



## **Adding PostFinance payment method**

Document version 1.0

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# 1. HISTORY OF THE DOCUMENT

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Version	Date	Comment
1.0	20/04/2016	Initial version in DITA format

### **Confidentiality**

All information contained in this document is confidential. Its use outside the scope of this consultation or its disclosure to external parties is subject to preliminary approval by Lyra Network.

## 2. GETTING IN TOUCH WITH TECHNICAL SUPPORT

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Looking for help? Check our FAQ on our website

<https://payzen.io/de-DE/faq/sitemap.html>

For technical inquiries or support, you can reach us from Monday to Friday, between 9am and 6pm

by phone at: +33 (820) 902 103 oder +49 (0) 69 59 77 17 27 (Hotline) from Germany

by e-mail : [support@payzen.eu](mailto:support@payzen.eu)

To facilitate the processing of your demands, you will be asked to communicate your shop ID (an 8-digit number) .

This information is available in the "registration of your shop" e-mail or in the Back Office (**Settings > Shop > Configuration**).

### 3. POSTFINANCE : CARD OR BANK TRANSFER PAYMENT SOLUTION

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PayZen has upgraded its online payment gateway by integrating two payments solutions PostFinance:

- **PostFinance Card,**
- **PostFinance e-finance.**

PostFinance payment solutions offer advantages for both the buyer and the merchant:

- The merchant gets a payment guarantee and flexibility for managing payments.
- The customer accesses the choice to two simple online payment methods, safe and reliable
  - classic card payment,
  - bank transfer via e-finance (by using an ID and choosing the account to be debited).

For more security, PostFinance provides a free card reader in the case of an amount exceeding Eur 350 (for a payment with PostFinance Card). Using the card reader is systematic for payments with PostFinance e-finance.

PostFinance also proposes Mobile ID, an e-finance access system easy and reliable through a mobile phone.

For more information on how to use the card reader or the Mobile ID, please contact PostFinance.

## 4. INTEGRATING POSTFINANCE INTO THE PAYMENT PAGE

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Important information about the addition of this payment method:

- **Type of integration**

Only available via integration with payment form redirection.

- **Restriction**

Integration is not possible via Web Services.

- **Field name for customizing the list of payment methods**

vads\_payment\_cards

- **Values of vads\_payment\_cards**

- POSTFINANCE

for PostFinance Card

- POSTFINANCE\_EFIN

for PostFinance e-finance

### Example

E.g., for integrating Visa, MasterCard and **PostFinance** into the payment page, the line of code in the payment form is:

```
<input type="hidden" name="vads_payment_cards" value="VISA;MASTERCARD;POSTFINANCE;POSTFINANCE_EFIN" />
```

### Note:

- *If this list contains only one card type, the data entry page for this payment method will directly appear.*
- *If there are more than one card type, the payment method selection page will appear.*
- *If this parameter is empty (recommended), the available payment methods (currencies, technical constraints, etc.) associated with the shop will be proposed.*

### 4.1. Prerequisites

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#### Merchant

- Subscribe to a **PostFinance** contract.
- Provide to PayZen the contract information : merchant ID and PSP ID (Payment Service Provider, for example PayZen).

#### Buyer

- Needs a **PostFinance** account.
- Needs a card number and the ID number of his PostFinance Card when he pay with card.
- Needs the e-finance security elements for payment by PostFinance e-finance.
- Have a Card reader or a Mobile ID when amount exceeds EUR 350.- or when using e-finance payment method.

## 4.2. Displaying the payment on the payment page PostFinance

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For PostFinance payment method, the payment page presents two distinct logos:

- **PostFinance Card**
- **PostFinance e-finance**

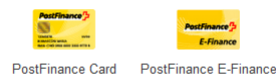
1. The buyer validates the shopping cart.

2. The merchant website redirects the buyer to the payment gateway.

For more information, refer to the Payment Form Implementation Guide available in our online documentation archive). <https://payzen.io/de-DE/>

3. When the parameters and their signature have been verified, the payment method selection page appears.

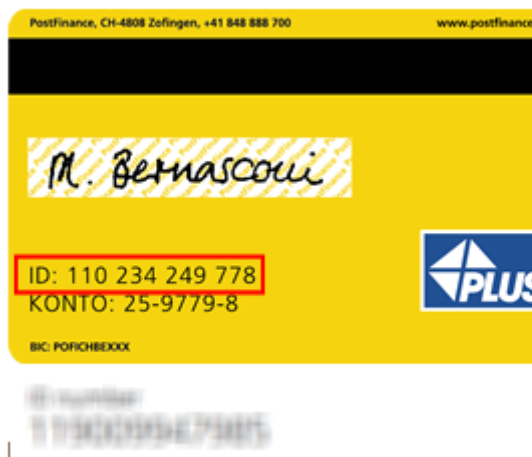
4. The buyer choose between two PostFinance payments method.



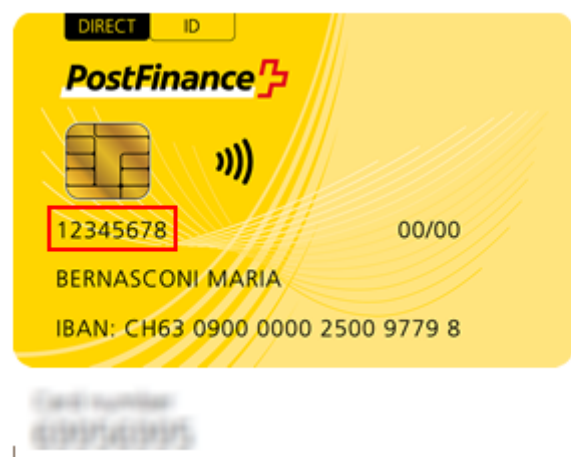
*Figure 1: Choice of payment method PostFinance*

5. The buyer is redirected to the PostFinance bank.

6. If the choice is on **PostFinance Card**, the buyer enter the ID number and the card number.



*Figure 2: The ID number entry page*



*Figure 3: The card number entry page*

7. If the choice is on **PostFinance e-finance**, the buyer enters the security elements.

Figure 4: The e-finance security elements entry page

The buyer should use the **PostFinance ID** tab or the **Mobile ID** tab to enter his IDs.

*Note:* The buyer should also use his card reader or his Mobile ID:

- if the amount exceeds Euro 350 in the case of a payment with PostFinance Card,
- if he pay with PostFinance e-finance.

For more information on how to use the card reader or the Mobile ID, please contact PostFinance.



Figure 5: Card reader PostFinance

8. The buyer follows steps and then valid his payment

9. The buyer is redirected to the payment gateway PayZen.

If the payment has been successfully completed, a page with the transaction summary will appear with possibility to download into PDF format.

In case the transaction fails, a message will appear. The buyer will be informed if the payment request has been rejected.

A link at the bottom of the page allows the buyer to return to the shop.

### 4.3. Viewing a PostFinance transaction in the Back Office

Transactions can be viewed in the Back Office via the menu **Management > Transactions**.

Via the **Management** menu, the merchant has access to real and TEST transactions.

**Note:**

*Depending on the access rights, TEST transactions (example: developer profile) and/or real transactions (example: accountant profile) can be viewed.*

The content of the **Transactions in progress** tab is displayed by default. All the transactions of the day are listed.

Click on the **Captured transactions** tab to display captured payments.



To view transaction details:

1. Select a PostFinance transaction.
2. Right click on it and select **Display transaction details** or double-click the transaction you wish to see the details of..

The **Details of a transaction in progress** dialog box appears.

The details include for example:

- The payment method used: **PostFinance Card** or **PostFinance e-finance**
- The transaction identifier
- The sequence number
- The transaction amount
- The creation date of the transaction
- The transaction status

## 5. SENDING THE PAYMENT REQUEST

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The buyer will be able to finalize his/her purchase once he/she is redirected to the payment page.

The buyer's browser must transmit the payment form data.

### 5.1. Redirecting the buyer to the payment page

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The URL of the payment gateway is:

<https://secure.payzen.eu/vads-payment/>

Example of parameters sent to the payment gateway:

```
<form method="POST" action="https://secure.payzen.eu/vads-payment/">
<input type="hidden" name="vads_action_mode" value="INTERACTIVE" />
<input type="hidden" name="vads_amount" value="2990" />
<input type="hidden" name="vads_ctx_mode" value="TEST" />
<input type="hidden" name="vads_currency" value="978" />
<input type="hidden" name="vads_cust_country" value="DE" />
<input type="hidden" name="vads_cust_email" value="me@example.com" />
<input type="hidden" name="vads_page_action" value="PAYMENT" />
<input type="hidden" name="vads_payment_config" value="SINGLE" />
<input type="hidden" name="vads_site_id" value="12345678" />
<input type="hidden" name="vads_trans_date" value="20160526101407" />
<input type="hidden" name="vads_trans_id" value="362812" />
<input type="hidden" name="vads_version" value="V2" />
<input type="hidden" name="signature" value="NM25DPLKEbtGEHCDHn8MBT4ki6aJI/ODaWhCzCnAfvy=" />
<input type="submit" name="payer" value="Payer"/>
</form>
```

### 5.2. Processing errors

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If the payment gateway detects an error while receiving the form, an error message will appear and the buyer will not be able to proceed to the payment.

#### In TEST mode

The message indicates the source of the error and provides a link to the error code description to help you fix it.

#### In PRODUCTION mode

The message simply indicates to the buyer that a technical problem has occurred.

In both cases the merchant receives a notification e-mail.

It contains:

- the source of the error,
- a link to possible causes to facilitate its analysis,
- all the fields of the form.

A description of the error codes with their possible causes is available on our

<https://payzen.io/de-DE/error-code/error-00.html>

## 6. ANALYZING THE PAYMENT RESULT

The analysis of the payment result is described in the **Payment Form Implementation Guide** available in our online documentation archive (<https://payzen.io/de-DE/>).

This document describes only the processing of data specific to the response of a payment PostFinance.

### 6.1. Processing the data specific to the response of PostFinance payment

The IPN will contain the following information:

1. Identify the payment result by retrieving the value of the **vads\_trans\_status** field.

Field name	Description	Value
<b>vads_trans_status</b>	Payment status	The possible values for PostFinance are: <ul style="list-style-type: none"><li>• <b>AUTHORISED</b> Waiting for capture</li><li>• <b>ABANDONED</b> Payment abandoned by the buyer</li><li>• <b>REFUSED</b> Declined</li><li>• <b>CANCELLED</b> Cancelled</li><li>• <b>CAPTURED</b> Captured</li></ul> For more details, refer to the Payment form implementation guide available in our document archive ( <a href="https://payzen.io/de-DE/">https://payzen.io/de-DE/</a> ).

2. Identify the authorization mode by retrieving the value of **vads\_auth\_mode**

Field name	Description	Value
<b>vads_auth_mode</b>	Authorization mode	Only the <b>FULL</b> value is possible. Authorization for the total amount of the transaction.

3. Store the payment amount and currency. To do this, retrieve the values of the following fields:

Field name	Value
<b>vads_amount</b>	Payment amount in the smallest currency unit.
<b>vads_currency</b>	Code of the payment currency.

Table 1: Retrieve the payment amount and currency

4. Save the value of the **vads\_result** field to know the transaction status.

The possible values are presented in the table below. They remain the same regardless of the payment method. In case of failure, you can also see the value of **vads\_auth\_result** to obtain additional information about the reason of the failure.

Value	Description
00	Action successfully completed.
02	The merchant must contact the cardholder's bank Deprecated.
05	Action rejected.
17	Action canceled by the buyer.
30	Request format error. To match with the value of the vads_extra_result field.
96	Technical details.

5. Save the value of the **vads\_presentation\_date** field to identify the payment presentation date.

Field name	Description	Value
<b>vads_presentation_date</b>	Capture date	A <b>PostFinance</b> transaction is always automatically sent at D +1.

6. Retrieve the value of the **vads\_payment\_config** field to identify the payment type.

Field name	Description	Value
<b>vads_payment_config</b>	Type du paiement	For <b>PostFinance SINGLE</b> is the only possible value..

7. Store the payment method used for the payment by retrieving the value of the **vads\_card\_brand** field.

Possible values :

- **POSTFINANCE** dans le cas d'un paiement par PostFinance Card.
- **POSTFINANCE\_EFIN** dans le cas d'un paiement par PostFinance e-Finance.

8. Save the contract ID associated with the transaction by retrieving the value of the **vads\_contract\_used** field.

**Note**

Store the value of the **vads\_auth\_result** field to identify the result of the authorization request.

This value is returned and given for informational purposes and depends exclusively on the payment method.

La liste complète des codes renvoyés est consultable dans le tableau ci-dessous. Vous pouvez contacter l'équipe support pour plus de détails.

Nom du champ	Description	Valeur
<b>vads_auth_result</b>	Codes retour de la demande d'autorisation pour PostFinance	Les valeurs possibles sont : <ul style="list-style-type: none"><li>• 00 : autorisation acceptée</li><li>• 101 : format invalid</li><li>• 102 : limite du retrait dépassée</li><li>• 103 : identifiant marchand inconnu</li><li>• 104 : transaction refusée par le marchand</li><li>• 105 : identifiant PSP inconnu</li><li>• 106 : transaction refusée par PSP</li><li>• 107 : une transaction existe déjà avec le même identifiant</li><li>• 108 : autorisation inacceptée pour raison inconnue</li></ul>

Nom du champ	Description	Valeur
		<ul style="list-style-type: none"><li>• 109 : acquéreur indisponible</li><li>• 110 : problème de timeout chez l'acquéreur</li><li>• 111 : problème technique survenu</li><li>• 112 : acquéreur momentanément indisponible, il faut essayer</li><li>• 113 : transaction déjà en cours d'annulation, impossible de revenir en arrière</li><li>• 114 : problème de timeout chez PSP</li></ul>

## 7. IDENTIFYING AUTHORIZED OPERATIONS FOR POSTFINANCE TRANSACTIONS

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Your Back Office enables you to execute several operations with PostFinance transactions.

In the list of transactions:

1. Select a PostFinance transaction.
2. Right-click to view the list of authorized operations.

The authorized operations are:

- Cancel
- Refund
- Edit the order reference
- Resend the transaction confirmation e-mail to the buyer
- Resend the transaction confirmation e-mail to the merchant
- Reconcile manually

### 7.1. Canceling a transaction

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The **Cancel** option is only available for transactions that have not been captured .

1. Select a transaction with a right-click.
2. Select **Cancel**.
3. Confirm that you wish to definitively cancel the selected transaction.

The transaction status changes to **Canceled**.

#### **Note**

*It is possible to **cancel** several transactions at the same time.*

*For this, select all the transactions to be canceled. Press and hold down the **Ctrl key** and **click** for selecting multiple transactions.*

*After the selection, you can click **Cancel** using right-click or via the menu bar and confirm your choice.*

*The transaction statuses will change to **Canceled**.*

### 7.2. Refunding a captured transaction

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It is possible to partially or fully refund a bank card transaction. The refund can be made within the 14 months that follow the initial payment date.

1. Right-click a PostFinance transaction..
2. Select **Activate a refund**.  
The **Transaction refund** dialog box appears.

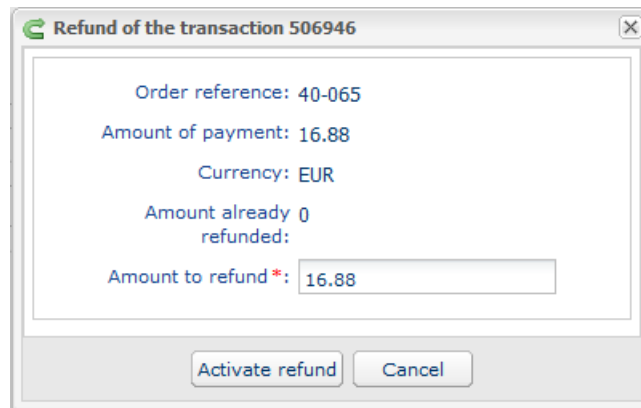


Figure 6: Making a refund

3. Enter the amount that you wish to refund.
4. Click **Make a refund**.

The details of this operation will appear.

### 7.3. Editing the order reference

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This operation allows the merchant to change the order reference.

To edit the order reference.

1. Right-click the transaction.
2. Select **Edit the order reference**.  
The **Editing of the order reference** dialog box appears.
3. Enter the new order reference.
4. Click **OK**.

### 7.4. Resending transaction confirmation e-mail to the buyer

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To resend the transaction confirmation e-mail to the buyer in case of non-receipt or correction of the email address.

1. Look for the transaction.
2. Right-click the transaction.
3. Select **Resend the transaction confirmation e-mail to the buyer**.  
The Enter e-mail address dialog box appears.
4. Enter the e-mail address.
5. Click **OK**.

### 7.5. Resending transaction confirmation e-mail to the merchant

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To resend the transaction confirmation e-mail to the merchant:

1. Look for the transaction.
2. Right-click the transaction.
3. Click on **Resend a transaction confirmation e-mail to the merchant**.
4. Click **OK**.

## 7.6. Reconciling a transaction manually

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This operation allows you to manually reconcile merchant's payments from an account statement.

1. From the **Captured transactions** tab, look for the relevant transaction.
2. Right-click a transaction.
3. Select **Manual reconciliation**.
4. Confirm that you wish to perform a manual reconciliation for the selected transaction.  
The **Comment** dialog box appears.
5. Enter a comment for this reconciliation.
6. Click **OK**.