

Omni-channel

ingenico
ePayments

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1. Introduction

This guide must be read alongside our [DirectLink \(server-to-server\) integration guide](#).

Hereafter we guide you through the features of the online part of the Ingenico Cross-Channel (XC) offer.

The following key elements to benefit from the online cross-channel offer are covered:

- How to become a cross-channel merchant?
- How to benefit from cross-channel features such as the single back office (e-Portal), online refunding of in-store transactions and the tokenization?
- How to make transactions in a cross-channel context?
- What are the new fields to handle via the various integration modes?

2. Activation: how to be Cross Channel

Please contact your sales representative to request activation of your cross-channel features.

During the activation phase, you will define and submit to Ingenico a hierarchical list of users and entities by which the transactions will be generated. Hereunder we've summarized how you can describe the different webshops and users.

For more details, please contact your sales representative for guidance on the activation process.

3. Access to the back-office e-Portal

One of the key benefits of the cross-channel offer is a common back office to review and manage your transactions and your configuration. This web-based portal is called e-Portal.

Using e-Portal, you can perform refunds on your transactions, whether they were done online or in-store.

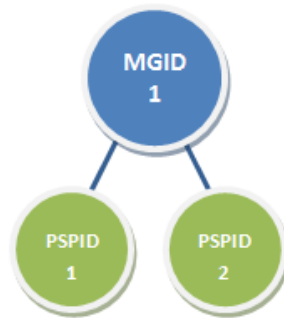
The Ogone online payments section is directly available in e-Portal, using your e-Portal credentials.

You can access e-Portal here: <https://eportal.services.ingenico.com>

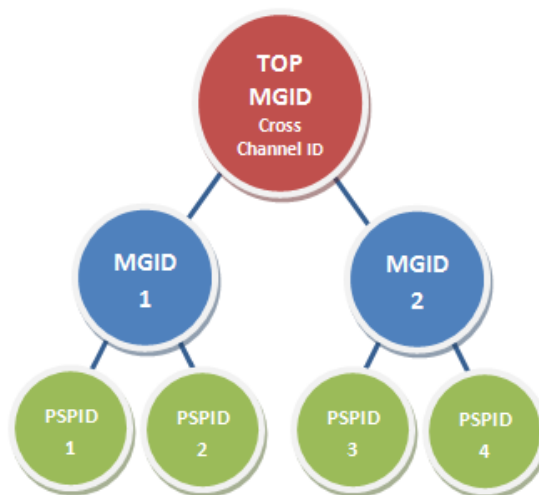
For more details on how to use e-Portal, please refer to relevant **e-Portal User Guide**.

4. Group of Groups

Prior to the cross-channel offer, you were able to define users (lowest level PSPID) and to order them into groups, by placing common users under one Merchant Group or MGID.



A concept has been added, where several groups can be grouped under a top MGID. During the activation process, you will provide a list of users list representing your shop structure and their users. Here is an example:



The maximum number of layers (levels) is 3 (e.g. country - region - store).

For more details, please contact your sales representative or refer to the relevant **e-Portal User Guide**.

5. User management

In order to simplify the user management, its configuration has been centralized within e-Portal. Please refer to **e-Portal User Guide - User Management module** for more details.

Note that API users on the Ogone platform must still be managed via the user management section in the "Online" tab of e-Portal.

6. API General information

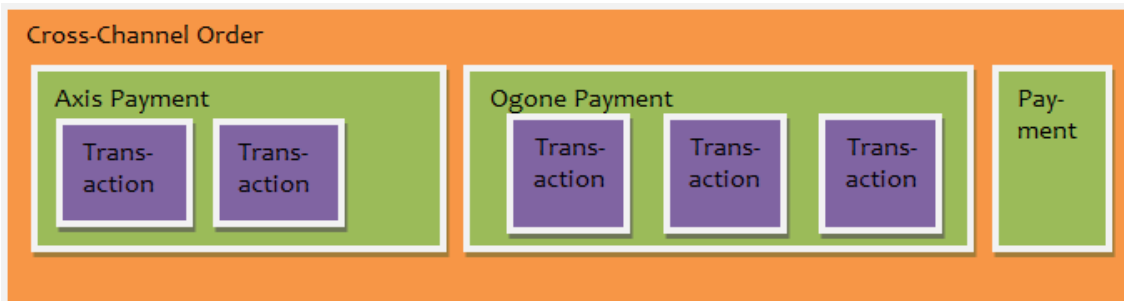
XDL is a new API that allows cross-channel merchants to access all of the features of Ogone DirectLink (new orders, maintenance and query) with the same interface as DirectLink, but with cross-channel features included.

This means that the merchant will be able to act on his transactions, whether they come from Card Present (CP) or Card Not Present (CNP) world. Payment terminals at POS are CP, and payment online at a web shop is CNP.

This includes use cases like refund CP and/or CNP payment, deferred payment, etc. Please refer to your sales representative for more information about our proposed Cross Channel use cases.

6.1 Concept

In the context of cross channel we have a few new concepts to introduce:



Concept	Description	Ogone platform	Axis platform
Cross-Channel (XC) Order	A set of transactions that belong together from the point of view of the merchant. All of the transactions in the cross-channel order have the same ORDERID. The order is identified by the combination of Merchant and his sales reference.	n/a	n/a
Payment	Treatment of a payment. Starts with the authorization or the direct sale. Consists of multiple transactions.	Order, identified by PAYID	Payment
Transaction	Lowest level of interaction. There are several types of transactions like capture, refund, credit, cancellation etc.	Payment History, identified by PAYID + PAYIDSUB	

6.2 URLs

	Test	Production
New order	https://ogone.test.v-psp.com/dl/neworder	https://secure.ogone.com/dl/order

	Test	Production
Maintenance	https://ogone.test.v-pp.com/dl/maintenance	https://secure.ogone.com/dl/maintenance
Query	https://ogone.test.v-pp.com/dl/query	https://secure.ogone.com/dl/query

6.3 Integration with Cross Channel

6.3.1 Parameters

With the new cross-channel features, additional items or artefacts have been made available. Here is a summary of each new item added for each solution.

Parameter	Description	Format	Mandatory
OPERATORID	<p>While calling XDL, the merchant can, for the sake of reporting and auditing, indicate which human user of his enterprise requested the action.</p> <p>It is up to the merchant to make up a code to identify the employee, for instance, the userid of the employee logged on to the cash register. When not used, the field defaults to the Ogone user account. For e-Portal, the portal user account will be used.</p>	AN, 100	N
ORDERID	<p>The merchant's reference to the sale between the merchant and the merchant's customer in the context of cross channel. The merchant has to guarantee the uniqueness of this field within the merchant's realm.</p> <p>In the context of cross channel, the ORDERID is mandatory for all new orders.</p>	AN, 35	Y
REQUESTID	<p>In order to identify different requests / payments for the same ORDERID / SalesReference, the merchant must send a unique request identifier for each individual request. In case a first call fails, and there is no response from our server, all subsequent retries must use the same REQUESTID.</p> <p>The caller is advised to generate a random number or string (like a new guid) to be used as REQUESTID.</p>	AN, 35	Y

Parameter	Description	Format	Mandatory
	<p>e-Commerce: Not returned</p> <p>DirectLink: Input only (optional)</p>		
TRANSACTIONID	<p>Transaction identifier. In order to transfer the XC transaction to act upon (for instance during maintenance).</p> <p>Each operation on the Ingenico e-commerce platform by a cross-channel merchant will return both the PAYID and the TRANSACTIONID. The cross-channel merchant is advised to store the TRANSACTIONID in his records.</p> <p>If the XC merchant sends TRANSACTIONID and PAYID (and/or PAYIDSUB) parameters together in one request, the consistency between both is verified, and if they do not refer to the same transaction, the request is rejected with an error.</p> <p>Mandatory for maintenance on Card Present transactions. In all other cases it is advised to use TRANSACTIONID, but optional as the merchant can also use the PAYID + PAYIDSUB instead.</p>	N	Y (cf. Description)
XCORDERAMOUNT	<p>The XC Order has an order amount attribute that the merchant can use to report on the planned value of the order. This information will be used in KPI reports regarding upselling.</p> <p>The parameter is expressed in the same currency as the first transaction in the order (x 100, so there are no decimals).</p> <p>The amount of the order does not influence transaction handling in any way.</p>	N	N
XCORDERSTATUS	<p>XC orders can be marked as Open or Closed. The closed status indicates that the normal sales process has been executed. This</p>	"Open"/"Closed"	N

Parameter	Description	Format	Mandatory
	<p>information can be used in the click-and-collect case, whereas open orders will be available for collecting.</p> <p>The only acceptable values are: "Open" and "Closed".</p> <p>The status of the order does not block transaction handling in any way.</p> <p>The status is not to be confused with the difference in operation between SAL and SAS, which closes the payment against further capturing.</p>		
CRMTOKEN and XCDIGEST (Tokenization fields)			

6.3.2 Operation codes

A few new operations were added to the DirectLink specification, for the purpose of supporting the deferred use case.

Operation code	URL	Parameters	Mandatory
<p>PAL</p> <p>Maintenance operation that requests the system to issue a second, third, etc. payment, starting from an original payment transaction identified by TRANSACTIONID, with the same payment method details. The amount to be paid is mandatory, as well as the ORDERID.</p> <p>The system will make sure that CVC and 3-D Secure will not be required, as the customer is not physically available at the time of the request. This is an alternative to the SAL direct sale/payment request, and follows the same capture rules, defined by the merchant's configuration.</p>	<p>TEST: <a href="https://ogone.test.v-
 psp.com/dl/Maintenance">https://ogone.test.v- psp.com/dl/Maintenance PROD: <a href="https://secure.ogone.com
 /dl/Maintenance">https://secure.ogone.com /dl/Maintenance</p>	<p>PSPID=ECOMRDSPSPID11 USERID=Cust_12240_API_USER REFKIND=MGID REFID=ECOMRDS.MGP00 OPERATION=PAL amount=1000 currency=EUR TRANSACTIONID=9000001001976555000 REQUESTID=PALoperation001</p>	<p>Y Y N N Y Y Y Y Y N (but recommended)</p>

6.3.3 Metadata

XDL features a generic metadata system for transaction and order metadata. This will allow the merchant to bring additional information elements about the transaction and the order. This information does not influence the transaction processing, but will be used in the Unified Journal reporting. The fields are ANNEXNAME_X and ANNEXVALUE_X. X is the sequence number and the fields should always come in pairs having the same sequence number. After processing, the sequence number is not relevant anymore, and you should not expect the metadata to be returned in the same sequence order.

You can send metadata with any of the transactions. The metadata already in the system is updated with the new values. Metadata that is not updated in a subsequent request will remain in the system. In order to clear a value, the name and value pair have to be sent, with the value set to nothing, like in &ANNEXNAME2=ORDER-USERDATA1&ANNEXVALUE2=

Although the merchant can send any type of metadata, only some annex names are recognized by cross channel for the purpose of KPI reporting:

- ORDER-USERDATA1

Example:

ANNEXNAME1=ORDER-USERDATA1

ANNEXVALUE1=DEFERRED

6.3.4 Output

The output returned to the merchant can always be tuned to the merchant's expectations by changing the options in the Ogone back office. This section explains the availability of new output parameters. Whether they are returned to you depends on your settings.

PAYID and TRANSACTIONID

Upon each request from the merchant, the platform will respond with the reference of the executed transaction, commonly known as PAYID and PAYIDSUB.

When the merchant has been configured for cross channel, the platform will return the TRANSACTIONID together with the PAYID (if configured accordingly in the list of dynamic parameters).

More details about the TRANSACTIONID can be found earlier in this document, under [Parameters](#).

CRMToken and XCDIGEST (Offline token)

For each transaction request by the merchant that involves card details, the platform will return the CRM tokens that are available for cross-channel merchants. The returned tokens are specific to the merchant and can only be used to **track the cardholder**, both online and in-store.

These two card identifiers are:

- **CRM Token**: a "mask" for the card number, keeping the format of a card number
- **Offline token**: a non-format preserving identifier for the card used for the payment, at the merchant level.

Field	Format	Example
CRMToken	Numeric – 16 digits	0246777044912837

Field	Format	Example
XCDIGEST (=Offline token)	Hexa - 64 digits	05E9...

Which type of token to choose is entirely up to the merchant, based on the requirements and/or possibilities of his own system.

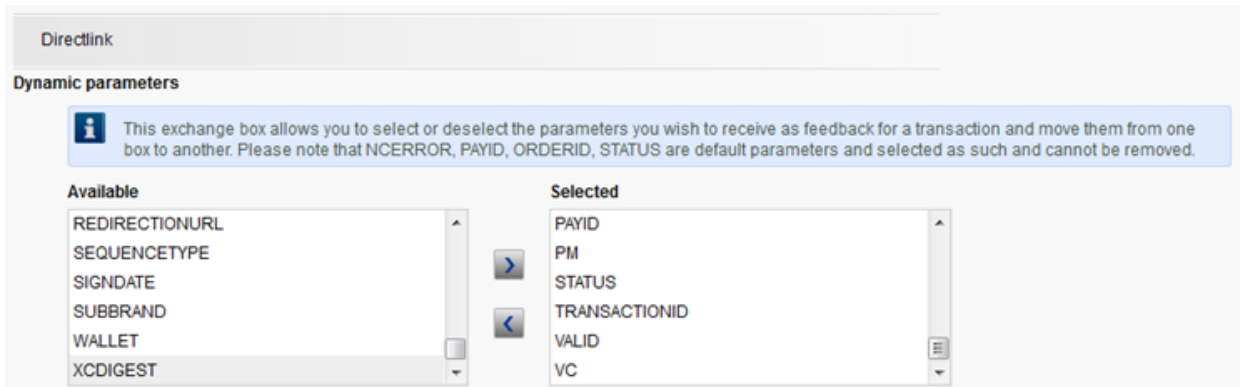
In case of the XCDIGEST/Offline token, the merchant's system must be able to process long digests.

Note: if the CRM token/Offline token couldn't be generated, the transaction will still go through but no token will be returned. Contact [our Support team](#).

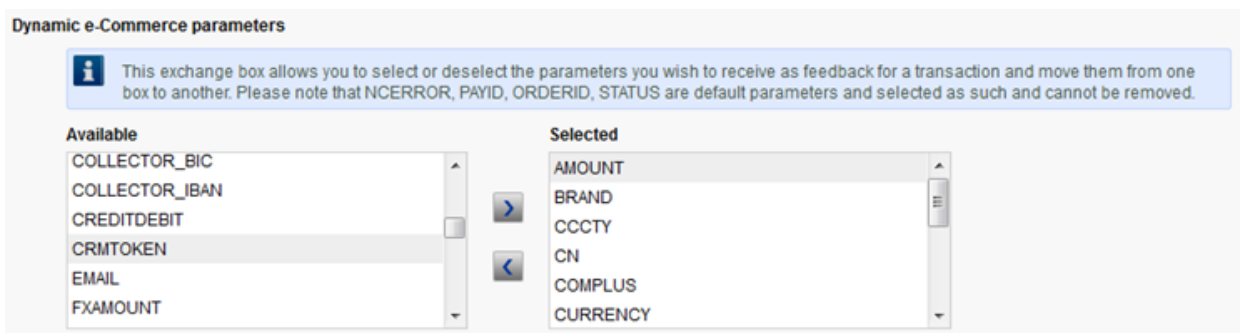
Add XC fields to transaction feedback

Log on to e-Portal and go to the Online payments tab > Configuration > Technical information > Transaction feedback:

- Under DirectLink: Dynamic parameters, select the relevant fields (CRMTOKEN, XCDIGEST, TRANSACTIONID, ORDERID, PAYID) in the "Available" dropdown list, and set as "Selected".



- Under e-Commerce: Dynamic e-Commerce parameters, select the relevant fields (CRMTOKEN, XCDIGEST, TRANSACTIONID, ORDERID, PAYID) in the "Available" dropdown list, and set as "Selected".



Add XC fields to electronic reports

Log on to e-Portal and go to the Online payments tab: Operations > View Transactions (note: you need to select one of your PSPIDs to have the menu item displayed):

- Click on "File format"

- Under "Structure", select "Dynamic". Confirm this change directly by clicking "Submit" at the bottom of the page, to show the list of available fields.
- Select "Available fields", add [CRMTOKEN], [XCDIGEST] and [TRANSACTIONID] and click "Submit" at the bottom
- "Selected fields" should show [CRMTOKEN], [XCDIGEST] and [TRANSACTIONID]

Download text file with selected formatted transactions [More info>>>](#)
A file can be downloaded by clicking the 'Download List' button on the transaction selection criteria page.

Structure:

- Standard
- Extended
- File Management
- Dynamic

Optional fields (Dynamic)

Selected fields :

- [CRMTOKEN] : Token [H] (1)
- [XCDIGEST] : Digest [H] (1)
- [TRANSACTIONID] : Cross channel reference [H,T] (1)

Available fields :

(1) : H: available at "Financial history" level
T: available at "View transactions" level

When this is done, the transaction reports will show these two fields.

Download reports including XC fields

Log on to e-Portal and go to the Online payments tab: Operations > Financial history (note: you need to select one of your PSPIDs to have the menu item displayed):

- Check the "detailed list" box
- Select all type of transactions needed
- Click "Download list".

The list will contain in the header CRMTOKEN; XCDIGEST; TRANSACTIONID. The values will be shown with each transaction.

6.3.5 SHA signature

List of additional cross-channel parameters to be included in SHA-IN and/or SHA-OUT calculation. *XX* is the placeholder for sequence numbers:

ANNEXNAME*XX*
ANNEXVALUE*XX*
CRMTOKEN
OPERATORID
REQUESTID
TRANSACTIONID
XCDIGEST
XCORDERAMOUNT
XCORDERSTATUS

Please refer to our [documentation about SHA-OUT](#).

6.4 Refunds

6.4.1 Cross-payment refunds

You can refund up to the full amount that is calculated as the sum of all payments (Card Present and Card Not Present) done for the whole order.

Example: If within one and the same order there was a CNP payment of €10 and a CP payment of €890, after capturing only the €10 (CP) it is still possible to refund the full €900.

6.4.2 Double refunds check

If for the same order two concurrent refunds are attempted, the second attempt will receive an error "Cannot refund - Order is already locked".

In that way "double-refund fraud", which is a risk when working with multiple channels, is avoided.

This system is supported for all ePayments API's, with Axis terminals and with e-Terminal (MOTO).

The order is unlocked shortly after the refund action has been completed.

7. Tokenization

A key pillar of the cross-channel offer is the tokenization service allowing you to replace sensitive data (e.g. a card number) with non-sensitive data (i.e. a token).

Go to the [CRM Token and Offline token](#) chapter for detailed integration info.

For more details about the tokenization service, please refer to the **Tokenization Overview** document.

8. Error codes

In case the requested refund amount is higher than what is available on the balance, the following error info is returned:

- NCERROR="50001129"
- NCERRORPLUS="Overflow in refunds requests/"MaxRefund amount"/"balance amount"