

Magento 2 Creditsafe Integration

Installation and User Guide for Magento 2 Creditsafe Integration Extension

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Installation

- **Installation via app/code:** Upload the content of the module to your root folder. This will not overwrite the existing Magento folder or files, only the new contents will be added. After the successful upload of the package, run below commands on Magento 2 root directory.

```
php bin/magento setup:upgrade
php bin/magento setup:di:compile
php bin/magento setup:static-content:deploy
```

- **Installation via Composer:** Please follow the guide provided in the below link to complete the installation via composer.

<https://docs.scommerce-mage.com/magento-2-extensions/installation-via-composer/installation-via-composer>

Configuration Settings for Creditsafe Integration

Go to *Admin* > *Stores* > *Configuration* > *Scommerce* > *Credit Safe*

General Settings

- **Enable Module** - Select "Yes" or "No" to enable or disable the module.
- **License Key** - Please add the license for the extension which is provided in the order confirmation email. Please note license keys are site URL specific. If you require license keys for dev/staging sites then please email us at support@sccommerce-mage.com.
- **Show Address Form on Registration** - Set "Yes" to collect billing address from customer on user registration or signup form. If set "No" billing address won't be captured on user registration.
- **Archiving Log** - Set "Yes" to archive credit safe logs after a certain number of days and set "No" to turn off archiving.
- **Archive Log After Number Of Days** - Enter the number of days after which the logs will be archived.



Enabled
[store view]

Use system value

This setting will be used to enable or disable module

License Key
[store view]

This setting will be used to verify your license key for the give domain

N.B. License keys are domain specific so for your testing or staging sites please email us at core@scommerce-mage.com

Show Address Form on Registration
[store view]

Show Address Form on Customer Registration Form

Archiving Log
[store view]

Use system value

Archiving log (Yes or No)". If "yes" then logs will be archived after a certain number of days.

Archive Log After Number Of Days
[store view]

Use system value

API Configuration

- **User Name** - Enter the Creditsafe Username
- **Password** - Enter the Creditsafe Password. Once both username and password are entered and saved click on the "Test API Creds" button if it shown "success" in green then your credentials are correct if not then please re verify your credentials.
- **Use Test Mode** - Set "Yes" to enable sandbox creditsafe and set "No" to use live creditsafe.
- **Enable API Logging** - Set "Yes" or "No" to Enable/Disable API logging in DB



User Name
[global]

CreditSafe username

Password
[global]

CreditSafe password

Test API Creds

Use Test Mode
[global] ▼

Enable/Disable test API mode

Enable API Logging
[global] ▼

Enable/Disable API logging in DB

Limits and Messages Configuration

Create creditsafe rules based on your requirements.

- **Type** - Select the user type either "Business" or "Consumer" this rule will be created for the appropriate applicant type.
- **CS Credit Limit/Score Range** - Enter the credit limit or credit score range for the particular rule.
- **Limit**- Enter the credit limit to be assigned for this rule based on the score entered previously. If the score is in this range then the entered limit should be provided to the applicant.
- ****Limit Type -****There are two main credit limit types:
 - **Absolute Limit:** This limit is a fixed amount set by you or your business, regardless of external factors. It's directly entered into the "limit field" you mentioned.
 - **Percentage Limit:** This limit is determined as a percentage of an external creditworthiness score. The external score typically comes from CreditSafe.
 - **The calculation involves:** Credit Limit Received from CreditSafe (e.g., 1000) Limit Specified in the Limit Field (e.g., 50) The final credit limit is the percentage of the CreditSafe limit multiplied by the limit field value. In this example: Final Limit = 50% * 1000 = 500
- **Response** - Enter the response shown to the customer when they fulfill the criteria for this rule and the the limit is assigned to them
- **Response Type** - Choose the response type from either Success or Failure.

Similarly you can create multiple rules as per your requirements to appropriately assign the credit limits to your applicants.

Limits and Messages Configuration



Type	CS Credit Limit / Score Range	Limit	Limit Type	Response	Response Type	Action
<input checked="" type="checkbox"/> Business <input type="checkbox"/> Consumer	<input type="text"/>	<input type="text"/>	Abso <input type="button" value="v"/>	<input type="text"/>	Succi <input type="button" value="v"/>	
<input type="button" value="Add"/>						

Limits Rules configuration. Please note "Percent" type is only applicable to "Business" type. **Important!** Please make sure you've created correct ranges for each type. Range "1000-10000" means ≥ 1000 and < 10000

- First Range must include 0 or be empty to start from 0. Ex. "-1000"
- Last Range must be empty to include all great values. Ex. "10000-"
- Intermediate ranges should include neighbour limits. Ex. "1000-10000"

For credit limit substitution `{{limit}}` variable could be used

Limits Configuration

- **Credit Applied Message** - Enter the message that will be displayed to user when they have previously applied for Creditsafe application.

Limits Configuration



Credit Applied Message
[global]

You already applied for CreditSafe applicatic

Message showing to user when CreditSafe application is already done

Emails

- **Enable Email** - Select "Yes" or "No" to enable or disable the creditsafe application emails.
- **Success Email Template** - Select the template to be used for success emails (successful credit safe application).
- **Success Email Sender** - Select the Email Sender, the email to be used to send the success emails.
- **Success Email Recipient** - You can add an additional email where the success emails will be sent alongside the applicant.

- **Fail Email Template** - Select the template to be used for fail emails (failed credit safe application). This email will only be sent to the customer.
- **Fail Email Sender** - Select the Email Sender, the email to be used to send the failure emails.
- **Fail Email Recipient** - This is optional. You can add an additional email where the failure emails will be sent other than the customer. This email will be exactly same as the one sent to the customer.
- **Admin Fail Email Template** - Select the template to be used for fail emails (failed credit safe application) to admin. This email template is only sent to the Administrator and not the customer. It contains for details regarding the failure of the credit application.
- **Admin Fail Email Sender** - Select the Email Sender, the email to be used to send the failure emails to admin.
- **Admin Fail Email Recipient** - This is optional. You can add an additional email where the failure emails will be sent alongside the admin. This failure email will be exactly same as the one sent to administrator.
- **Admin API Result Email Template** - Select the template to be used for API results to admin. When the credit application occurs the requests and responses from various end points will be sent to the admin via this email template.
- **Admin API Result Email Sender** - Select the Email Sender, the email to be used to send API results to admin.
- **Admin API Result Email Recipient** - This is optional You can add an additional email where the API results will be sent alongside the admin. This email will be exactly same as the one sent to administrator containing requests and responses of various end points hit during the credit application.

Emails



Enable Email <small>[store view]</small>	Yes	<input checked="" type="checkbox"/> Use system value
Success Email Template <small>[store view]</small>	Success Email Template (Default)	<input checked="" type="checkbox"/> Use system value
Success Email Sender <small>[store view]</small>	General Contact	<input checked="" type="checkbox"/> Use system value
Success Email Recipient <small>[store view]</small>		<input checked="" type="checkbox"/> Use system value
Fail Email Template <small>[store view]</small>	Fail Email Template (Default)	<input checked="" type="checkbox"/> Use system value
Fail Email Sender <small>[store view]</small>	General Contact	<input checked="" type="checkbox"/> Use system value
Fail Email Recipient <small>[store view]</small>		<input checked="" type="checkbox"/> Use system value
Admin Fail Email Template <small>[store view]</small>	Admin Fail Email Template (Default)	<input checked="" type="checkbox"/> Use system value

Customer Configuration

- **Approval Type** - Select either "disabled" "manual" or "automatic". If "disabled" is selected, the verification will be disabled. If "manual" is selected, the creditsafe applications will be only approved/verified by the magento admin. If "automatic" is selected, the creditsafe applications will be automatically approved or denied based on the Credit limits and Messages Configuration.
- **Allow customers to retry** - If set to "Yes", customers will be able to re-apply for creditsafe application. If set to "No", once creditsafe application is submitted they won't be able to retry the application.
- **Maximum number of retry allowed:-** Enter the maximum number of retries for customers to check their credit limit.
- **Email Sender** - Select the email sender which will be used to send out applicant verification emails
- **Verification Success Email Template** - Select the Email template to be used for successful applicant verification.
- **Verification Rejected Email Template** - Select the Email template to be used for failed applicant verification.
- **Success Credit Limit message (not verified):-** Enter the success credit limit message when credit check was successful but not verified.
- **Success Credit Limit message (verified):-** Enter the success credit limit message when credit check was successful and verified.
- **Failed Credit Limit Message** - Enter the message that will be displayed to customer when their credit check failed but they have retries available.
- **Failed Credit Limit (no retries)** - Enter the message that will be displayed to customer when their credit check failed and they have no retries available.

Customer Configuration



Approval Type <small>[website]</small>	Manual	<input type="checkbox"/> Use system value
Allow customers to retry <small>[global]</small>	Yes	<input type="checkbox"/> Use system value
<small>This setting will allow customers to retry their credit limit check</small>		
Maximum number of retry allowed <small>[global]</small>	3	
<small>This setting limiting maximum retries count for customers to check their credit limit</small>		
Emails Sender <small>[store view]</small>	General Contact	<input type="checkbox"/> Use system value
Verification Success Email Template <small>[store view]</small>	Verification Success Email Template (Default)	<input type="checkbox"/> Use system value
Verification Rejected Email Template <small>[store view]</small>	Verification Rejected Email Template (Default)	<input type="checkbox"/> Use system value
Success Credit Limit message (not verified) <small>[store view]</small>	Thanks for your application, we are pleased to inform you that your application for a credit limit has been approved. To finalise your application, please send us the following documents by email to xyz@abc.com: A copy of your passport or driving license for identification	<input type="checkbox"/> Use system value
<small>Message will be shown when credit check was successful and not yet verified</small>		

CreditSafe API Logs

All requests and responses with regards to creditsafe endpoints are logged into a grid. You can view the logs by going into **Admin>System>CreditSafe API Logs>Credit Safe Logs**.

CreditSafe API Log

53 records found

20 per page 1 of 3

ID ↑	Request URL	Response Status	Processing Time (milliseconds)	Created date	Action
53	https://connect.sandbox.creditsafe.com/v1/localSolutions/GB/identitysearch	200	1246	2024-04-26 13:35:31	View
52	https://connect.sandbox.creditsafe.com/v1/authenticate	200	853	2024-04-26 13:35:29	View
51	https://connect.sandbox.creditsafe.com/v1/localSolutions/GB/identitysearch	200	1428	2024-04-25 16:16:01	View
50	https://connect.sandbox.creditsafe.com/v1/localSolutions/GB/identitysearch	200	1063	2024-04-25 16:00:24	View
49	https://connect.sandbox.creditsafe.com/v1/authenticate	200	611	2024-04-25 16:00:23	View
48	https://connect.sandbox.creditsafe.com/v1/localSolutions/GB/identitysearch	200	1146	2024-04-25 15:51:07	View

If you further click on any of the entries it contains the information as shown in the image below:-

CreditSafe API Log

← Back

General Information

Entity ID	221
Request Uri	https://connect.sandbox.creditsafe.com/v1/authenticate
Request Data	[REDACTED]
Response Status	200
Response Data	{"token":"eyJhbGciOiJSUzI1NiIsImtpZCI6ImNZOGpqc2k5YakZDZDdV51FrQ08zcVYycDZMNCJ9.ejUyYmY0JE3MTE2Mz50TisimV4cC16MTcxMTY0MzU5M"
Processing Time	278
Created At	03/28/2024

CreditSafe Information Stored Against the Customer

Our module adds certain fields against the customer to keep track of credit assignment and available credit limits. Following fields are added:-

- **CreditSafe Credit Reference:-** Credit reference number received from creditsafe upon credit application.
- **Credit Limit:-** The limit received from creditsafe upon successful credit application. Maximum limit that can be used by the customer to make purchases. It does not decrease after transactions.
- **Credit Balance:-** The limit received from creditsafe upon successful credit application. Maximum limit that can be used by the customer to make purchases. This value gets updated based on transactions made by the customer. For eg:- if they make a purchase using the credit limit then that amount will be deducted and reflected here.
- **Credit Limit Verified:-** This toggle turns on when the customer verification is complete, either manual or automatic.
- **Credit Limit Retry Count:-** The number of times a customer has applied for credit application.

test test

[← Back](#)
[Login as Customer](#)
[Delete Customer](#)
[Reset](#)
[Create Order](#)
[Reset Password](#)
[Force Sign-In](#)
[Verify](#)
[Save and Continue Edit](#)
[Save Customer](#)

Send Welcome Email From

Subscription Status

CreditSafe Credit Reference

Credit Limit

Credit Balance

Credit Limit Verified No

Credit Limit Retry Count

Customer Verification Process

Based on the "Approval Type" configuration described earlier, the customer's verification takes place:-

- **Automatic:-** The customer verification is done automatically.
- **Manual:-** When "manual" verification is selected, then it is upon the administrator to verify the customer, for eg:- asking for documents via email and verifying them in person. Once verified admin can click on the verify button or turn on the toggle in the customer page (go to **Admin>Customers>All Customers>select the customer**). Once verified by using the "Verify" button, the customer gets an email regarding their successful verification.

test test

[← Back](#)
[Login as Customer](#)
[Delete Customer](#)
[Reset](#)
[Create Order](#)
[Reset Password](#)
[Force Sign-In](#)
[Verify](#)
[Save and Continue Edit](#)
[Save Customer](#)

Send Welcome Email From Default Store View

Subscription Status

CreditSafe Credit Reference

Credit Limit

Credit Balance

Credit Limit Verified No

Credit Limit Retry Count

- **Disabled:-** Customer verification is not required and upon successful application the credit limits are assigned to customer.

CreditSafe Adjustment Grid

CreditSafe Transactions Grid

It allows you to track and manage adjustments made to customer credit limits based on their orders and payments. With this system, you can view and manage adjustments made to customer credit limits in a single, easy-to-use grid. Easily Keep track of adjustments made to customer credit limits. Go to **Admin>Sales>Creditsafe>Transactions**. The grid reflects both positive and negative adjustments i.e when a customer makes a purchase using their credit limit and when they make the payment of the invoice.

CreditSafe Transactions [Import from CSV](#)

25 records found 20 per page < 1 of 2 >

ID ↑	Customer ID	Last Name	First Name	Customer Email	Post Code	Order ID	Transaction	Transaction Amount	Transaction Date	Created date
25	47	Soni	Anup	vi@yopmail.com	IG1 4RS	00000204	00000204	1100.0000	0000-00-00 00:00:00	2024-04-26 10:21:37
24	48	Sahu	Nikita	viiiguuu@yopmail.com	IG1 4RS	00000207	Invoice created	295.6800	2024-04-26 10:10:48	2024-04-26 10:10:48
23	48	Sahu	Nikita	viiiguuu@yopmail.com	IG1 4RS	00000207	Invoice created	503.5200	2024-04-26 10:09:41	2024-04-26 10:09:41
22	48	Sahu	Nikita	viiiguuu@yopmail.com	IG1 4RS	00000207	Order created. Order Increment ID - 00000207	-799.2000	2024-04-26 10:09:05	2024-04-26 10:09:06
21	48	Sahu	Nikita	viiiguuu@yopmail.com	IG1 4RS	00000206	Invoice created	369.6000	2024-04-26 10:06:40	2024-04-26 10:06:40
20	48	Sahu	Nikita	viiiguuu@yopmail.com	IG1 4RS	00000206	Invoice created	429.6000	2024-04-26 10:05:56	2024-04-26 10:05:56
19	48	Sahu	Nikita	viiiguuu@yopmail.com	IG1 4RS	00000206	Order created. Order Increment ID - 00000206	-799.2000	2024-04-26 10:05:17	2024-04-26 10:05:17

Import CreditSafe transactions in the Grid

You can import transactions by either going into Admin>System>Import or by going to sales>Orders>Import from CSV. Next select the "Entity Type" as "CreditSafe Transaction Import" from the dropdown.

The format of the import file should be as shown in the image. The fields required are as follows:-

- **entity_id:-** Enter the id of the next transaction as per your CreditSafe Transaction Grid. For eg:- if you have 1-24 transactions then you should start the list from 25..26 and so on.
- **payment_date:-** Date & time of the payment received or deducted.
- **adjustment_amount:-** Enter a positive or negative adjustment amount. adding a positive amount will add the amount in the customers credit balance whereas for negative amount it will deduct the amount from credit balance.
- **increment_id:-** Enter the order id.
- **customer_email:-** Enter the customer email.
- **transaction_description:-** You can add a description of the adjustment which will be reflected in the creditsafe transactions grid.

	A	B	C	D	E	F
1	entity_id	payment_date	adjustment_amount	increment_id	customer_email	transaction_description
2	1	01-01-1970 00:00	100	10000059	user@mail.com	Positive adjustment of 100
3	2	01-02-1970 00:00	-100	10000061	user@mail.com	Negative adjustment of 100
4						

Frontend

Apply for CreditSafe Application

Customers can apply for creditsafe application from their My Account section using the button "Apply for Web Credit Account".

My Account

My Orders

Apply for Web Credit Account

My Downloadable Products

My Wish List

Address Book

Account Information

Stored Payment Methods

Billing Agreements

My Product Reviews

Newsletter Subscriptions

Compare Products

You have no items to compare.

Recently Ordered

Olivia 1/4 Zip Light Jacket

[Add to Cart](#)

[View All](#)

My Wish List

You have no items in your wish list.

My Account

Account Information

Contact Information

Anup Soni
vi@yopmail.com
[Edit](#) | [Change Password](#)

Newsletters

You aren't subscribed to our newsletter.
[Edit](#)

Address Book [Manage Addresses](#)

Default Billing Address

Anup Soni
Park avenue
test
Ilford, IG1 4RS
United Kingdom
T: 079 0918 2360
[Edit Address](#)

Default Shipping Address

Anup Soni
Park avenue
test
Ilford, IG1 4RS
United Kingdom
T: 079 0918 2360
[Edit Address](#)

Recent Orders [View All](#)

Order #	Date	Ship To	Order Total	Status	Action
000000204	26/04/2024	Anup Soni	£98.40	Pending	View Order Reorder
000000203	26/04/2024	Anup Soni	£18.00	Closed	View Order Reorder
000000202	26/04/2024	Anup Soni	£492.00	Closed	View Order Reorder
000000201	26/04/2024	Anup Soni	£18.00	Pending	View Order Reorder
000000200	26/04/2024	Anup Soni	£98.40	Canceled	View Order Reorder

CreditSafe Credit Limit

Credit Limit
£1,000.00
Credit limit verified
Available Credit Balance
£2,100.00

- My Account
- My Orders
- Apply for Web Credit Account**
- My Subscriptions
- My Downloadable Products
- My Wish List

- Address Book
- Account Information
- Stored Payment Methods
- Billing Agreements

- My Product Reviews
- Newsletter Subscriptions
- Cookie Settings

Apply for Web Credit Account

CreditSafe Application Form

[Personal](#) [Company](#)

CreditSafe Company Application

- My Account
- My Orders
- Apply for Web Credit Account**
- My Subscriptions
- My Downloadable Products
- My Wish List

- Address Book
- Account Information
- Stored Payment Methods
- Billing Agreements

- My Product Reviews
- Newsletter Subscriptions
- Cookie Settings

My Account

CreditSafe

Company Information

Country *

Post Code *

Company Name *

[Search Company](#)

[Back to CreditSafe Main Page](#)

[Compare Products](#)

You have no items to compare.

Successful Credit Application

My Account

My Orders

Apply for Web Credit Account

My Downloadable Products

My Wish List

Address Book

Account Information

Apply for Web Credit Account

CreditSafe Application Form

Thanks for your application, unfortunately your recent application was not approved at this time. You have reached your online retry limit, but you can still reapply by phone if your circumstances have changed significantly. Please call us at +00441234567890 and we will be happy to assist you.

If you have a question related to this extension please check out our **FAQ Section** first. If you can't find the answer you are looking for then please contact **support@scommerce-mage.com**.

Revision #3

Created 2 June 2025 10:57:01 by scommerce

Updated 24 October 2025 09:52:12 by scommerce