



Adding PostFinance payment method

PayZen 2.6

Document version 1.0

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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 connection problem in 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 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

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.

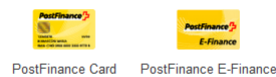


Figure 1: Choice of payment method PostFinance

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.

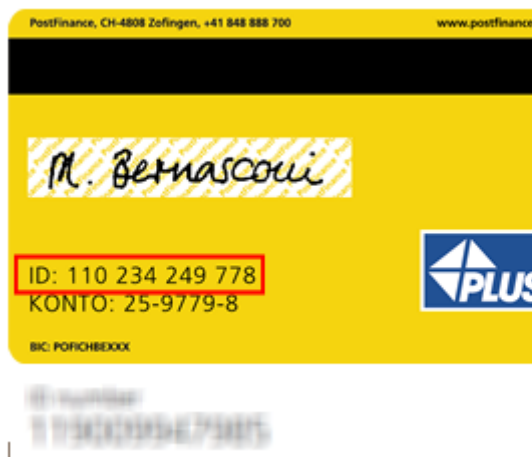


Figure 2: The ID number entry page

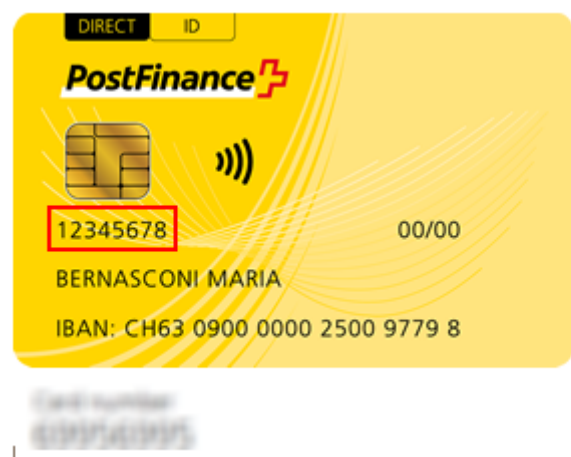


Figure 3: The card number entry page

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. 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 dialog box **Details of a transaction in progress** 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 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="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="20160526101407" />
<input type="hidden" name="vads_trans_id" value="362812" />
<input type="hidden" name="vads_version" value="V2" />
<input type="hidden" name="signature" value="28e0dd3ac1f38147717816dd65ff15cbf974f251"/>
<input type="submit" name="payer" value="Payer"/>
</form>
```

5.2. Processing errors

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 FAQ 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 FAQ to facilitate its analysis,
- all the fields of the form.

The FAQ is available here: <https://payzen.io/fr-FR/error-code/error-00.html>

It is also possible to identify the error code by referring to the data dictionary. The **Viewing parameters sorted by category** chapter lists all the fields classified by category and identifies the associated error codes. For more information, in particular on the actions required to identify and correct the problem, please see the complete description of the field in question.

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

2. Identify the authorization mode by retrieving the value of **vads_auth_mode**

Field name	Description	Value
vads_auth_mode	Authorization mode	Only the FULL 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
vads_amount	Payment amount in the smallest currency unit.
vads_currency	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 cancelled by the buyer.
30	Request format error. To match with the value of the vads_extra_result field.
96	Technical issue.

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

Field name	Description	Value
vads_presentation_date	Capture date	A PostFinance 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
vads_payment_config	Type du paiement	For PostFinance SINGLE 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
vads_auth_result	Codes retour de la demande d'autorisation pour PostFinance	Les valeurs possibles sont : <ul style="list-style-type: none">• 00 : autorisation acceptée• 101 : format invalid• 102 : limite du retrait dépassée• 103 : identifiant marchand inconnu• 104 : transaction refusée par le marchand• 105 : identifiant PSP inconnu• 106 : transaction refusée par PSP• 107 : une transaction existe déjà avec le même identifiant• 108 : autorisation inacceptée pour raison inconnue

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

7. IDENTIFYING AUTHORIZED OPERATIONS FOR POSTFINANCE TRANSACTIONS

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. Annuler une transaction

L'option **Annuler** est uniquement disponible pour les transactions n'ayant pas atteint la date de présentation.

Pour annuler une transaction :

1. Effectuez un clic droit sur une transaction.
2. Sélectionnez **Annuler**.
3. Confirmez que vous souhaitez réellement annuler définitivement la transaction sélectionnée.

Le statut de la transaction devient **Annulé**.

7.2. Refunding a captured transaction

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.

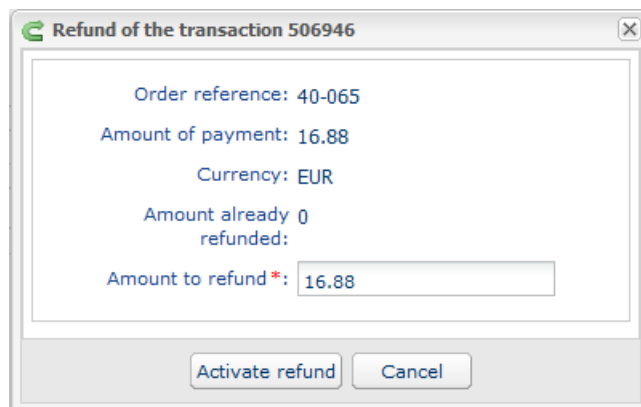


Figure 6: Making a refund

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

The details of this operation will appear.

7.3. Éditer la référence d'une commande

Vous avez la possibilité d'éditer la référence commande.

1. Effectuez un clic droit sur une transaction.
2. Sélectionnez **Éditer la référence commande**.

La boîte de dialogue **Édition de la référence commande** s'affiche.

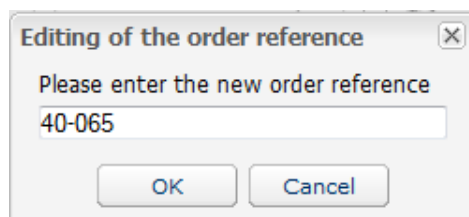


Figure 7: Éditer la référence de la commande

3. Saisissez la nouvelle référence de la commande.
4. Cliquez sur **OK**.

7.4. Renvoyer l'e-mail de confirmation de la transaction à l'acheteur

Il est possible de renvoyer l'e-mail de confirmation de la transaction à l'acheteur si celui-ci par exemple ne l'a pas reçu.

1. Effectuez un clic droit sur une transaction.
2. Sélectionnez **Renvoyer l'e-mail de confirmation de la transaction à l'acheteur**.

La boîte de dialogue pour saisir l'adresse e-mail de l'acheteur s'affiche.

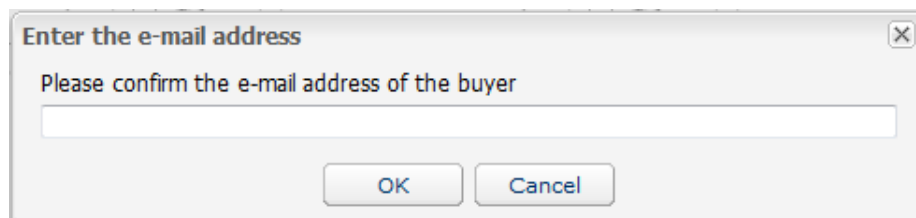


Figure 8: Saisie e-mail acheteur

3. Saisissez l'adresse e-mail.
4. Cliquez sur **OK**.

7.5. Renvoyer l'e-mail de confirmation de la transaction au marchand

Il est possible de renvoyer l'e-mail de confirmation de la transaction au marchand.

1. Effectuez un clic droit sur une transaction.
2. Sélectionnez **Renvoyer l'e-mail de confirmation de la transaction au marchand**.
3. Confirmez que vous souhaitez renvoyer cet e-mail de confirmation au marchand.

7.6. Rapprocher manuellement

1. Effectuez un clic droit sur une transaction.
2. Sélectionnez **Rapprocher manuellement**.
3. Confirmez que vous souhaitez effectuer un rapprochement manuel pour la transaction sélectionnée.

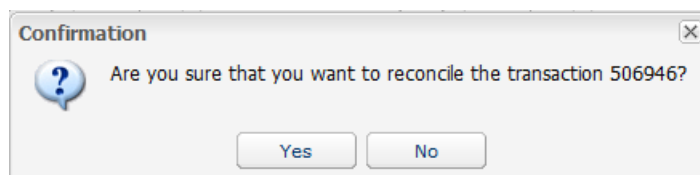


Figure 9: Étape 1 - Rapprochement

La boîte de dialogue **Commentaire** s'affiche.

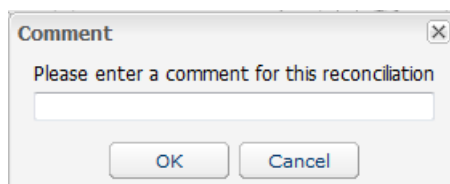


Figure 10: Étape 2 - Rapprochement

4. Saisissez un commentaire pour ce rapprochement.
5. Cliquez sur **OK**.

Le statut de rapprochement bascule en **Rapproché**.