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 lunch 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](#).
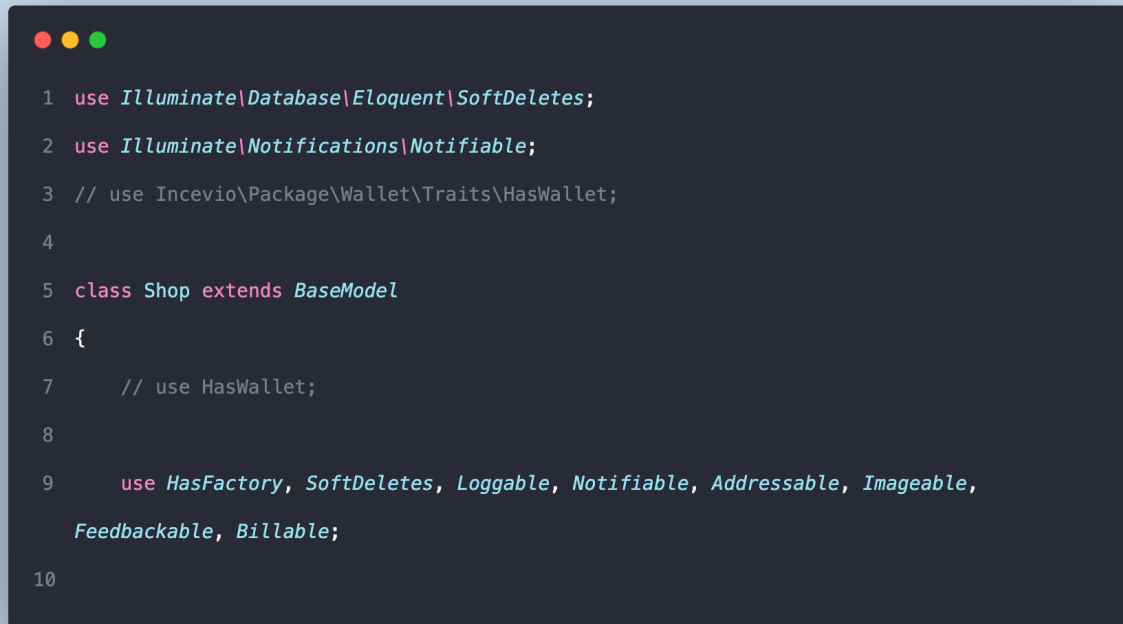
Configurations:

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

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:

```php
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
```

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
```

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

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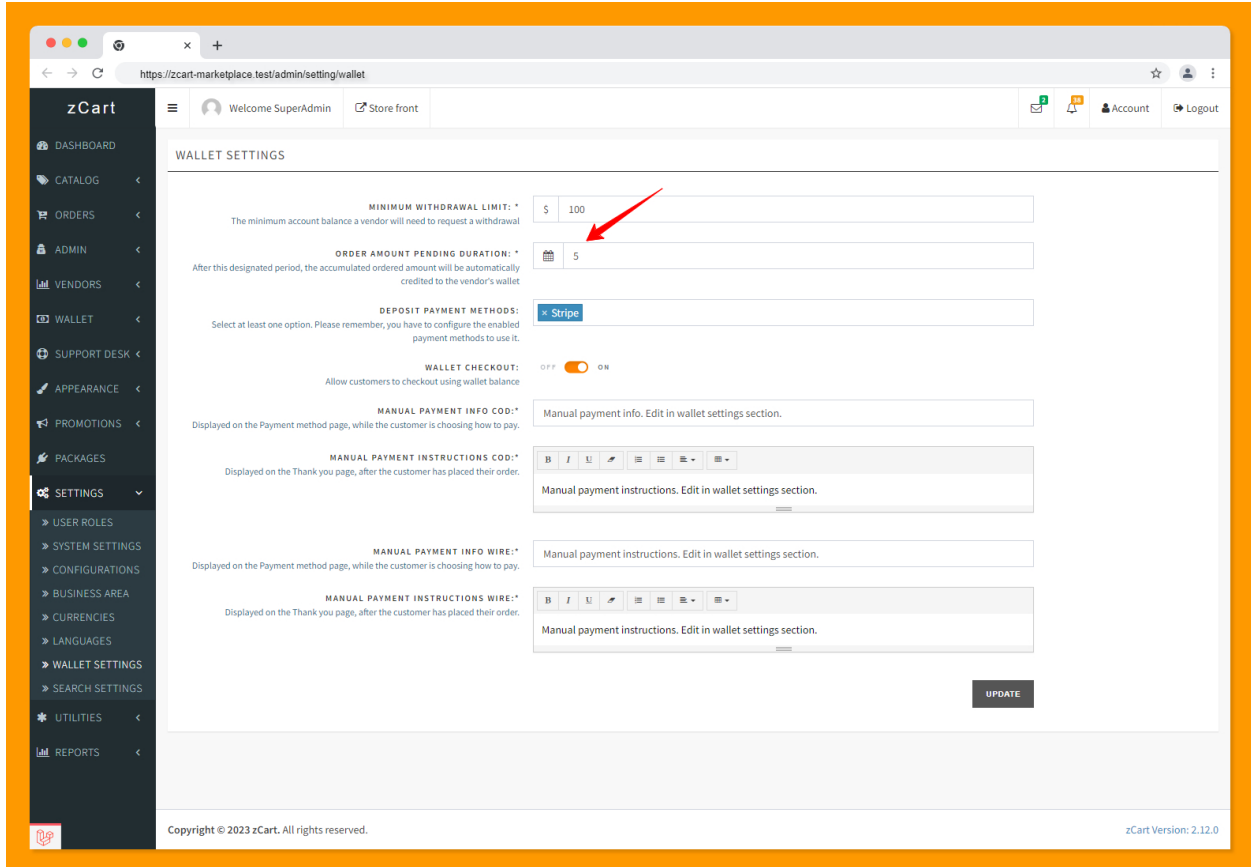
After configuring the payment methods the below settings need to be adjusted on the .env configuration file.

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.

Holding Wallet Payments:

Admin have the ability to set the payment processing duration for orders. For that just go to Admin dashboard>>Settings>>Wallet Setting

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 will result in instant addition of the 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.

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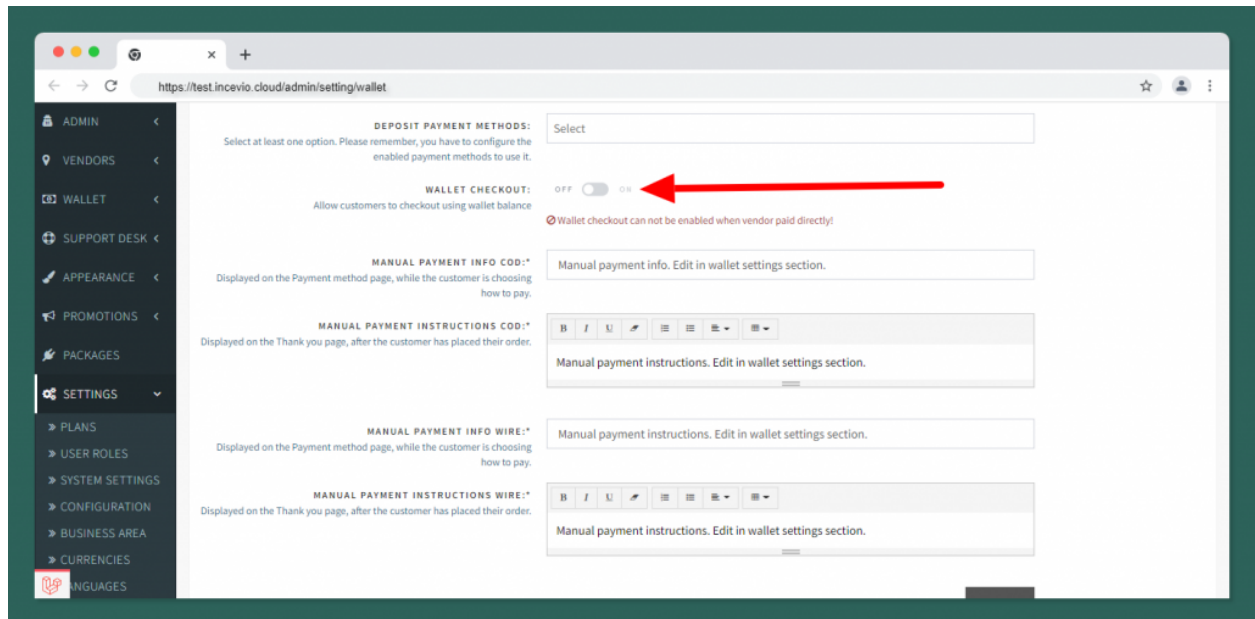
N.B - But If customer and merchant account merged then they can self transfer between their two accounts

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 know 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-1.5.0 (Compatible with zCart 2.13.0)

+ Order payment escrow (hold order amount)

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

+ If customer and merchant account 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 installed
+ Refund to the wallet (If customer 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