

zCart Wallet Module

Digital Wallet is a plugin for the zCart Multi-vendor platform. This module will add digital wallet functionalities to the zCart-powered marketplace.

Wallet features at a glance:

- Deposit
- Purchase
- Refund
- Payout
- Transfer
- Pay Subscription Bills (Required the [Local Subscription Module](#))

Setup and configure:

The wallet module has some extra configurations than other zCart modules. Please follow the guide below before launch for the wallet module for your marketplace.

Installation:

The installation process is the same, please [check this section for guidance](#). After installation please follow the below guideline to complete the setup.

Upgradation: The upgradation process is the same as other zCart Modules, please [check this section for guidance](#).

Configurations:

1. Enable The Wallet (**Skip to #2 if your zCart version is 2.14 or more**)

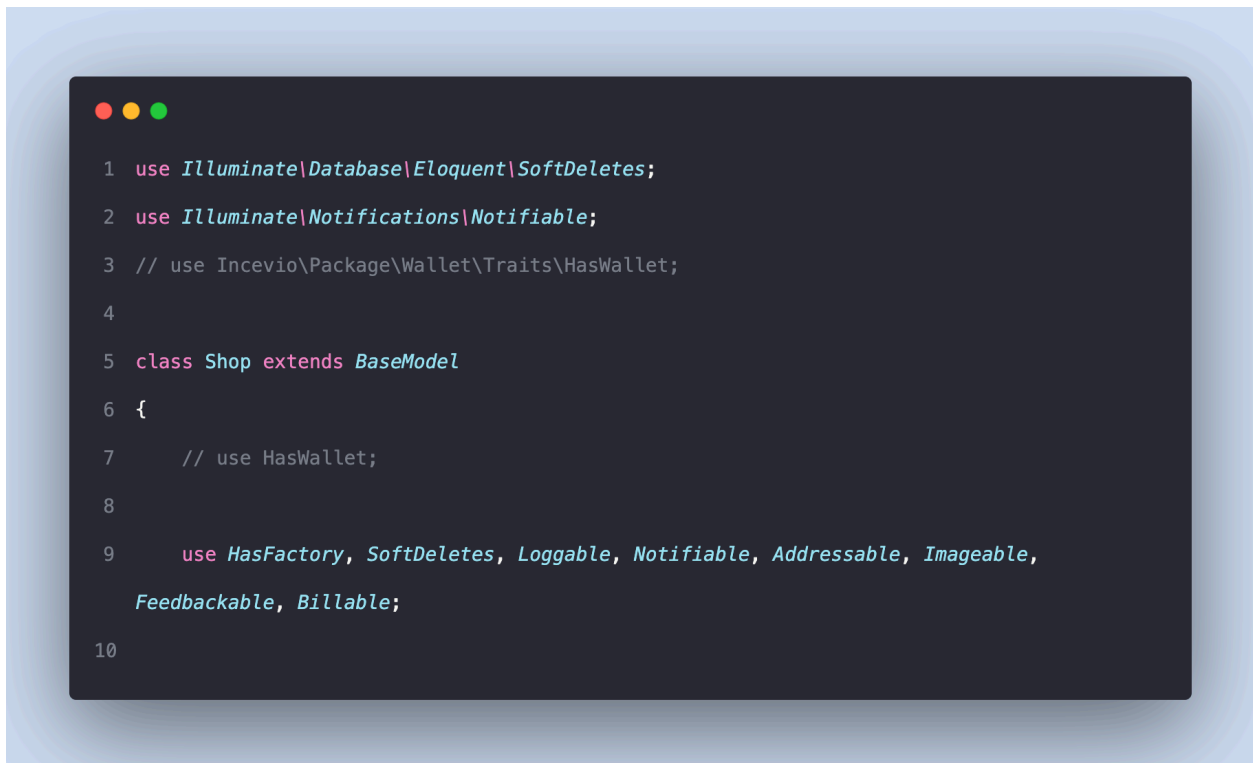
To enable the wallet for users you need access code files. Enable wallet on the Customer and Shop model by adding the hasWallet trait. The code is there, just need to enable it.

1.1 Open the file ***app/Models/Shop.php*** in edit mode and find the below two lines of code in between line number 23.

```
// use \Incevio\Package\Wallet\Traits\HasWallet;
```

Remove the `//` from the left and save the file.

When you open the *app/Models/Shop.php* file the code will look like the below image:



And after changes, the code will look like the below:



```
1 use Illuminate\Database\Eloquent\SoftDeletes;
2 use Illuminate\Notifications\Notifiable;
3 use Incevio\Package\Wallet\Traits\HasWallet;
4
5 class Shop extends BaseModel
6 {
7     use HasWallet;
8
9     use HasFactory, SoftDeletes, Loggable, Notifiable, Addressable, Imageable,
    Feedbackable, Billable;
10
```

1.2 Open the **app/Models/Customer.php** file and do the same changes you did on the **app/Models/Shop.php** file.

2. Admin Receive Order Payments:

The wallet module allows the admin to receive all the order payments by customers. When the admin takes the order payment, then the order amount will be added to the vendor's wallet balance to get paid later using the payout feature. To configure the payment route to the admin you'll need to configure all the payment methods you want to give customers to pay to order checkout.

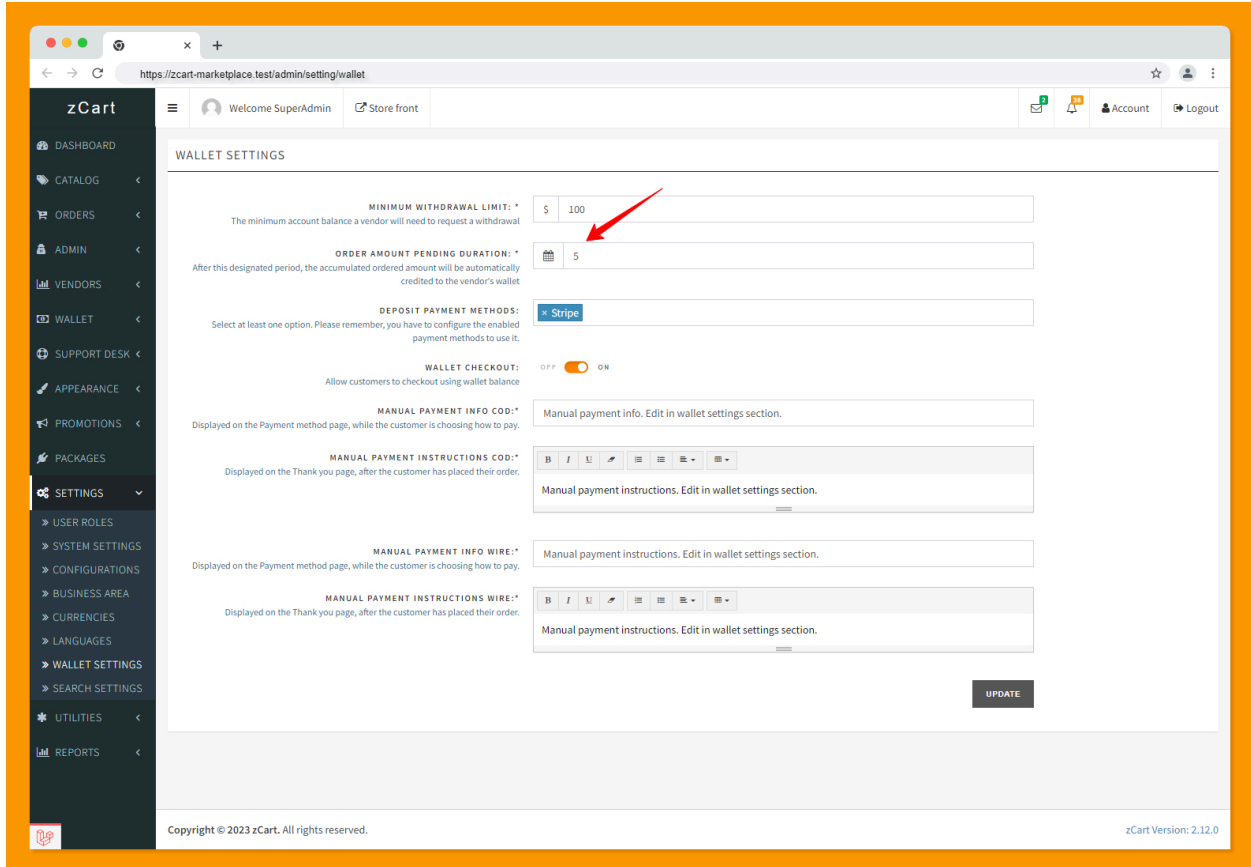
After configuring the payment methods the below settings need to be adjusted on the **.env** configuration file.

VENDOR_GET_PAID=false

Find the '**VENDOR_GET_PAID**' at **.env** file and set the value '**false**'. If the configuration is not found, please add it.

3. Holding Payments:

Admin has the option to set the payment processing duration for orders. To configure this scrow system just go to Admin dashboard>>Settings>>Wallet Setting



The screenshot displays the 'WALLET SETTINGS' page in the zCart Admin Dashboard. The left sidebar contains navigation links: DASHBOARD, CATALOG, ORDERS, ADMIN, VENDORS, WALLET, SUPPORT DESK, APPEARANCE, PROMOTIONS, PACKAGES, SETTINGS (expanded), USER ROLES, SYSTEM SETTINGS, CONFIGURATIONS, BUSINESS AREA, CURRENCIES, LANGUAGES, WALLET SETTINGS, SEARCH SETTINGS, UTILITIES, and REPORTS. The main content area shows the following settings:

- MINIMUM WITHDRAWAL LIMIT:** \$ 100. (The minimum account balance a vendor will need to request a withdrawal)
- ORDER AMOUNT PENDING DURATION:** 5. (After this designated period, the accumulated ordered amount will be automatically credited to the vendor's wallet. A red arrow points to this field.)
- DEPOSIT PAYMENT METHODS:** Stripe (Select at least one option. Please remember, you have to configure the enabled payment methods to use it.)
- WALLET CHECKOUT:** OFF (Allow customers to checkout using wallet balance)
- MANUAL PAYMENT INFO COD:** Manual payment info. Edit in wallet settings section. (Displayed on the Payment method page, while the customer is choosing how to pay.)
- MANUAL PAYMENT INSTRUCTIONS COD:** Manual payment instructions. Edit in wallet settings section. (Displayed on the Thank you page, after the customer has placed their order.)
- MANUAL PAYMENT INFO WIRE:** Manual payment instructions. Edit in wallet settings section. (Displayed on the Payment method page, while the customer is choosing how to pay.)
- MANUAL PAYMENT INSTRUCTIONS WIRE:** Manual payment instructions. Edit in wallet settings section. (Displayed on the Thank you page, after the customer has placed their order.)

An 'UPDATE' button is located at the bottom right of the settings area. The footer shows 'Copyright © 2023 zCart. All rights reserved.' and 'zCart Version: 2.12.0'.

Set the desired number of days. For example, if you set it to 5, payments will be added to the vendor's wallet after 5 days from the order date.

Setting the value to 0 when you release the payment instantly adds the vendor's wallet balance without any pending time.

Vendors can also view their pending balance from orders that have been placed but not yet added to their wallet on their wallet page.

Wallet Features

Users can do all different types of transactions using the wallet balance like deposits, purchases, payouts, customer to customer and merchant-to-merchant wallet balance transfers.

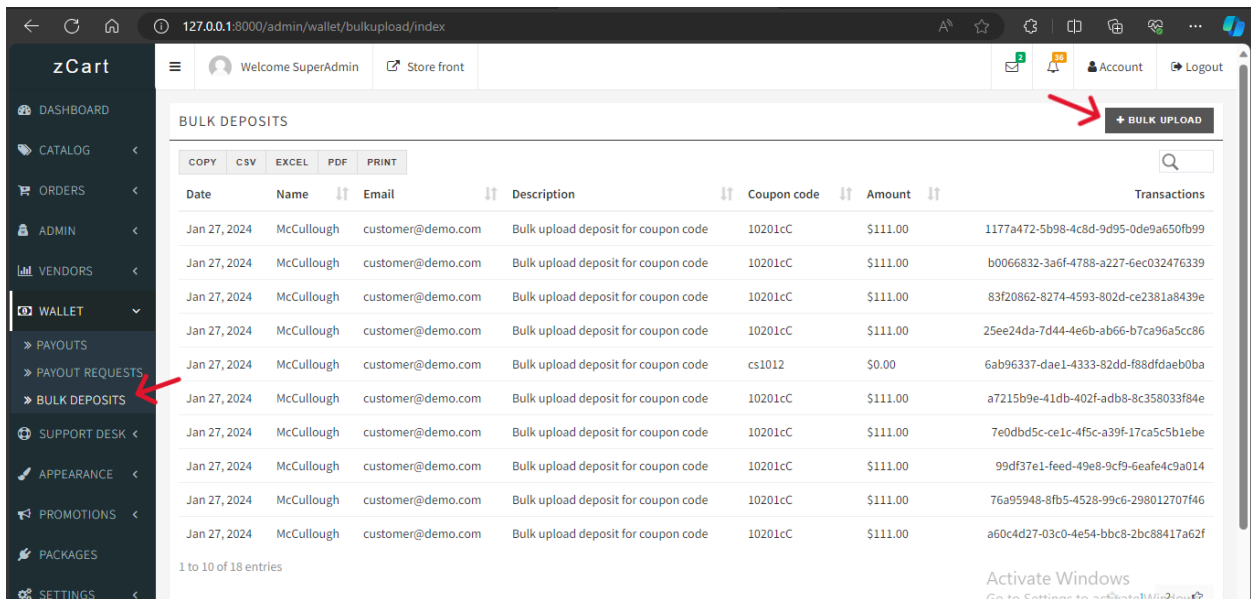
Deposit:

Users can deposit into his/her wallet using any integrated payment method that is enabled by the admin for wallet deposit.

Bulk Deposit To Customers Account By Superadmin:

Super admin can upload a CSV and deposits will be made in bulk for the specified amount to the wallet of the customers. To use the bulk deposit go to **WALLET > BULK UPLOADS**. Click on the “+ BULK UPLOAD” button.

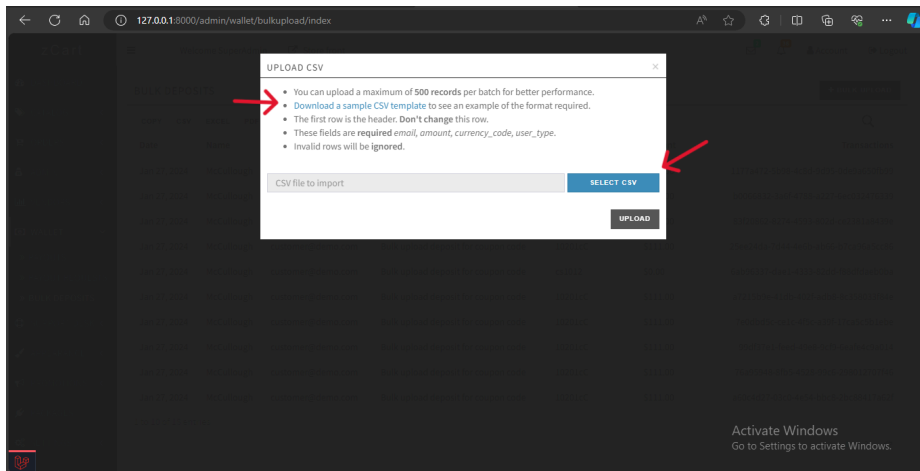
WALLET>BULK UPLOAD



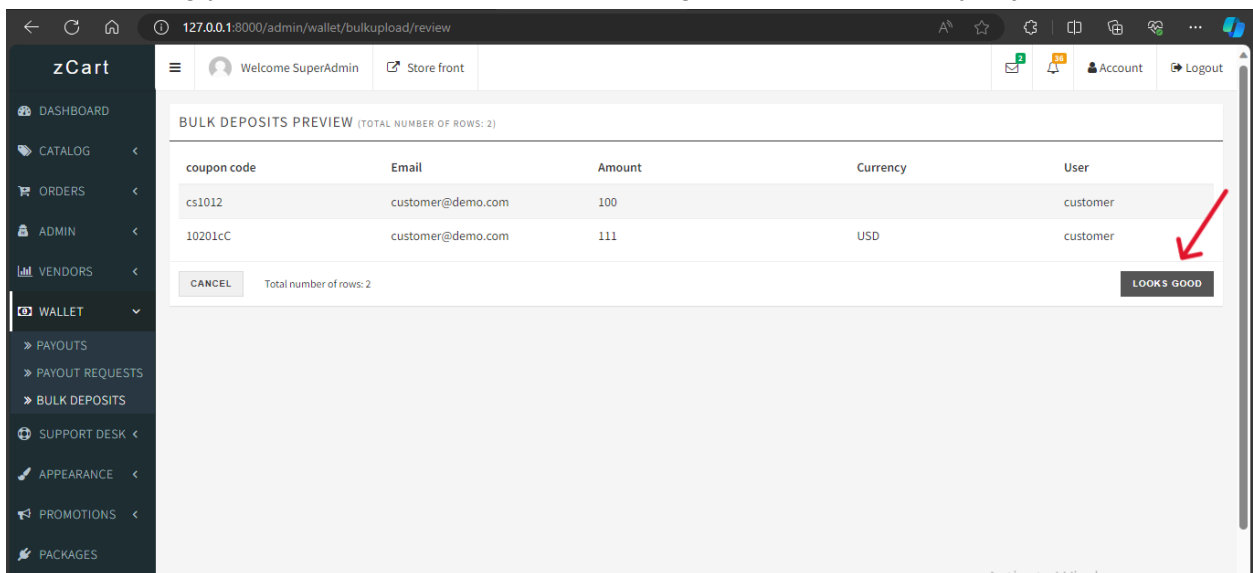
The screenshot shows the zCart admin dashboard. The left sidebar contains a menu with options: DASHBOARD, CATALOG, ORDERS, ADMIN, VENDORS, WALLET, PAYMENTS, PAYOUT REQUESTS, BULK DEPOSITS, SUPPORT DESK, APPEARANCE, PROMOTIONS, PACKAGES, and SETTINGS. The WALLET menu is expanded, and the BULK DEPOSITS option is highlighted with a red arrow. The main content area displays the BULK DEPOSITS section. At the top right of this section, there is a button labeled "+ BULK UPLOAD" with a red arrow pointing to it. Below the button, there are tabs for COPY, CSV, EXCEL, PDF, and PRINT. The main table lists bulk deposits with columns: Date, Name, Email, Description, Coupon code, Amount, and Transactions. The table contains 10 entries, all dated Jan 27, 2024, for customer@demo.com, with a description of "Bulk upload deposit for coupon code". The coupon codes are 10201cC, 10201cC, 10201cC, 10201cC, cs1012, 10201cC, 10201cC, 10201cC, 10201cC, and 10201cC. The amounts are \$111.00, \$111.00, \$111.00, \$111.00, \$0.00, \$111.00, \$111.00, \$111.00, \$111.00, and \$111.00. The Transactions column contains long alphanumeric strings. At the bottom of the table, it says "1 to 10 of 18 entries".

Date	Name	Email	Description	Coupon code	Amount	Transactions
Jan 27, 2024	McCullough	customer@demo.com	Bulk upload deposit for coupon code	10201cC	\$111.00	1177a472-5b98-4c8d-9d95-0de9a650fb99
Jan 27, 2024	McCullough	customer@demo.com	Bulk upload deposit for coupon code	10201cC	\$111.00	b0066832-3a6f-4788-a227-6ec032476339
Jan 27, 2024	McCullough	customer@demo.com	Bulk upload deposit for coupon code	10201cC	\$111.00	83f20862-8274-4593-802d-ce2381a8439e
Jan 27, 2024	McCullough	customer@demo.com	Bulk upload deposit for coupon code	10201cC	\$111.00	25ee24da-7d44-4e6b-ab66-b7ca96a5cc86
Jan 27, 2024	McCullough	customer@demo.com	Bulk upload deposit for coupon code	cs1012	\$0.00	6ab96337-dae1-4333-82dd-f88dfdaeb0ba
Jan 27, 2024	McCullough	customer@demo.com	Bulk upload deposit for coupon code	10201cC	\$111.00	a7215b9e-41db-402f-adb8-8c358033f84e
Jan 27, 2024	McCullough	customer@demo.com	Bulk upload deposit for coupon code	10201cC	\$111.00	7e0dbd5c-ce1c-4f5c-a39f-17ca5c5b1ebe
Jan 27, 2024	McCullough	customer@demo.com	Bulk upload deposit for coupon code	10201cC	\$111.00	99df37e1-feed-49e8-9cf9-6eafe4c9a014
Jan 27, 2024	McCullough	customer@demo.com	Bulk upload deposit for coupon code	10201cC	\$111.00	76a95948-8fb5-4528-99c6-298012707f46
Jan 27, 2024	McCullough	customer@demo.com	Bulk upload deposit for coupon code	10201cC	\$111.00	a60c4d27-03c0-4e54-bbc8-2bc88417a62f

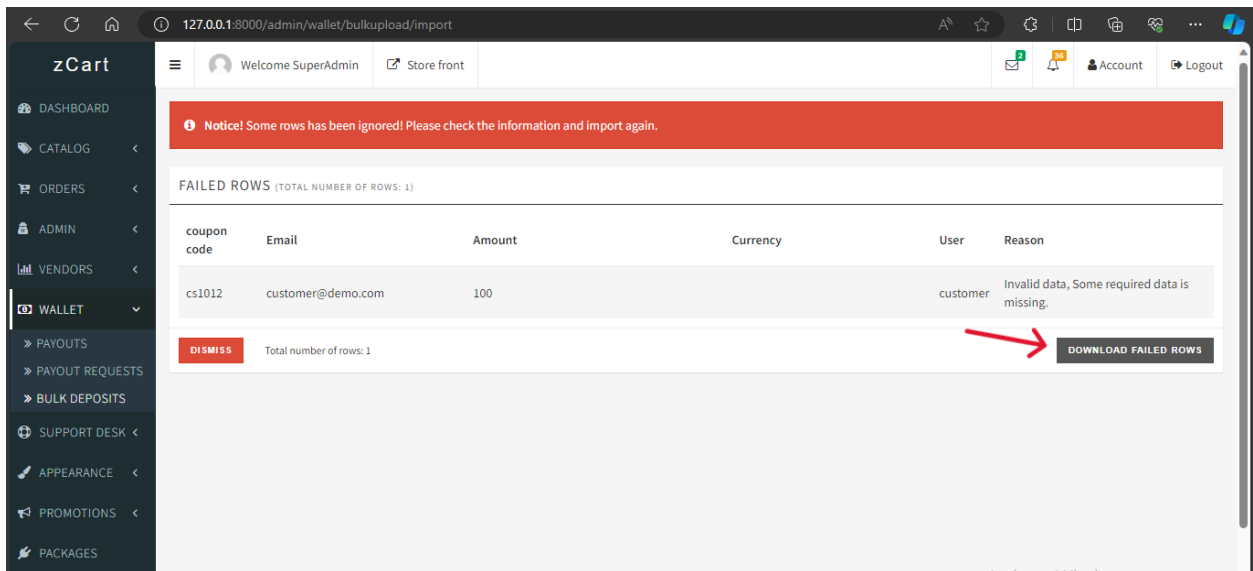
Once you have clicked on the button you'll see a form that has a link for the template CSV. Use the template csv to upload your data or use your own csv with the exact same column headers. Click upload to upload your file.



After uploading you'll be taken to an intermediate page to review the data you just uploaded.



From this page click on the looks good button to proceed with the transactions. Columns that had missing values or couldn't be processed will appear on the next page (If such columns exist) like below:



Super admin can download the information of failed rows by clicking the download failed rows button. Clicking dismiss will dismiss the rows.

Purchase:

Customers can make any purchase in the marketplace using their wallet balance (when the customer wallet is enabled by the admin).

Refund:

When a vendor gives a refund, initially the refund will be adjusted into the customer's wallet balance. And later on, the customer can use that balance to make a purchase again.

Payout:

Vendors can request a payout from their wallet balance. Admin will get the request to approve or decline the request.

Transfer:

The wallet users can make a transfer to another user's wallet account. But there is a restriction to transfer. A customer can make a transfer to another customer only and a merchant can transfer to another merchant only.

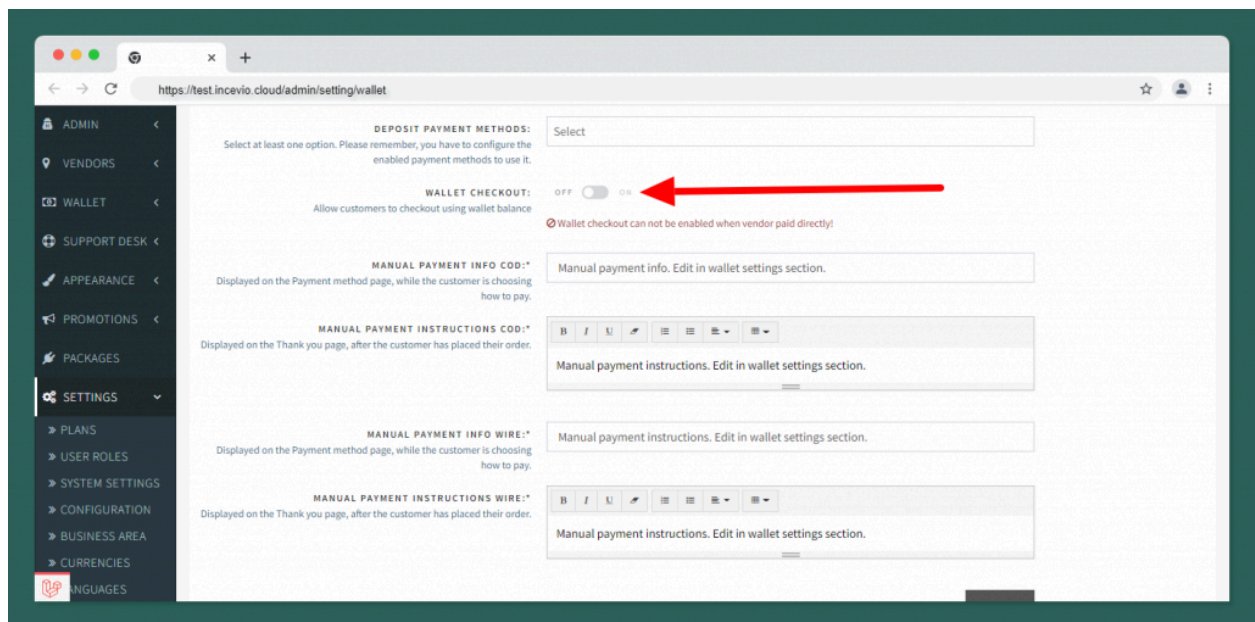
N.B.: But If customer and merchant accounts are merged then they can self-transfer between their two accounts.

Pay Subscriptions:

When the marketplace has the Local Subscription module installed and enabled vendors can use their wallet balance to pay the subscription bills.

Enable Wallet Checkout:

Now you can offer your shoppers to checkout by their wallet balance. You can activate this option from the Admin dashboard>>Settings>>Wallet Setting



Warning: This option isn't available when your Marketplace will be configured for vendors to get paid directly.

*** Note 1:** If you use a wallet then you can also use the “**Local subscription**” plugin for the subscription system. The plugin also allows the admin to configure the commission amount. To learn more about the local subscription plugins please visit [here](#).

*** Note 2:** If you use wallet then you can also use the “**Dynamic commission**” plugin to cut the milestone base commissions from the sellers. To know details about the Dynamic Commission plugin please visit [here](#).

More features will be added to the wallet module. Your suggestions are always welcome.

Changelogs:

v-1.5.1 (Compatible with zCart 2.14.0)

+ Added Bulk deposit feature for superadmin

= Code improved

v-1.5.0 (Compatible with zCart 2.13.0)

+ Order payment escrow (hold order amount)

+ Add pending balance, last deposit balance, and last payout balance on the vendor wallet page

+ If customer and merchant accounts are merged then they can self-transfer between their two accounts

+ Mollie payment support

v-1.4.6 (Compatible with zCart 2.11.0)

+ Show shop bank account number on payout request approval form

= UI improvement

v-1.4.5 (Compatible with zCart 2.10.0)

= improve on code

v-1.4.4 (Compatible with zCart 2.9.0)

- * Invoice address error

- = improve middleware on the router

v-1.4.3 (Compatible with zCart 2.8.0)

- + MercadoPago payment method plugin support

v-1.4.2

- * Fix purchase with 0 balance

- * Fix negative balance show

v-1.3.1

- + Customer wallet

- + OneCheckout now supports wallet

- + Wallet checkout option when wallet is installed

- + Refund to the wallet (If the customer's wallet is enabled)

- * Deposit issue

- * A few minor issues

! Compatible with zCart 2.5.0

v-1.1.0

- * Balance transfer issue fixed

v-1.0.3

- * Deposit issue on customer wallet

v-1.0.1

- * Fix custom wallet page issue

v-1.0.0

- + Initial release