IPAY

iPay Console Documentation

Contents

List of images

Version

Date	Details
25.11.2021	Payment in installments and/or in loyalty points
09.03.2022	Password reset
21.02.2023	Adding getFinishedPaymentInfo.do API
02.11.2023	Additional information for email and description fields for the payment link
22.11.2023	Additional information for description field for the payment link
22.03.2024	Modify host on test environment. Highlight transactions with exception in iPAY console.
06.09.2024	Update checkout page images
20.12.2024	Flow for resetting the iPAY console access password
12.02.2026	Change the transaction limit in loyalty points (loy) from 600 to 1500 .
20.02.2026	Performing operations on transactions paid in RON and loyalty points (split transactions) - Deposit / Reverse / Refund loyalty transaction

1 Introduction

The iPay system has two types of payments, depending on the services offered by the merchant.

1.1 Payments by 1-Phase

1-Phase is suitable for services such as insurance, tickets / subscriptions, where "deposit" is made automatically for successfully completed transactions.

The collection of transactions made with 1-phase and approved (status "Deposited"), is done automatically, the money is transferred to the account in T+1 / T+2 working days - no intervention is required from the merchant.

1.2 Payments by 2-Phase

2-Phase is suitable for goods services that require delivery, where the amount is blocked first (pre-authorization), and upon delivery / confirmation of delivery of goods is made "completion" of the transaction and must be generated "deposit" (collection).

The collection of transactions made with 2-phase, takes place only after the merchant performs the collection operation (by calling the deposit.do API or manually from the iPay console) and for transactions that, following this operation, have the status "Deposited”. The money is transferred to the account in T + 1 / T + 2 working days from the date of the collection operation (deposit).

Attention! It is necessary that the collection operation be carried out within a maximum of 5 days from the date of the transaction, otherwise there is a risk that it can no longer be sent for settlement. This operation can be performed **either for the entire pre-authorized amount or for a lower amount.**

Attention! If the collection operation is performed for an amount lower than the pre-authorized amount, the difference is automatically unlocked on the customer's account.

Attention! If you do not honor the order, please complete the **reverse operation** within a **maximum of 24 hours from the date of the transaction.**

2 Credentials

The credentials are pairs of the username - password type and are provided by Banca Transilvania at the time of creating the merchant on the iPay platform. These are required to access the iPay console and to call APIs.

The credentials are of two types:

- **GUI** (Graphical User Interface) - for accessing the graphical interface - iPay console - which displays the history of transactions made on a merchant (amount, date and time of transaction, type of transaction, transaction status, etc.), as well as the ability to make deposit / reverse / refund directly from the console
- **API** (Application Programming Interface) - for accessing (calling) API services to the payment page provided by Banca Transilvania.

3 Test System Vs. production system

The differences between the test system and the production system are:

- **Production credentials do not work on the test environment or vice versa.**
- Console
    - Test environment - https://ecclients-sandbox.btrl.ro/console/index.html#login
    - Production environment - https://ecclients.btrl.ro/console/index.html#login
- API
    - For payments by 1-Phase
        - Test environment –
        - https://ecclients-sandbox.btrl.ro/payment/rest/register.do + mandatory parameters
        - Production environment - https://ecclients.btrl.ro/payment/rest/register.do + mandatory parameters
    - For payments by 2-Phase
        - Test environment - https://ecclients-sandbox.btrl.ro/payment/rest/registerPreAuth.do + mandatory parameters
        - Production environment - https://ecclients.btrl.ro/payment/rest/registerPreAuth.do + mandatory parameters
- The money is not collected on the test medium in the merchant's account
- On the test environment you can only use cards provided by us

In the event of connectivity issues on the test environment, it is required you check that your server can communicate with the host located at ecclients-sandbox.btrl.ro, port 443

4 Email notification

The iPay system offers the possibility to send mail directly to the merchant when an online payment has been made on the site. IPay does **NOT** send such notifications to your customers.

If you want to receive notifications by e-mail for online transactions on your website, please send us an e-mail to aplicatiiecommerce@btrl.ro with the following information:

- Merchant's name

- The email address to which these notifications will be made automatically

- Type of payments used (1-phase / 2-phase)

5 Significance of ECI

The ECI (Electronic Commerce Indicator) value means the result of 3Dsecure authentication.

5.1 Transaction made with Visa card

Value	Description
05	Both cardholder and card issuing bank are 3D enabled. 3D card authentication is successful
06	Either cardholder or card issuing bank is not 3D enrolled. 3D card authentication is unsuccessful, in sample situations as: - 3D cardholder not enrolled - Card issuing bank is not 3D Secure ready
07	Authentication is unsuccessful or not attempted. The credit card is either a non-3D card or card issuing bank does not handle it as a 3D transaction

5.2 Transaction made with MasterCard card

Value	Description
02	Both cardholder and card issuing bank are 3D enabled. 3D card authentication is successful
01	Either cardholder or card issuing bank is not 3D enrolled. 3D card authentication is unsuccessful, in sample situations as: - 3D cardholder not enrolled - Card issuing bank is not 3D Secure ready
07	Authentication is unsuccessful or not attempted. The credit card is either a non-3D card or card issuing bank does not handle it as a 3D transaction

6 Accessing and logging in to the iPay console

6.1 Accessing the console

Accessing the iPay console is done by accessing the link below and by entering the GUI credentials, followed by the "Login" button.

Attention! Production credentials do not work on the test environment or vice versa.

IPay console link - test: https://ecclients-sandbox.btrl.ro/console/index.html#login

IPay console link - production: https://ecclients.btrl.ro/console/index.html#login

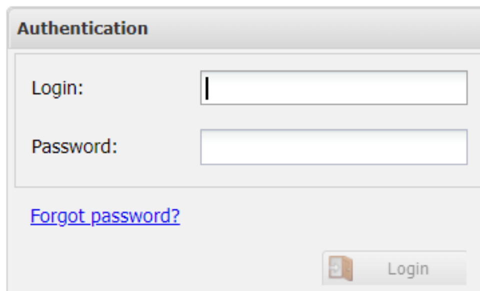


Figura 1. Login to the iPay console

6.2 Logging in successfully

After successfully logging in to the iPay console, you will be able to see the following menus / fields:

- Orders
- Administration
- Reports
- User
- User Settings
- Logout

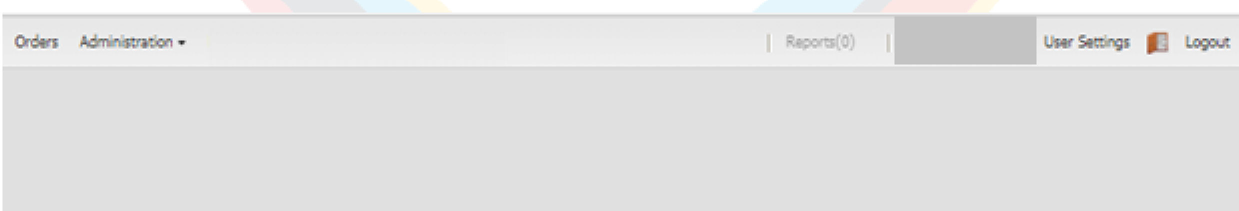


Figura 2. iPay console

6.3 Incorrect login

If entered:

• Wrong user or password, the system displays the message “Login or password is wrong, please try again”.

• Wrong user or password three times in a row, the system displays the message “Account blocked for security reasons” and the GUI user is blocked.

Blocked users can request the user's unlock by contacting Banca Transilvania's Ecommerce Applications team.

The images below illustrate the two cases presented above.

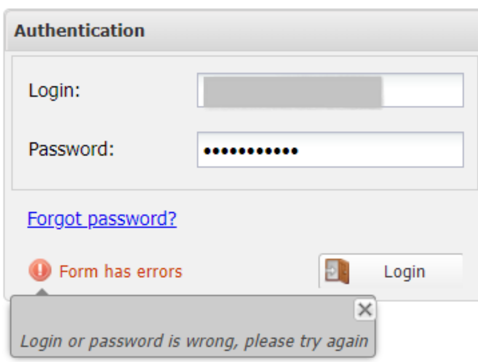


Figura 3. Wrong username or password

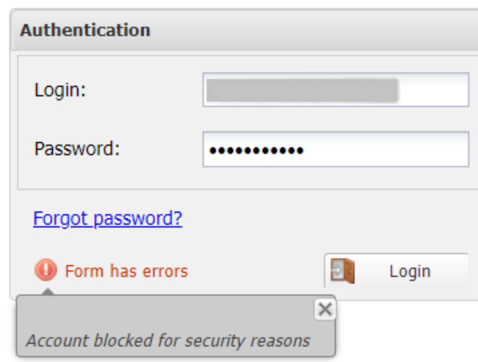


Figura 4. User GUI blocked

If the session has expired and you are trying to log in to the administration console again, the system displays the message “MissingCsrfTokenException: Expected CSRF token not found. Has your session expired? ”. To fix this, you need to refresh the page (CTRL + F5).

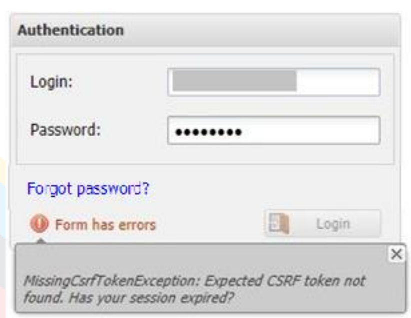


Figura 5. Session expired

6.4 Reset expired password

The complexity of the GUI user password must meet all the required conditions:

- ✓ have a minimum of 12 characters
- ✓ contains lowercase letters (a-z)
- ✓ contains uppercase letters (A-Z)
- ✓ contains numbers (0-9)
- ✓ must contain a punctuation mark

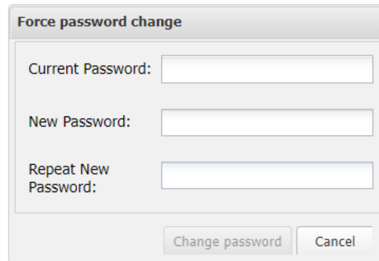


Figura 6. Password reset

After filling in the password change fields, click on the "Change password" button.

If the information in the Current Password field does not match the current password used to access the console so far, the message "Current password validation failed" / "Current password is invalid" will be displayed.

If the new password does not meet the requirements, the error "Password requirements are not met" / "Password is not secure" will be displayed.

6.5 Reset access password

If you have forgotten the access password of the GUI user used to access the iPAY console, you can reset the password by accessing the "Forgot password?" link.

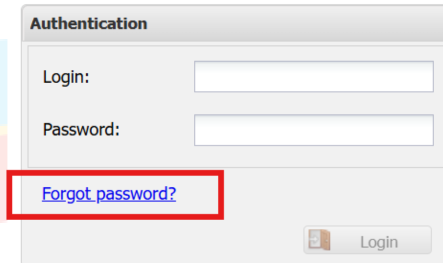


Figura 7. Forgot password?

In the "Restore Password" window, enter the GUI user in the "User name" field, and in the "Email" field, enter the email address from the signed contract, followed by accessing the "Finish" button. Password reset instructions will be provided to the email address stated when signing the contract.

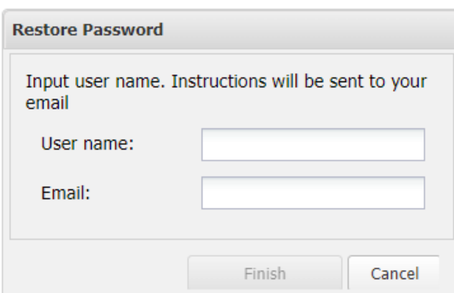


Figura 8. Restore Password

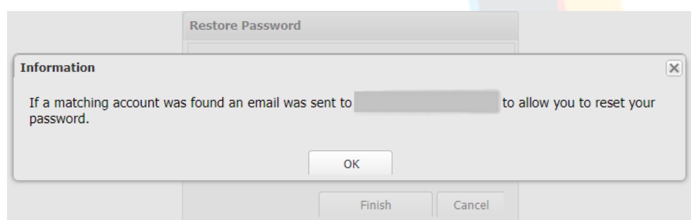


Figura 9. Provide password reset instructions

Access the link provided in the email to reset your password. The conditions imposed are specified in the "Reset expired password" chapter. After setting the password, access the "Change password" button.

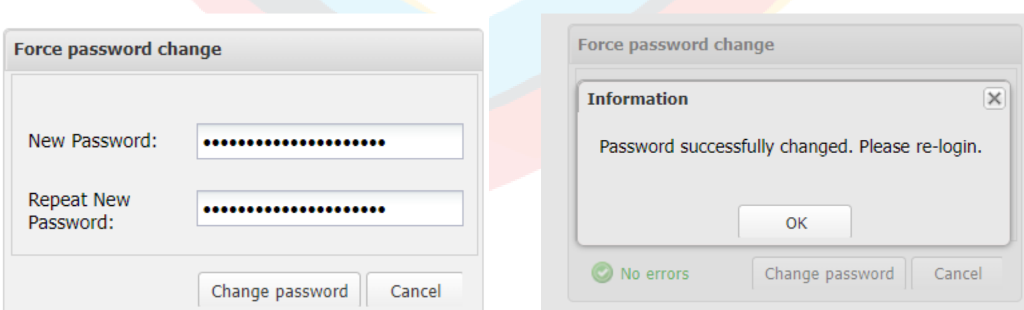


Figura 10. Set password

7 “Orders” menu

Accessing the "Orders" menu will open a section of the console for orders. On the left side of the page is the filter panel, and on the right is the table with the list of commands.

If you do not want to set certain transaction search filters, access the **SEARCH** button at the bottom left.

If, after setting certain search filters, you want to return to the initial settings, access the **RESET** button at the bottom left.

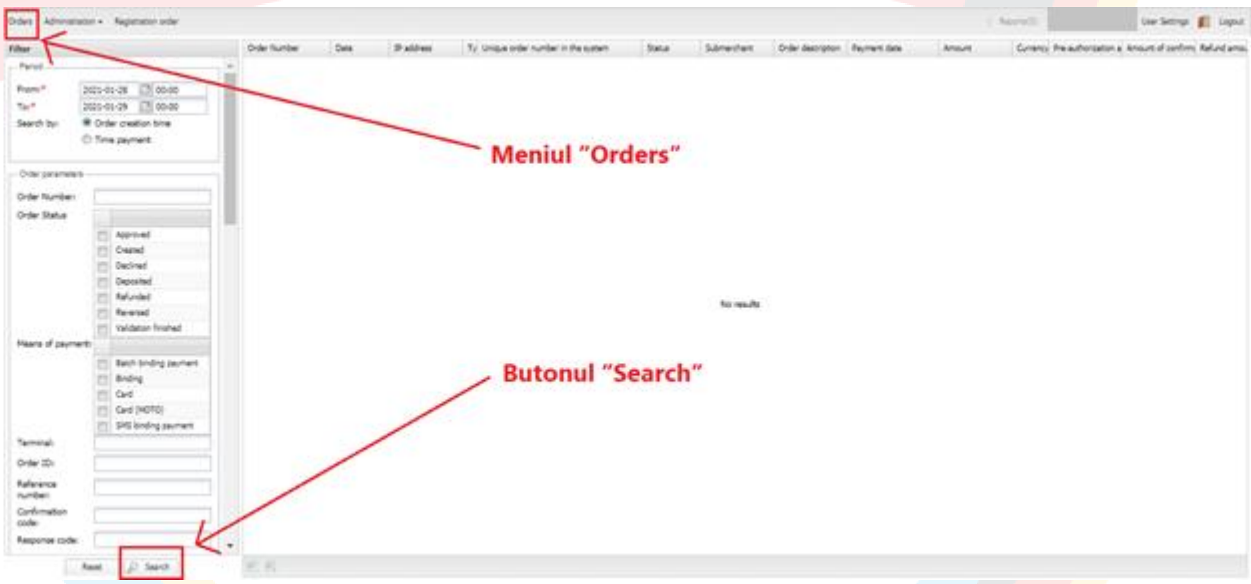


Figura 11. "Orders" menu

7.1 Filter

The filter is used for search of the orders that meet the set parameters.

Filter panel adjustment

To adjust the filter panel width, move the mouse cursor to the right border of the pane and when the cursor turns into a bilateral arrow, clamp the left button and move the border.

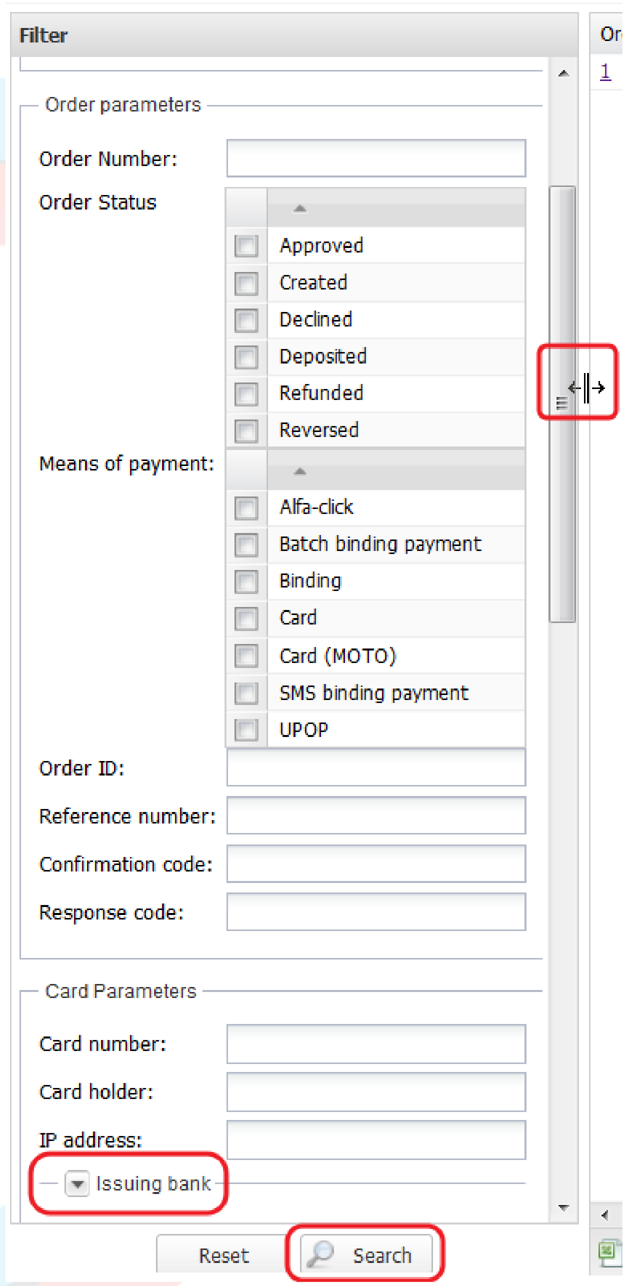


Figura 12. The order filter

Setting the transaction search period is done by specifying the start date (From field) and the end date (To field).

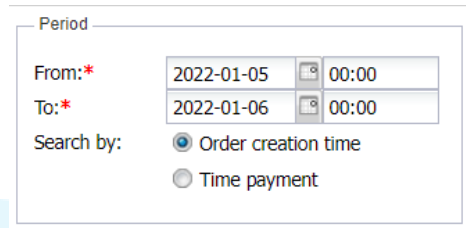


Figura 13. Setting the search period

Sections of advanced search

Some filter sections of the filter can be minimized by default. To do an advanced search, click the arrow directed down near the section name. It is possible to expand the section by clicking the same button.

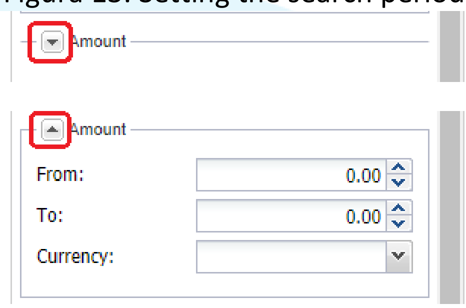


Figura 14. Expanding the filter section

Search options

To search of orders, enter necessary search criteria and click Search in the lower part of the filter pane. In the section of Orders the list of the orders which are completely met to the entered criteria will be displayed.

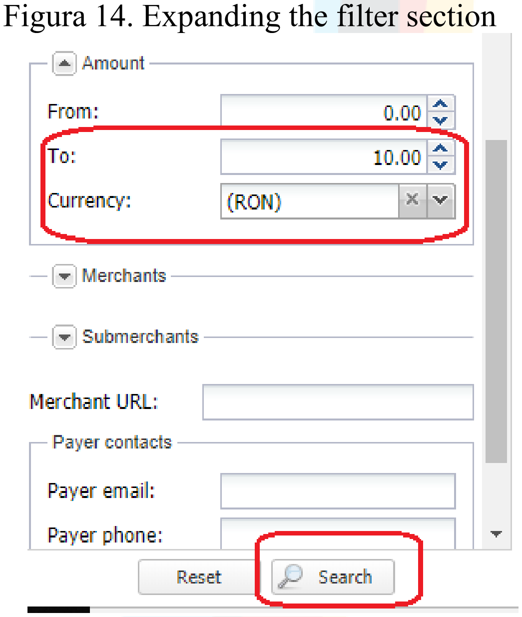


Figura 15. Search based on conditions

To clear all fields of the Filter, click Reset.

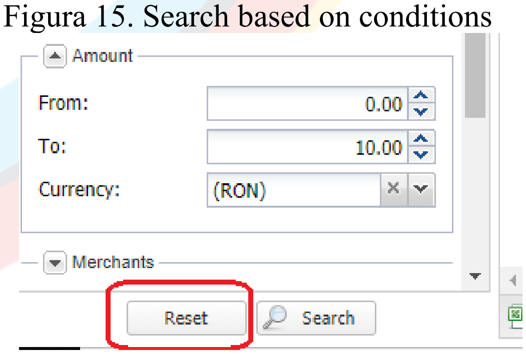


Figura 16. Reset the filter

7.2 List of orders

Information about orders is displayed in the list of orders which meet the criteria specified in the filter.

Order Number	Date	IP address	Type o	Unique order number in the system	Status	Order description	Amount	Currency	Pre-authorization a	Amount of confirm
15548	2019-10-02...	10.0.16.21	P		Approved	Plata RON 2E	14.30	RON	14.30	0.00
79595	2019-10-02...	10.0.16.21	P		Declined	Plata RON 2E	5.70	RON	0.00	0.00
87380	2019-10-02...	10.0.16.21	P		Reversed	Plata RON 2E	15.00	RON	0.00	0.00
73257	2019-10-02...	10.0.16.21	P		Declined	testBT	6.00	RON	0.00	0.00
81864	2019-10-02...	10.0.16.21	P		Declined	testBT	9.50	RON	0.00	0.00
44149	2019-10-02...	10.0.16.21	P		Deposited	testBT	12.00	RON	12.00	12.00
63596	2019-10-02...	10.0.16.21	P		Refunded	testBT	10.50	RON	10.50	7.50

Figura 17. List of orders

The following data is available for each record in the list:

Parameter	**Description**
Order Number	Identification number of the order in the merchant system, unique within systems. Click order number in this field to look at order details in a new tab.
Date	Date of the order creation.
IP address	The IP address from which the order was paid.
Type of payment	This field contains indicator of payment phase for payments: P - pre-authorization - transactions made in 2-phases A - authorization - transactions made in one phase
Unique order number in the system	Identification number of the order in a payment gateway, unique within system.
Status	The status of the order (It is created - it is registered, but it is not paid; It is confirmed - before it is authorized; It is complete - it is paid; It is rejected - it is rejected). • CREATED - the order is registered in the system, but is not payed • APPROVED - the order is pre-authorized, the transaction amount is blocked (for 2-phase payments) • DEPOSITED - the order is paid (for 1-phase payments) or the order is deposited (for 2-phase payments) • DECLINED - the order is declined • PARTIALLY REFUNDED - the order is partially refunded • REFUNDED - the order is fully refunded • REVERSED – the order is reversed

Parameter	Description
Merchant name	Merchant name in system.
Order description	Description of the order.
Payment date	Date of making payment.
Amount	Order amount.
Currency	Currency of the order (3-alphabetic code, for example RON).
Preauthorization amount	For two-phase payments it is the amount which is held on the card account. For one-phase payments it is order amount to be charged.
Amount of confirmation	The amount confirmed to debit from the card.
Return amount	Amount of refund.
Means of paying	Payment method. It could be a payment by bank card, by binding, etc.
Cardholder name	Name of the cardholder.
Card number	Masked number of a bank card - a card number, where first 6 digits and last 4 digits are visible and other digits are replaced by asterisks (example: 411111**1111).
Expiry date	Period of validity of the card, YYYYMM format.
Payment system	Payment system (for example, Visa, MasterCard).
Product	Card product. For example, Maestro, Electron.
Bank name	Name of the bank which issued the card.
Bank country	Country code of the bank which issued the card.
IP address country	Code of a country identified by IP address.
Payer email	Customer email address
Payer phone	Customer phone number
Result code of the last operation	Processing system response code of processing on the last operation of transaction.
Original action code	Processing response code of the last operation.
Approval code	Code of approving of payment, which is received from issuing bank.
Auth code	Code, received from processing system of the bank during payment authorization (it is used only at two phasic payments). Possible values: 0 - Payment has been performed successfully; 1 - Unknown error; 2 - Declined by the issuing bank; 3 - Response from the issuing bank has not been received;

Parameter	Description
	4 - Error on the issuing bank side; 5 - Payment amount is incorrect - exceeds the available balance of the account; 6 - Card is expired; 7 - Internet transactions for this card are forbidden; 8 - Data format error; 10 - Payment amount exceeds limits; 11 - Completion of overdue payment is received; 12 - Transaction form is incorrect in terms of the issuing bank; 13 - Transaction form is incorrect in terms of the issuing bank.
Reference number	The transaction identifier in processing system.
Terminal	Terminal identifier in the bank.
Processing	Processing identifier in the bank.
3DSec/SSL	Transaction type.
ECI	ECI code, assigned to the operation (electronic commercial identifier).
CAVV	CAVV which returned from 3DSecure/SecureCode.
XID	XID generated for the last address to 3DSecure.
clientId	Client binding identifier.
Installment	Number of installments specified in months. Must coincide with one of the periods specified by the merchant as being available.
Additional parameters	This column displays all additional parameters of the order in the following format: [<name1>:<value1>, <name2>:<value2>, ...<nameN>:<valueN>]

7.3 Transaction status and meaning of colors

7.3.1 For transactions made through 1-Phase

Status	Description	Color
CREATED	The cardholder is redirected to the payment page, but has not completed the payment: either reached the payment page, filled in or did not complete the card details and closed, or reached the payment confirmation page and did not complete the transaction	-
DEPOSITED	The cardholder has entered the card details, confirmed the payment and the transaction is completed successfully	Green - Transaction full 3Dsecure (challenge sau frictionless)
		Yellow - Transaction attempted
		Orange – Transaction with exception
		Blue – Transaction without 3DSecure
PARTIALLY REFUNDED	Partial refund of the money back to the customer's account. After performing the refund operation, the status changes from DEPOSITED to PARTIALLY REFUNDED	Red
REFUNDED	Full refund of the money back to the customer's account. After performing the refund operation, the status changes from DEPOSITED or from PARTIALLY REFUNDED to REFUNDED	Red
DECLINED	The cardholder entered the card details, but the transaction is declined for various reasons (Card blocked, insufficient funds, overdue transaction limit, wrong CVV, expired card, cardholder's issuing bank declines the transaction, etc)	Red

7.3.2 For transactions made through 2-Phase

Status	Description	Color
CREATED	The cardholder is redirected to the payment page, but has not completed the payment: either reached the payment page, filled in or did not complete the card details and closed, or reached the payment confirmation page and did not complete the transaction	-
APPROVED	The cardholder has entered the card details and the transaction is successfully pre-authorized - transaction approved - the money is blocked until the deposit is made on the transaction	Green - Transaction full 3Dsecure (challenge sau frictionless) Yellow - Transaction attempted Orange – Transaction with exception Blue – Transaction without 3DSecure
REVERSED	Cancellation of a payment transaction (refund of money back to the customer's account). This operation can be performed only for transactions made with 2-phase and APPROVED status. The reversal operation aims to cancel the pre-authorization, followed by the change of status from APPROVED to REVERSED. **If you do not honor the order, please complete the reverse operation within a maximum of 24 hours from the date of the transaction**	Red
DEPOSITED	For transactions made with 2-phase, this status appears only when a deposit is made on the initial transaction. It can be done **either for the entire pre-authorized amount, or for a lower amount.** This operation can be performed only once and aims to unlock the money and send the transaction to settlement. The transaction completion / collection operation is followed by the change of status from APPROVED to DEPOSITED	Green - Transaction full 3Dsecure (challenge sau frictionless) Yellow - Transaction attempted Orange – Transaction with exception Blue – Transaction without 3DSecure

Status	Description	Color
PARTIALLY REFUNDED	Partial refund of the money back to the customer's account. After performing the refund operation, the status changes from DEPOSITED to PARTIALLY REFUNDED	Red
REFUNDED	Full refund of the money back to the customer's account. After performing the refund operation, the status changes from DEPOSITED or from PARTIALLY REFUNDED to REFUNDED	Red
DECLINED	The cardholder entered the card details, but the transaction is declined for various reasons (Card blocked, insufficient funds, overdue transaction limit, wrong CVV, expired card, cardholder's issuing bank declines the transaction, etc.)	Red

8 Informațiile unei comenzi și operațiunile disponibile

8.1 Order information

To view the information of an order, you need to perform the steps listed below:

1. Find the order in the table and double click on its line.

2. The page of details of the order will open in a separate tab.

3. At the top of the order page is the toolbar (presented in the "Operations" section).

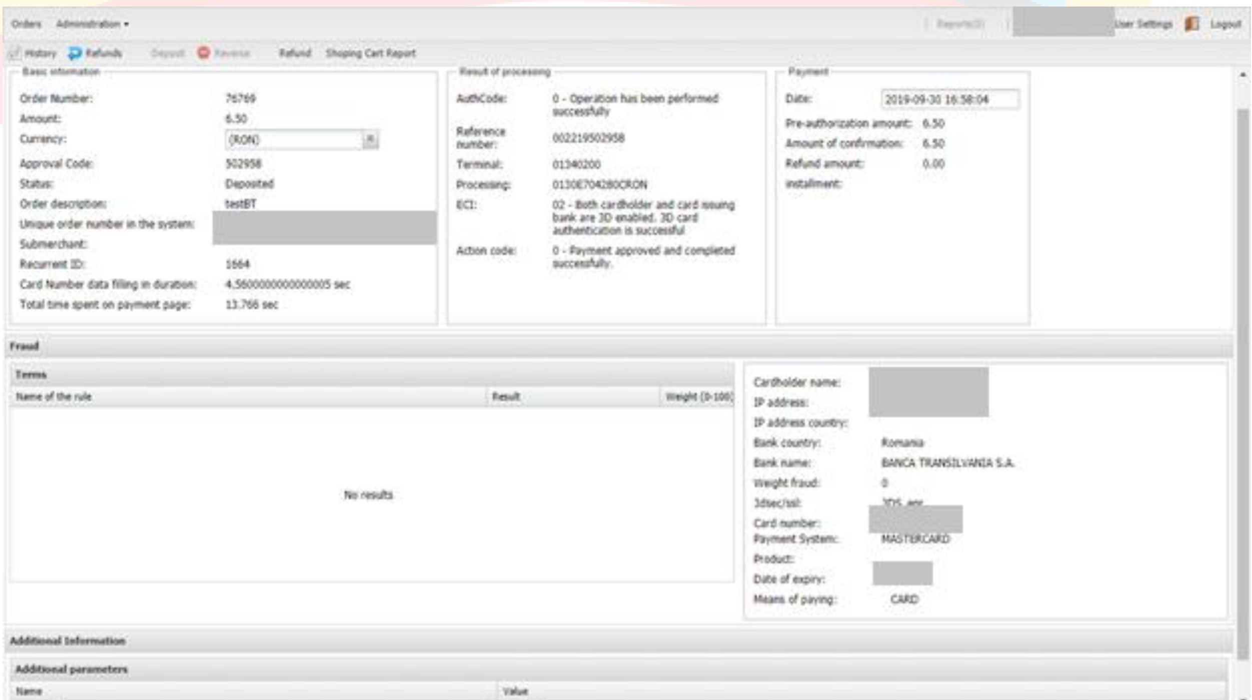


Figura 18. Order information

Information is presented in several sections:

- Basic information. The same information that it is displayed in the table of orders, only for a certain order is shown in this section. The section consists of three parts: Basic information, Result of processing, Payment.
- Fraud. Here results of fraud checks and the attributes of payment which are used at fraud level assessment are presented.
- Additional information. Table of additional parameters.

In the top part of the order page the toolbar is located. The set of available controls depends upon the user permissions and the order status.

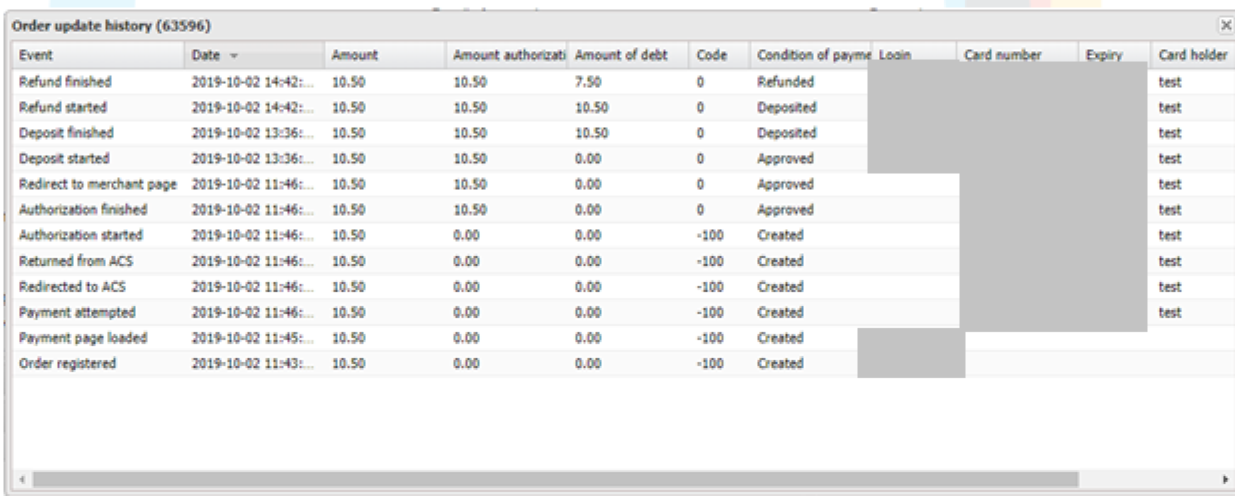
8.2 Operations

The toolbar is at the top of the order page. The set of controls available depends on the user's permissions and the status of the order.

Figura 19. Toolbar

8.2.1 History

Click **History** button  for viewing of an order processing history in a separate window:



Order update history (63596)

Event	Date	Amount	Amount authorizati	Amount of debt	Code	Condition of payme	Login	Card number	Expiry	Card holder
Refund finished	2019-10-02 14:42:...	10.50	10.50	7.50	0	Refunded				test
Refund started	2019-10-02 14:42:...	10.50	10.50	10.50	0	Deposited				test
Deposit finished	2019-10-02 13:36:...	10.50	10.50	10.50	0	Deposited				test
Deposit started	2019-10-02 13:36:...	10.50	10.50	0.00	0	Approved				test
Redirect to merchant page	2019-10-02 11:46:...	10.50	10.50	0.00	0	Approved				test
Authorization finished	2019-10-02 11:46:...	10.50	10.50	0.00	0	Approved				test
Authorization started	2019-10-02 11:46:...	10.50	0.00	0.00	-100	Created				test
Returned from ACS	2019-10-02 11:46:...	10.50	0.00	0.00	-100	Created				test
Redirected to ACS	2019-10-02 11:46:...	10.50	0.00	0.00	-100	Created				test
Payment attempted	2019-10-02 11:46:...	10.50	0.00	0.00	-100	Created				test
Payment page loaded	2019-10-02 11:45:...	10.50	0.00	0.00	-100	Created				
Order registered	2019-10-02 11:43:...	10.50	0.00	0.00	-100	Created				

Figura 20. The order history

8.2.2 Refunds

Click **Refunds** button the list of the refunds view which are carried out by this order in a separate window.

On the page the following information is provided:

Parameter	Description
Date	Date and time of the operation processing
Sum	Amount of refund
Result code	The code received from processing system during refund
Approval code	Payment system confirmation code
Reference number	Link number of refund operation received from processing system

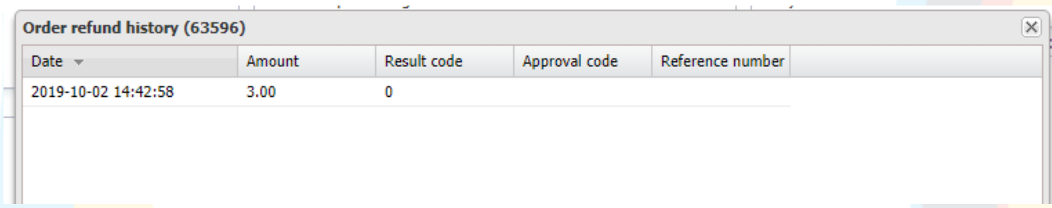


Figura 21. Refunds history

8.2.3 Deposit

The **Deposits** button is active **only in for two-phase payments**. The button is used for manual change the order state from "**Approved**" to **"Deposited"**. You can complete the payment for the entire preauthorized amount or for less amount.

The **Deposit** operation can be fully or partially performed.

The collection of transactions is possible only for transactions with **APPROVED** status and can be done **either for the entire pre-authorized amount or for a lower amount**. This operation can only be performed once. The transaction completion / collection operation is followed by the change of status **from APPROVED to DEPOSITED**.

Attention! The deposit operation is performed in maximum 5 days from the date of the transaction, otherwise there is a risk that it cannot be sent in settlement (each bank decides the number of days to unblock a transaction).

Attention! If the collection operation is performed for an amount lower than the pre-authorized amount, the difference is automatically unlocked on the customer's account.

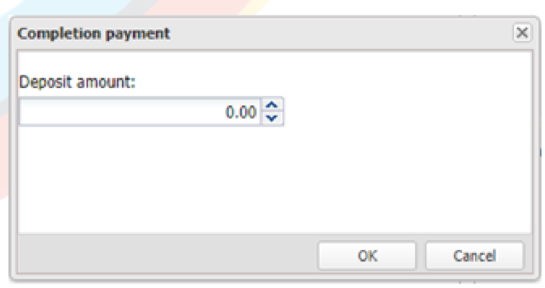
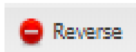


Figura 22. Deposit

8.2.4 Reversal

The **Reverse** button 

is **only active for two-phase payments**. The button is used to manually change the status of the command from "Approved" to "Reversed".

The Reverse operation cannot be partially performed. The transaction means the cancellation of a payment transaction (full refund of the money back to the customer's account). After pressing the Reverse button, the pre-authorization amount will be canceled.

This operation can be performed only for transactions made with 2-phase and **APPROVED** status. The reversal operation aims to cancel the pre-authorization, followed by the change of status **from APPROVED to REVERSED**.

The refund operation can be performed only once. If the refund operation caused an error, the next attempt will not be successful. This functionality is available for a limited time that should be specified by the bank.

The reversal operation is available to merchants with appropriate rights (in agreement with the bank).

If you do not honor the order, please complete the reverse operation within a **maximum of 24 hours from the date of the transaction.**

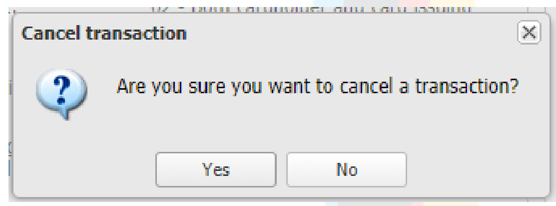
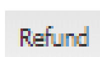


Figura 23. Reversal

8.2.5 Refund

The Refund button 

is active for transactions with **DEPOSITED** or **PARTIALLY REFUNDED** status.

Partial or total refund of money on the buyer's card in case of refusal of the buyer to receive goods (services) or in case of return. The refund operation can be performed after depositing money from the buyer's bank account to the merchant's account.

The **Refund** operation can be applied to transactions with **DEPOSITED** or **PARTIALLY REFUNDED** status and multiple refunds are allowed, but their total amount cannot exceed the amount paid by the customer for the order placed.

The amount must be specified in monetary units. After performing the refund operation, the status changes from **DEPOSITED** to **PARTIALLY REFUNDED** - for partial refund or to **REFUNDED** - for full refund.

The refund operation is available several times, until the total amount of the refunds is equal to the amount of the deposit. The refund operation is available to merchants with appropriate rights (in agreement with the bank).

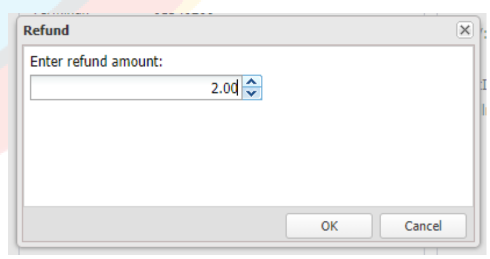


Figura 24. Refund

9 "Registration order" menu - payment link to the customer

For merchants whose business is based on negotiating the value of the product offered for sale, iPay offers the possibility of sending a payment link to the customer's email address and is done manually by the merchant directly from the administration console.

To activate the option, you need to mention this when signing the contract.

This option is customized, the body of the message can be adjusted according to the preference of the merchant, but only by the team aplicatiiecommerce@btrl.ro .

Merchants who have activated this option in the administration console will find the menu button called "Registration order", located at the top left.

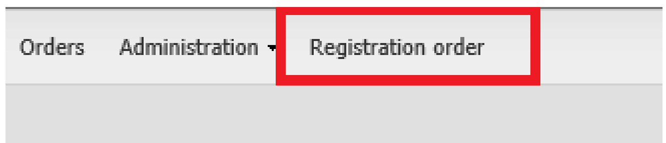


Figura 25. "Registration order" menu

9.1 Filling in the payment form

Accessing the "Registration order" menu will open a section of the console for sending the payment link to the customer's email address. In this form it is necessary to fill in the fields:

• Amount - specify an order value in the minimum units of currency (for example, money, cents).

• Currency - select currency of the order from the dropdown list

• Language - default language for the payment page

• Email - specify the e-mail address of the buyer. Only one email address will be entered,without spaces before/after

• Name - full name of the buyer

• Sender - this field is filled in automatically by the system with the name of the merchant's site

• Description - description of the order. ASCII characters between 32 and 125 **are allowed** (upper and lower case letters, numbers, the space character and special characters). Diacritics, the newline character (ENTER key), the ~ character and other non-ASCII characters **are NOT allowed** in the composition of the message.

• Payment period - select the validity of the payment link

To send the payment link, after completing the information, access the button "Register your order and send the form of payments"

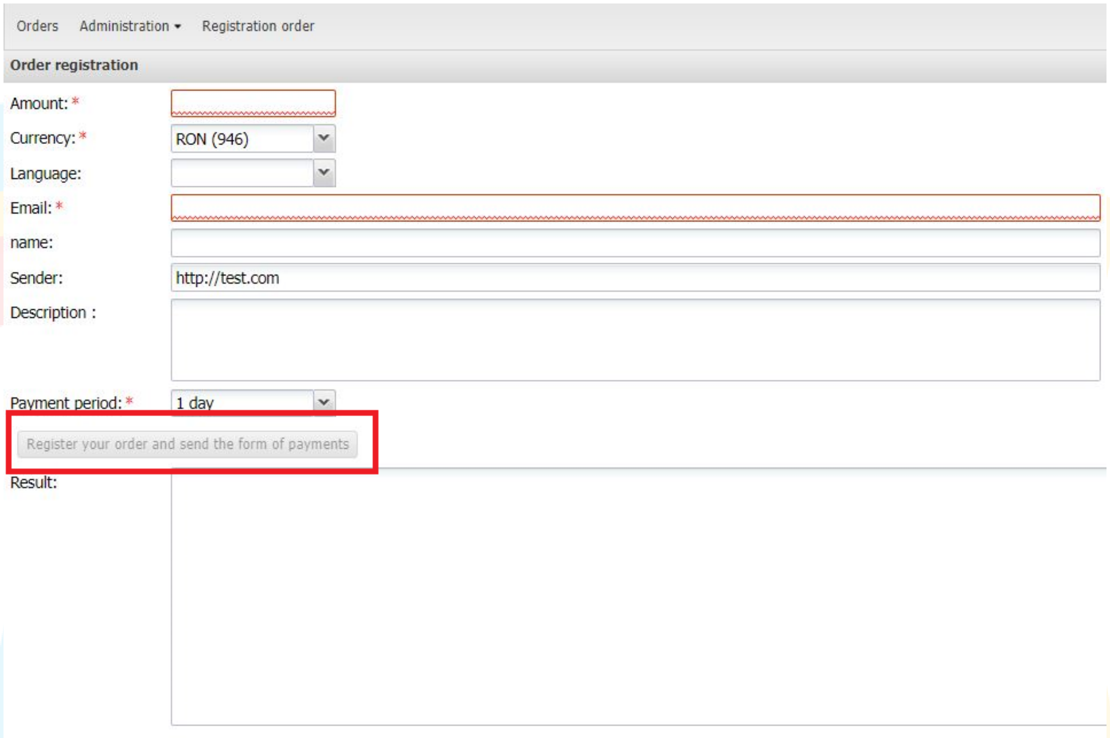


Figura 26. Register your order

After filling in the form and accessing the “Register your order and send the form of payments” button, the result of this operation is displayed in the “Result” field.

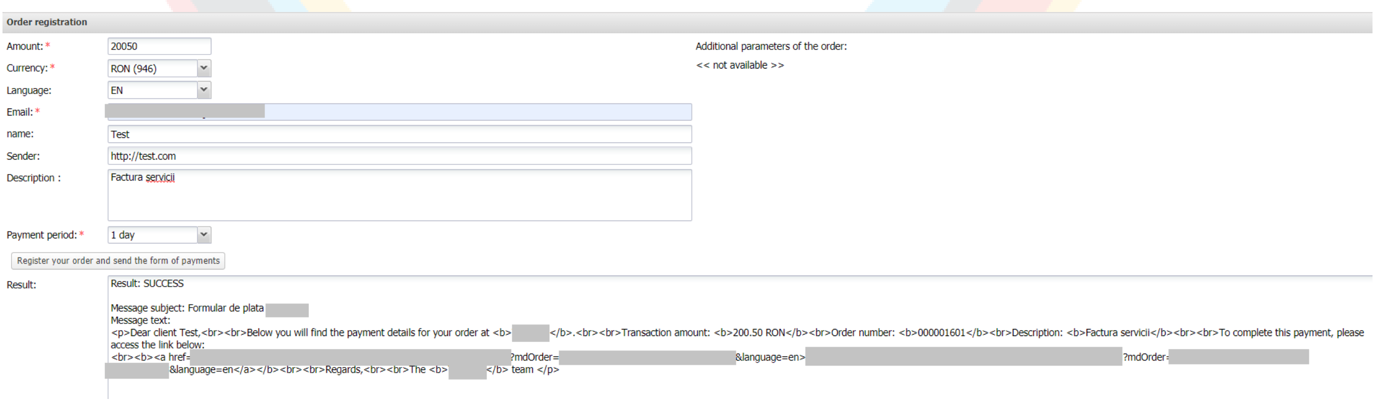


Figura 27. Example payment form

Sending the payment link to the customer is successful ("Result: SUCCESS"), and the created transaction appears in the "Orders" menu with CREATED status and:

- Type "A" (authorization) if the payment is with 1-phase
- Type "P" (pre-authorization) if the payment is with 2-phase

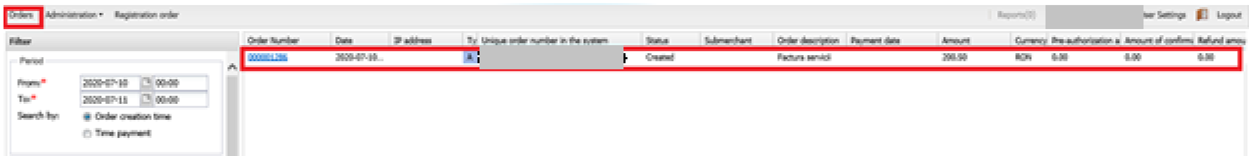


Figura 28. CREATED status with 1-phase

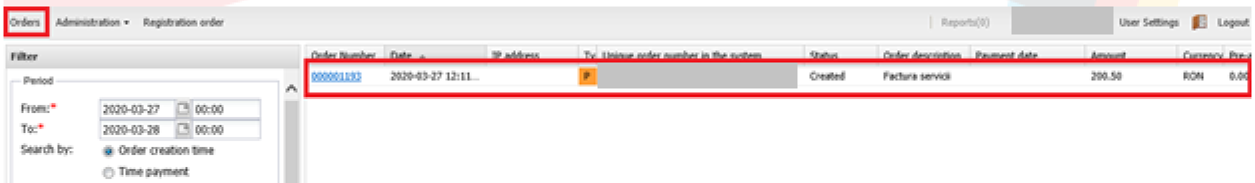


Figura 29. CREATED status with 2-phase

9.2 Notification received by the client

The customer receives the notification by email, as in the image below. To complete the payment, the customer must access the link in the mail and make the payment by entering the card details (pan, expiration date, name, secure code), followed by the payment confirmation page by entering the 3DSecure code.

Figura 30. Notification received by the client

9.3 Finish page implementation

After the payment is made, the iPay system redirects the customer to a finish URL where the payment result will be displayed to the customer. This URL is part of your site and will be provided by email to AplicatiiEcommerce@btrl.ro to be set up in the system.

The request from the iPay system will be in the form https://magazinulmeu.ro/rezultat_link_plata.html?orderId=[mdorder]&token=[token] where https://magazinulmeu.ro/rezultat_link_plata.html is the example URL provided by you, and here is will display the payment message - successful or declined.

The getFinishedPaymentInfo.do method is used based on the temporary token that is allocated to each payment attempt. The information available in the response of the getFinishedPaymentInfo.do method is shown in the API documentation.

On this page, you (the merchant) must make a call to the getFinishedPaymentInfo.do iPay API in the form:

- On the test medium: https://ecclients-sandbox.btrl.ro/payment/rest/getFinishedPaymentInfo.do?orderId=[mdorder]&token=[token]
- On the production environment: https://ecclients.btrl.ro/payment/rest/getFinishedPaymentInfo.do?orderId=[mdorder]&token=[token]

Based on this call, more payment information is provided in response, but the **actionCode** and **actionDesc** fields must be presented to the customer.

In case of:

• **Payment is approved**, the value of the actionCode parameter is 0 and the value of the actionDesc parameter is “Request processed successfully”, and a message will be displayed to the customer in the form “Payment has been made successfully. Thank you."

• **The payment is declined**, the value of the actionCode parameter is different from 0 and the value of the actionDesc parameter shows the reason for the failed payment (eg invalid CVV) and the customer will receive a message in the form "Payment failed due to invalid CVV code: 871 ". To help resolve the issue (when your customer calls the issuing bank) it is preferable to display both actionCode and actionDesc in the message.

The error codes to be handled by you can be found in the documentation in chapter “ReturnUrl and the 22 errors”.

9.4 Operations required for collection

9.4.1 For payments with 1-phase

If the payment was successfully made by the customer, the transaction appears in the administration console with DEPOSITED status.

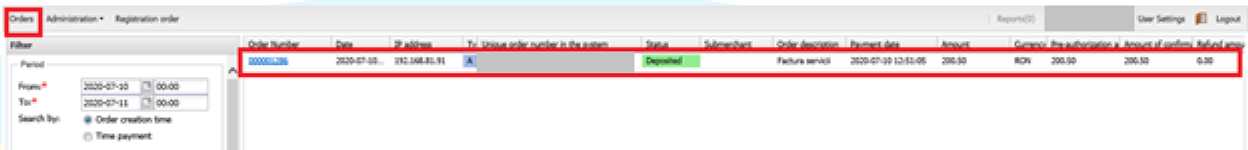


Figura 31. DEPOSITED status

To view the information of an order, double click on the command line. The order details page will open in a new tab.

The collection of transactions made with 1-phase and approved (status "Deposited"), is done automatically, the money is transferred to the account in T+1 / T+2 working days, no action is required from the merchant.

9.4.2 For payments with 2-phase

If the payment was successfully made by the customer, the transaction appears in the administration console with APPROVED status.

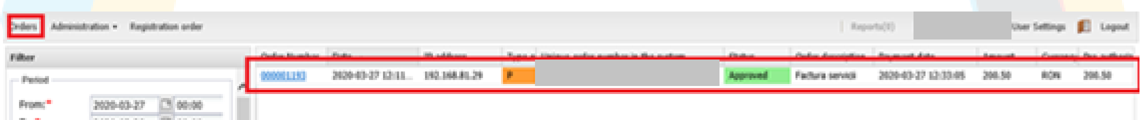


Figura 32. APPROVED status

To view the information of an order, as well as to complete and cash the transaction (deposit), it is necessary to perform the steps listed below:

- Double click on the command line. The order details page will open in a new tab. The toolbar is at the top of the order page.
- For collection it is necessary to access the Deposit button and perform the operation to complete the transaction. This operation can be performed only once, either for the entire pre-authorized amount or for a smaller amount.
- If the collection operation is performed for an amount lower than the pre-authorized amount, the difference is automatically unlocked on the customer's account.

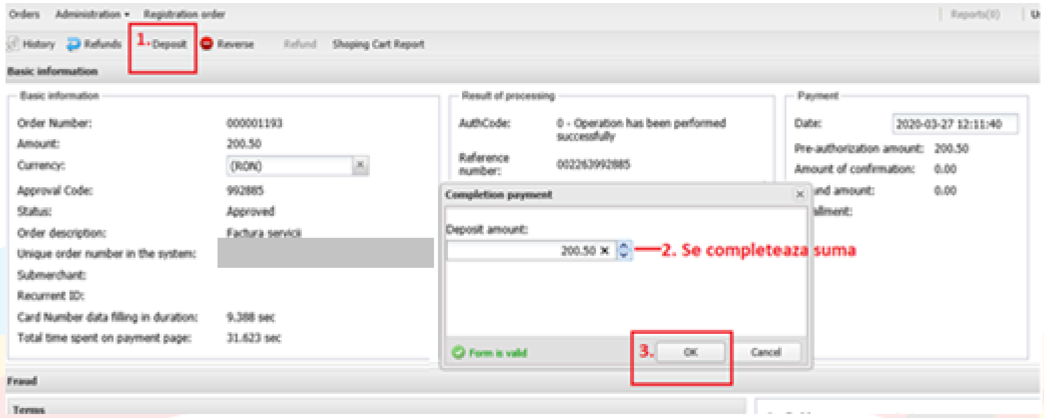


Figura 33. Transaction completion operation

- After performing this operation, the status of the order changes from “Approved” to “Deposited”.

Figura 34. DEPOSITED status

The collection of transactions made with 2-phase (pre-authorization + collection), takes place only after the collection operation. The money is transferred to the account in T+1 / T+2 working days from the date of the collection operation.

10 Payment in installments and/or in loyalty points

10.1 Payment page with installments

The option to pay in instalments is displayed only if the merchant has an installment payment acceptance agreement via the StarCard program, signed with Banca Transilvania. Furthermore, the paying customer must use a **credit card issued by Banca Transilvania** during the payment process.

On the payment page, in the “Pay in instalments” field the following options will be displayed:

- “Full payment” – for full payment
- The number of installments, according to the aggreement signed between the merchant and Banca Transilvania

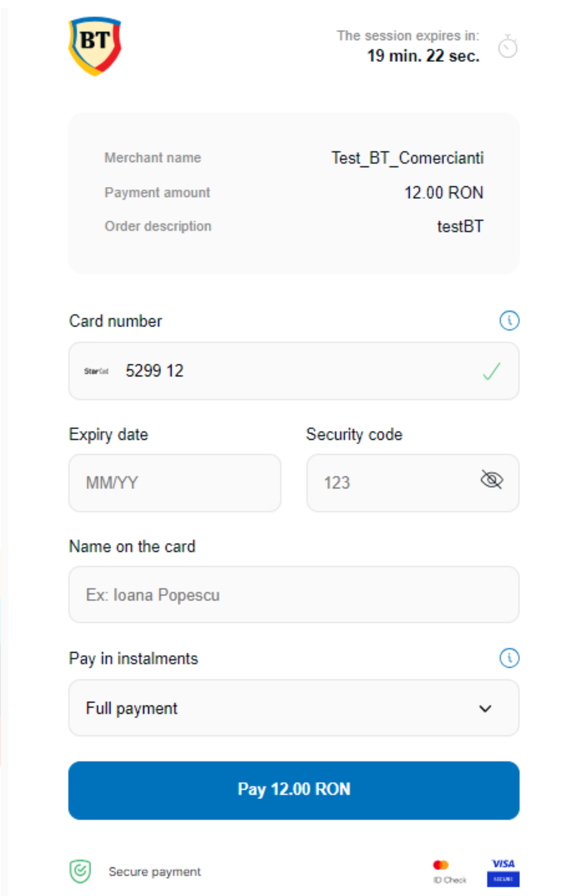


Figura 35. Payment page with installments

10.2 Payment page with installments and loyalty points

The option to pay in instalments and loyalty points is displayed only if the merchant has an installment payment acceptance agreement and usage of loyalty points via the StarCard program, signed with Banca Transilvania. Furthermore, the paying customer must use a **credit card issued by Banca Transilvania** during the payment process.

On the payment page, in the “Pay in instalments” field the following options will be displayed:

- “Full payment” - for full payment
- The number of installments, according to the aggreement signed between the merchant and Banca Transilvania

On the payment page, in the field “Pay with Star points”, the client will set the desired number of loyalty points to be used in the payment. The equivalent monetary value of these points will be deducted from the total amount due.

Attention! Star points cannot be used for transactions in other currencies (EUR, USD), but only in currency RON. The number of points cannot exceed the amount of the transaction nor the value of 1500 starBT points (LOY).

Attention! Payment in starBT points is not processed in installments. For a transaction made in RON + LOY, only the amount of the transaction in RON will be processed in installments.

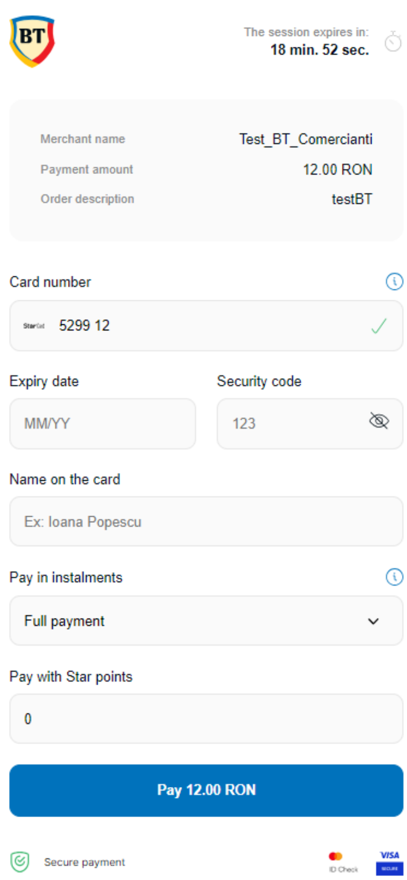


Figura 36. Payment page with installments and loyalty points

10.2.1 Approved transaction

The initial transaction will be divided into two transactions, as follows: the value of the transaction in RON, and the second transaction of the value of the number of starBT points (LOY). The number of points entered by the customer will be processed in RON.

These two transactions will have differents UUID (mdOrder) in the iPay system.

10.2.2 Declined transaction

If the client does not have the selected points on his account, the transaction in RON is automatically reversed and will have REVERSED status, and the transaction in LOY will have DECLINED status.

If the transaction is declined for various reasons (Card blocked, insufficient funds, limit exceeded, wrong CVV, expired card, cardholder's issuing bank declines the transaction, etc), only the transaction in RON with DECLINED status will be registered.

10.2.3 Deposit

For payments made with 2-phase and APPROVED status, the collection is made both for the LOY transaction and for the RON transaction. This operation can only be performed once.

You can perform the deposit operation for both transactions by selecting the “Deposit loyalty transaction” checkbox.

For a full deposit, enter in the “Deposit amount” field the total sum of the RON and LOY transactions.

Example: Transaction paid with 25 RON + 15 LOY. In the “Deposit amount” field, enter their total – 40.00 - and select the “Deposit loyalty transaction” checkbox, followed by the “OK” button.

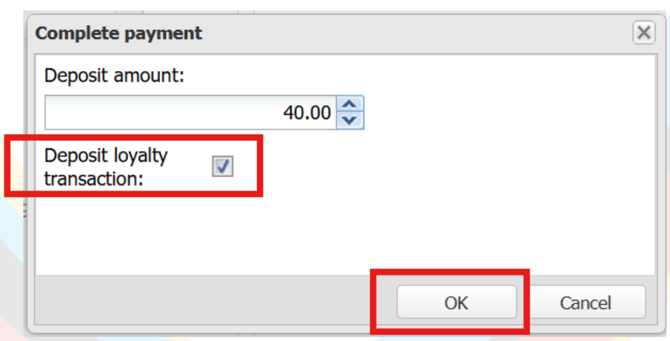


Figura 37. Deposit loyalty transaction

10.2.4 Reverse

The **reversal** of the transactions made through 2-phase and with APPROVED status, is made both for the LOY transaction and for the RON transaction. This operation can only be performed once.

You can perform the reversal operation for both transactions by setting the "Reverse loyalty transaction" checkbox.

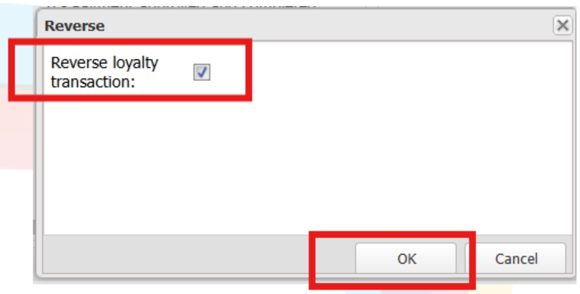


Figura 38. Reverse loyalty transaction

10.2.5 Refund

The **refund** of the transactions can be made for transactions with DEPOSITED status, both for the LOY transaction and for the RON transaction

Attention! For a partial refund, the LOY part is refunded for the first time.

We have a transaction of 10 RON, split into 6 RON + 4 LOY and we want to refund:

- Case 1: Amount of 2 LEI => we make refund on 2 LOY
- Case 2: Amount of 7 LEI => we make refund on 4 LOY + 3RON

You can perform the refund operation for both transactions by selecting the "Refund loyalty transaction" checkbox.

For a full refund, enter in the "Refund amount" field the total sum of the RON and LOY transactions.

Example: Transaction paid with 25 RON + 15 LOY. In the "Refund amount" field, enter their total – 40.00 - and select the "Refund loyalty transaction" checkbox, followed by the "OK" button.

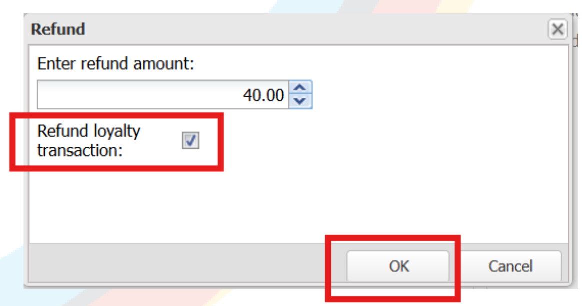


Figura 39. Refund loyalty transaction

11 Appendix: Other error codes

Other error codes for the actionCode parameter and their description.

Action code	error_id	error_message	Description
-20010	-20010	BLOCKED_BY_LIMIT	Transaction is rejected since the amount exceeds the limits specified by the Issuing bank
-9000	-9000	Started	State of the transaction start
-3003	-3003	Unknown	Unknown
-2102	-2102	Blocking by a passenger name.	Reject by the passenger name
-2101	-2101	Blocking by e-mail	Reject by email
-2020	-2020	Incorrect ECI received	Invalid ECI. This code means that ECI received in PaRes is not valid for the IPN. The rule applies only to Mastercard (the available values - 01,02) and Visa (the available values - 05,06)
-2019	-2019	Decline by iReq in PARes	PARes from the issuing bank contains iReq, which caused the payment rejection
-2018	-2018	Declined. DS connection timeout	There is no access to the Directory server Visa or MaterCard; or a connection error occurred after a card involvement request (VeReq). This is an error of interaction between the payment gate and IPN servers due to technical problems on the side of IPN servers.
-2017	-2017	Declined. The PARes status is not "Y"	Rejected. PARes status is not "Y"
-2016	-2016	Declined. VeRes status is unknown	Issuing bank could not determine if the card is 3-D Secure.
-2015	-2015	Decline by iReq in VERes	VERes from DS contains iReq, which caused the payment rejection.
-2013	-2013	All attempts to perform a payment are used.	All payment attempts were used.

Action code	error_id	error_message	Description
-2012	-2012	Operation not supported	This operation is not supported.
-2011	-2011	Declined. PaRes status is unknown	Issuing bank was not able to perform the 3-D Secure card authorization.
-2010	-2010	XID mismatch	XID mismatch.
-2008	-2008	Incorrect wallet	Wrong wallet.
-2007	2007	Decline. Payment time limit	The period allotted to enter the card details has expired (by default the timeout is 20 minutes; the session duration may be specified while registering an order; if the merchant has "Alternative session timeout" permission, then the timeout duration is specified in merchant settings).
-2006	2006	Decline. 3DSec decline	Means that the issuing bank rejected authentication (3DS authorization has not been performed).
-2005	2005	Decline. 3DSec sign error	Issuing bank sign could not be checked, i.e. PARes was readable but the sign was wrong.
-2003	-2003	Blocking by the port	Blocking by the port.
-2002	2002	Decline. Payment over limit	Transaction was rejected because the payment amount exceeded the established limits. Note: it could be the limit of the day withdrawal established by the acquiring Bank, or the limit of transactions by one card established by the merchant, or the limit for one transaction established by a merchant.
-2001	2001	Decline. IP blacklisted	Transaction is rejected since Client's IP-address is in the black list.
-2000	2000	Decline. PAN blacklisted	Transaction is rejected since the card number is in the black list.
-102	-102	A payment is cancelled by the payment agent	The payment was cancelled by the payment agent.

Action code	error_id	error_message	Description
-100	-100	no_payments_yet	There were not payment attempts.
-1	-1	sv_unavailable	The timer of waiting for a processing response has expired.
0	0	Approved.	Payment has been performed successfully.
1	1	Declined. Honor with id	Proof of identity is necessary for successful completion of the transaction. In case of an internet transaction (our case) it is impossible, so the transaction is considered as declined.
5	5	Decline. Unable to process	Rejection of the network to process a transaction.
100	100	Decline. Card declined	Card limits (the Issuing bank forbade internet transactions by the card).
101	101	Decline. Expired card	Card is expired.
103	103	Decline. Call issuer	There is no connection to the Issuing bank. The sales outlet needs to contact the Issuing bank.
104	104	Decline. Card declined	This is an attempt to perform a transaction by the account that has restrictions for use.
106	106	The maximum number of attempts to enter PIN is exceeded. The card might be temporary blocked.	The maximum number of attempts to enter PIN is exceeded. It is possible that the card is blocked temporary.
107	107	Decline. Call issuer	Please, contact the Issuing bank.
109	109	Decline. Invalid merchant	Merchant/terminal identifier is incorrect or ACC is blocked at the processing level.
110	110	Decline. Invalid amount	Transaction amount is incorrect.
111	111	Decline. No card record	Card number is incorrect.

Action code	error_id	error_message	Description
116	116	Decline. Not enough money	Transaction amount exceeds the available balance of the selected account.
117	117	INCORRECT PIN	Incorrect PIN (not for internet transactions).
119	119	Decline. SECURITY_VIOLATION from processing system	Illegal transaction.
120	120	Decline. Not allowed	Refusal to perform the operation - the transaction is not allowed by the Issuing bank. The response code of the IPN is 57. Reasons for rejection should be specified by the issuing bank.
121	121	Decline. Excds wdrwl limt	This is an attempt to perform a transaction of the amount exceeding the day limit established by the issuing bank.
123	123	Decline. Excds wdrwl ltmt	The client has performed the maximum number of transactions during the limit cycle and tries to perform another one.
125	125	Decline. Card declined	Card number is incorrect. This error may have several meanings: An attempt to perform a refund of the amount exceeding the hold amount; An attempt to refund a zero amount; for AmEx – the expiry date is specified incorrectly.
208	208	Decline. Card is lost	Card is lost.
209	209	Decline. Card limitations exceeded	Card limitations exceeded.
400	400	The reversal is processed.	Reversal is processed.
902	902	Decline. Invalid trans	Card limitations (the cardholder tries to perform a transaction that is forbidden for him).
903	903	Decline. Re-enter trans.	Attempt to perform a transaction of amount exceeding Issuing bank limit.

Action code	error_id	error_message	Description
904	904	Decline. Format error	The message format is incorrect in terms of the issuing bank.
907	907	Decline. The host is not available.	There is no connection to the Issuing bank. Authorization in the stand-in mode is not allowed for this card number (this mode means that the Issuing bank is unable to connect to the IPN, and therefore the transaction can be either offline with further unloading to back office, or it can be declined).
909	909	Decline. Call issuer	Operation is impossible (a general error of the system functioning. May be detected by IPN or the Issuing bank).
910	910	Decline. The host is not available.	Issuing bank is not available.
913	913	Decline. Invalid trans	The message format is incorrect in terms of IPN.
914	914	Decline. Orig trans not found	Transaction is not found (when sending a completion, reversal or refund request).
999	999	Declined by fraud	The beginning of the transaction authorization is missed. Declined by fraud.
1001	1001	Decline. Data input timeout	Empty (is specified at the moment of the transaction authorization, when card details are not entered yet).
1004	1004	Authorization phase 1	Authorization phase 1.
1005	1005	Authorization phase 2	Authorization phase 2.
2001	2001	Decline. Fraud	Fraud (in terms of IPN).
2002	2002	Incorrect operation	Incorrect operation.
2003	2003	Decline. SSL restricted	SSL (not 3-D Secure/SecureCode) transactions are forbidden for the Merchant.

Action code	error_id	error_message	Description
2004	2004	SSL without CVC forbidden	Payment through SSL without CVC2 is forbidden.
2005	2005	3DS rule failed	Payment does not meet the terms of the rule of 3-D Secure validation.
2006	2006	One-phase payments are forbidden	One-phase payments are forbidden.
2007	2007	The order is paid	The order is paid.
2008	2008	The transaction is not completed	The transaction is not completed.
2009	2009	Refund amount exceeds the payment amount	Refund amount exceeds the deposited amount.
2014	2014	3-D Secure rule execution error	Error of a 3-D Secure rule execution.
2015	2015	Terminal select rule error	Terminal select rule error (a rule is incorrect).
9001	9001	Internal error	Internal error.
71015	1015	Decline. Input error	Entered card details are incorrect.
151017	1017	Decline. 3DSec comm error	3-D Secure - communication error.
151018	018	Decline. Processing timeout	Processing timeout. Sending is failed.
151019	1019	Decline. Processing timeout	Processing timeout. Sending is successful; a response from the bank was not received.
341014	1014	Decline. General Error	General error.

12 Contact

If you have questions or encounter problems during implementation, please contact us at the email address aplicatiiecommerce@btrl.ro .