

Installation Manual for mPAY24 WooCommerce

This manual describes the installation and usage of the mPAY24 extension for WooCommerce.

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wallee AG
General-Guisan-Strasse 47
CH-8400 Winterthur

E-Mail: info@sellxed.com

Telefon:

CH: +41 (0)44 505 13 60

DE: +49 (0)40 2999 60117

UK: +44 (0)161 850 6890

US: +1 (0)205 557 5869

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1 Introduction

This manual describes the installation, configuration and usage of the payment module for WooCommerce and mPAY24.

Before starting the installation, make sure to be in possession of all necessary data. You will need:

- mPAY24 Merchant ID and password
- WooCommerce payment module from sellxed.com/shop
- Login data to your server and shop

Note that you must use at least PHP version 5.6 for our plugins. PHP 8 or higher is currently not supported.

1.1 Installation Process

This document contains all information necessary to install the module. When activating the module you should make sure to follow the steps in this manual strictly. This ensures the safe use of the module in compliance with all security regulations.

1. Configuration of the [Main Module](#) by entering the login data
2. Configuration of the accepted [Payment Methods](#) including the authorization methods
3. Conducting a test order
4. Activating your mPAY24 account

Installation Service

Our payment plugins should have per default the correct settings for most of our customers' preferences. That means once you have entered the required credentials in the plugin configuration to connect your account to your website, the plugin should be fully operational. Should you be willing to receive detailed information on a setting you do not know, you may contact our support team who will be able to assist you further.

Our support team is at your disposal during regular business hours at: <http://www.sellxed.com/support>. Furthermore, you have the option of ordering our installation service. We will make sure the plugin is installed correctly in your shop: <http://www.sellxed.com/shop/de/integration-und-installation.html>

.htaccess Directory Protection

In order to test the module, any kind of directory protection or IP blocking on your server must be deactivated. This is crucial as otherwise the payment feedback of mPAY24 might not get through to the shop.

1.2 System Requirements

In general, the plugin has the same system requirements as WooCommerce. Below you can find the most important requirements of the plugin:

- PHP Version: 5.4.x or higher
- OpenSSL: Current version with support for TLS 1.2 or higher.
- fsockopen: The PHP function fsockopen must be enabled. The plugin must be able to connect to external systems over the Internet.
- PHP Functions: All common PHP functions must be enabled.

2 Configuration of the mPAY24 - Backend

2.1 Transaction Overview and Capture Settings

You can access an overview of all transaction in the mPAY24 - Backend <https://www.mpay24.com/app/bin/mif/de/login>

In addition you should make sure to set the Capturing of credit card transactions to "Immediately". In order to do this, change the settings in the tab "Clearing" to automatic. This way incoming transactions will be charged immediately. If you do not activate automatic capturing, you need to ensure that all transactions are captured manually in the backend within the time limit.

A few other settings have to be adapted as well. The notification URL are always set by the module automatically. If you entered any URL into the backend in former installations they should be deleted.

2.2 Configuration of Main Module Data

First, enter the data provided by mPAY24 directly into the [Configuration of the Main Module](#).

2.3 Configuration of Payment Methods and Testing

Further information on the configuration of payment methods and the implementations of settings can be found [here](#). After the activation and the configuration of the payment methods you should conduct a test with the [Test Data](#) published in the manual. If all tests were successful you can set the Operation Mode in the Main Module to **Live**.

2.4 Invoice

The Payment Method Invoice is set as a standard feature of the module by mPAY24. You can find it under the name Open Invoice. Make sure to select one of the processors. You can choose between **Klarna** and **BILLPAY**.

2.5 Direct Debit

The Payment Method Direct Debit is set as a standard feature of the module by mPAY24. You can find it under the name Direct Debit. Make sure to select one of the processors. This choice has to be made in compliance with your contracts.

3 Module Installation and Update in the WooCommerce Shop

3.1 Installation

At this time you should already be in possession of the module. Should this not be the case, you can download the necessary files in your customer account in the [sellxed shop](#) (Menu "My Downloads Downloads"). In order to install the module in your shop, please carry out the following steps:

1. Download the plugin. The download can be found in your sellxed.com account under "My Downloads".
2. Unzip the archive you have just downloaded.
3. In the unzipped folder navigate to the folder "files"
4. For some shops there are different versions of the plugin provided. If this is the case open the folder which corresponds to your shop version.
5. Using your preferred FTP client upload **entire content** of this folder into the root directory of your shop. For some shops there is a specific folder containing the plugins. If that is the case upload the plugin into this folder. Make sure that the folders aren't replaced but merely merged.
6. If you haven't yet done so, log back into your shop.

3.2 Updates and Upgrades

You have direct and unlimited access to updates and upgrades during the duration of your support contract. In order to receive constant information about available updates we ask you to subscribe to our RSS feed that we publish for your module.

More information regarding the subscription of this RSS feed can be found under: http://www.sellxed.com/en/updates_upgrades.

We only recommend an update if something doesn't work in your shop, if you want to use new feature or if there is a necessary security update.

3.2.1 Update Checklist

We ask you to strictly comply with the checklist below when doing an update:

1. Always do a backup for your database and your files in your shop
2. Use always a test system to test the update process.
3. Wait until all the files are copied to the shop, clear the cache if there is one in your shop and then visit the configuration page of the main module so that the update process will be initialized.

Do not do updates directly in the live environment

Please test the update procedure first in your test shop. Our support team is able and willing to help you if you experience problems with the update process. However, if you decide to perform the update directly in your live shop there is the possibility of a downtime of the shop of more than two days depending on the availability of our support if you do not want to book our [complementary support](#).

Depending on the version it could be that the database has to be migrated. We recommend you therefore, to perform the updates in times when the shop is not visited too frequently by your customers.

3.2.2 Update Instructions

Please always read the update instruction. Those instructions can be found in the changelog. If there are no special remarks, you can proceed by just overwriting the files in your system.

4 Module Configuration in the WooCommerce Shop

The configuration consists of two steps. The first step is the configuration of the main module with all the basic settings (cf. [Configuration of the Main Module](#)). During the second step you can then carry out individual configurations for each [payment method](#). This allows for full flexibility and perfect adaptation to your processes.

Create backups!

Please create a backup of the main directory of your shop. In case of problems you will then always be able to return your shop to its original state.

We furthermore recommend testing the integration on a test system. Complications may arise with third party modules installed by you. In case of questions, our support is gladly at your disposal.

4.1 Configuration of the Main Module

You can activate the plugin by clicking "activate" under the module WooCommerce mPAY24 in the menu **Plugins**.

After the Installation of the plugin a new menu on the dashboard will appear called **mPAY24**. Enter all data in the corresponding fields. Each option is, furthermore, explained in short info texts in the shop.

4.2 Configuration of the Payment Module

After having successfully configured the main module, you can find the settings for the individual payment methods in your shop under **WooCommerce > Settings > Checkout** (In earlier version it was **WooCommerce > Settings > Payment Gateways**). Each payment method is listed individually. Install the payment methods you wish to offer to your customers. You can carry out individual settings for each payment method and thereby optimally adapt the payment methods to your existing processes. The most central options are described in more detail further below.

By clicking on **Enable** the payment method is activated in your shop. For more detailed information on the settings, please refer to information provided directly within the module configuration.

4.3 Direct Capturing of Transactions

The option "Capture" allows you to specify if you wish to debit payments directly or if you first wish to authorise them and then debit the payment at a later point.

Depending on your acquiring contract, a reservation is only guaranteed for a specific period of time. Should you fail to debit the payment within that period, the authorisation may therefore no longer be guaranteed. Further information on this process can be found below.

Different settings between mPAY24 and the module

It may be that settings saved in the payment modules overwrite settings saved in mPAY24.

4.4 Uncertain Status

You can specifically label orders for which the money is not guaranteed to be received. This allows you to manually control the order before shipment.

4.4.1 Setting the order state

For each payment method you may select in which state the order should be set to depending on the booking state. This is the initial state of the order.

4.5 Optional: Validation

Note: It can be that this option is not visible in your module. In this case just ignore this section.

With the option 'Validation' you can define the moment when the payment method should be made visible to the customer during the checkout process. This setting is relevant for modules where the usage depends on the customer's compliance with specific preconditions. For example, if a solvency check has to be carried out or if the payment method is only available in certain countries. In order for the credit check or address validation to also work with European characters, the charset of the "Blowfish mode" must be set to "UTF-8" for certain PSP settings.

You have the choice between these options:

- **Validation before the selection of the payment method:** A validation verification is carried out before the customer selects the payment method. If the customer does not fulfill the requirements, the payment method is not displayed
- **Validation after selection of the payment method:** The verification of the compliance occurs after the selection of the payment method and before the confirmation of the order
- **During the authorisation:** The validation verification is carried out by mPAY24 during the authorisation process. The payment method is displayed in any case

4.6 Redirection / Payment Form Error

If the successful redirection to the payment page suddenly stops working or you are only able to see the header and footer of your template instead of the payment form, you might be affected of the following issue. As a first step, you should update your payment plugin to the latest version, deactivate it in the backend of WooCommerce and activate it again.

If you are using **WPML** it can happen that the page for the redirection of the customer to mPAY24 payment page results in a '404 Page Not Found' error. In this case, you will have to duplicate our checkout page under 'Pages' in the corresponding languages. In order to do so please follow these steps:

1. Go to the WooCommerce backend and select: Pages > All Pages. There you should find a Page called "mPAY24 Checkout".
2. Delete all existing pages called "mPAY24 Checkout".
3. In the plugin section of your Wordpress dashboard, deactivate the WooCommerce mPAY24 plugin and activate it again. This will help you to generate a new redirection page.
4. Navigate again to Pages > All Pages. Open the configuration of the new redirection page.
5. On the right hand side under 'languages' you can now duplicate the content of this page for all of your installed languages. When you have successfully saved the changes, this page will be active for all of your languages and the error should have disappeared.

5 Settings / Configuration of Payment Methods

5.1 General Information About the Payment Methods

The plugin contains the most common payment methods. In case a desired payment method is not included per default, please contact us directly.

In order to be able to use a payment method, it must be activated in your account with mPAY24 as well as in your shop. Information about the configuration of the payment methods can be found further above.

Below you can find important information for specific payment methods that deviate from the standard process.

5.2 Information on Payment Status

For each payment method you can define an initial payment status (status for authorized payments etc.). You hereby define the payment status for each state depending on the processing type of the order (captured, authorized, etc.). It's the initial status which the order assumes. Depending on the mutation carried out by you, the status can change.

Important info regarding Order Status

Never set the status to **Pending mPAY24** or any similar pending status which is implemented by the module.

5.2.1 Order status "pending" / imminent payment (or similar)

Orders with the status 'pending mPAY24' are pending orders. Orders are set to that status if a customer is redirected in order to pay but hasn't returned successfully or the feedback hasn't reached your shop yet (Customer closed window on the payment page and didn't complete payment). Depending on the payment method these orders will automatically be transformed into cancelled orders and the inventory will be cleared (so long as the Cronjob is activated). How long this takes depends on the characteristics of the payment method and cannot be configured.

If you have a lot of pending orders it usually means that the notifications from your webserver to mPAY24 are being blocked. In this case check the settings of your firewall and ask the Hoster to activate the IPs and User Agents of mPAY24.

5.2.2 Order status "cancelled"

Orders with the status "cancelled" have either been set to that status automatically due to a timeout, as described above, or have been cancelled directly by the customer.

6 The Module in Action

Below you will find an overview of the most important features in the daily usage of the mPAY24 module.

6.1 Useful Transaction Information on the Order

You can find an overview of the transaction information in within the order detail view. Among others, this information allows for the definite attribution of the orders to their corresponding transaction, seen in the backend of mPAY24.

#	Transaction Number	Date	Payment method	Is authorised	Amount	Customer note	Add
8	26_8	2013-10-04 11:29:35	Saferpay Test Card	Yes	200.00		Less details
Authorisation amount			200.00				
Currency			EUR				
Payment method			Saferpay Test Card				
Payment ID			dznhzlbUOMIGAYWG618AIWKp5MA				
Captured amount			200				
Refunded amount			200				
Transaction authorised			Yes				
Transaction uncertain			No				
Transaction captured			Yes				
Transaction paid			Yes				
Alias			xxxx xxxx xxxx 0111				
Card number			xxxx xxxx xxxx 0111				
Card expiry date			12/2015				
Card Type			Saferpay Test Card				
3D Secure			Successful				
Captures							

Figure 6.1: Transaction Information in WooCommerce.

6.2 Usage of the Alias Managers / Token Solution

With the Alias Manager, your customers can securely save their credit cards with mPAY24 for later purchases. You can enable this by activating the option "Alias Manager" in the configuration of the [Payment Method](#). The customer can then choose from his or her saved credit cards without having to re-enter all the details.

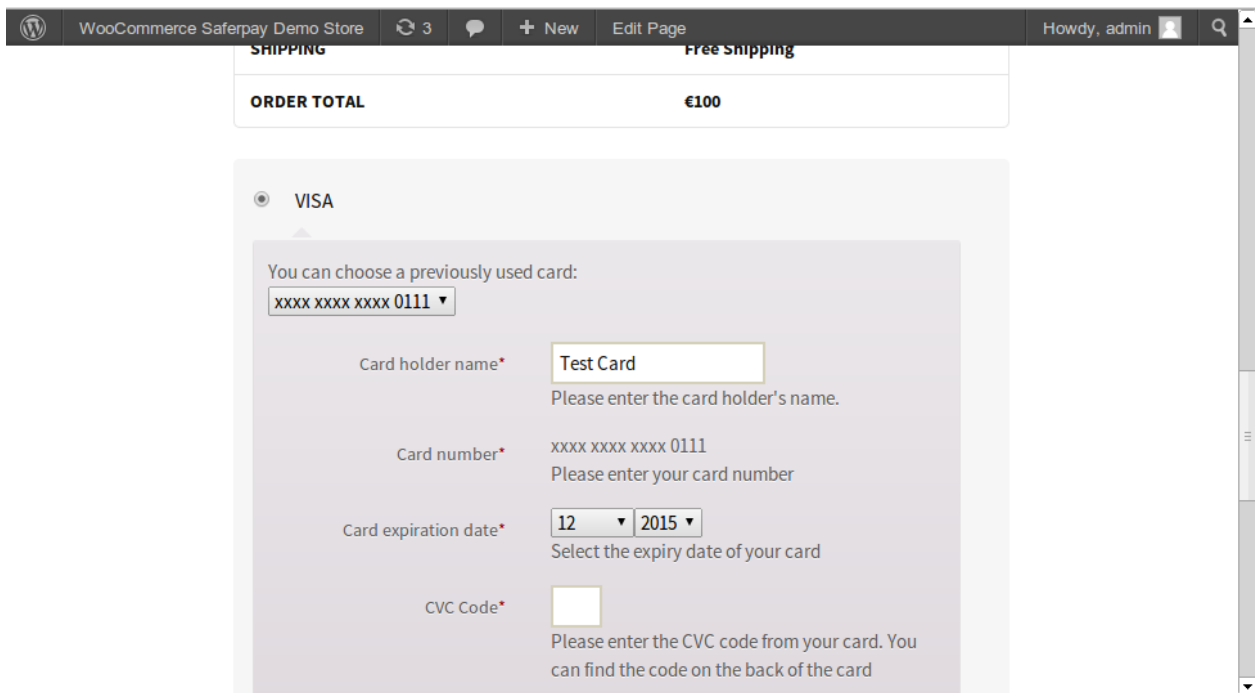


Figure 6.1: Alias Manager in WooCommerce

Alias Manager Options

The usage of the Alias Managers requires the activation of the correct option with mPAY24. To do so, please contact the support directly.

6.3 Capturing of Orders

Please note

The transaction management between your shop and mPAY24 is not synchronized. If you capture payments with mPAY24, the status in the shop will not be updated and a second capturing in the shop is not possible.

In order to be able to capture orders you must make sure that you have set the option 'Capturing' to 'deferred' in the [payment method configuration](#).

Open the order and look for the mPAY24 transaction tab at the bottom. Capturing via the internal operation of WooCommerce is not supported.

Customweb Transactions

#	Transaction Number	Date	Payment Method	Authorised	Amount
6	16	2017-01-06 10:23:49	MasterCard	Yes	10.00

[Less Details](#)

Authorisation Amount	10	Currency	CHF
Payment Method	MasterCard	Payment ID	452Wtjb3E7d7tASKGxK1bCEWxhdA
Test Transaction	Yes	Transaction authorised	Yes
Transaction uncertain	No	Transaction paid	Yes
Payment Method Name	MasterCard	Payment Details	xxxx xxxx xxxx 0000
Card holder name	Customweb	Card Expiry Date	12 / 20
Card Country Origin	DE	Acquirer Reference	000000
3ds Authentication	Yes	3ds Liability Shift	Yes
Authorisation Method	PaymentPage		

Previous actions

Date	Action	Message
2017-01-06 10:24:21	authorization	The amount of 10.00 is authorized.

Figure 6.1: Transaction details in the transaction tab of a specific order.

Click on "More Details" to view the transaction details. By clicking **Capture** button, you get into the following context.

Name	SKU	Type	Tax	Quantity	Total Amount (excl. Tax)	Total Amount (incl. Tax)
Testproduct	Testproduct	product	0 %	1	10.00	10.00

Total captured amount: 10.00CHF

Figure 6.1: Deferred/Manual capture of transactions within WooCommerce

Enter the amount of your choice that you wish to capture from the customer's card. By clicking **Capture** a direct capturing of the order occurs with mPAY24.

Please be aware that cancelling the transaction does not cause a status change of the order.

6.4 Refunds

You can refund already captured transactions and automatically transmit them to mPAY24.

Please note

That the default WooCommerce functionality is not supported by our plugin.

Customweb Transactions

#	Transaction Number	Date	Payment Method	Authorised	Amount
4	13	2016-11-04 14:50:07	MasterCard	Yes	20.00
Less Details					
Authorisation Amount	20	Currency	EUR		
Payment Method	MasterCard	Payment ID	b3YMh8bj8d4pvAnj0ddGAGvj3t9A		
Captured amount	20	Test Transaction	Yes		
Transaction authorised	Yes	Transaction uncertain	No		
Transaction captured	Yes	Transaction paid	Yes		
Payment Method Name	MasterCard	Payment Details	xxxx xxxx xxxx 0000		
Card holder name	Customweb	Card Expiry Date	12 / 20		
Card Country Origin	DE	Acquirer Reference	000000		
3ds Authentication	Yes	3ds Liability Shift	Yes		
Authorisation Method	PaymentPage				
Refund					
Captures					
Date		Amount		State	
2016-11-04 14:51:34		20		succeed	
Previous actions					
Date	Action	Message			
2016-11-04 14:51:33	authorization	The amount of 20.00 is authorized.			
2016-11-04 14:51:34	capturing	The amount of 20.00 is captured.			

Figure 6.1: Transactionsdetails via Orders > mPAY24 Transactions.

By clicking **Refund** button, you get into the following context.

Name	SKU	Type	Tax	Quantity	Total Amount (excl. Tax)	Total Amount (incl. Tax)
Testproduct	Testproduct	product	0 %	2	20.00	20.00

Total refunded amount: 20.00CHF

Close transaction for further refunds

Figure 6.1: Refund of transactions within WooCommerce

Just like for the capturing, you open the order and click on the magnifying glass next to the order of your choice. Enter any refund amount of your choice in the field provided for this purpose. By clicking **refund** the refund request will directly be sent to mPAY24 and the specified amount will be credited on the customer's credit card.

Please note that you can't refund more than 100% of the original amount.

Furthermore, please be aware that processing a refund will not cause a status change of the order.

6.5 Transaction Process

Each action affiliated with transaction management is logged by the module.

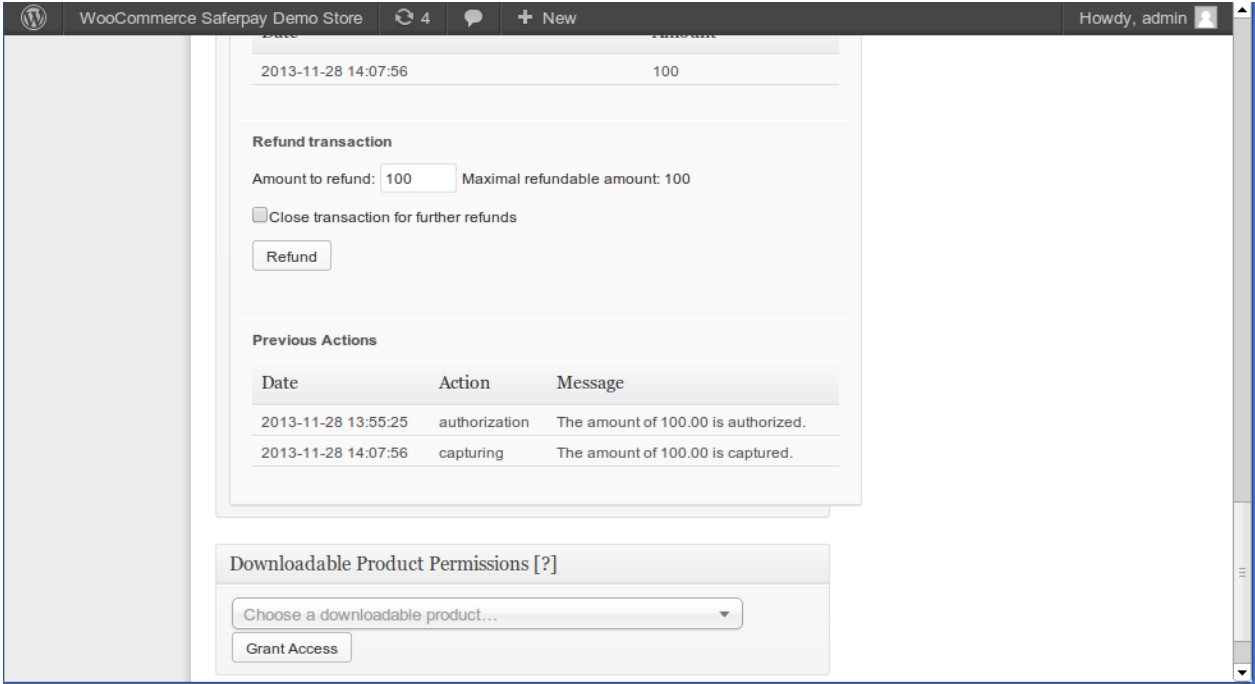


Figure 6.1: Transactions in the Overview of the Transaction Process

6.6 Using Invoice Details of a Processor

In the following context you can view or embed the "payment details" of for example an "Open Invoice" transaction:

6.6.1 WooCommerce Order Confirmation (E-Mail)

The "payment information" will be visible in the default "order confirmation e-mail" of WooCommerce.

6.6.2 WooCommerce Invoice (PDF)

The "payment information" will be visible in the default WooCommerce-Invoice.

6.6.3 WooCommerce-Backend (Transaction details)

You can view the transaction details in WooCommerce under **WooCommerce > Orders > mPAY24 transactions > More Details**.

The screenshot shows the 'Customweb Transactions' interface. It features a table with columns for '#', 'Transaction Number', 'Date', 'Payment Method', 'Authorised', and 'Amount'. A single transaction is listed with ID 3, number 12, dated 2017-03-07 15:12:01, using 'Open Invoice' as the payment method, and an amount of 10.00. Below the table, there are sections for 'Authorisation Amount', 'Payment Method', 'Test Transaction', and 'Transaction paid'. A 'Payment Information' section provides bank details for Customweb Test Bank. At the bottom, there is a 'Previous actions' table showing an authorization action on 2017-03-07 15:12:22 with the message 'The amount of 10.00 is authorized.' Buttons for 'Capture' and 'Cancel' are also visible.

#	Transaction Number	Date	Payment Method	Authorised	Amount
3	12	2017-03-07 15:12:01	Open Invoice	Yes	10.00

Authorisation Amount 10
Payment Method Open Invoice
Test Transaction Yes
Transaction paid Yes

Payment Information
 Bank: Customweb Test Bank
 Account Holder: Customweb GmbH
 IBAN: DE2501200000TEST000000000003
 BIC: TESTBIC0003
 Reference Number: BP3575423/2749

Previous actions

Date	Action	Message
2017-03-07 15:12:22	authorization	The amount of 10.00 is authorized.

Figure 6.1: Transaction details within WooCommerce.

6.6.4 WooCommerce Success-Page

Thank you. Your order has been received.

- Order Number: **12**
- Date: **March 7, 2017**
- Total: **€10.00**
- Payment Method: **Open Invoice**

Order Details

Product	Total
<u>Test</u> × 1	€10.00 (ex. tax)
Subtotal:	€10.00 (ex. tax)
Payment Method:	Open Invoice
Total:	€10.00

Customer Details

Email:	info@customweb.com
Telephone:	12345678

Billing Address

André Müller
 Schöneggstrasse 2
 8004 Zürich

Payment Information

Bank: Customweb Test Bank
 Account Holder: Customweb GmbH
 IBAN: DE2501200000TEST000000000003
 BIC: TESTBIC0003
 Reference Number: BP3575423/2749

Figure 6.1: Payment information on the WooCommerce "Success-Page".

6.7 Setup a Cron Job to Activate the Timed Operations

To activate the timed operations of the plugin (e.g. update service, deleting pending orders, etc.) make sure that you set up the WooCommerce Cron engine. Especially the update function allows

you to automatically retrieve additional information or changes of your order directly via the API of mPAY24. Please note it could be that in order to use the update feature it may be necessary that mPAY24 activates additional options in your account.

The module uses the standard cron engine of WooCommerce. More information regarding the set up can be found [here](#).

7 Testing

Before switching from test to live mode it is important that you test the module extensively.

Testing

Do not forget to switch the operating mode from test to live after having successfully tested the module.

7.1 Test Data

In the following section you can find the test data for the various payment methods:

Credit / Debit Card

Card number	4444333322221111
Expiry Date	05/2020
CVC	123

Visa

Card number	4444333322221111
Expiry Date	05/2020
CVC	123

Card number	4444333322221111
Expiry Date	12/2020
CVC	123

MasterCard

Card number	5555444433331111
Expiry Date	05/2020
CVC	123

Card number	5555444433331111
Expiry Date	12/2020
CVC	123

American Express

Card number	378282246310005
Expiry Date	12/2020
CVC	123

8 Errors and their Solutions

You can find detailed information under <http://www.sellxed.com/en/fag>. Should you not be able to solve your problem with the provided information, please contact us directly under: <http://www.sellxed.com/en/support>

8.1 Page Not Found Error prior to the redirection to Payment Page

If you are using WPML it can occur that the Pages for the display of the payment methods or for the redirection to mPAY24 end in a Page Not Found Error.

In this case you have to duplicate our Pages in the corresponding languages. In order to do so please follow these steps:

1. Go to the main menu and select **Pages > All Pages**. There you should find a Page called mPAY24 Checkout.
2. Open the configurations.
3. On the right hand side under languages you can now duplicate the content of this page for all of your installed languages. When you have successfully saved the changes this page will be active for all of your languages and the Error should have disappeared.

8.2 The Referrer URL appears in my Analytics Tool

When a customer and the notification are redirected via Header Redirection, the mPAY24 Referrer URL might appear in your Analytics Tool thus hiding the original traffic source. However, most Analytic Tools are able to minimize this problem.

In case you are using Google Analytics as reporting tool, this step by step guide may help you to exclude the URLs: [under bullet point 4](#).

9 Compatibility with Third-Party Plugins

The plugins listed below are compatible with our payment modules and allow you to handle certain tasks in an easier way.

9.1 Fee's and discount's within WooCommerce

To configure a mPAY24 payment gateways based fee and discount you will need the following 3rd-Party plugin.

- [Checkout Fees for WooCommerce](#)

9.2 Multilingual WooCommerce sites

To run multilingual WooCommerce sites you will need the following 3rd-Party plugin.

- [WPML for WooCommerce](#)

9.3 Birthday and gender in WooCommerce

For certain payment service providers it is necessary to check the birthday and the gender of a customer. WooCommerce does not check this by default.

How to enable gender and birthday checks in your shops checkout

1. Either add custom checkout field yourself or download [Flexible Checkout Fields](#) to do so.
2. Modify the order context getters to return the value of your custom checkout field from the order / session (or wherever the previous step saves the data).

Order Context Getters

- AbstractOrderContext
- getBillingDateOfBirth()
- getBillingGender()

These functions can be found in "wp-plugins/woocommerce_mpay24cw/classes /Mpay24Cw/AbstractOrderContext.php".

10 Error Logging

The module will log different unexpected errors or information depending on the configured level. If there is any issue with the module, this log can help identify the cause.

10.1 Log Levels

You can configure the log level in the mPAY24 settings.

- Error: Logs unexpected errors only. (Default)
- Info: Logs extended information.
- Debug: Logs information helpful for debugging.

10.2 Log Location

The log file is stored in **wp-content/uploads/wc-logs**. Please make sure the path exists and it is writable by the webserver.

11 Advanced Information

This section of the manual is for advanced usage of the module. The content is for advanced users with special requirements. Everything in this section is optional and not required for the daily usage of the module.

11.1 Transaction Object

This section describes how to extract information from a transaction, if you need it for further processing. E.g. you require more information of the transaction for further processing an order in your ERP system.

The code snippets in this section assume your script resides in the root folder of the shop with the default shop folder structure.

Have Wordpress initialized in your script, this is required for the database connection.

```
require_once( dirname(__FILE__) . '/wp-load.php' );
```

Include the modules Util class.

```
require_once ABSPATH.'wp-content/plugins/woocommerce_mpay24cw/classes/Mpay24Cw/Util.php';
```

Now you can load the transaction and then extract the transactionObject.

Load the transaction by Id:

```
$transactionById = Mpay24Cw_Util::getTransactionById($transactionId);
$transactionObject = $transactionById->getTransactionObject();
```

Load the transaction by the external Id:

```
$transactionByExternal = Mpay24Cw_Util::getTransactionByTransactionNumber($externalId);
$transactionObject = $transactionByExternal->getTransactionObject();
```

Load transactions by Post ID, this is the internal WooCommerce order id:

```
$transactionsByPostId = Mpay24Cw_Util::getTransactionsByPostId($orderId);
foreach($transactionsByPostId as $transaction){
    $transactionObject = $transaction->getTransactionObject();
    //Do something with each object
}
```