

Tamara

Buy Now Pay Later for Magento 2

User Guide & Integration Manual

Version	1.12.47	PHP	7.1 - 8.4
Magento	2.3 - 2.4.x	Countries	6 GCC
Hyva Theme	Compatible	Last Updated	2025

1. Overview

Tamara is the leading Buy Now Pay Later (BNPL) payment solution across the GCC region. This official Magento 2 module lets customers split any purchase into interest-free instalments across Saudi Arabia, UAE, Kuwait, Bahrain, Qatar and Oman.

Key Features

- 4 payment types: Pay Now, Pay Later, Pay Next Month, and Instalments (2-12 months)
- 6 GCC countries: Saudi Arabia (SAR), UAE (AED), Kuwait (KWD), Bahrain (BHD), Qatar (QAR), Oman (OMR)
- PDP and Cart instalment widgets to boost conversions before checkout
- Auto capture, refund and cancellation directly from Magento admin
- Cron job to auto-authorise approved orders and cancel expired/declined orders
- Webhook / IPN notification support with Notification Token validation
- Credit pre-check at checkout - hides Tamara if customer does not qualify
- Sandbox environment for safe testing before going live
- Compatible with Magento 2.3 and all Magento 2.4.x including latest
- PHP 7.1 through 8.4 compatible

Payment Types

Payment Type	Magento Code	Description	Availability
Pay Now	tamara_pay_now	Full payment immediately via Tamara	All regions
Pay Later	tamara_pay_later	Pay full amount 30 days after purchase	All regions
Pay Next Month	tamara_pay_next_month	Defer full payment to the next calendar month	All regions
Instalments	tamara_pay_by_instalments	Split into 2-12 equal monthly interest-free payments	All regions

i Each instalment count (2, 3, 4 ... 12 months) is registered as a separate Magento payment method. Enable only the counts your Tamara merchant account supports.

2. Supported Countries & Currencies

Tamara payment methods only appear at checkout when the customer's billing country and the store currency match a supported combination. This validation runs automatically.

Country	Currency	Code	Notes
Saudi Arabia	SAR	SA	Primary market - full payment type support
United Arab Emirates	AED	AE	Full payment type support including Apple Pay
Kuwait	KWD	KW	Full payment type support
Bahrain	BHD	BH	Full payment type support
Qatar	QAR	QA	Full payment type support
Oman	OMR	OM	Added in v1.12.28

i If your store operates in multiple currencies, ensure each store view has the correct currency configured. Tamara validates currency against the active store view at checkout.

3. System Requirements

Requirement	Details
Magento Version	2.3.x, 2.4.4, 2.4.5, 2.4.6, 2.4.7, 2.4.8
PHP Version	7.1, 7.2, 7.3, 7.4, 8.0, 8.1, 8.2, 8.3, 8.4
Composer	2.x recommended
PHP SDK	tamara-solution/php-sdk ^2.0.3 (installed automatically via Composer)
Tamara Merchant Account	Active account with Merchant Token and Notification Token
SSL Certificate	Required - HTTPS must be enabled on your store
Cron	Required for auto-authorise and auto-cancel cron jobs to run
Hyva Theme	Fully compatible (optional)

4. Installation

Method 1: Composer (Recommended)

Run the following commands from your Magento root directory:

```
composer require tamara-solution/magento:~1.0
php bin/magento module:enable Tamara_Checkout
php bin/magento setup:upgrade
php bin/magento setup:di:compile
php bin/magento setup:static-content:deploy -f
php bin/magento cache:flush
```

Method 2: Manual FTP

! Delete any previous Tamara plugin files before uploading the new version to avoid conflicts.

1. Create the folder: app/code/Tamara/Checkout on your server
2. Download and extract the module files from the GitHub repository
3. Upload all files to app/code/Tamara/Checkout/
4. Install the PHP SDK via Composer:

```
composer require tamara-solution/php-sdk
```

5. Run the Magento setup commands:

```
php bin/magento module:enable Tamara_Checkout
php bin/magento setup:upgrade
php bin/magento setup:di:compile
php bin/magento setup:static-content:deploy -f
php bin/magento cache:flush
```

Enable / Disable the Module

```
php bin/magento module:enable Tamara_Checkout
php bin/magento module:disable Tamara_Checkout
```

GitHub Repository

Main branch (Magento 2.2): <https://github.com/tamara-solution/magento>

Magento 2.3 & 2.4 branch: <https://github.com/tamara-solution/magento/tree/v23>

5. Configuration

Step 1: Access Tamara Settings

6. Log in to your Magento Admin Panel
7. Navigate to Stores -> Configuration
8. Go to Sales -> Payment Methods
9. Scroll down to the Tamara Checkout section

Step 2: Get Your Credentials

You need three credentials from Tamara before configuring the module:

- **Merchant Token:** Your API authentication token - from your Tamara merchant dashboard
- **Notification Token:** Used to validate incoming webhook callbacks from Tamara
- **Public Key:** Required for rendering PDP and cart instalment widgets

i For sandbox testing, contact Tamara at tech@tamara.co to receive separate sandbox credentials.
Sandbox API URL: <https://api-sandbox.tamara.co>

Step 3: Complete Configuration Fields

Field	Description
Enabled	Set to Yes to activate Tamara Checkout
API Environment	Sandbox (testing) or Production (live). API URL is set automatically based on selection
Merchant Token	Your Tamara API token - authenticate all requests to Tamara
Notification Token	Validates incoming webhook/IPN callbacks from Tamara for security
Public Key	Required for the PDP and cart instalment widget rendering
Enable Trigger Actions	Auto-trigger capture, refund and cancellation in Tamara when you act in Magento admin
Enable PDP Widget	Show instalment breakdown widget on product detail pages
Credit Pre-Check	Run a soft credit eligibility check before showing Tamara at checkout
Phone Verified	Require phone number verification before Tamara is shown
Display Limit Warning	Show a warning message if order total is outside Tamara's min/max limits

Field	Description
Exclude Product IDs	Comma-separated product IDs to hide Tamara for specific products
Auto Generate Invoice	Automatically generate an invoice after order authorisation
Use Magento Success Page	Use Magento's default success page instead of Tamara's return URL
Block WebView	Hide Tamara when checkout is loaded inside a WebView/app
Email Whitelist Enabled	Restrict Tamara to specific email addresses for controlled rollout
Order Status - Authorised	Status assigned when order is successfully authorised by Tamara
Order Status - Failed	Status assigned when payment fails or is declined
Order Status - Cancelled	Status assigned when customer cancels on the Tamara platform
Order Status - Expired	Status assigned when the checkout session expires before completion
Debug Logging	Enable detailed API request/response logging to Magento log files

Step 4: Configure Individual Payment Methods

Each payment type (Pay Now, Pay Later, Pay Next Month, and each instalment count) is configured as a separate payment method. For each one:

10. Go to Sales -> Payment Methods -> find the specific Tamara method
11. Set Enabled to Yes
12. The title is managed by Tamara and cannot be edited from admin
13. Save Config and flush the cache

i Only enable instalment counts (e.g. 4, 6, 12 months) that your Tamara merchant account has been approved for. Enabling unsupported counts will result in the method not showing at checkout.

6. Customer Payment Flow

Step-by-Step Checkout Experience

Step 1 - Product Page Widget

When the PDP widget is enabled, customers see the Tamara instalment breakdown directly below the product price. For example: 'or 3 instalments of SAR 100 with Tamara'. This plants the BNPL idea before the customer even adds to cart.

Step 2 - Cart Page Widget

The cart page widget (added in v1.12.28) shows the instalment amount for the full cart total. This reinforces the BNPL option and reduces checkout abandonment.

Step 3 - Tamara at Checkout

At checkout, the Tamara payment methods appear only when the customer's billing country and the store currency match a supported combination. The customer selects their preferred plan (Pay Now, Pay Later, or a specific instalment count).

Step 4 - Credit Pre-Check (Optional)

If credit pre-check is enabled, a soft eligibility check runs before redirecting to Tamara. If the customer does not qualify, the payment method is automatically hidden without exposing the reason to the customer.

Step 5 - Tamara Checkout Session

From v1.12.44, the Tamara checkout session is created before use (not during Magento order creation). The customer is redirected to the Tamara platform to verify their identity and confirm their instalment schedule.

Step 6 - Return & Authorisation

After the customer completes the Tamara flow, they are returned to your store's success page. The order is authorised in Magento automatically. If the customer closed their browser, the cron job handles authorisation of approved orders and cancellation of expired/declined orders.

7. Instalment Widgets

Product Detail Page (PDP) Widget

The PDP widget displays below the product price, showing customers how much they would pay per instalment before they add to cart.

- Enable from: Admin -> Tamara Checkout -> Enable PDP Widget -> Yes
- Requires the Public Key to be configured
- Supports Arabic and English automatically based on store locale
- Widget V2 is used from v1.12.28 (V1 removed in v1.12.45)
- Excludable per product using the Exclude Product IDs config field

Cart Page Widget

Added in v1.12.28, the cart widget shows the Tamara instalment amount for the full cart total, reinforcing the BNPL option just before the customer proceeds to checkout.

- Appears automatically on the cart page when Tamara is enabled
- Updates dynamically as cart total changes
- Uses the same Public Key as the PDP widget

! Ensure your Public Key is correctly set in admin config. Without it, both widgets will fail to render silently.

8. Admin Order Management

Auto Trigger Actions

When Trigger Actions is enabled in admin config, Magento admin actions automatically send the corresponding request to Tamara:

Magento Admin Action	Tamara Action Triggered	Notes
Create Invoice	Capture payment	Full or partial capture supported
Issue Credit Memo	Refund payment	Full and partial refunds supported
Cancel Order	Cancel payment	Partial cancel also supported from console

i If Trigger Actions is disabled, you must call the Tamara API directly for captures, refunds and cancellations. The module will not send any automatic requests to Tamara.

Cron Jobs

Two cron jobs run automatically to manage order states without manual intervention:

- **Auto-Authorise Cron:** Finds approved Tamara orders that have not yet been authorised in Magento and authorises them. Handles cases where the customer closed their browser before returning from Tamara.
- **Auto-Cancel Cron:** Finds expired or declined Tamara orders and cancels them in Magento, restoring stock automatically.

! Ensure Magento cron is correctly configured and running on your server. Without cron, abandoned orders will remain in Pending Payment status indefinitely.

Order Status Mapping

Configure custom order statuses for each Tamara payment event from Admin -> Tamara Checkout -> Checkout Order Statuses:

Event	Recommended Status
Order Created	Pending Payment
Authorised	Processing
Failed	Canceled

Event	Recommended Status
Cancelled	Canceled
Expired	Canceled (or a custom Expired status)

9. Webhooks & IPN Notifications

Tamara sends webhook callbacks to your store when a payment status changes - even if the customer has closed their browser or the network failed during redirect.

Setup

14. Go to Admin -> Tamara Checkout configuration
15. Copy the Notification URL shown in the config
16. Log in to your Tamara merchant dashboard
17. Paste the Notification URL into the webhook settings
18. Ensure your Notification Token in Magento admin matches the one in your Tamara dashboard

i The Notification URL follows this format: <https://yourstore.com/tamara/payment/notification>

Webhook Events Handled

Event	What Happens in Magento
order_approved	Order is authorised - status updated to configured authorise status
order_declined	Order is cancelled - status updated to configured failure status
order_expired	Order is cancelled - status updated to configured expired status
order_cancelled	Order is cancelled - status updated to configured cancel status

! Your store URL must be publicly accessible from the internet for webhooks to reach it. Webhooks will not work on localhost or stores behind a firewall without a public IP.

10. Refunds & Cancellations

Full Refund

19. Go to Sales -> Orders -> select the order
20. Click the Invoice tab
21. Click Credit Memo
22. Leave all quantities as-is for a full refund
23. Click Refund - Tamara refund is triggered automatically if Trigger Actions is enabled

Partial Refund

24. Follow the same steps as Full Refund
25. Adjust quantities or amounts to the partial amount
26. Click Refund

i Partial refunds are supported. The refund amount is sent directly to Tamara's refund API.

Partial Cancellation

Partial cancellation is supported via the Magento console command. This is useful when you need to cancel individual line items from an order rather than the entire order.

```
php bin/magento tamara:partial-cancel <order_id>
```

Order Status After Refund

After a successful refund, Magento sets the order status to Closed automatically. The refund is reflected in the Tamara merchant dashboard within a few minutes.

11. Logging & Debugging

Enable Debug Logging

Go to Admin -> Tamara Checkout -> Debug -> set to Yes. All API requests and responses will be written to the Magento log files with a Tamara prefix.

Log File Location

Tamara writes all debug entries with a dedicated prefix to the standard Magento debug log:

```
var/log/debug.log
```

Search for entries prefixed with [Tamara] to filter only Tamara-related log entries.

Common Issues & Solutions

Issue	Solution
Tamara not showing at checkout	Verify billing country and store currency match a supported combination (SA/SAR, AE/AED, KW/KWD, BH/BHD, QA/QAR, OM/OMR). Check that the payment method is enabled.
Widget not displaying on PDP	Ensure Public Key is configured. Check browser console for JavaScript errors. Verify Enable PDP Widget is set to Yes in admin.
Order stuck in Pending Payment	Check cron is running. Verify webhook is configured in Tamara dashboard. Check var/log/debug.log for webhook errors.
Webhook not received	Ensure Notification URL is registered in Tamara dashboard. Confirm your store is publicly accessible. Verify Notification Token matches.
Refund failing	Ensure Trigger Actions is enabled. Check debug log for API error response. Verify the order is in Authorised state in Tamara.
Instalment count not showing	Confirm your Tamara account is approved for that instalment count. Check that the specific method (e.g. tamara_pay_by_instalments_6) is enabled in admin.
Credit pre-check blocking valid customers	Temporarily disable credit pre-check to confirm. Check Tamara merchant dashboard for pre-check configuration settings.
Wrong widget price in Arabic	Update to v1.12.39 or later - this fixed the Arabic price

Issue	Solution
	display issue.

12. Frequently Asked Questions

Q: Which Magento versions are supported?

A: The module supports Magento 2.3.x and all Magento 2.4.x versions including the latest. It is compatible with PHP 7.1 through 8.4.

Q: Which countries and currencies does Tamara support?

A: Tamara supports Saudi Arabia (SAR), UAE (AED), Kuwait (KWD), Bahrain (BHD), Qatar (QAR) and Oman (OMR). Tamara only appears at checkout when the customer's billing country and store currency match a supported combination.

Q: What payment types are available?

A: There are four types: Pay Now (full payment immediately), Pay Later (pay in 30 days), Pay Next Month (defer to next month), and Instalments (split into 2 to 12 equal monthly payments).

Q: How do I get my API credentials?

A: Contact Tamara at tech@tamara.co or sign up at tamara.co. You will receive a Merchant Token, a Notification Token, and a Public Key. For sandbox testing you will receive separate sandbox credentials.

Q: How do I set up the sandbox environment?

A: In admin config, set API Environment to Sandbox and enter your sandbox Merchant Token. The sandbox API URL (<https://api-sandbox.tamara.co>) is set automatically. Use the sandbox app at <https://app-sandbox.tamara.co> to simulate customer flows.

Q: Does Tamara support automatic capture and refund?

A: Yes. Enable Trigger Actions in admin. Creating an invoice triggers capture, issuing a credit memo triggers a refund, and cancelling an order triggers cancellation in Tamara automatically.

Q: How does the instalment widget work?

A: When enabled, the widget appears below the product price showing the instalment breakdown (e.g. 'or 3 instalments of SAR 100'). It also appears on the cart page. A Public Key is required for widget rendering.

Q: What happens if a customer closes their browser during checkout?

A: A cron job runs automatically to authorise approved orders and cancel expired/declined orders. This handles the case where the customer completed the Tamara flow but did not return to your store.

Q: Are partial refunds and partial cancellations supported?

A: Yes. Partial refunds are supported from the Magento Credit Memo UI. Partial cancellation is available via the console command: `php bin/magento tamara:partial-cancel <order_id>`.

Q: Can I run multiple merchant accounts?

A: Yes. From v1.12.9, the module supports running multiple Tamara merchant accounts (e.g. for multi-store setups with different Tamara credentials per store view).

13. Changelog (Recent Versions)

Version	Changes
1.12.47	PHP 8.4 compatibility added
1.12.45	Support for split payments greater than 12 months and custom payment types. Compatible with latest Symfony Console Command. Widget V1 removed.
1.12.44	Tamara checkout session now created before use (not during Magento order creation). Added cron job to auto-authorise approved orders and cancel expired/declined orders. License file added.
1.12.43	Added PAY_BY_FINANCE payment type support
1.12.42	Updated checkout widget type. Code improvements.
1.12.41	Fixed: paymentDisabled.js not found in Magento dashboard when Tamara is disabled in config
1.12.39	Fixed: incorrect price display on product widget in Arabic language
1.12.34	Fixed: checkout session creation error when customer date of birth is in incorrect format
1.12.31	Added risk assessment data to order payload. Compatible with Magento 2.4.6. Support for Click and Collect shipping. Fixed wrong widget amount with complex tax.
1.12.28	Added cart page widget. Switched to widget v2. Added Oman country support. Added credit pre-check. New payment method templates. Support to authorise orders on checkout success page.
1.12.26	Added Pay Now payment type. Moved widget below product price. PHP 8 compatibility.
1.12.24	Added Pay Next Month and 2-instalment methods. Support for public key in widgets. Added Tamara logo to method title. Sandbox support for widgets.
1.12.18	Support for multiple currencies per country
1.12.16	Support for partial cancel and partial refund from console. Tamara payment hidden in Magento admin order creation.
1.12.10	Added Kuwait, Bahrain, Qatar support
1.12.9	Support for multiple merchant accounts. Redirect to success/cancel/failure URL after return from Tamara.

14. Support & Resources

Resource	Link / Details
Tamara Website	https://tamara.co
Merchant Dashboard	https://merchant.tamara.co
Sandbox Dashboard	https://app-sandbox.tamara.co
Full Documentation	https://docs.tamara.co/docs/magento-configuration
GitHub Repository	https://github.com/tamara-solution/magento
Magento 2.3/2.4 Branch	https://github.com/tamara-solution/magento/tree/v23
Composer Package	tamara-solution/magento:~1.0
Support Email	tech@tamara.co
Log File	var/log/debug.log (search for [Tamara] prefix)

Before Contacting Support

Please have the following ready to speed up resolution:

- Your Magento version: `php bin/magento --version`
- The Tamara module version (visible in `composer.json` or admin Payment Methods)
- The relevant section of `var/log/debug.log` (search for [Tamara])
- The specific payment type you are having issues with
- Your store's country and currency
- Whether you are on Sandbox or Production environment