Razorpay - J2Commerce

Version 1.0.7 · by JoomlaX · GNU/GPL v2 or later

Razorpay - J2Commerce adds Razorpay payments to your J2Commerce store on Joomla. Your customers pay with UPI, cards, netbanking, wallets, EMI or Pay Later, whichever methods are switched on in your Razorpay account. Every payment is checked on your server before the order is marked as paid.

Contents: Overview · Requirements · Razorpay account and API keys · Installation · Configuration · Test and live mode · Webhooks · Checkout experience · Order statuses and refunds · Uninstalling · Troubleshooting and FAQ · Security

Overview

Features

- **Razorpay Standard Checkout** inside your J2Commerce checkout: UPI (QR code, UPI ID and UPI apps), credit and debit cards, netbanking, wallets, and EMI / Pay Later when enabled on your Razorpay account.
- **Server-side verification:** the Razorpay signature, amount and currency are checked on your server. An order is never marked paid on the browser's word alone.
- **Webhooks** for `payment.captured`, `order.paid`, `payment.failed` and `refund.processed`, with signature checks and protection against duplicates. Orders are updated even when the customer closes the browser or a UPI payment confirms late.
- **Mobile-friendly:** on phones and tablets the plugin uses Razorpay's redirect checkout, so bank and 3-D Secure pages aren't blocked as pop-ups.
- **Full and partial refunds** from J2Commerce, recorded in the order history.
- **Separate test and live keys** with a one-click mode switch.
- **Your choice of order statuses** for paid, failed and refunded payments.
- **Logs with automatic redaction:** keys, secrets and card numbers are never written to the log.
- **Native Joomla code:** runs on Joomla 6 only without the backward-compatibility plugin.
- **Fully translatable:** all texts are language strings.

Requirements

Joomla	Joomla 6 only
PHP	PHP 8.3 or newer, with the cURL and OpenSSL extensions
Shop	J2Commerce 6 (tested with J2Commerce 6.6.5.1)
Currency	INR. Other currencies only if International Payments is enabled on your Razorpay account.
Razorpay	A Razorpay account (free to open; Razorpay charges its own transaction fees)
Website	

	HTTPS is strongly recommended. Webhooks need a domain verified in Razorpay (see Webhooks).

> **Note:** J2Commerce 6 itself needs Joomla 6 and PHP 8.3, so this product does too. On Joomla 4 or 5, the installer stops with needs PHP 8.3.0 and Joomla 6.0.0 or newer.

Razorpay account and API keys

1. Create a Razorpay account

1. Sign up at razorpay.com with your business email and mobile number.
2. You can use **Test Mode** straight away, with no KYC.
3. To take real money, finish **activation (KYC)** in the Dashboard: business type, PAN, bank account, GSTIN if you have one, and your **website URL**. Razorpay reviews your website, so it should show your products, prices, contact details and policies (terms, privacy, refund and shipping).

2. Generate test keys

1. In the Razorpay Dashboard, switch to **Test Mode** with the toggle at the top.
2. Go to **Account & Settings → API Keys** (on older dashboards, **Settings → API Keys**) and click **Generate Test Key**.
3. Copy the **Key ID** (starts with `rzp_test_`) and the **Key Secret**. Razorpay shows the secret **only once**. Save it somewhere safe, or regenerate the key if you lose it.

3. Generate live keys

After your account is activated, switch to **Live Mode** and generate a key there the same way. Live Key IDs start with `rzp_live_`.

> Keep your Key Secret and webhook secrets private. Never email them, paste them into chat or support tickets, or put them in screenshots. If a secret leaks, regenerate it in the Razorpay Dashboard and update the plugin.

Installation

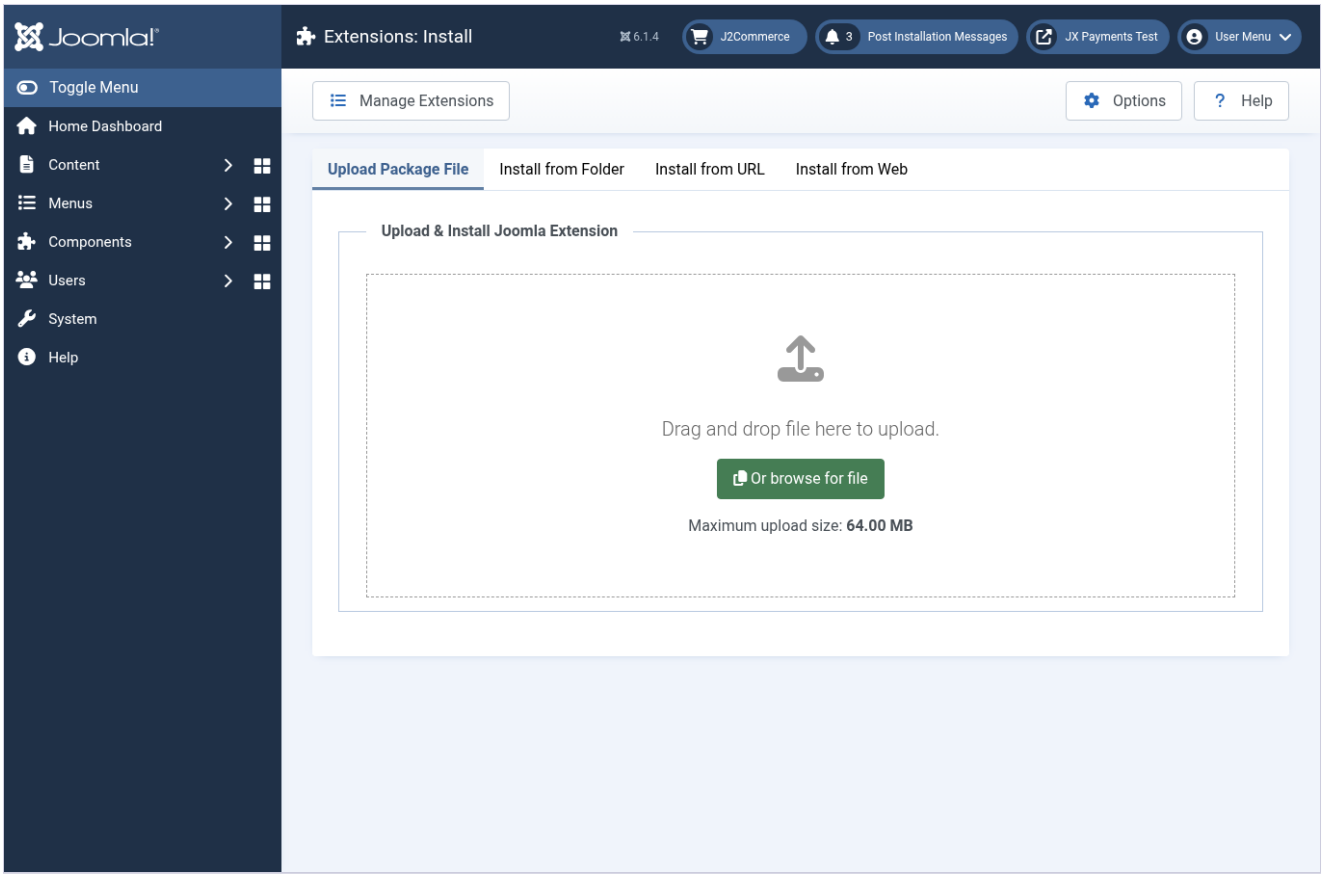
1. Download

Log in to your account on joomlax.com and download **Razorpay - J2Commerce**. The file is called `Razorpay_J2Commerce_UNZIP.zip`.

> **Unzip it first.** `Razorpay_J2Commerce_UNZIP.zip` contains the installable package `pkg_razorpaycheckout_j2commerce_1.0.7.zip` plus `CHANGELOG.txt` and `ReadMe.txt`. Install the inner `pkg_…` file. If you upload the outer `_UNZIP` file, Joomla reports that it can't find an installable package.

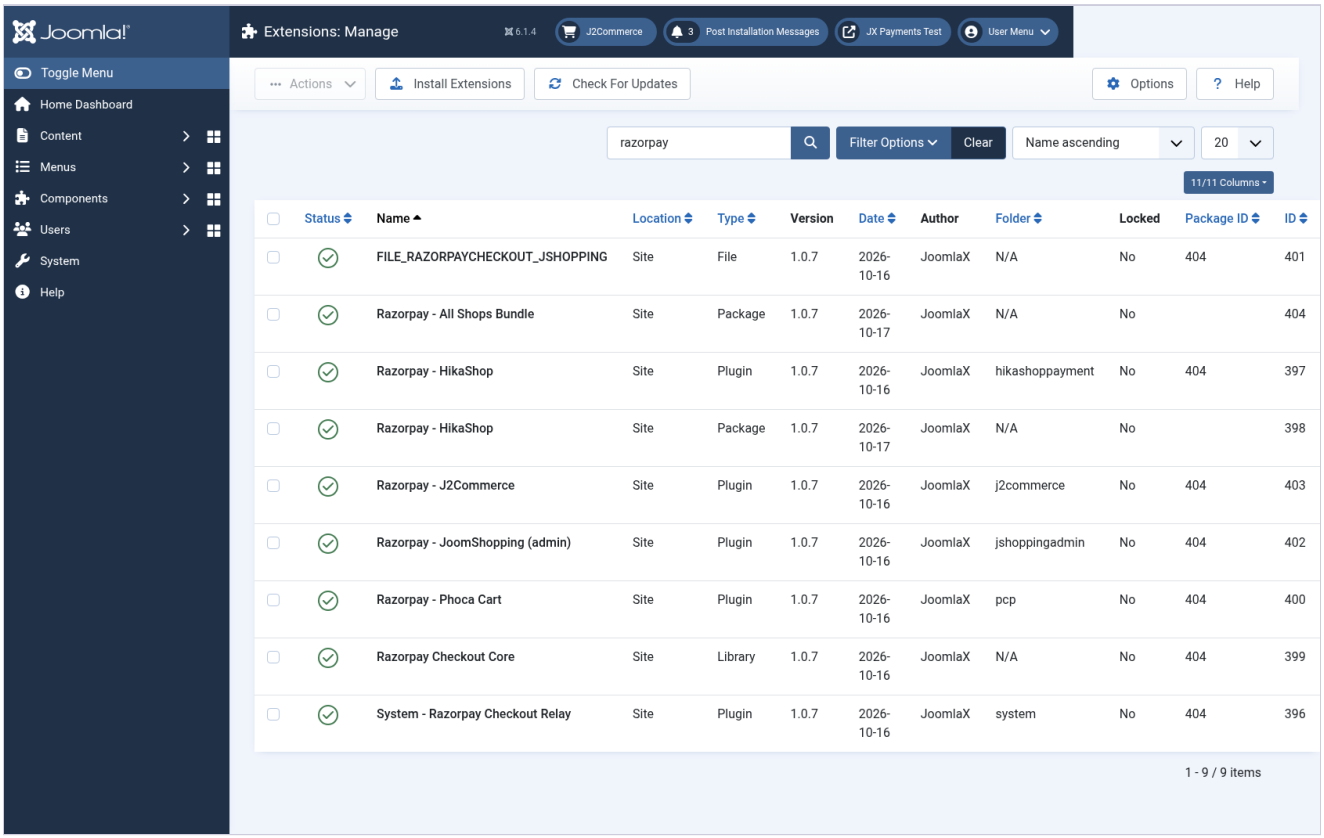
2. Install in Joomla

1. Go to **System → Install → Extensions**.
2. Drag `pkg_razorpaycheckout_j2commerce_1.0.7.zip` onto the **Upload Package File** tab, or browse to it.
3. Joomla shows Installation of the package was successful.



The package installs: - **Razorpay Checkout Core** (library `lib_razorpaycheckout`), the shared payment engine. - **System - Razorpay Checkout Relay** (system plugin), which handles the signed return link for mobile redirect checkout. Keep it enabled. - The J2Commerce connector itself.

You can check them under **System → Manage → Extensions** by searching for razorpay:

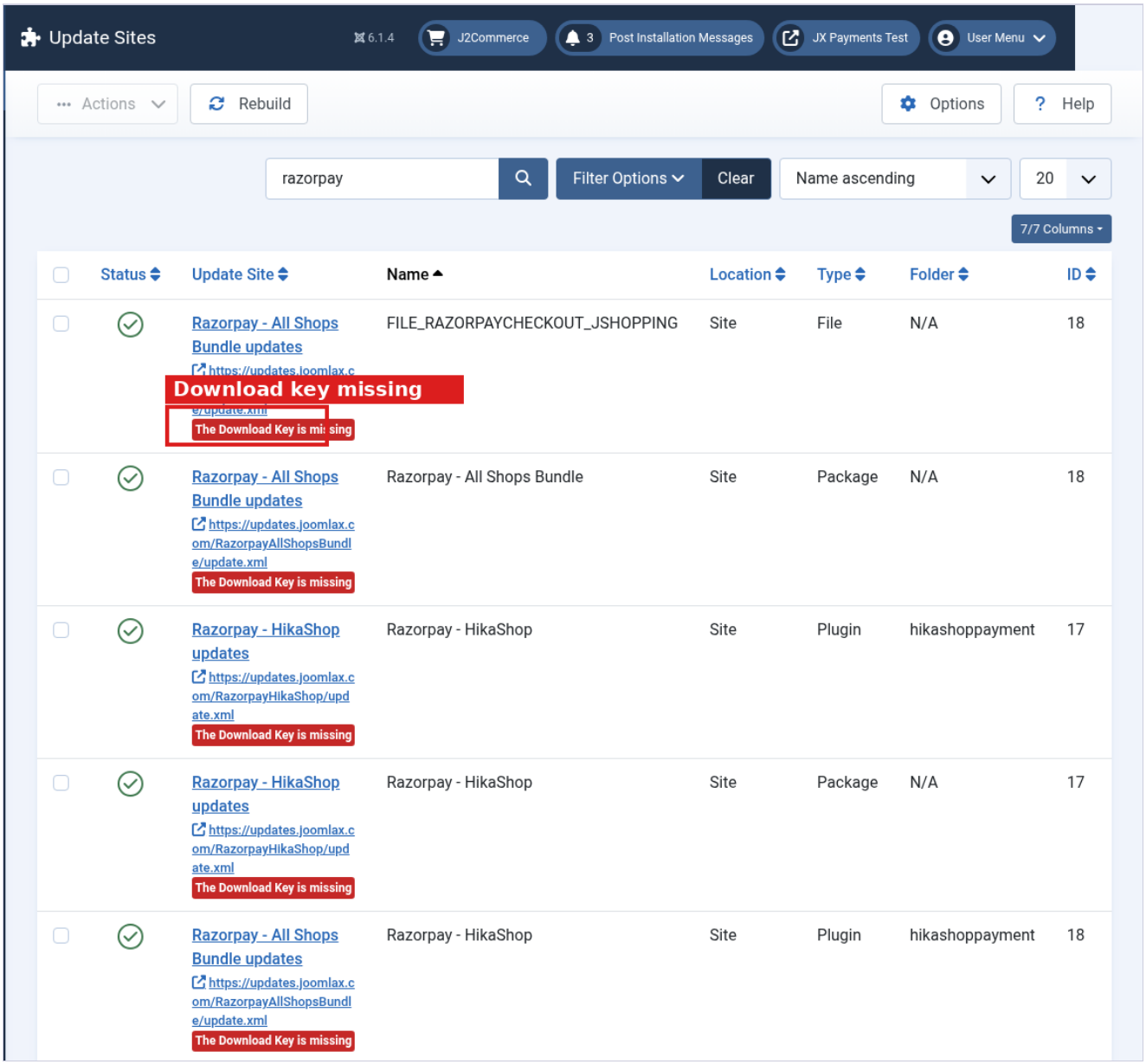


You can install it next to other JoomlaX Razorpay products on the same site. They share the library and relay plugin, and uninstalling one product keeps whatever another product still uses.

3. Enter your download key for updates

Updates arrive through Joomla's normal update system, but only after you enter your JoomlaX **download key** (Joomla calls it the `dlid`):

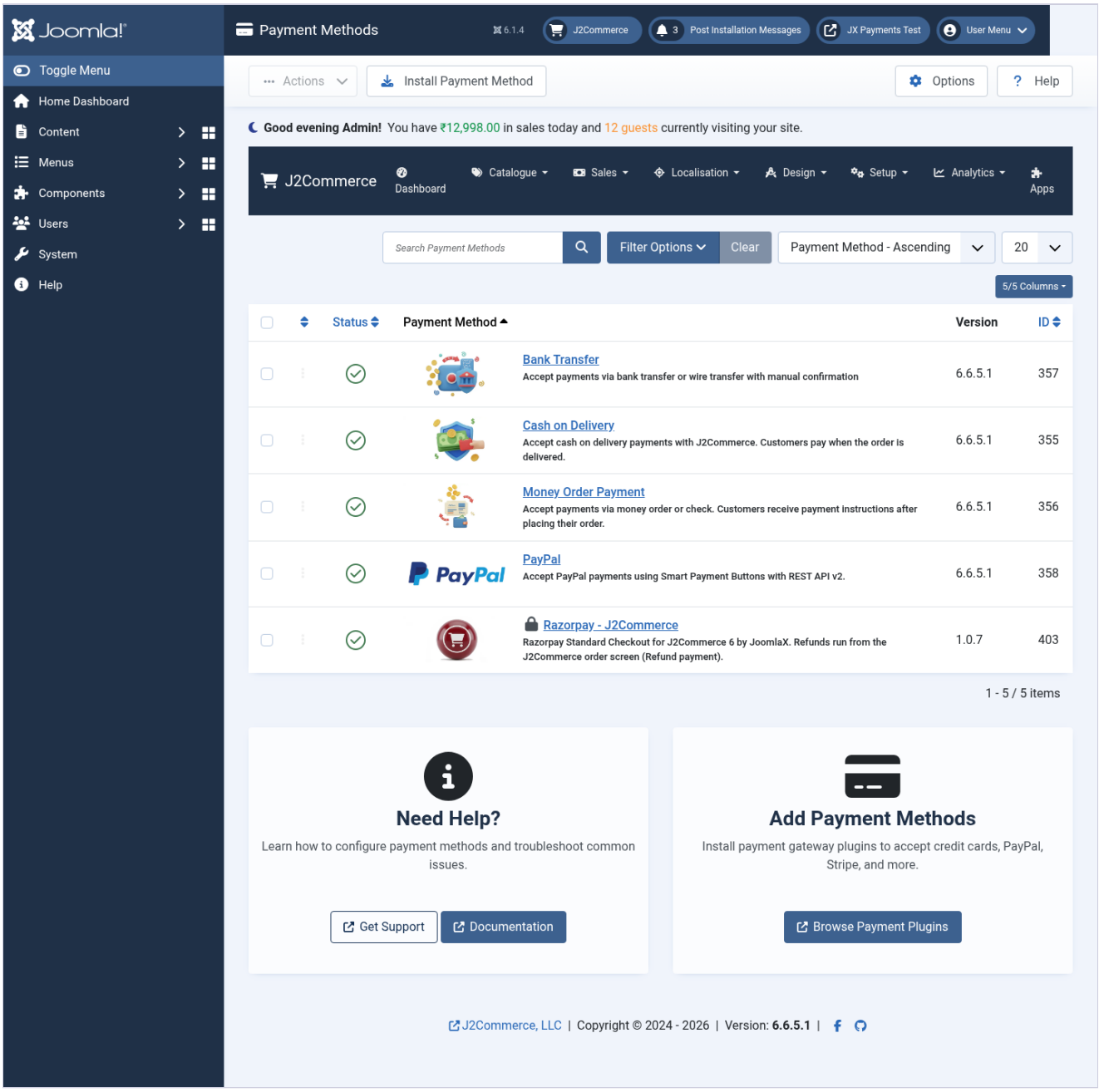
1. Copy your download key from your joomlax.com account.
2. Go to **System → Update → Update Sites** and search for razorpay.
3. Open the **Razorpay - J2Commerce updates** entry (RazorpayJ2Commerce). Rows marked The Download Key is missing need the key.
4. Paste the key into the **Download Key** field and save.
5. New versions then appear in **System → Update → Extensions**.



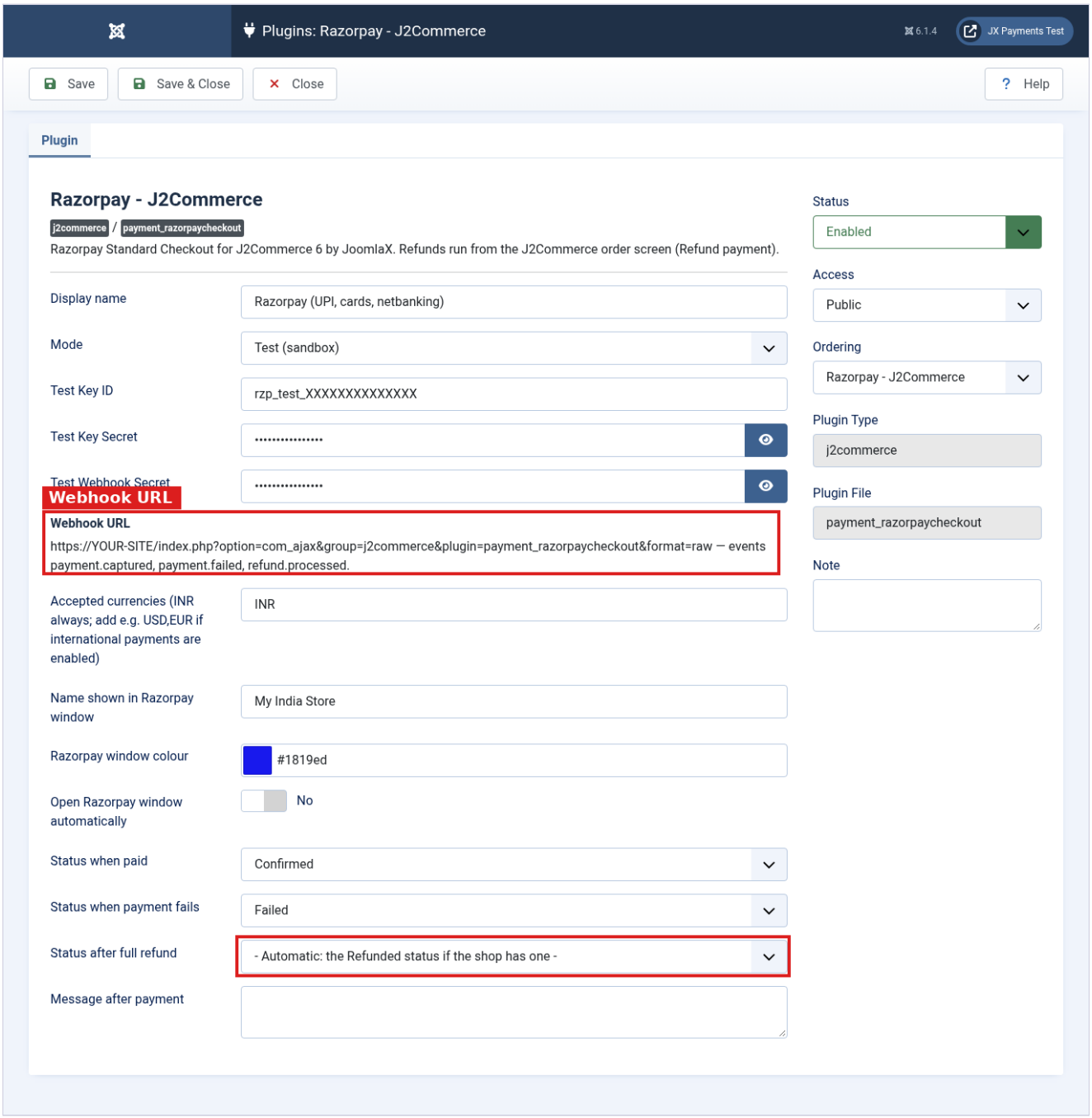
The extension keeps working when your subscription ends; you just stop getting updates.

Configure the payment method in J2Commerce

1. Go to **Components → J2Commerce → Payment methods** (or **System → Plugins** and search for Razorpay).
2. Open **Razorpay - J2Commerce**. Make sure **Status** is Enabled. The installer enables it automatically when J2Commerce is installed.
3. Fill in the settings below and click **Save & Close**.


Joomla!
Payment Methods
6.1.4
J2Commerce
3
Post Installation Messages
JX Payments Test
User Menu
Toggle Menu
Home Dashboard
Content
Menus
Components
Users
System
Help
Actions
Install Payment Method
Options
Help
Good evening Admin! You have ₹12,998.00 in sales today and 12 guests currently visiting your site.
J2Commerce
Dashboard
Catalogue
Sales
Localisation
Design
Setup
Analytics
Apps
Search Payment Methods
Filter Options
Clear
Payment Method - Ascending
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5/5 Columns
Status
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Bank Transfer
Accept payments via bank transfer or wire transfer with manual confirmation
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Cash on Delivery
Accept cash on delivery payments with J2Commerce. Customers pay when the order is delivered.
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Money Order Payment
Accept payments via money order or check. Customers receive payment instructions after placing their order.
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PayPal
Accept PayPal payments using Smart Payment Buttons with REST API v2.
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Razorpay - J2Commerce
Razorpay Standard Checkout for J2Commerce 6 by JoomlaX. Refunds run from the J2Commerce order screen (Refund payment).
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Need Help?
Learn how to configure payment methods and troubleshoot common issues.
Get Support
Documentation
Add Payment Methods
Install payment gateway plugins to accept credit cards, PayPal, Stripe, and more.
Browse Payment Plugins
J2Commerce, LLC | Copyright © 2024 - 2026 | Version: 6.6.5.1 |

Settings



The screenshot uses dummy keys (*`rzp_test_XXXXXXXXXXXXXX`*). Never share screenshots that show your real keys.

Setting	What it does
Display name	The name customers see at checkout. Default: Razorpay (UPI, cards, netbanking).
Mode	Test (sandbox) or Live. Only the keys for the selected mode are used. Default: Test. The screen only shows the fields for the selected mode.
Test Key ID	Your `rzp_test_…` Key ID.
Test Key Secret	The secret shown when you generated the test key.

Setting	What it does
Test Webhook Secret	The secret you typed when creating the **test-mode** webhook in Razorpay (see Webhooks).
Live Key ID	Your `rzp_live_…` Key ID.
Live Key Secret	The live key secret.
Live Webhook Secret	The secret of the **live-mode** webhook.
Webhook URL	Shows the webhook URL format and events. Replace `YOUR-SITE` with your domain.
Accepted currencies	Comma-separated currency codes. INR is always accepted. Add others (e.g. `USD, EUR,GBP`) only if International Payments is enabled on your Razorpay account. If the cart currency isn't in this list, Razorpay isn't offered at checkout. Default: `INR`.
Name shown in Razorpay window	Your store name as shown at the top of the Razorpay payment window. Leave empty to use Razorpay's default.
Razorpay window colour	The accent colour of the Razorpay window, as a hex code. Default: `#1819ED`.
Open Razorpay window automatically	Yes (default): the Razorpay window opens as soon as the payment page loads. No: the customer sees a **Pay now with Razorpay** button and clicks it.
Status when paid	Default: Confirmed.
Status when payment fails	Default: Failed.
Status after full refund	Automatic (default): uses J2Commerce's **Refunded** status if your shop has one. Keep current status: the status doesn't change. Or pick any status.
Message after payment	Optional text shown to the customer on the thank-you page. If empty: Thank you. Your Razorpay payment was received.

Test mode and live mode

	Test mode	Live mode
Keys	`rzp_test_…`	`rzp_live_…`
Money	None; payments are simulated	Real payments
Webhook	Created in the Dashboard under **Test Mode**, with its own secret	Created under **Live Mode**, with its own secret
Admin	Payments show a yellow **TEST** badge on the order	No badge

Testing your store: 1. Set **Mode** to Test (sandbox), enter your test keys and save. 2. Place an order on your store and pay with Razorpay's test methods: in test mode, UPI and netbanking show a Success / Failure choice, and Razorpay publishes test card numbers in its documentation. 3. Check that the order moves to your paid status, and try a refund.

Going live: 1. Finish Razorpay activation and generate live keys. 2. Enter the **Live Key ID**, **Live Key Secret** and (after creating the live webhook) **Live Webhook Secret**. 3. Set **Mode** to Live and save. 4. Make one small real payment, check the order, then refund it.

Test and live keys are stored separately, so you can switch back to test mode at any time without retyping anything. Test-mode orders can't be confirmed by live webhooks, and live-mode orders can't be confirmed by test webhooks.

Webhooks

Webhooks let Razorpay tell your store directly that a payment was captured, failed or refunded. Without them, an order is confirmed only when the customer's browser comes back to your site. With them, the order is updated even if the customer closes the tab, loses the connection, or approves a UPI request minutes later. Webhooks are also how refunds made in the Razorpay Dashboard reach J2Commerce.

> **Razorpay requires a verified domain for webhooks.** Razorpay only lets you add webhooks for a website domain that's verified on your Razorpay account (Dashboard → Account & Settings → Business website details). Until then, payments still work and are confirmed when the customer returns to your site, but closed-browser recovery and dashboard refunds won't sync. Webhooks also can't reach `localhost` or a staging site behind a password.

Webhook URL for J2Commerce

```
https://YOUR-SITE/index.php?
option=com_ajax&group=j2commerce&plugin=payment_razorpaycheckout&format=raw
```

Replace `YOUR-SITE` with your domain, including any sub-folder Joomla is installed in, e.g. `https://www.example.in/shop`.

Add the webhook in Razorpay

1. Log in to the Razorpay Dashboard and select **Test Mode** or **Live Mode** at the top. Webhooks are separate for each mode, so add one in each.
2. Go to **Account & Settings → Webhooks** (on older dashboards, **Settings → Webhooks**) and click **Add New Webhook**.
3. **Webhook URL:** paste the URL above.
4. **Secret:** type a long random string, and keep a copy of it.
5. **Alert email:** your email, so Razorpay can warn you if the webhook keeps failing.
6. **Active events:** tick these four:
7. `payment.captured`
8. `payment.failed`
9. `order.paid`
10. `refund.processed`
11. Click **Create Webhook**.
12. In J2Commerce, paste the same secret into **Test Webhook Secret** (for the test-mode webhook) or **Live Webhook Secret** (for the live one), and save.

The help text on the settings screen lists three events. `order.paid` is also supported and harmless to tick: it's treated the same as `payment.captured`, and duplicates are ignored.

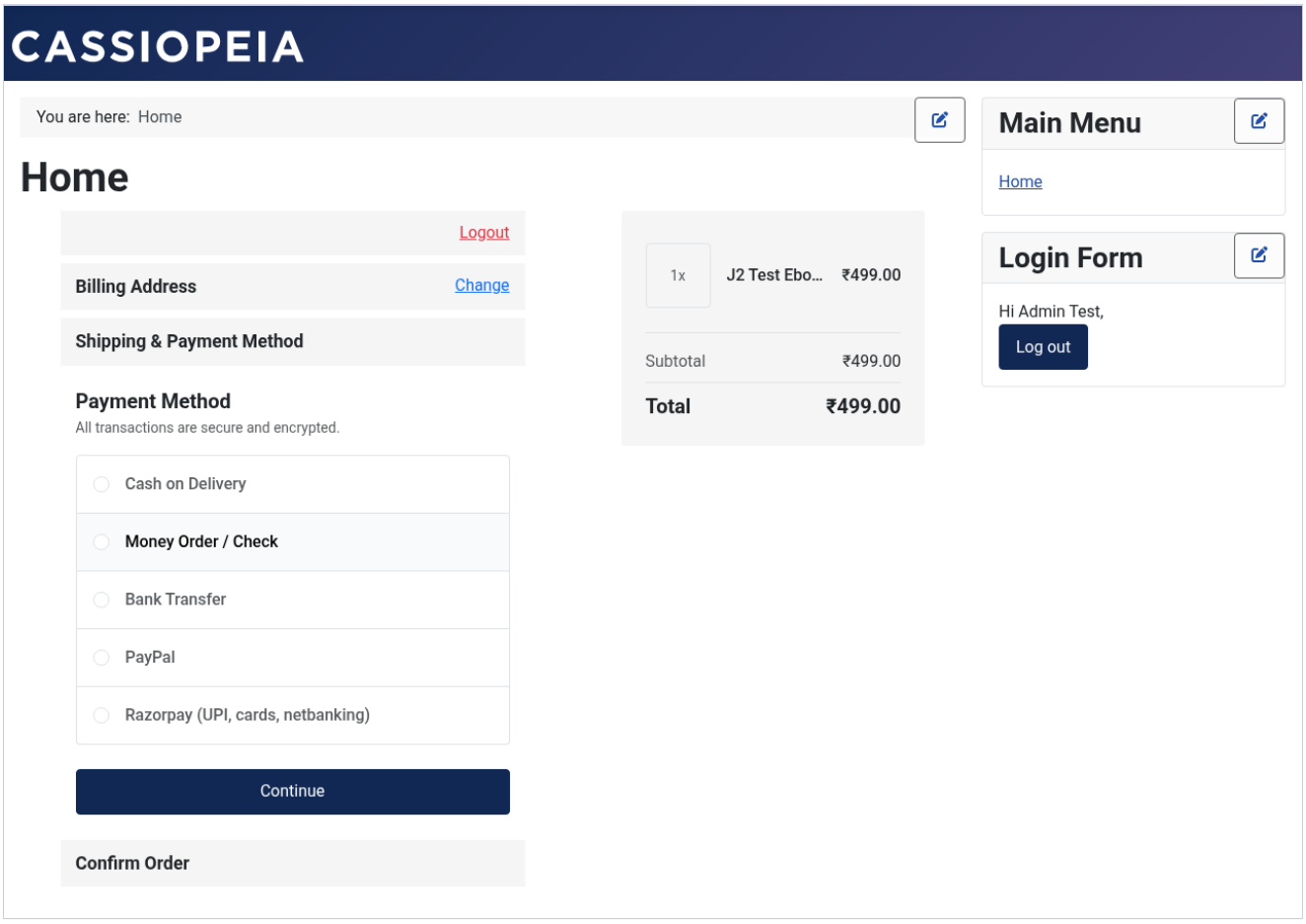
How the plugin handles webhooks: each request's `X-Razorpay-Signature` is checked against your webhook secret. Requests with a missing or wrong signature get HTTP 400 and are logged as Webhook rejected. Each event is applied only once, so retries from Razorpay can't change an order twice. Events meant for a different shop on the same site (for example a JoomShopping payment reaching the Phoca Cart URL) are ignored.

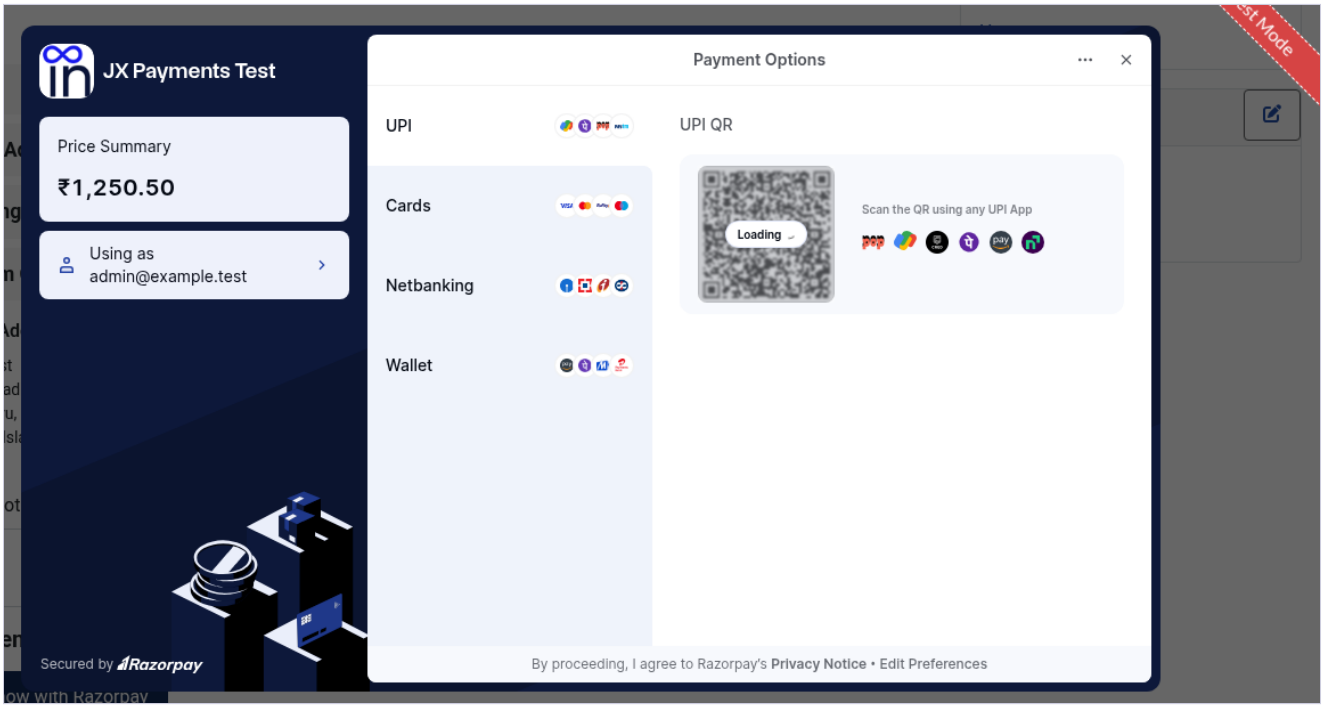
The customer checkout experience

Desktop

1. The customer chooses **Razorpay (UPI, cards, netbanking)** at the payment step and places the order.
2. The order is created in J2Commerce with your pending status, and the Razorpay window opens. If **Open Razorpay window automatically** is No, the customer clicks **Pay now with Razorpay**.
3. The customer pays by UPI (scanning the QR code or entering a UPI ID), card, netbanking or wallet.
4. Your server verifies the payment and the customer lands on J2Commerce's thank-you page. The order now has your paid status.

If the customer closes the window, they see Payment window closed. Click Pay now to try again. and can try again or cancel.

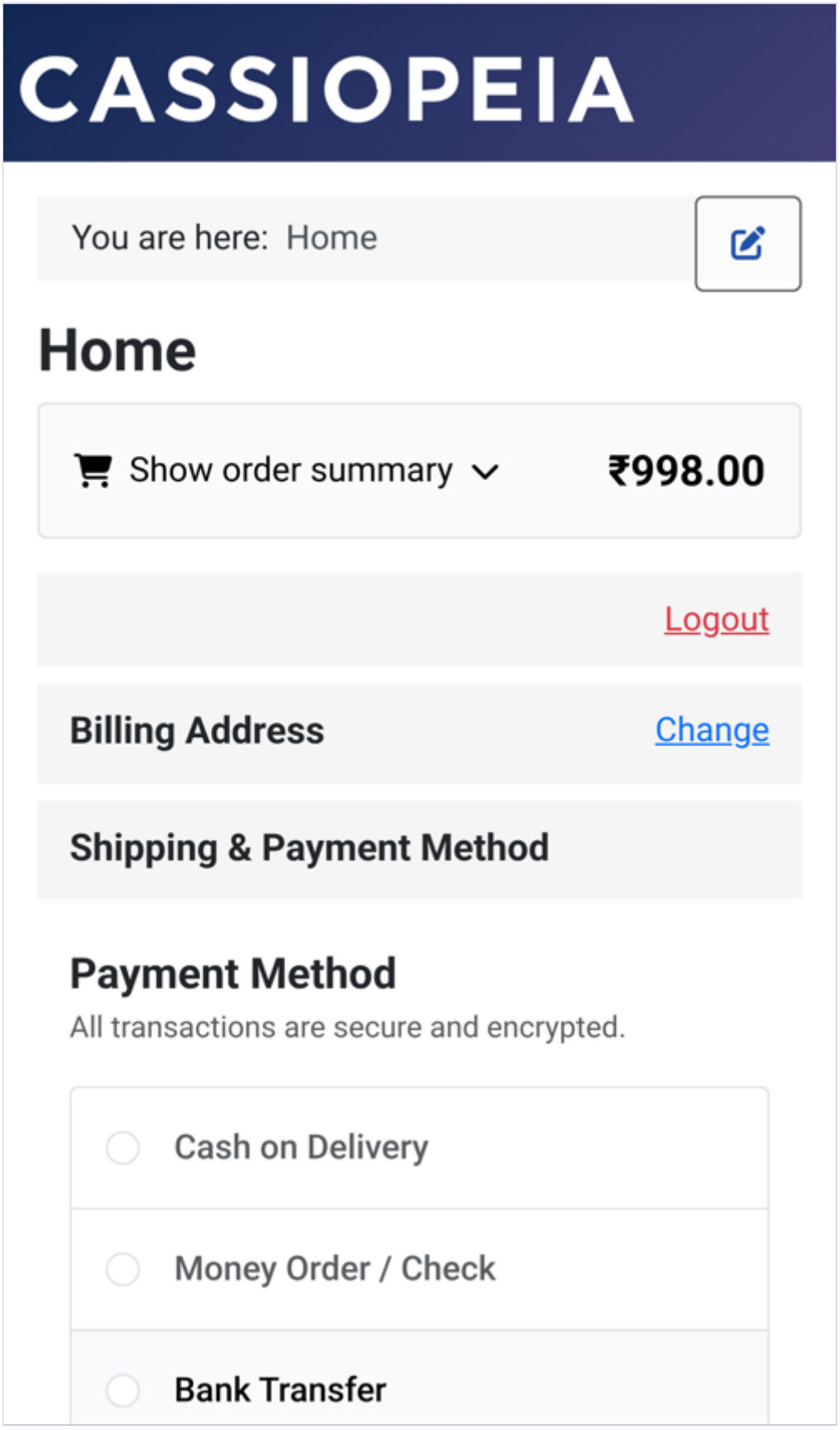




Mobile

On phones and tablets (iPhone, iPad, Android), the plugin uses Razorpay's **redirect mode** instead of a pop-up. The customer goes to Razorpay's payment page and comes back to your

store through a signed return link. This avoids the blank or blocked bank and 3-D Secure pop-ups common on iOS Safari, and the customer stays logged in to the shop.



UPI

UPI payments are often approved in another app (Google Pay, PhonePe, Paytm, BHIM…). If the customer approves the payment but doesn't come back to the browser, the `payment.captured` / `order.paid` webhook still confirms the order. That's one of the main reasons to set up webhooks.

Messages your customers may see

Message	Meaning
Razorpay is not configured. Please contact the store.	The keys for the current mode are missing.
Razorpay does not accept payments in this currency on this store.	The cart currency isn't in **Accepted currencies**.
We could not start the Razorpay payment…	Razorpay refused to create the order, usually because of wrong keys or a network problem.
We could not verify your payment. If money was taken, it will be confirmed shortly or refunded by Razorpay.	The browser's confirmation failed the check. A webhook confirms the order if the payment was real. Razorpay automatically refunds payments it never captures.
Your payment is being confirmed by Razorpay.	The payment is authorised but not yet captured. It updates automatically.

Order statuses and refunds

Order statuses

Event	Order status
Order placed, waiting for payment	J2Commerce's pending/new status
Payment verified (browser return or `payment.captured` / `order.paid` webhook)	Your paid status setting
Payment failed (`payment.failed`)	Your failed status setting
Fully refunded	Your refunded status setting
Partly refunded	Status doesn't change; the refund is added to the order history

Refunds

Refunds use J2Commerce's own **Refund payment** action on the order screen (**Components → J2Commerce → Orders → open the order**).

- Refund the full amount, or enter a smaller amount for a **partial refund**. An amount equal to or above what's left is treated as a full refund of the remainder.
- Each refund is written to the J2Commerce payment ledger and the order history, with the Razorpay refund ID.
- After a **full** refund, the order moves to the status in **Status after full refund**.

The Refunded status. A fresh J2Commerce install has no Refunded order status. With the default Automatic setting, the plugin looks for an enabled status named Refunded (or J2Commerce's refunded language key, or a status of type "refunded"). If it finds none, the order keeps its current status. To use it: 1. Go to **J2Commerce → Settings → Order statuses** (in the Localisation/Settings area of your J2Commerce version) and click **New**. 2. Name it **Refunded**, choose a label colour, set it to enabled and save. 3. Leave **Status after full refund** on Automatic, or pick Refunded directly.

Refunds made in the Razorpay Dashboard are recorded through the `refund.processed` webhook, which also changes the status after a full refund.

Razorpay returns the money to the customer's original payment method. UPI refunds usually arrive within minutes to a few days; cards and netbanking take 5–7 working days, according to Razorpay. Razorpay doesn't return its fee on refunded payments.

Uninstalling

Go to **System → Manage → Extensions**, search for razorpay, select the package **Razorpay - J2Commerce** and click **Uninstall**.

What happens: - The Razorpay payment method(s) in J2Commerce are **unpublished**, so customers can't pick a payment method that no longer works. - The payment records tables `#__razorpaycheckout_transactions` and `#__razorpaycheckout_events` are **kept on purpose**, together with the payment method's settings in J2Commerce. Your history of Razorpay payment IDs and refunds stays available for accounting, and reinstalling picks up where you left off. - If you reinstall, methods the uninstall unpublished are published again. Methods you had unpublished yourself stay unpublished. - If another JoomlaX Razorpay product is still installed, the shared library and relay plugin stay.

To remove everything for good, drop those two tables from the database after uninstalling (back up first). Also delete the webhook in the Razorpay Dashboard.

Troubleshooting and FAQ

Where is the log file? `administrator/logs/razorpaycheckout_razorpay_j2commerce.php` (one file per shop). Errors and rejected webhooks are always logged. Keys, secrets and card numbers are redacted automatically, so you can share log extracts with support.

Razorpay doesn't appear at checkout. - Check the method is published and the plugin enabled, and that its access level and customer group (or restrictions) allow the customer. - The cart currency must be in **Accepted currencies**. A store in USD or EUR with only `INR` in that list won't show Razorpay.

"Razorpay is not configured. Please contact the store." The key fields for the current **Mode** are empty. Check that you entered test keys while in Test mode, or live keys while in Live mode.

"We could not start the Razorpay payment…" Usually a wrong Key ID or Key Secret, a test key used in Live mode (or the other way round), or a server that can't reach `api.razorpay.com` over HTTPS. Look in the log.

The customer paid, but the order still shows pending. The customer probably closed the browser before returning, and there's no webhook. Set up the webhook. For now, check the payment in the Razorpay Dashboard. If it's captured, the next webhook delivery will update the order, or you can update the status by hand.

The webhook shows failures in the Razorpay Dashboard. - **400 / "Invalid webhook signature":** the secret in Razorpay doesn't match the Webhook Secret for that mode in J2Commerce. Retype both. - **404 or an HTML page:** wrong URL. Copy it again from this guide. Make sure the site isn't in Joomla's offline mode or behind password protection, and that no security extension or firewall blocks POST requests from Razorpay. - Razorpay retries failed webhooks for 24 hours, then may disable the webhook. Fix the problem and switch it back on.

I can't add a webhook. Razorpay says the domain isn't verified. Razorpay only allows webhooks for a verified business website. Add and verify your domain in the Razorpay Dashboard first. Until then, payments are confirmed when the customer returns to your site.

Can customers pay in USD or other currencies? Only if Razorpay has enabled International Payments on your account. Then add the currency codes to **Accepted currencies**.

Is there a fee for using the plugin on each payment? No. JoomlaX charges nothing per transaction. Razorpay charges its standard fees.

Does it support recurring payments or subscriptions? Not in version 1.0.7.

Does it need Joomla's backward-compatibility plugin? No. It's native Joomla 6 only code.

Can I use it on more than one shop on the same site? Yes. Install each shop's product, or the All Shops Bundle. Each shop has its own webhook URL, and events are routed to the right shop.

Security notes

- **Nothing is trusted from the browser.** When a customer returns from Razorpay, the plugin checks Razorpay's HMAC-SHA256 signature with your Key Secret, and checks that the amount and currency match the order. Only then is the order marked paid. A tampered or replayed confirmation is rejected.
- **Amounts are exact.** Prices are converted to paise with exact decimal arithmetic (₹1,250.50 → 125050 paise), with no rounding errors.
- **Webhooks are signed.** Each webhook must carry a valid `X-Razorpay-Signature` made with your webhook secret. Each event ID is used once, so replays can't change an order twice, and events for another shop's orders are ignored.
- **Your keys stay on your server.** The Key Secret and webhook secrets are never sent to the browser or shown on the storefront. Only the public Key ID is.
- **Logs are redacted.** Keys, secrets, signatures and card numbers are masked in the log files.
- **Signed return link.** The mobile redirect return link is signed with your site secret, so it can't be used as an open redirect or to inject data.
- **Admin refunds are protected.** Refund actions need a logged-in administrator with edit rights in the shop, plus Joomla's form token.
- **Good practice:** use HTTPS, keep Joomla, your shop and this plugin updated, limit who can open the payment settings, and regenerate your keys in Razorpay if you think they've leaked.

- **Privacy:** the plugin sends Razorpay the order amount, currency, order number and, where available, the customer's name, email and phone number (to pre-fill the checkout). It doesn't contact JoomlaX servers, except for Joomla's normal update check.

Version and support

- Version 1.0.7, 17 October 2026. See CHANGELOG.txt in the download for the full history.
- Support: through your joomlax.com account.