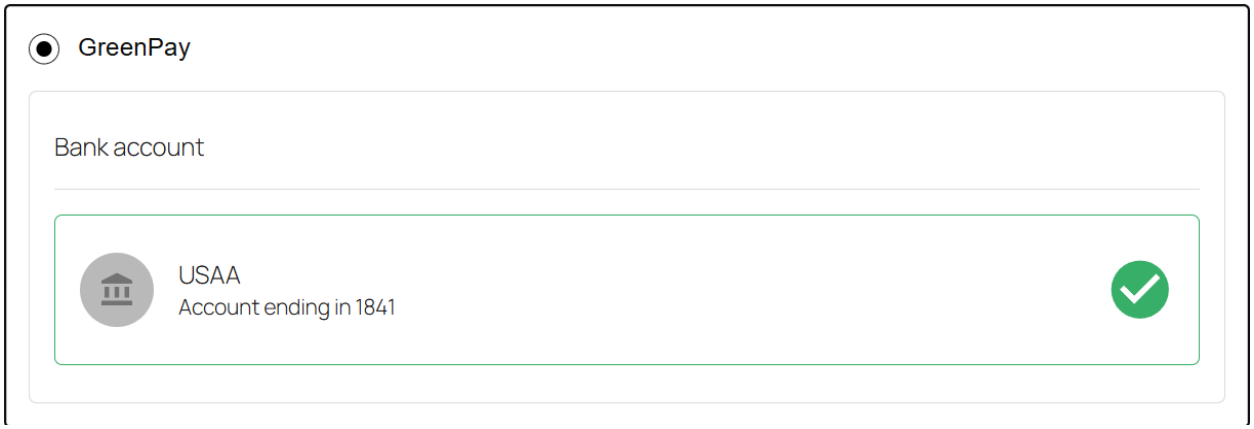


Here, your customers can choose to go through the Bank Login widget or still manually enter their account information as previously detailed. When “Launch Bank Login” is pressed, the widget fires up and walks the customer through the process of signing into their bank account through a highly secured process that goes through a tokenization service

GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money



After they follow the prompts, their account is registered in the secure bank login service and they can use that account to check out!1



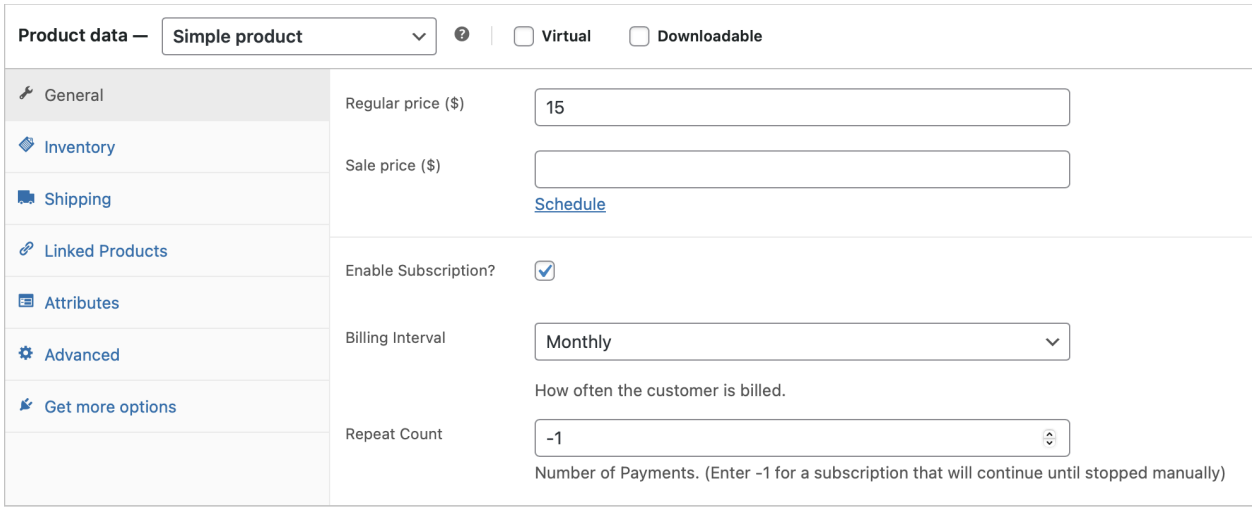
GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

Subscriptions with GreenPay™

The GreenPay™ plugin now supports subscriptions, allowing merchants to accept recurring eDebit payments for subscription based products and services. This feature integrates seamlessly with your WooCommerce store so you can automatically bill customers on a scheduled basis without requiring them to re-enter their banking information for each renewal.

Creating Subscription Products

From the WordPress dashboard, go to Products -> Add New (or edit an existing product).



Under Product data, select Enable Subscription, Define the Billing Interval (e.g. every month, every week) and enter the Repeat Count. If it's an indefinite number of payments, enter -1.

Checkout and Renewal Process

Initial Checkout: Customers provide their routing and account number (or use the Bank Login Widget)

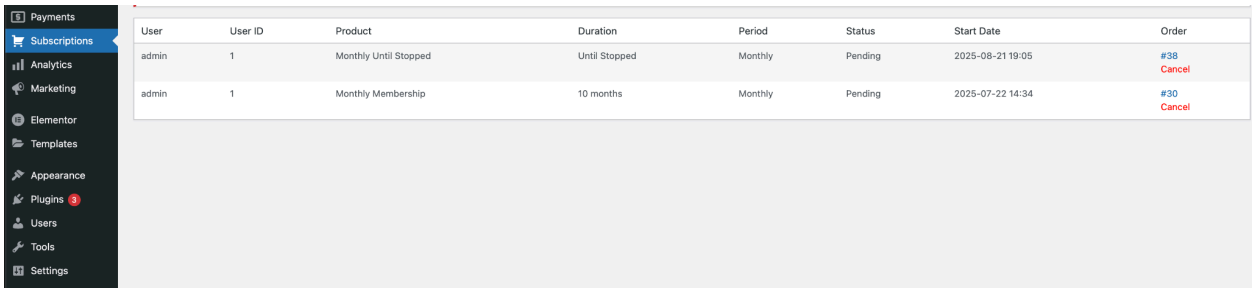
Recurring Payments: GreenPay™ securely stores a tokenized reference of the account information. On each renewal date, the GreenPay gateway will automatically initiate an eDebit for the subscription amount.

Failed Payments: if a renewal payment fails (e.g., Risky/Bad debit, insufficient funds), the order note and status will be updated.

GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

Managing Subscriptions

From the WordPress dashboard, navigate to Subscriptions



Each subscription record will show the customer, product, start date, and status. Actions you can take are viewing the order or cancelling the subscription.

Note: If the debit has already been processed, you'll have to issue a refund for that subscription fee.

FAQ

This section will be dedicated to commonly asked questions as well as some helpful tips and tricks on using our plugin to get you started! If you're having issues after installing our plugin, check here for the answers first and if your question isn't answered here, feel free to reach out to us at support@green.money for more!

I'm unable to save my configuration during setup!

Whenever you attempt to save your WooCommerce REST credentials, the credentials are securely sent to our server and our server attempts to validate them by making a quick call to your store using those credentials. If that call fails for any reason, then our server sends an error back and your store's configuration is reverted. This is usually one of two different errors which we'll explain below!

WooCommerce REST API credentials are invalid. Please double check your entry or generate new REST credentials.

Our server has attempted to reach out to your store and was unable to reach it at all which indicates to us that your REST API credentials returned a 401 Unauthorized response. In most cases this is due to incorrectly copied/pasted credentials so we would advise going back to the WooCommerce REST API step and generate new credentials.

In some cases, this is caused by a missed configuration setting that is causing the REST API to be unavailable completely. The most common culprit is incorrect Permalink Settings so make

GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

sure you have set this to “Post Name” as this is a requirement set by WooCommerce. When you make this change, make sure to hit “Save Changes” as well!

WooCommerce REST API credentials validated but your store is not respecting Basic Authentication. A secure connection could not be made and your configuration was not saved.

In this case, our server was able to connect to your store with the credentials you supplied, but we were only able to connect using an insecure communication method. In other words, your credentials are valid but for some reason, your store is not respecting the security protocol required by WooCommerce known as Basic Authentication. Since we are a payment provider we require that all data connections be made securely and since this is the case, your server configuration will need to be updated to correct this issue before you can use GreenPay™.

For more information on how to potentially fix your server configuration, please see our Knowledgebase solution article on this issue.

I’m getting an error at checkout! What should I do?

That is going to depend on the error. We’ll start off with the most common errors we see which are:

Invalid Email Address and Invalid Phone Number

This can be caused by two different issues, but one is more likely than the other! In very rare cases, this is caused by formatting issues. Our system does the best it can to try to read various formats including international format (using the +CountryCode identifier) as well as any number of different character separators, and no separators, but if any weird or odd characters are passed then it could be a formatting issue. All phone numbers should be at least 10 digits and we recommend they be separated by hyphens, though WooCommerce may dictate how they are sent so this should not be your problem.

Similar to email addresses, it’s possible that there’s a formatting issue, but it’s not likely. A valid email should be in the format “[name]@[domain].[tld]” where [name] is the address, [domain] is the website name, and [tld] represents the Top Level Domain of the website like “com” or “net.”

More likely however is that you’re attempting to run a test debit and you’re using your own information or information we have on file with your Green Merchant Account. Our system disallows you from using your own information as most banks would flag a debit written from you, to you, as fraudulent causing you all sorts of issues! In order to protect our merchant

GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

accounts, we prevent this so if you must test, we suggest you use customer information or a dummy account.

Cannot Create Debits Using Client's Routing and Account

As mentioned in the last section, you cannot use your own information to run debits into your merchant account! If you have to test, use a customer's information or some dummy info!

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 not the same as your Green Portal Login so make sure that you're using the correct things! 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. Any time a credential reset is requested, any existing API credentials are immediately invalidated so please make sure you are using the latest API credentials sent for each endpoint!
3. The credentials were copied and pasted incorrectly into the configuration. Some devices try to get "smart" when you copy and paste things by copying an additional space character before or after the word you have selected. This works great when you're pasting it into a text document, but not so great when you need exact values like a password! Make sure you have the exact values correctly copied and pasted with no additional characters.
4. Last but not least, you're attempting to call the wrong API for the endpoint you have specified! The Sandbox API endpoint and the Live API endpoint have separate credentials which are not interchangeable so make sure that if you have your configuration set to Live Mode, you must be using live credentials and vice versa.

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

This error at checkout is usually associated with a code like "RT00" and a description that lets them know how our verification system returned their information. If your customers are being denied then it is likely for a good reason!

Our verification service has three potential outcomes based on the status of the account. Firstly, it could just pass meaning our verification was successful and nothing bad was found. The second option means the account was found to be Risky. In this case either a bad transaction has been run at least once or potentially no information was known about the account. For risky accounts, our system is indicating that taking that debit may be a higher risk than most regular

GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money

accounts and this is why the default acceptance mode for our WooCommerce plugin is Legacy mode! The third option is that the service returns the account was Bad and this is typically reserved for accounts which we know cannot process. In most cases this is because the account does not exist, has been previously flagged as fraudulent, or some other circumstance. Bad debits cannot be overridden.

In this case, your customers are receiving this error because either their account was Risky and your settings are on the Legacy mode which disallow them or their account was Bad! If you would like to take Risky payments, please see the Verification Mode section for information on how to change your mode to Permissive.

Checkout scripts - troubleshooting

The Checkout scripts option (GreenPay -> Advanced Settings) chooses which GreenPay bundle loads on checkout:

Setting	**Script loaded**	**Best for**
Auto-detect (default)	Picks the right bundle based on your checkout page	Most stores
Classic checkout	*greenpay.js*	Shortcode/classic WooCommerce checkout and elementor
Block checkout	*greenpay-blocks.js*	WooCommerce Checkout block

** Auto-detect is recommended unless you have a specific reason to override it.*

Use Auto-detect (default) when:

- You have a standard WooCommerce checkout page (block or shortcode).
- You have not customized the checkout with a page builder.
- GreenPay appears and payments work on checkout.

Switch to Classic checkout when:

- Checkout uses [woocommerce_checkout] or a classic/theme form.
- GreenPay payment area is empty and Network shows greenpay-blocks.js (wrong bundle).
- You use Elementor, a custom template, or a shortcode-based checkout.
- Order pay works but the main checkout does not (after confirming the checkout page is classic).

Switch to Block checkout when:

- Checkout uses the WooCommerce Checkout block.
- GreenPay is missing and Network shows greenpay.js (wrong bundle).
- You see block checkout UI but no GreenPay payment method.

** After changing the setting, save GreenPay settings, hard-refresh checkout (Ctrl+F5), and clear any cache/minify plugins.*

GreenPay™ v3.3.7 Docs - © 2009-2026 Green.Money