



e-payment gateway

Adding PostFinance payment method

PayZen 2.6

Document version 1.0

Contents

1. HISTORY OF THE DOCUMENT.....	3
2. GETTING IN TOUCH WITH TECHNICAL SUPPORT.....	4
3. POSTFINANCE : CARD OR BANK TRANSFER PAYMENT SOLUTION.....	5
4. INTEGRATING POSTFINANCE INTO THE PAYMENT PAGE.....	6
4.1. Prerequisites.....	6
4.2. Displaying the payment on the payment page PostFinance.....	7
4.3. Displaying a PostFinance transaction in the Back Office.....	8
5. SENDING THE PAYMENT REQUEST.....	10
5.1. Redirecting the buyer to the payment page.....	10
5.2. Processing errors.....	10
6. ANALYZING THE PAYMENT RESULT.....	11
6.1. Processing data specific to a PostFinance payment method.....	11
7. IDENTIFYING AUTHORIZED OPERATIONS FOR TRANSACTIONS POSTFINANCE.....	13
7.1. Canceling a transaction.....	13
7.2. Refunding a captured transaction.....	13
7.3. Editing the order reference.....	14
7.4. Resending transaction confirmation e-mail to the buyer.....	14
7.5. Resending transaction confirmation e-mail to the merchant.....	15
7.6. Reconciling a transaction manually.....	15

1. HISTORY OF THE DOCUMENT

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

In case of a problem with connection to the Back Office, click on "Forgotten password or locked password".

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

by phone at: 0 811 708 709 from France,
 (*Azur Number – Cost of a local call from a landline*)
 +33 567 223 329 from abroad,
by e-mail: support@payzen.eu

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

You will find this information in the subscription confirmation e-mail or in the Back Office (**Settings > Shop > Configuration**).

3. POSTFINANCE : CARD OR BANK TRANSFER PAYMENT SOLUTION

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

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 types, the page with payment method selection will appear.*
- *If this parameter is empty (recommended), the available payment methods (currencies, technical constraints, etc.) associated with the shop will be suggested.*

4.1. Prerequisites

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

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/fr-FR/>
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.

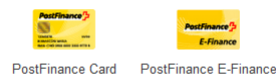


Figure 1: Choice of payment method PostFinance

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.

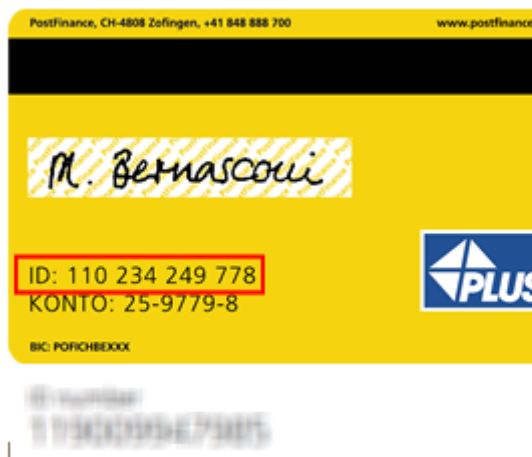


Figure 2: The ID number entry page



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. Displaying a PostFinance transaction in the Back Office

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

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

Note:

Depending on the merchant's access rights, only TEST (developer profile) or real transactions (accountant profile) may be visible.

The **Transactions in progress** tab is displayed by default. It lists all the transactions of the day.

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**.

The dialog box **Details of a captured transaction** appears.

The details include: for example :

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

5. SENDING THE PAYMENT REQUEST

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

The URL of the payment gateway is:

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

Example of parameters sent to the payment platform:

```
<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_capture_delay" value="0" />
<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="FR" />
<input type="hidden" name="vads_cust_email" value="nom.prenom@exemple.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="20140526101407" />
<input type="hidden" name="vads_trans_id" value="362812" />
<input type="hidden" name="vads_validation_mode" value="0" />
<input type="hidden" name="vads_version" value="V2" />
<input type="hidden" name="signature" value="86b2a17b9a5fceb6c0120c57b25ec86ad1704ee"/>
<input type="submit" name="payer" value="Payer"/>
</form>
```

5.2. Processing errors

If the platform 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 to the buyer that a technical problem occurred and proposes to follow a link to the FAQ to help fix the error.

In PRODUCTION mode

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

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

It contains:

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

The FAQ is available here: https://secure.payzen.eu/html/error_code/

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/fr-FR/>).

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

6.1. Processing data specific to a PostFinance payment method

The IPN URL will contain the following information:

1. Identify the payment result by retrieving the value of the **vads_trans_status** field.

Field name	Description	Value
vads_trans_status	Payment status	<p>The possible values for PostFinance are:</p> <ul style="list-style-type: none">• AUTHORISED Waiting for capture• ABANDONED Payment abandoned by the buyer• REFUSED Declined• CANCELED Canceled• CAPTURED Captured <p>For more information, see the Payment Form Implementation Guide available in our online documentation archive (https://payzen.io/fr-FR/).</p>

2. Identify the mode in which the authorization request was made by saving the value of **vads_auth_mode**

Field name	Description	Value
vads_auth_mode	Authorization mode	<p>Only the FULL value is possible. Authorization for the total amount of the transaction. Value used for immediate payments if the period between the requested capture date and the current date is shorter than the authorization validity period.</p>

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

Field name	Description
vads_amount	Amount of the payment (in the smallest currency unit).
vads_currency	Code of the payment currency.
vads_change_rate	Exchange rate used.
vads_effective_amount	Payment amount in the effective currency used for capture in the bank.

Table 1: Payment amount and currency fields

- Retrieve the value of the **vads_auth_result** field to identify the result of the payment authorization request.

When the authorization has been accepted, the value of the **vads_auth_result** field is **00**.

All other results indicate that the authorization has been refused.

Field name	Description	Value
vads_auth_result	Returned codes of the authorization request for PostFinance	<p>The possible values are:</p> <ul style="list-style-type: none"> • 00 : Authorized with success • 101 : format is invalid • 102 : Withdrawal amount exceeded • 103 : Merchant ID is unknown • 104 : Transaction refused by the merchant • 105 : PSP ID is unknown • 106 : Transaction refused by PSP • 107 : An authorization with identical Transaction Id is already existed • 108 : Authorization failed without a specific reason • 109 : Acquirer inoperative • 110 : Problem of timeout to the Acquirer web site • 111 : A technical problem occurred • 112 : The Acquirer System is inoperative, the user must repeat the operation • 113 : Transaction already being canceled, no possibility to return back • 114 : Problem of timeout to the PSP

- Save the value of the **vads_presentation_date** field to identify the payment presentation date.

Field name	Description	Value
vads_presentation_date	The capture date	PostFinance transaction is always presented a day after the capture date.

- Save the value of the **vads_payment_config** field to identify the possible payment type

Field name	Description	Value
vads_payment_config	Payment type	For PostFinance SINGLE is the only possible value.

- Save the type of card used for payment by retrieving the value of the **vads_card_brand** field

The possible values are:

- **POSTFINANCE** in case of a PostFinance Card payment method.
- **POSTFINANCE_EFIN** in case of a PostFinance e-Finance.

- Save the contract ID associated with the transaction by retrieving the value of the **vads_contract_used** field

7. IDENTIFYING AUTHORIZED OPERATIONS FOR TRANSACTIONS POSTFINANCE

Several operations are available for Back Office transactions in your PostFinance.

In the list of transactions:

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

The authorized operations are the following:

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

7.1. Canceling a transaction

The **Cancel** option is only available for the transactions that have not reached the presentation due date.

To cancel a transaction:

1. Right-click on a PostFinance transaction.
2. Select **Cancel**.
3. Confirm that you wish to permanently cancel the selected transaction.

The transaction status changes to **Canceled**.

7.2. Refunding a captured transaction

It is possible to refund a part or all of an amount of a bank card transactions. The refund can be done within the 14 months that follow the initial payment date.

1. Right-click on a transaction PostFinance.
2. Select **Make a refund**.

The **Transaction refund** dialog box appears.

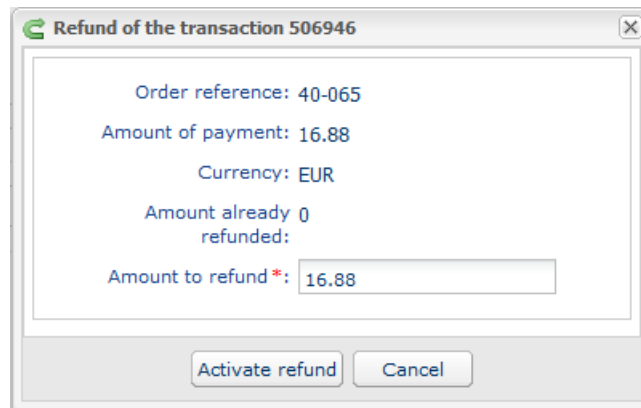


Figure 6: Making a refund

3. Enter the amount that you wish to refund.
4. Click on **Activate refund**.

The details of this operation will appear.

7.3. Editing the order reference

You have the possibility to edit the order reference.

1. Right-click on a PostFinance transaction.
2. Select **Edit order reference**.

The **Editing order reference** dialog box appears.

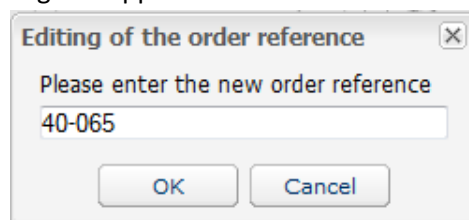


Figure 7: Editing the order reference

3. Enter the order reference.
4. Click on **OK**.

7.4. Resending transaction confirmation e-mail to the buyer

It is possible to resend a transaction confirmation e-mail if the buyer has not received it.

1. Right-click on a PostFinance transaction.
2. Select **Resend transaction confirmation e-mail to the buyer**.

Enter the buyer's e-mail address in the dialog box that will appear

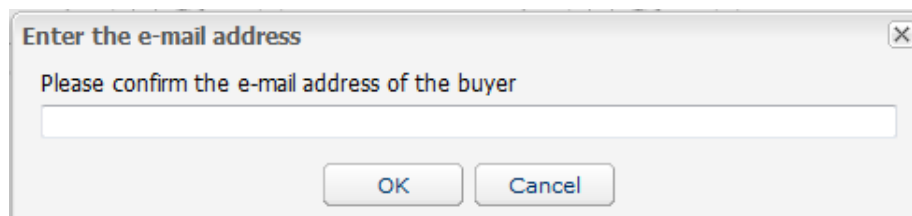


Figure 8: Entering the buyer's e-mail address

3. Enter the e-mail address.
4. Click on **OK**.

7.5. Resending transaction confirmation e-mail to the merchant

It is possible to resend a transaction confirmation e-mail to the merchant.

1. Right-click on a PostFinance transaction.
2. Select **Resend a transaction confirmation e-mail to the merchant**.
3. Confirm that you would like to resend this confirmation e-mail to the merchant.

7.6. Reconciling a transaction manually

1. Right-click on a PostFinance transaction.
2. Select **Manual reconciliation**.
3. Confirm that you wish to perform a manual reconciliation for the selected transaction.

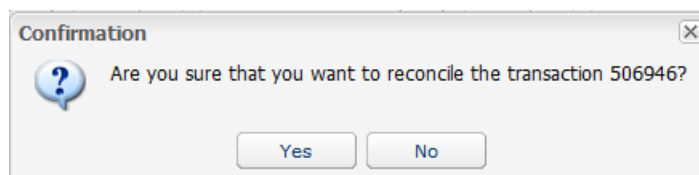


Figure 9: Step 1 - Reconciliation

The **Comment** dialog box appears.

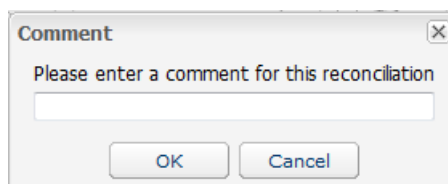


Figure 10: Step 2 - Reconciliation

4. Enter a comment for this reconciliation
5. Click on **OK**.

The status of the reconciliation changes to **Reconciled**.