



USER GUIDE

# Installment and Credit Sales



v. 1.5

**BELVG**

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## 1. Introduction to Installment and Credit Sales

Prestashop **Installment and Credit Sales** module gives you the ability to grant credits and accept deferred payments for any product in your shop product list. With this extension you can assign a credit/installment payment plan for every specific product, thus making the offer available to certain customers.

### Key features:

- Create your own credit and deferred payment plans;
- Set up credit and deferral periods duration;
- Control your interests rate;
- Provide individual installment plan for any product item;
- Create and customize payment forms.

### Overall Information

Prices for certain products can be quite high today, which makes customers who cannot afford spending the necessary amount right away just leave the store. That is why, to make your products affordable to a wider range of customers you can use our **Installment and Credit Sales** module. The extension allows you to offer credits or installment plans for the products you sell.

The module can help you create and establish a credit and deferral payment system which will fully satisfy your needs and demands.

Create your own payment plans, assign each product with an individual installments program, verify and change your interest rates – all these things are available now with the **Installment and Credit Sales** module!

## 2. How to Install and Deactivate

1. Set 777 or 0777 on the folders: '/modules/'

**Important! Change all permissions back after installation.**

2. Go to **Modules** -> **Add a module from my computer** -> choose the file (.zip) -> upload this module. Choose module in section **Front Office Features** and install it.

3. Go to **Advanced Parameters** -> **Performance** -> click the **Clear Smarty Cache** button

Click the button **Disable** in **Modules** -> **Front Office Features**.

To remove the extension from the server, press **Delete** in **Modules** -> **Front Office Features**.

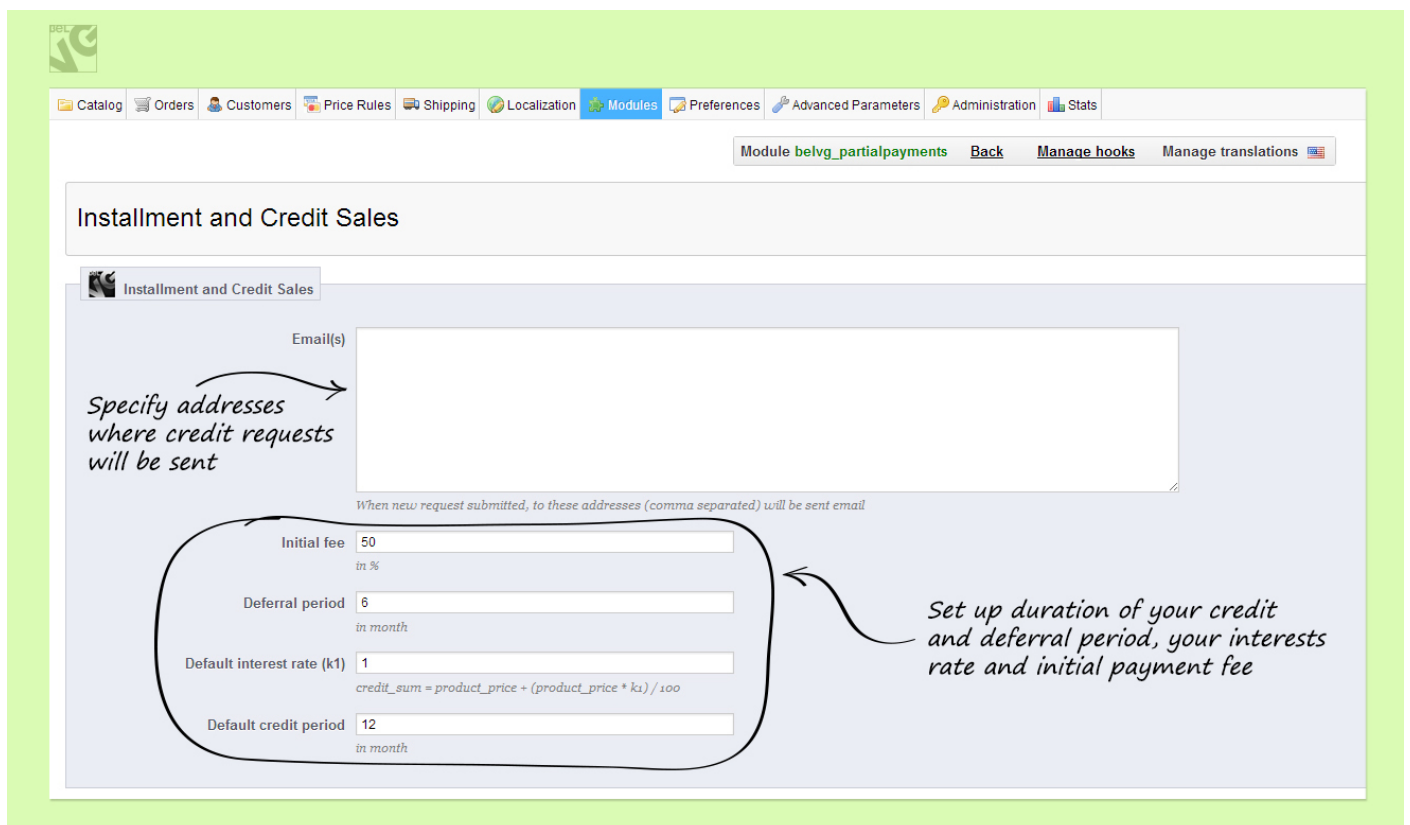
### 3. How to Configure

So, it is time now to get acquainted with some settings which need our attention before the module becomes fully operated and functional.

Log into your Admin panel and go to **Modules -> Modules -> Installment and Credit Sales -> Configuration.**

There are the following settings available by default:

- **Emails** - enter the addresses whereto the module should send credit requests;
- **Initial fee** – specify how many percent of the product price should be paid upfront;
- **Deferral period** – enter the number of months within which the customer should pay off the product;
- **Default interests rate** – specify your interests rate;
- **Default credit period** – enter number of months of your credit plan.



The screenshot shows the 'Installment and Credit Sales' configuration page. The top navigation bar includes links for Catalog, Orders, Customers, Price Rules, Shipping, Localization, Modules, Preferences, Advanced Parameters, Administration, and Stats. The 'Modules' section is active, showing the 'belvg\_partialpayments' module. The configuration page has a title bar 'Installment and Credit Sales' and a sub-header 'Installment and Credit Sales'.

The configuration fields are as follows:

- Email(s)**: A text input field with a handwritten note: "Specify addresses where credit requests will be sent". Below the field, it says: "When new request submitted, to these addresses (comma separated) will be sent email".
- Initial fee**: A text input field with the value '50' and the unit 'in %'.
- Deferral period**: A text input field with the value '6' and the unit 'in month'.
- Default interest rate (k1)**: A text input field with the value '1'. Below it, the formula is shown:  $credit\_sum = product\_price + (product\_price * k_1) / 100$ .
- Default credit period**: A text input field with the value '12' and the unit 'in month'.

A handwritten note points to the 'Initial fee', 'Deferral period', and 'Default interest rate' fields: "Set up duration of your credit and deferral period, your interests rate and initial payment fee".

## How to create a product specific credit plan?

The settings described above will be applied to all your products. However, if you wish to create a plan with individual payment settings for some specific product you need to do as follows:

Go to **Catalog -> Products** -> click the product you wish to edit -> go to **Credit and Payments** tab.

Here you can set up individual credit and deferral payment rules which will be applied for that specific product only. If you leave the fields blank the module will use global settings which you configured under the **Modules -> Modules -> Installment and Credit Sales -> Configuration** section.

Let's see the settings available:

- **Disable Partial payment** – select **Off** to enable product-specific installment plan;
- **Price** – here you can specify the initial price which a customer will pay for the product in case he decides to pay for it in several installments;
- **Initial fee** – specify how many percent of initial fee should be paid;
- **Deferral period** - enter the number of months within which the customer should pay off the product;
- **Disable Credit** - select **Off** to enable product-specific credit plan;
- **Interest rate** - specify your interests rate;
- **Credit period** - enter number of months of your credit plan.



**Belvg Installment and Credit Sales**

Disable partial payment: ☐ Yes ☒ No

Price:  \$  
*Price for partial payment (for blank field will be used default product price)*

Initial fee:  %  
*First payment*

Deferral period:  in month  
*Deferral period*

Disable credit: ☐ Yes ☒ No

Interest rate (k1):  %

Credit period:  in month

*Select no to enable product specific plan*


*Specify initial fee, duration period and interest rate which will be applied for this product only*

## How to create and customize the purchase form?

Now it is time to create your own purchase form for credit and deferral purchases – this form your customers will see once they click on a special link to apply for a credit or request a deferral payment plan.


To create new fields go to **Modules -> Credit/installment sales fields**.

In this section you can see a list of available form fields which are applied in your store.



































[Catalog](#)
[Orders](#)
[Customers](#)
[Price Rules](#)
[Shipping](#)
[Localization](#)
[Modules](#)
[Preferences](#)
[Advanced Parameters](#)
[Administration](#)
[Stats](#)

**Modules > Credit/Installment Sales Fields**


  
 Add new

Page 1 / 1 | Display 50 / 16 result(s)
 
 Filter
 Reset

ID	Admin name	Name	Validate	Is require	Type	Actions
--			--	--	--	--
1	Email	Email	isEmail	✓	Credit	 
2	Name	Name	isName	✓	Credit	 
3	Surname	Surname	isName	✓	Credit	 
4	Phone_number	Phone number	isPhoneNumber	✓	Credit	 
5	Address	Address	isAddress	✓	Credit	 
6	ZIP_code	ZIP code	isZipCodeFormat	✓	Credit	 
7	Company_name	Company name	isAnything	✓	Credit	 
8	Date_of__birth	Date of birth	isDate	✓	Credit	 
9	Email	Email	isEmail	✓	Partial payment	 
10	Name	Name	isName	✓	Partial payment	 
11	Surname	Surname	isName	✓	Partial payment	 
12	Phone_number	Phone number	isPhoneNumber	✓	Partial payment	 
13	Address	Address	isAddress	✓	Partial payment	 
14	ZIP_code	ZIP code	isZipCodeFormat	✓	Partial payment	 
15	Company_name	Company name	isAnything	✓	Partial payment	 
16	Date_of__birth	Date of birth	isDate	✓	Partial payment	 

Delete selected

To create a new field click the **Add New** button.

Here you need to configure the following settings:

- **Type** – select the type of plan where this field will be used: either **Credit** or **Installment sales**;
- **Admin name** – specify the name for this field which will be used in the Admin panel;
- **Name** – specify the name for this field which your customers will see on the frontend;
- **Validate type** – specify the type of the field;
- **Require** – choose whether this field should be compulsory or optional.





Modules > Credit/Installment Sales Fields > Edit

Select the type of plan where the field will be used

Type: Credit \*

Enter Admin name – what you will see in the admin panel and Name – what you customers will see on the frontend

Admin name: Email \*

Name: Email \*

Validate type: isEmail \*

Choose the type of the validate

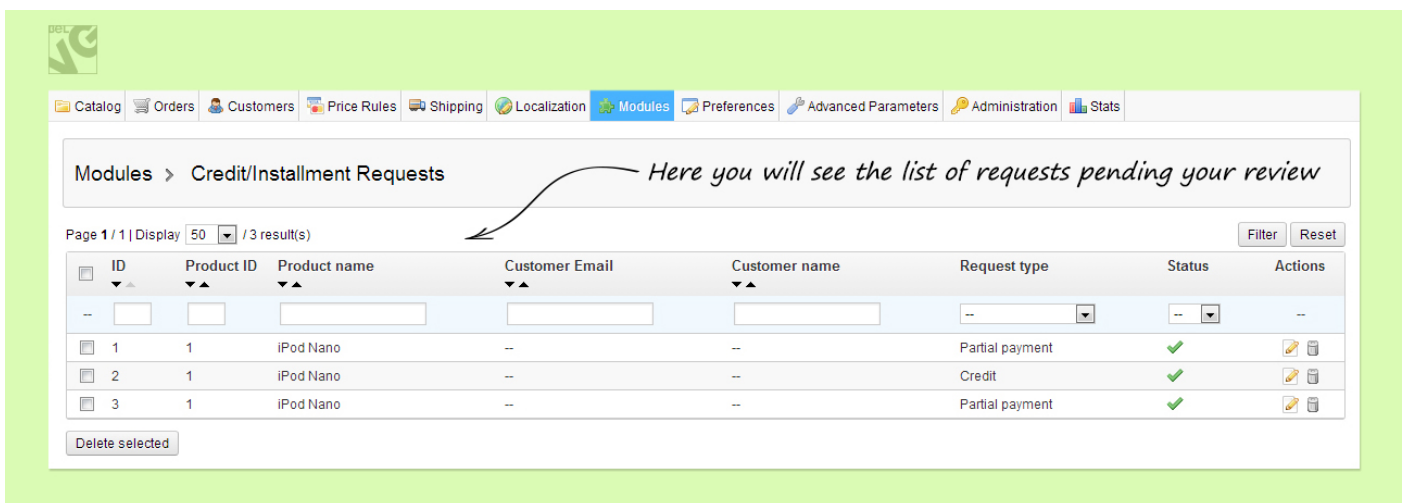
Require: ☒ Yes ☐ No

Specify if this field is obligatory or not to fill out

\* Required field

Once you are ready click the **Save** button and you will see the new field appear on the list.







All requests which your customers will send you will be listed under **Modules -> Credit /Installment requests** section:



Modules > Credit/Installment Requests

Here you will see the list of requests pending your review

Page 1 / 1 | Display 50 / 3 result(s)

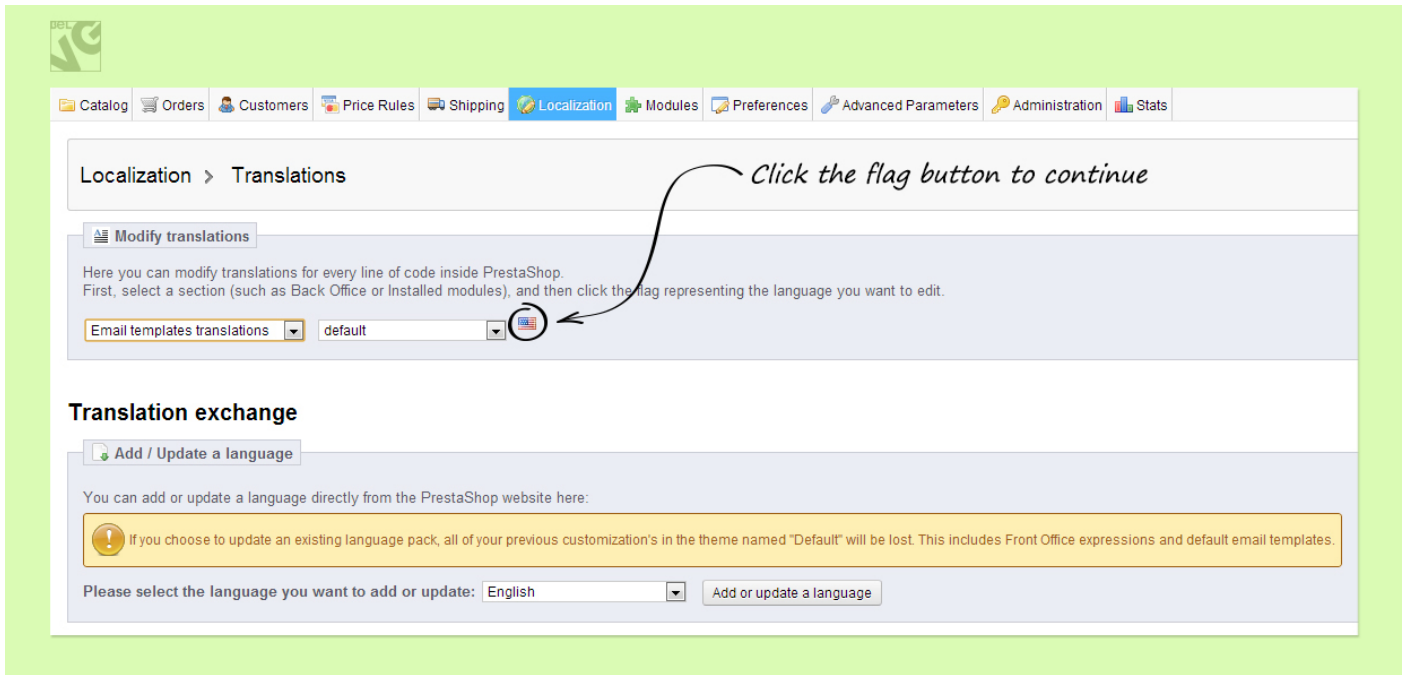
ID	Product ID	Product name	Customer Email	Customer name	Request type	Status	Actions
--	--	--	--	--	--	--	--
1	1	iPod Nano	--	--	Partial payment	✓	 
2	1	iPod Nano	--	--	Credit	✓	 
3	1	iPod Nano	--	--	Partial payment	✓	 

Delete selected

## How to edit e-mail templates?

If you wish to edit the default e-mail templates which are used for credit and installment sales requests you can do this as follows:


- Go to **Localization -> Translations** -> select **Email templates translations** and click the **Flag** button.



Localization > Translations

[Modify translations](#)

Here you can modify translations for every line of code inside PrestaShop. First, select a section (such as Back Office or Installed modules), and then click the flag representing the language you want to edit.


Email templates translations default 

**Translation exchange**

[Add / Update a language](#)

You can add or update a language directly from the PrestaShop website here:

 If you choose to update an existing language pack, all of your previous customization's in the theme named "Default" will be lost. This includes Front Office expressions and default email templates.

Please select the language you want to add or update: English  [Add or update a language](#)

- Next find and click *Emails for belvg\_partialpayments* to access the template and edit it to your liking



## Core emails:

List of emails in the folder "mails/en/"

Core emails - 1 missing translation(s) on 64 template(s) for English (English):

## Module emails:

List of emails in the folder "modules/name\_of\_module/mails/en/"

Emails for *belvg\_partialpayments* module - 0 missing translation(s) on 2 template(s) for English (English):

Subject for *inform\_employer*: You have new %s request

*inform\_employer.html* "title" tag: Congratulations!!!

Congratulations!!!



You have new "{type}" request for product {product}

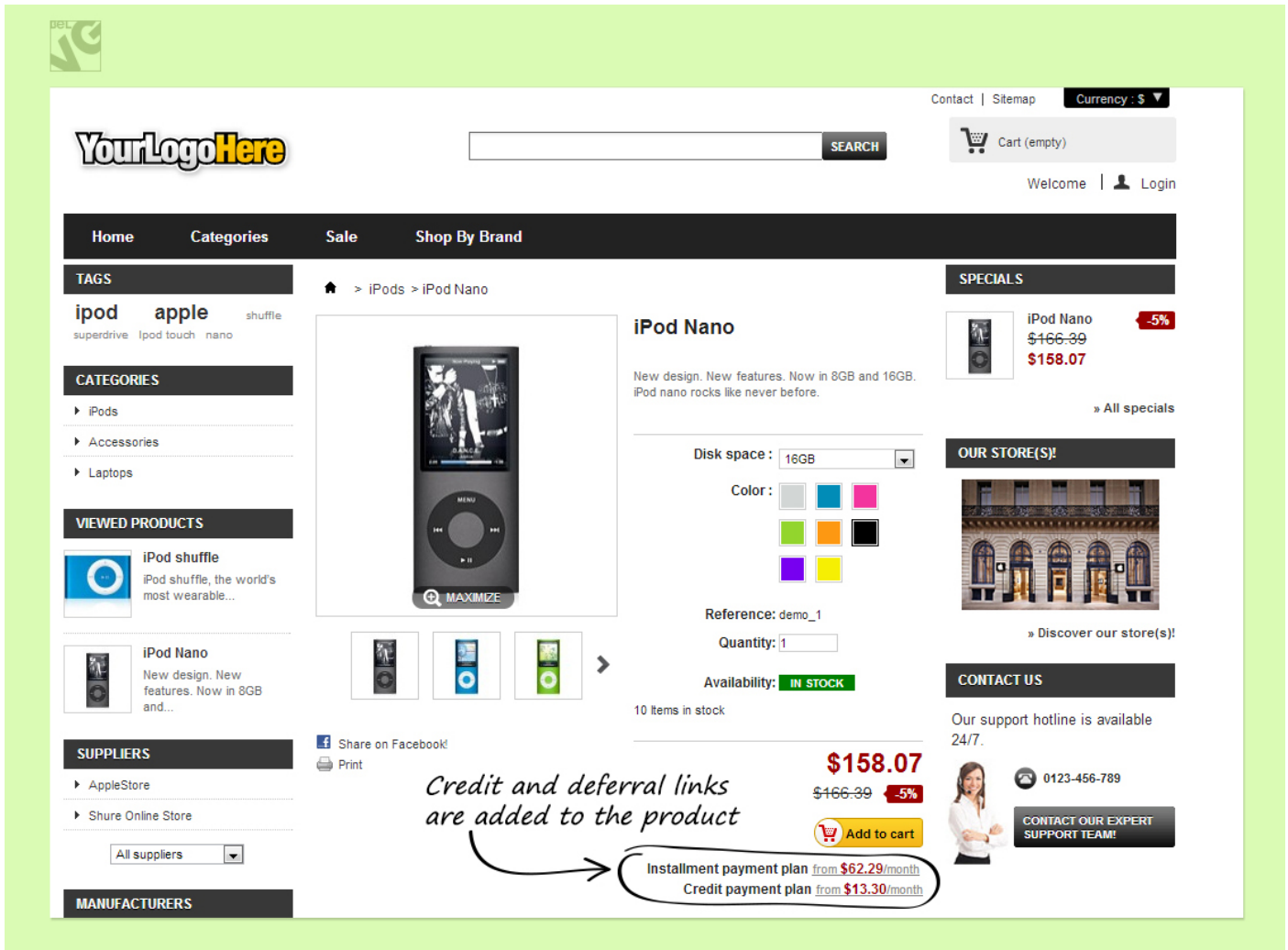
{shop\_name} powered by PrestaShop™

Edit this email template.

## 4. How to Use

So not let's see how the module works and what your customers will see on your website.

Once you set up the module and specify the products you wish to offer under special credit or deferral plan these products will automatically acquire links to request for a credit or installments plan.



The screenshot shows a website interface for a product page. The main product is the iPod Nano, displayed with its specifications and price. A handwritten note with an arrow points to the payment options section, stating: "Credit and deferral links are added to the product".

**Product Details:**

- Product Name:** iPod Nano
- Description:** New design. New features. Now in 8GB and 16GB. iPod nano rocks like never before.
- Disk space:** 16GB
- Color:** Multiple color options are shown.
- Reference:** demo\_1
- Quantity:** 1
- Availability:** IN STOCK
- 10 Items in stock**

**Price and Payment Options:**

- Current Price:** \$158.07 (5% discount from \$166.39)
- Add to cart** button
- Payment Options:**
  - Installment payment plan from \$62.29/month
  - Credit payment plan from \$13.30/month

**Website Navigation and Layout:**

- Header:** YourLogoHere, Search bar, Currency: \$, Cart (empty), Welcome | Login
- Menu:** Home, Categories, Sale, Shop By Brand
- Left Sidebar:**
  - TAGS:** ipod, apple, shuffle, superdrive, Ipod touch, nano
  - CATEGORIES:** iPods, Accessories, Laptops
  - VIEWED PRODUCTS:** iPod shuffle, iPod Nano
  - SUPPLIERS:** AppleStore, Shure Online Store
  - MANUFACTURERS:**
- Right Sidebar:**
  - SPECIALS:** iPod Nano -5% \$158.07
  - OUR STORE(S):** Discover our store(s)!
  - CONTACT US:** Our support hotline is available 24/7. 0123-456-789. CONTACT OUR EXPERT SUPPORT TEAM!

By configuring your settings you have a choice whether to provide all payment options or only one of them: either just credit or deferral plan.

**YourLogoHere**

Contact | Sitemap | Currency : \$ ▼

Cart (empty)

Welcome | Login

Home | Categories | Sale | Shop By Brand

**TAGS**

apple ipod ipod touch nano shuffle superdrive

**CATEGORIES**

- ▶ iPods
- ▶ Accessories
- ▶ Laptops

**VIEWED PRODUCTS**

**iPod shuffle**  
iPod shuffle, the world's most wearable...

**Shure SE210...**  
Evolved from personal monitor technology...

**SUPPLIERS**

- ▶ AppleStore
- ▶ Shure Online Store

All suppliers ▼

Home > iPods > iPod shuffle

**iPod shuffle**

iPod shuffle, the world's most wearable music player, now clips on in more vibrant blue, green, pink, and red.

Color : ☐ ☐ ☐ ☒

Reference: demo\_2

Quantity:

Availability: **IN STOCK**

30 items in stock

**\$66.05**

Add to cart

Installment payment plan from **\$33.03/month**

*You can include only one option: either credit or installment plan*

Share on Facebook! Print

**SPECIALS**

**iPod Nano** -5%  
~~\$466.99~~  
**\$158.07**

» All specials

**OUR STORE(S)**

Discover our store(s)!

**CONTACT US**

Our support hotline is available 24/7.

0123-456-789

CONTACT OUR EXPERT SUPPORT TEAM!

Once a customer clicks a link he is provided with a special form which he should fill out to send a request.



**Here**

 **SEARCH**


Categories

Sale

Shop By Brand

*Installment payment plan details*

### Installment payment plan info

Total price:	\$124.58
Period:	6 month
Monthly payment:	\$10.38
Initial payment:	\$62.29

Email •

Name •

Surname •

Phone number •

Address •

ZIP code •

Company name •

Date of birth •

Format: year-month-day (for example: 1990-06-17)

**Send**

More in

Curved

For those about to rock, we give you nine amazing colors. But that's only part of the story. Feel the curved, all-aluminum and glass design and you won't want to put iPod nano down.



**Credit payment info**

Total price:	\$159.65
Period:	12 month
Monthly payment:	\$13.30
Overpayment:	\$1.58
Overpayment in percent:	1 %

Email •   
 Name •   
 Surname •   
 Phone number •   
 Address •   
 ZIP code •   
 Company name •   
 Date of birth •   
 Format: year-month-day (for example: 1990-06-17)

**Send**

*Price and amount of payments is calculated on the basis of module settings*

*The fields appear as created in the module*









Do you have questions about extension configurations?

[Contact us](#) and we will help you in a moment.



**Our Office:** *M.Bogdanovicha 130, Minsk, Belarus*

We look forward to your feedback. Comments, opinions and suggestions are largely appreciated. Read our **blog** and follow us on [Facebook](#), [Twitter](#), [Google+](#) and [LinkedIn](#) to know BelVG latest news, analytics and discount offers. See you online!

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	Facebook page	<a href="http://facebook.com/BelVGcom">http://facebook.com/BelVGcom</a>		In page	<a href="http://linkedin.com/company/belvg">http://linkedin.com/company/belvg</a>
	Twitter page	<a href="http://twitter.com/BelVG_com">http://twitter.com/BelVG_com</a>		Skype	<a href="http://store.belvg">store.belvg</a>
	E-mail	<a href="mailto:store@belvg.com">store@belvg.com</a>		Phone	US: +1 650 924 9963