

## Cielo Installments

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## 1. What is Cielo Installments?

Cielo is a Brazilian acquirer that allows you to accept VISA and MasterCard payments. With Installments (a popular means of payment in Brazil) you enable your customers to pay with VISA/MasterCard in several installments.

On the Ingenico ePayments platform, Cielo Installments must be integrated in the DirectLink (server-to-server) mode.

## 2. Requirements and important notes

To accept Cielo Installments, you need to make sure that:

- Your contract with Cielo supports Installments
- DirectLink is activated in your Ingenico ePayments account

### **Important**

- Dates of installments: Ingenico ePayments does not control when the installments take place. This is a contractual aspect to be checked with Cielo directly. However, usually the payment happens 30-31 days after the sale, on business days only.
- Amount of installments: Ingenico ePayments does not control the amount of each installment. The installments are automatically calculated by Cielo, as per contractually agreed with Cielo.
- Minimum amount for installments: Each installment MUST have a minimum amount of 5.00 BRL (meaning that a transaction with 2 installments must have a minimum value of 10.00 BRL; 3 installments must have a minimum value of 15.00 BRL etc.). If not, the transaction gets automatically rejected by the issuing bank.
- Pay date: The date when you receive the money is as per contractually agreed with Cielo, and thus needs to be checked with Cielo directly.

### 3. Configuration

No additional configuration is required.

## 4. Integration with DirectLink

Cielo Installments must be integrated with Ingenico ePayments DirectLink (cf. DirectLink integration guide).

In your order request, the following additional fields must be sent:

Field	Description	Format
CREDITCODE (*)	Product code: Accepted values: 1- Credit 2- Merchant Installment Plan 3- Issuer Installment Plan A- Debit	AN, 1
PAYMENTOCCURRENCE	Number of installments, min. 2 max. 24. For credit or debit, use "1".	N, 2

(\* If uncertain, please check with Cielo directly which credit code(s) you can use. Cielo has to enable this in your account with them.)

## 5. Reporting

You can have the PAYMENTOCCURRENCE and CREDITCODE information returned to you in your reports.

If you log on to your Ingenico ePayments account, go to "Operations" > "Electronic reporting" (optionally first click "File format") and under the "Dynamic" structure select the fields from the "Available fields" drop-down menu.