STM Smart Checkout Pro

User guide · version 0.9.2 · for WooCommerce

STM Smart Checkout Pro is a paid add-on to the free plugin **STM Smart Checkout for WooCommerce**. The free plugin turns the checkout into a focused buying page and covers the German and EU checkout essentials. Pro adds the online withdrawal form, the VAT ID check with reverse charge, checkout offers, bundle discounts and further tools described below.

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1. Requirements

- WordPress 6.5 or newer, PHP 7.4 or newer, WooCommerce 8.3 or newer (tested up to WooCommerce 11.2).
- **One feature needs more:** the VAT ID field on the Checkout block needs WooCommerce 10.9 or newer. On the classic checkout it works from WooCommerce 8.3. Everything else in Pro works from WooCommerce 8.3.
- The free plugin **STM Smart Checkout for WooCommerce**, from WordPress.org: `wordpress.org/plugins/stm-smart-checkout`. Version 0.1.31 is the minimum; this guide describes version 0.1.55; the settings sections came with 0.1.54, which also brings the settings sections, the checkout check and the layout test.
- Taxes enabled in WooCommerce, if you want to use the VAT ID check.

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2. Installation

1. Install and activate the free plugin: `Plugins → Add New`, search for “STM Smart Checkout”.
2. Upload Pro: `Plugins → Add New → Upload Plugin`, choose the ZIP file you downloaded from WPBay, then *Install Now* and *Activate*.
3. Activate your license (next section).

> Pro adds to the free plugin; it does not replace it. WordPress lets you activate Pro only while WooCommerce and the free plugin are active. If the free plugin is missing or older than 0.1.31, Pro stays switched off and shows a notice in the admin.

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3. License and updates

Where: Smart Checkout → System → License

- Enter the **purchase code** from your WPBay order and click *Register*. The page then shows “License status: Active — updates included.”
- Updates appear in `Dashboard → Updates` like any other plugin.

- Deactivating the plugin does **not** free the license. To move it to another site, manage it in your WPBay account under *License Manager*.
- Without an active license the checkout keeps working. Only updates stop.

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4. Where the settings are

All settings are in `WooCommerce → Smart Checkout`, in sections on the left. Pro adds these:

Group	Pro sections and options
Checkout	Checkout fields; Structure (ultra-compact layout); Order summary (mobile sticky order bar)
Sales	Payment methods (names, required fields, express zone); Discounts and offers; Business customers (VAT ID check)
Legal	Withdrawal
System	Field analysis; Layout test; Card testing; Safe mode; License

Submitted withdrawals are listed under `WooCommerce → Withdrawals`.

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5. Features

Online withdrawal form (EU directive 2023/2673)

Where: Smart Checkout → Legal → Withdrawal

- Creates a public form page that guests can reach and that is pre-filled for logged-in customers. The *Form page* row links to it.
- "Add the withdrawal link to this menu": choose a menu, and the link is added automatically.
- "Notify this email about new requests": empty means the site admin email.
- "Send the customer a receipt confirmation", "Withdrawal period (days)" (default 14), "Hide the account button after the period ends", "Show a withdrawal link on the order confirmation".
- A submission is never refused because no order can be matched. Every accepted request lands under `WooCommerce → Withdrawals` with the statuses Acknowledged, Processed and Rejected, and the shop is always notified.
- Protection against abuse: at most 5 accepted submissions per connection (IP address) in 10 minutes and 20 per day. Above that, nothing is stored or sent; the visitor sees a message and keeps the input. The receipt goes to one email address at most 3 times a day; beyond that the request is still stored and notified, and the shop email says that the receipt has to be confirmed by hand.
- For developers: the filters `stmcp_withdrawal_rate_limits` (change the limits, 0 switches one off), `stmcp_withdrawal_client_ip` (the real visitor address behind a proxy or CDN) and `stmcp_withdrawal_check_submission` (a CAPTCHA or anti-spam plugin returns a `WP_Error` to refuse a submission).

VAT ID with live VIES check (reverse charge)

Where: Smart Checkout → Sales → Business customers · off until you switch it on

- Adds a VAT ID field to the checkout. A confirmed VAT ID from another EU member state removes the VAT from the order.
- “Your own VAT ID (for the query)”: fill this in so every answer from the EU carries a request identifier — the proof of a qualified check.
- “Make the VAT ID mandatory”: only for shops that sell to businesses exclusively.
- “Trust a confirmation for … days” (default 30), “Show the reverse-charge notice at the checkout”, “Wording of the notice”.
- If the EU service cannot be reached, **no exemption is granted**; the order goes through with VAT and the customer is told why.
- Each order stores VAT ID, result, request identifier and date; the order screen shows them.
- The module stays off when WooCommerce Germanized Pro runs its own VAT ID check, or when EuroB2B shows its VAT ID field — so a checkout never has two VAT ID fields. The settings row “Detected at the checkout” names the plugin.
- Works on the classic checkout with WooCommerce 8.3 or newer, and on the Checkout block with WooCommerce 10.9 or newer. Only from that version can the block checkout show the tax-free total before the order is placed. On older versions the Checkout block has no VAT ID field: VAT is charged as usual, customers read a short notice above the form, and the settings screen says so.

Bundle discounts

Where: Smart Checkout → Sales → Discounts and offers

- Per rule: discount in percent, “from this many different products”, optional product categories, and the name shown in the order totals.
- “Show the progress hint on cart and checkout” tells customers how close they are (“One more product and you get 10% off your order.”).
- Free products never count. The discount reaches PayPal as a real discount line.

Checkout offers

Where: Smart Checkout → Sales → Discounts and offers (cards 1–3)

- Per card: the product, a headline (empty = product name) and one sentence. The price always comes from the product.
- One click adds the product to the order as a real line item, with its own tax class, stock and delivery time; one click removes it.
- In the three-column layouts and in ultra-compact the cards stand below the payment methods; in the other layouts they stand above the buy button.
- A product already in the cart is never offered. Classic checkout only.

Express zone

Where: Smart Checkout → Sales → Payment methods → Express zone

- One band above the form for the wallet buttons of your payment providers (for example PayPal, Apple Pay, Google Pay).
- “Move buttons that offer a placement filter into the zone”: buttons are steered there through the providers’ own filters — never rebuilt, never moved in the page. The table below the option shows what was detected.
- Classic checkout only.

Payment methods: name, note, symbol, order

Where: Smart Checkout → Sales → Payment methods

- Per payment method: your own name, a note under the name, one of 33 bundled symbols, and the sort order. Empty fields leave the provider’s own values.

Required fields per payment method

Where: Smart Checkout → Sales → Payment methods

- Tick, per payment method, which optional fields become required — for example the phone number for invoice purchase.
- The asterisk appears as soon as the customer picks the method, and the rule is checked again on the server after submit.
- Only fields WooCommerce leaves optional are listed.

Mobile sticky order bar

Where: Smart Checkout → Checkout → Order summary → On phones

- On phones, a bar with the total and the buy button appears while the real order button is out of view.

Ultra-compact layout

Where: Smart Checkout → Checkout → Structure → “Ultra-compact”

- Three dense columns for checkouts that should show everything at a glance.

Safe mode

Where: Smart Checkout → System → Safe mode

- If a fatal error occurs while the Smart Checkout renders, it steps aside by itself and WooCommerce’s standard checkout takes over. The row shows when and where it happened.
- Once the cause is fixed, click “Switch the Smart Checkout back on” in the same row.

Checkout fields

Where: Smart Checkout → Checkout → Checkout fields

- Drag your own fields into the checkout, 22 field types, and arrange them together with WooCommerce’s fields, half or full width.

- Rename, move, widen, require or hide WooCommerce's fields. Email and country stay in the form, because WooCommerce needs them.
- Conditions per field: another field, payment or shipping method, product or category in the cart, cart total, login or user role. The server decides again on submit.
- Answers appear on the order, in the mails, on the confirmation page and in the customer account, per field. The preview shows the fields in the columns of the chosen layout.

Field analysis

Where: Smart Checkout → System → Field analysis · off until you click "Start counting"

- Shows how often the checkout was opened, how many order attempts there were, which fields rejected them and which payment methods failed.
- Counting begins with the start. Earlier orders are not included, and your own staff are not counted, so a test order placed while logged in as an administrator does not appear.
- On the Checkout block orders are counted, rejected fields only on the classic checkout.

Layout test

Where: Smart Checkout → System → Layout test · classic checkout only

- Choose two layouts. They take turns in blocks of five hours, and every two blocks hold one of each in random order. No visitor is recognised: no cookie, no identifier.
- Before the start the screen says how long the test takes at your number of checkouts. Above 180 days it advises against starting.
- A test runs for at least 28 days and until enough checkouts are counted. Until then the screen shows figures but no result. The result is computed from the blocks, because customers of one block share the same day and the same campaign.
- "No provable difference" does not prove that there is none. When a test ends, customers see the saved layout again until you adopt one with a click. Consent, buy button and legal texts stay the same in both layouts.

Card testing protection

Where: Smart Checkout → System → Card testing · off until you switch it on

- Limits order attempts per connection in 10 minutes (default 10) and failed payments per connection in one hour (default 5), then pauses the connection (default 60 minutes). Mistakes in the form do not count, only attempts that reach the payment.
- Because a bot can forge the address WooCommerce reads, the real connection counts as well, with ten times the limit, as customers can share it behind a proxy.
- On the classic checkout a hidden trap field and a minimum time catch simple bots. Requests without those fields, such as express payments, are not refused for it.
- A mail warns you when failed payments pile up across the shop (default 20 per hour), because an attack from many addresses gets past every limit per address.
- Staff and connections on your list are never limited. The list is checked against the real connection (REMOTE_ADDR), so a forged address header does not help.

- Behind a CDN, load balancer or reverse proxy, enter its addresses or ranges such as 203.0.113.0/24 under Trusted proxies. Only from these connections is X-Forwarded-For read, from the right, and the first address that is no trusted proxy counts as the visitor. X-Real-IP is never read for this. Leave the field empty otherwise, a wrong entry opens the list to forged addresses.

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6. Classic checkout and Checkout block

The withdrawal form works with any checkout. The VAT ID check works on the classic checkout (WooCommerce 8.3 or newer) and on the Checkout block (WooCommerce 10.9 or newer). Checkout offers, the express zone and the other checkout tools are made for the classic checkout and stay out of the block checkout. The free plugin's settings screen shows which parts apply to your checkout.

Pro is compatible with WooCommerce's High-Performance Order Storage (HPOS) and declares it, together with its Checkout block compatibility.

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7. Privacy and external connections

- No tracking, no external fonts.
- **EU VIES service** — only when the VAT ID check is switched on: the VAT ID the customer enters, and your own VAT ID if set, are sent to the European Commission's VIES service.
- **WPBay** — for license and updates: your purchase code and your site address are sent to wpbay.com. Usage statistics of the WPBay SDK are switched off in this plugin.
- Withdrawal requests are stored in your own database and listed under WooCommerce → Withdrawals.
- **Field analysis and layout test** store sums per day and per block in a table of your own database: no names, no IP addresses, no cookies, no field contents.
- **Card testing protection** keeps a connection only as a salted hash in a WordPress transient, no longer than its time window or pause. The figures on its screen are sums without addresses.
- Abuse protection of the withdrawal form: counters stored as WordPress transients. They hold only a keyed hash of the IP address or of the lower-cased email address (made with your site's salt) and a count, never the address itself, and they expire with their time window, at the latest after one day.

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8. Uninstalling

Deleting Pro removes its version marker. The stored withdrawal requests and the reference to the form page are removed only if "Remove all settings when the plugin is deleted" is switched on in the free plugin's General tab. Data stored with orders (for example the VAT ID check result) stays with the orders.

9. Troubleshooting

You see	What to do
“STM Smart Checkout Pro needs the free STM Smart Checkout for WooCommerce plugin.”	Install and activate the free plugin from WordPress.org.
“… needs STM Smart Checkout 0.1.31 or newer”	Update the free plugin.
Customers see the standard checkout	Safe mode has engaged: see Smart Checkout → System → Safe mode.
No VAT ID field at the checkout	Check that the option is on and taxes are enabled; see “Detected at the checkout” for another plugin that handles VAT IDs.
No updates	Check the license status under Smart Checkout → System → License.

10. Support

Write to **support@storetown-media.de** with your WPBay order number, the WordPress, WooCommerce and PHP versions and, if safe mode engaged, the line it shows.