

PAYOLUTION PAYMENT SERVICE DOCUMENTATION

SYNCHRONOUS INSTALLMENTS

Version 1.3.4

Release History

| Release | Description | Date | Changes |
|---------|---|------------|---------|
| 1.3.2 | Initial Split off from Extended Functions | 26.09.2013 | - |
| 1.3.3 | TaC, DataPriv URLs | 22.10.2014 | - |
| 1.3.4 | JS Library description | 04.12.2014 | - |
| 1.3.5 | Revised wording | 04.02.2014 | - |

PREFACE

payolution Payment Service Documentation – Extended Functions

Copyright © 2014 payolution GmbH - All rights reserved.

Printed in Austria / European Union

The information contained in this document is intended only for the person or entity to which it is addressed and contains confidential and/or privileged material. Any review, retransmission, dissemination or other use of, or taking of any action in reliance upon, this information by persons or entities other than the intended recipient is prohibited. If you received this in error, please contact payolution GmbH and delete the material from any computer.

1. OVERVIEW

For installments without payment pages, the transaction starts with a calculation (CL) request after the customer selected the payment option. Within the payment selection page, the installment details must then be displayed to inform the customer about the conditions of payment and selection of the number of installment.

Subsequent pre-check and pre-authorization (PA) requests have to reference the calculation request and state the duration the customer chose for the payment. The payolution payment system then performs a risk check deciding if the customer can be accepted or not and returns the result of the check as well as again the payment details of the transaction.

Please note, that the calculation request can be referenced only once per pre-check and once per pre-authorization.

| | |
|---|---|
| Preface..... | 1 |
| 1. Overview..... | 2 |
| 2. Calculation Request..... | 3 |
| 3. Customer Information Requirements | 4 |
| 4. Javascript Calculator for product detail pages | 5 |
| 4.1. Usage | 5 |

2. CALCULATION REQUEST

The CL XML request is submitted to the payolution REST API. The payolution payment system performs the calculation of the interest rates and the installments and returns a response containing all possible durations and the payment conditions for these durations. The calculation remains valid for a certain amount of time (typically 30 minutes).

INTEGRATION OF ACCESS DATA (CREDENTIALS)

The credentials are included into the XML request as shown below:

```
<?XML VERSION="1.0" ENCODING="UTF-8" STANDALONE="YES"?>
<REQUEST VERSION="2.0">
  <SENDER>PSP NAME</SENDER>
  <TRANSACTION MODE="TEST" CHANNEL="TEST-INSTALLMENT">
```

CONTENT TYPE

text/xml;charset=UTF-8

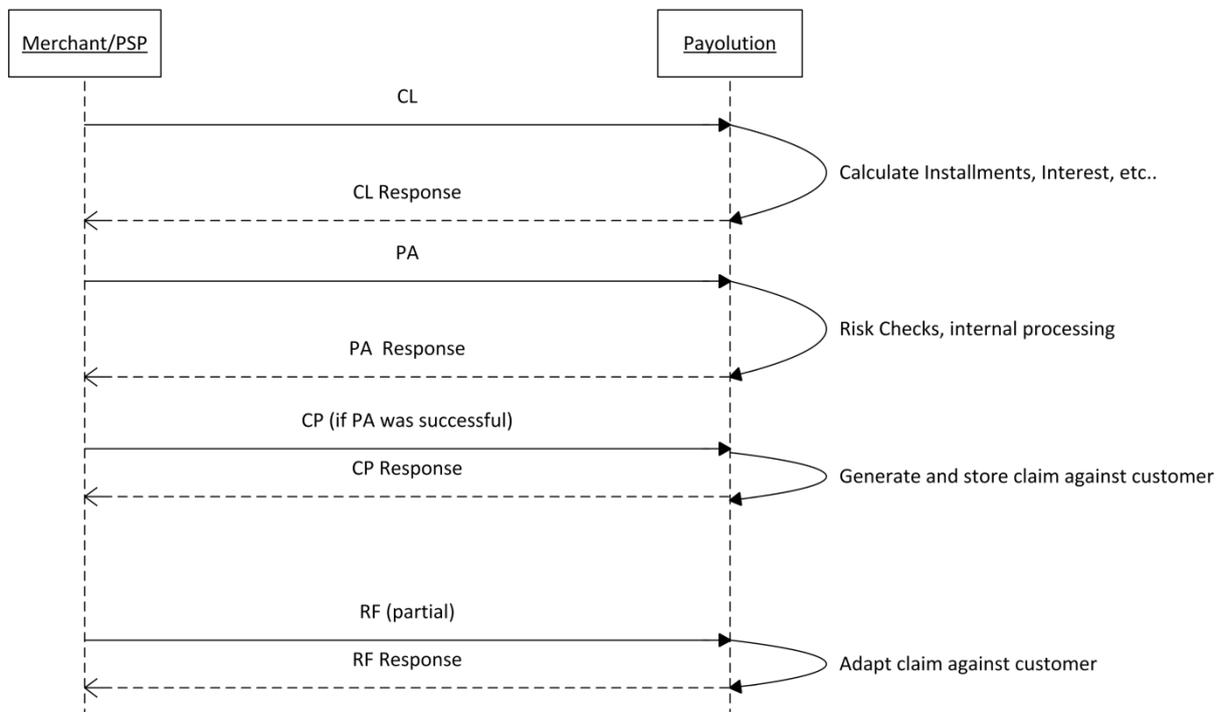
REQUEST TRANSMISSION

XML requests are sent as HTTPS POST to

<https://test-payment.payolution.com/payolution-payment/rest/request/v2>

AUTHENTICATION:

https basic (for test) user = test-installment; pwd = 8ugJSZpn



3. CUSTOMER INFORMATION REQUIREMENTS

The PSP/merchant must display the payment plan possibilities along a download for the Standard European Consumer Credit Information required by Directive 2002/65/EC.

The customer then chooses a payment plan / duration, accepts the terms and conditions and submits the order. The required elements for display are shown on the demo payment page.

<http://resources.payolution.com/payment/demo/>

and include:

- payment plan
- a link to the consumer credit information
- terms and conditions
- data privacy consent
- bank account details (for EUR transactions)

The URL for terms and conditions, data privacy consent, and the Standard European Consumer Credit Information are passed as part of the CL response.

The URLs are protected by HTTP BASIC Authentication with Channel / Password and must be fetched by the merchant server. Within the checkout the URLs should be hidden behind a server-server request. Please use an SEO typical URL.

This URLs can only be called for a certain amount of time after the calculation request (typically 30 minutes), similar to the timeout of the calculation request

Example:

Customer facing URL:

<https://www.example.de/kreditvertragsentwurf/?&duration=3>

Payolution target URL:

<https://test-payment.payolution.com/payolution-payment/rest/query/customerinfo/pdf?trxId=Tx-jg36bdwqfup&Duration=3>

Response:

A PDF file containing the customer information.

4. JAVASCRIPT CALCULATOR FOR INFORMATION PURPOSE

We recommend using an informal installment calculator on the product details page, product overview page, basket. The calculator should be based on a JavaScript Library provided by payolution:

To get the latest version of the JavaScript library, set up a recurring job to download the latest script from the following URL:

https://payment.payolution.com/payolution-payment/infoport/installments/generatejs?id=CHANNEL_ID

The CHANNEL_ID part of the text needs to be replaced by the channel code provided by your integration manager. For testing purposes, the following URL can be used:

<https://test-payment.payolution.com/payolution-payment/infoport/installments/generatejs?id=test-installment>

We recommend to download the JavaScript library automatically every day and to have the possibility to download it in manual process.

Please don't reference the library directly within the webshop. The shortcomings include increased traffic on our side and unnecessarily tight coupling between the webshop and the payolution system.

4.1.USAGE

Please read \InstallmentCalculationJavascriptLibrary\Payolution_Calculation_JS_Library.txt within the payolution-direct-integration-package.