

Limonetik

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## 1. Introduction

Limonetik is a French payment provider, that enables you to offer various payment methods.

Limonetik is only supported in our e-Commerce environment. The customer is redirected from the Ingenico ePayments payment page to the Limonetik platform.

This guide should be read in conjunction with the following documentation: [Use your Ingenico ePayments account](#) and [e-Commerce](#).

## 2. Payment methods

Ingenico ePayments offers an increasing amount of payment methods through Limonetik.

At this time, already the following payment methods can be made available to your customers.

### 2.1 Cado Carte

Cado Carte (by Natixis) is a prepaid payment method

Special features: Customers can add several "Cado Carte" gift cards on the payment page and pay the remaining amount with credit card

- Authorisation and payment: 1-step payment (Debit)
- [www.cadocarte.com](http://www.cadocarte.com)
- Only in France

### 2.2 Cadhoc

Cadhoc is a French prepaid debit card processed by Up, used as a gift card. Customers have to activate the card before using it on more than 15 000 points of sale. Cards can also be branded as "chèque lire" or "chèque culture" but are processed using same integration. If amount left on card does not reach order amount, customer can add another Cadhoc card or complete payment using credit card.

Confirmation and refund e-mails are sent by Limonetik to customers.

- Authorisation and payment: 1-step payment for payments in addition to payment with Cadhoc.
- Multiple, partial or full refund
- <https://www.macarte-cadhoc.com>
- In France

### 2.3 Chèque-Vacances

Chèque-Vacances (by ANCV) is a French initiative for travel vouchers.

The customer pays for travel (related) expenses with travel vouchers at accredited merchants. On the payment page the customer declares paper check numbers and pays the remaining amount with his credit card. Authorisation is made on the credit card to guarantee the amount paid with Chèque-Vacances. Then the client must send his paper checks by mail. Additional payments are debited immediately.

- Integration requirement / specificities: The part paid by Chèque-Vacances can't be refunded. The merchant will be notified by email to find another solution to refund his clients.
- Authorisation and payment:
  - 1-step payment for payments in addition to payment with Chèque-Vacances.
  - 2-step payment in case of doubt about the guarantee on credit card or in case the paper checks don't arrive.
- Only in France

### 2.4 e-Chèque-Vacances

Electronic version of the Chèque-Vacances / travel vouchers (see above).

The customer enters the credentials of his electronic vouchers on the payment page and pays the remaining amount with his credit card. Payments are debited immediately.

- Integration requirement / specificities: The part paid by e-Chèque-Vacances can't be refunded. The merchant will be notified by email to find another solution to refund his clients.

- Authorisation and payment: 1-step payment (debit)
- Only in France

## 2.5 Facily Pay

Facily Pay (by Oney) offers 3x and 4x CB e-payment solutions.

- Special features: 4 options
  - 3x CB with fees
  - 3x CB without fees
  - 4x CB with fees
  - 4x CB without fees
- Integration requirements / specificities:
  - Mandatory information (cf. [Input parameters](#)):
    - Delivery data
    - Invoicing data
    - Order data
- Authorisation and payment: 3-step payment (waiting+authorisation+debit)
- [www.oney-ecommerce.com](http://www.oney-ecommerce.com)
- Only in France

## 2.6 Fivory

Fivory (by Crédit Mutuel) offers a mobile wallet payment method.

- Fivory app is available for iOS, Android and Windows Phone
- Mobile payment with QR code scan
- Authorisation and payment: 1-step payment (Debit)
- [www.fivory.com](http://www.fivory.com)
- Only in France
- Integration requirements / specificities:
  - Mandatory information: email address, through "EMAIL" parameter

## 2.7 Illicado

Illicado (by Illicado) offers a prepaid payment method.

- Clients can add several "Illicado" gift cards on the payment page and pay the remaining amount with their credit card
- Authorisation and payment: 1-step payment (Debit)
- [www.illicado.com](http://www.illicado.com)

## 2.8 Le Pot Commun

Le Pot Commun is a group gifting website that makes it easy and fast to collect money online by a group of people. Whether for a group gift to celebrate a special occasion or a personal project.

Collected money can be transferred to a bank account or used to process payments on ecommerce websites.

Payment can be done using the amount available on the money pot and completed using creditcard on Le Pot Commun payment page (split payment).

- Authorisation and payment: 1-step payment for payments in addition to payment with Le Pot Commun.
- Multiple, partial or full refund
- <http://www.lepotcommun.fr>
- In France

## 2.9 LMT Giftcard

Limonetik Giftcard is a link to Limonetik for a customised giftcard provided and supported by Limonetik.

- The merchant should ideally present the payment methods on his checkout page before redirecting to the Ingenico ePayments platform. Otherwise only the generic Limonetik logo will be shown. Customers can add several customised gift cards on the payment page and pay the remaining amount with credit card
- Integration requirements / specificities: Multi-currency & multilingual
- Authorisation and payment: 1-step payment (Debit)
- Worldwide

## 2.10 Multibanco

Multibanco is a Portuguese post-pay payment method.

Clients are informed on the payment page of the entity, reference, amount, and start and end date of the payment period. To complete the payment, clients will need to enter the reference and amount at Multibanco ATMs, and select to pay with a credit card or cash.

## 2.11 Pacifica

Pacifica (by Pacifica) is a prepaid payment method.

- Clients can add several "Pacifica" gift cards on the payment page and pay the remaining amount with their credit card
- Authorisation and payment: 1-step payment (Debit)
- [carte.pacifica-e-reequipement.fr](https://carte.pacifica-e-reequipement.fr)
- In France and Belgium

## 2.12 SEQR

SEQR (by Seamless) offers a mobile e-wallet.

- Mobile payment with QR code
- Authorisation and payment: 1-step payment (Debit)
- Non refundable; The merchant will be notified by email to find another solution to refund its clients.
- EU/SEPA zone
- [www.seqr.com](http://www.seqr.com)
- Integration requirements / specificities:
  - Mandatory information (cf. [Input parameters](#) > Order data): ITEMIDX, ITEMNAMEX, ITEMPRICEX, ITEMVATCODEX, ITEMQUANTX

## 2.13 Sofinco

3xCB and 4xCB, known as Sofinco (by Crédit Agricole Consumer Finance) is a solution of payment by installment using the client credit card.

- Authorization and payment: 1-step (debit) and 2-steps payments (authorization+debit)
- Multiple, partial or full refund
- <https://www.ca-consumerfinance.com>
- In France
- Special features: 4 options
  - 3x CB with fees
  - 3x CB without fees
  - 4x CB with fees
  - 4x CB without fees

## 2.14 Spirit of Cadeau

Spirit of Cadeau (by CCDS) offers a prepaid payment method.

- Clients can add several "Spirit of Cadeau" gift cards on the payment page and pay the remaining amount with their credit card
- Authorisation and payment: 1-step payment (Debit)
- [www.spiritofcadeau.com](http://www.spiritofcadeau.com)
- Only in France and Belgium

## 2.15 TWINT

TWINT is a flexible mobile payment solution that allows consumers to load credit on an electronic wallet from any account and to use it with their Smartphone in stores or online.

- TWINT app is available for iOS and Android
- Online mobile payment with QR code scan/numeric code, in store checkout with a beacon
- Prepaid solution. Top up with postal / bank account, register via LSV, use an inpayment slip via e-banking or load credit via a Postomat or a credit code
- Authorisation and payment: 1-step payment (Debit)
- [www.twint.ch](http://www.twint.ch)
- Integration requirements / specificities:
  - Mandatory information: email address, through "EMAIL" parameter

## 3. Integration with e-Commerce

### 3.1 Payment method selection

Once you have activated at least one of the Limonetik payment methods in your Ingenico ePayments account, you can offer these payment methods to your customers in a selection on the payment page.

However, if you have chosen to offer the payment methods in a selection screen on your own site, allowing the customer to be redirected directly to the correct payment method, you need to make use of the PM and BRAND parameters.

The following table shows the values you can submit with the PM and/or BRAND parameter:

Payment method	PM	BRAND
Cado Carte	CADOCARTE	CADOCARTE
Cadhoc	CADHOC	CADHOC
Chèque-Vacances	ANCV	ANCV
e-Chèque-Vacances	eANCV	eANCV
FacilyPay 3x	FACILYPAY3X	FACILYPAY3X
FacilyPay 3x sans frais	FACILYPAY3XNF	FACILYPAY3XNF
FacilyPay 4x	FACILYPAY4X	FACILYPAY4X
FacilyPay 4x sans frais	FACILYPAY4XNF	FACILYPAY4XNF
Fivory	FIVORY	FIVORY
Illicado	ILLICADO	ILLICADO
Le Pot Commun	LEPOTCOMMUN	LEPOTCOMMUN
LMT Giftcard	GIFTCARD	GIFTCARD
Pacifica	PACIFICA	PACIFICA
SEQR	SEQR	SEQR
SlimPay	SLIMPAY	SLIMPAY
Sofinco 3XCB	SOFINCO3XCB	SOFINCO3XCB
Sofinco 3XCB sans frais	SOFINCO3XCBSANSFRAIS	SOFINCO3XCBSANSFRAIS
Sofinco 4XCB	SOFINCO4XCB	SOFINCO4XCB
Sofinco 4XCB sans frais	SOFINCO4XCBSANSFRAIS	SOFINCO4XCBSANSFRAIS
Spirit of Cadeau	SPIRITOFCADEAU	SPIRITOFCADEAU

YesByCash	YESBYCASH	YESBYCASH
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### 3.2 Input parameters

In addition to the default e-Commerce parameters (cf. [e-Commerce](#)), for each order you can or must send the parameters in the table below, depending on the selected payment method.

Parameter	Description	Format (max ch.)	Example
<b>NOTE: Mandatory for all Limonetik payment methods</b>			
EMAIL	Customer's email address	AN (50) - Email address format	test@company.com

Invoicing data (mandatory for FamilyPay/Oney, YesByCash, Slimpay and Sofinco)

Parameter	Description	Format (max ch.)	Example
ECOM_BILLTO_POSTAL_NAME_PREFIX	Invoiced customer's prefix	AN (10) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, full stops	M
ECOM_BILLTO_COMPANY *	Invoiced customer's company	AN (50) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes	My Company
ECOM_BILLTO_POSTAL_NAME_LAST	Invoiced customer's last name	AN (35) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes	Jean
ECOM_BILLTO_POSTAL_NAME_FIRST	Invoiced customer's first name	AN (35) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes	Dupont
ECOM_BILLTO_POSTAL_STREET_NUMBER	Invoiced customer's street number	AN (10) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes, full stops, commas	14
ECOM_BILLTO_POSTAL_STREET_LINE1	Invoiced customer's street (line 1)	AN (35) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes, full stops, commas	Boulevard de Rochechouart
ECOM_BILLTO_POSTAL_STREET_LINE2	Invoiced customer's street (line 2)	AN (35) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes, full stops, commas	Gate DEL

ECOM_BILLTO_POSTAL_POSTALCODE	Invoiced customer's postcode	AN (10) - [a-z A-Z 0-9] space, dash	75008
ECOM_BILLTO_POSTAL_CITY	Invoiced customer's town/city	AN (25) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes	Paris
ECOM_BILLTO_POSTAL_COUNTRYCODE	Invoiced customer's country code	AN (2) - Codified according to ISO 3166-1 alpha-2	FR
ECOM_BILLTO_TELECOM_PHONE_NUMBER	Invoiced customer's phone number	AN (20) - "+" followed by the international dialing code, then the required digits with no spaces	+33175757574
ECOM_BILLTO_TELECOM_MOBILE_NUMBER	Invoiced customer's mobile phone number	AN (20) - "+" followed by the international dialing code, then the required digits with no spaces	+33696213222

## Delivery data (mandatory only for FamilyPay/Oney)

Parameter	Description	Format (max ch.)	Example
ECOM_SHIPTO_COMPANY	Customer's delivery company	AN (50) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes	My Company
ECOM_SHIPTO_POSTAL_NAME_PREFIX	Customer's delivery delivery	AN (10) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, full stops	M
ECOM_SHIPTO_POSTAL_NAME_FIRST	Customer's delivery first name	AN (35) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes	Ernest
ECOM_SHIPTO_POSTAL_NAME_LAST	Customer's delivery last name	AN (35) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes	Hemingway
ECOM_SHIPTO_POSTAL_STREET_NUMBER	Customer's delivery street number	AN (10) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes,	13

		apostrophes, full stops, commas	
ECOM_SHIPTO_POSTAL_STREET_LINE1	Customer's delivery street (line 1)	AN (35) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes, full stops, commas	Boulevard de Rochechouart
ECOM_SHIPTO_POSTAL_STREET_LINE2	Customer's delivery street (line 2)	AN (35) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes, full stops, commas	Gate Ship
ECOM_SHIPTO_POSTAL_POSTALCODE	Customer's delivery postcode	AN (10) - [a-z A-Z 0-9] space, dash	75009
ECOM_SHIPTO_POSTAL_CITY	Customer's delivery town/city	AN (25) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes	Paris
ECOM_SHIPTO_POSTAL_COUNTRYCODE	Customer's delivery country code	AN (2) - Codified according to ISO 3166-1 alpha-2	FR
ECOM_SHIPTO_TELECOM_PHONE_NUMBER	Customer's delivery phone number	AN (20ch, no spaces) - "+" followed by the international dialing code, then the required digits with no spaces	+33175757575
ECOM_SHIPTO_TELECOM_MOBILE_NUMBER	Customer's delivery mobile phone number	AN (20ch, no spaces) - "+" followed by the international dialing code, then the required digits with no spaces	+33696213221
ECOM_SHIPMETHOD	Customer's delivery method: <ul style="list-style-type: none"> <li>• StorePickup</li> <li>• NetworkPickup</li> <li>• TravelPickup</li> <li>• Carrier</li> <li>• EDelivery</li> <li>• Other</li> </ul>	AN	Carrier
ECOM_SHIPMETHODDETAILS	Identification of collection point	Free text (50) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes,	COLISSIMO

		apostrophes	
ECOM_ ESTIMATEDDELIVERYDATE	The estimated date of the delivery	yyy-MM-dd - UTC format, as defined in ISO 8601. The short format, without the T suffix, is an acceptable Request format. In this case, the Limonetik server will assume midnight. However, the Response will always include the T suffix.	2013-06-11T16:32:11Z
ECOM_SHIPMETHODSPEED	The number of hours required for the delivery	Integer value [0-9]	15

## Order data (mandatory for FamilyPay/Oney and SEQR)

Parameter	Description	Format (max ch.)	Example
ITEMIDX	Item Identifier	AN (15) - [a-z A-Z 0-9] dash, underscore, slash	HGY78765
ITEMNAMEX	Item Name	AN (40) - Upper and lower case ISO-8859-1 chars, incl. accented letters, spaces, slashes, dashes, apostrophes, full stops, commas	TinyBit
ITEMPRICEX	Item Price	N - Maximum of 8 digits before the decimal point, 2 after	0.25
ITEMVATCODEX	Item VAT Code	percentage	25%
ITEMQUANTX	Item Quantity	N (4) [0-9] whole positive number**	1
ITEMCATEGORYX	Item Category: <ul style="list-style-type: none"> <li>• ComputersAndSoftware</li> <li>• Electronics</li> <li>• Phones</li> <li>• Appliances</li> <li>• HomeAndGarden</li> <li>• Fashion</li> <li>• HealthAndBeauty</li> <li>• Jewellery</li> <li>• Sport</li> <li>• LeisureAndHobbies</li> <li>• CarsAndMotorbikes</li> <li>• Furniture</li> <li>• KidsAndBaby</li> <li>• VideoGamesAndConsoles</li> <li>• ToysAndGames</li> <li>• Pets</li> <li>• FoodAndDrink</li> <li>• GiftAndFlowers</li> </ul>	AN (50)	Appliances

	<ul style="list-style-type: none"> <li>• Entertainment</li> <li>• Travel</li> <li>• AuctionsAndGroupBuying</li> <li>• ServicesForIndividuals</li> <li>• ServicesForProfessionals</li> </ul>		
TAXINCLUDEDX	<ul style="list-style-type: none"> <li>• 1: the ITEMPRICE X is considered to include VAT, and our system will not calculate the VAT for the item.</li> <li>• 0 (or left blank, or not sent): our system will calculate the VAT for the item based on the ITEMVATCODE X</li> </ul> <p>&gt; This feature is <u>strongly recommended</u> as it avoids any issues when rounding off the order line totals.</p>	0 / 1	1

Optional Data

Parameter	Description	Format (max ch.)	Example
AMOUNTTVA	VAT Amount	N (15) - Amount x100; No decimals	5
REF_CUSTOMERID	Customer number	AN (20) - [a-z A-Z 0-9] dash, underscore, slash	111222333

**\* The billed company is only mandatory for B2B transactions.**

**\*\* Sending the line item details with a "0" will lead to refused orders.**

## 4. Transaction processing

### 4.1 Authorisation and payment

Note for FacilyPay and YesByCash: The authorisation for FacilyPay and YesByCash may take a few days. Until the final status is known, the transaction remains in the uncertain status 51. After that, depending on the outcome, the status will automatically be updated to 5 (Authorised) or 2 (Refused). If, however, you've chosen Direct sale as default operation code, a capture will follow after the status has changed from 51 to 5.

### 4.2 Transaction maintenance

You can perform partial and full refunds on Limonetik transactions.

Maintenance operations, such as refunds, can be performed directly in your Ingenico ePayments account, via a DirectLink request and through a Batch file upload.

Limonetik asks that merchants proactively use cancellation instead of expiration of authorisation, because for some payment methods the authorised amount is in fact taken from the card and then refunded at cancellation/expiration.

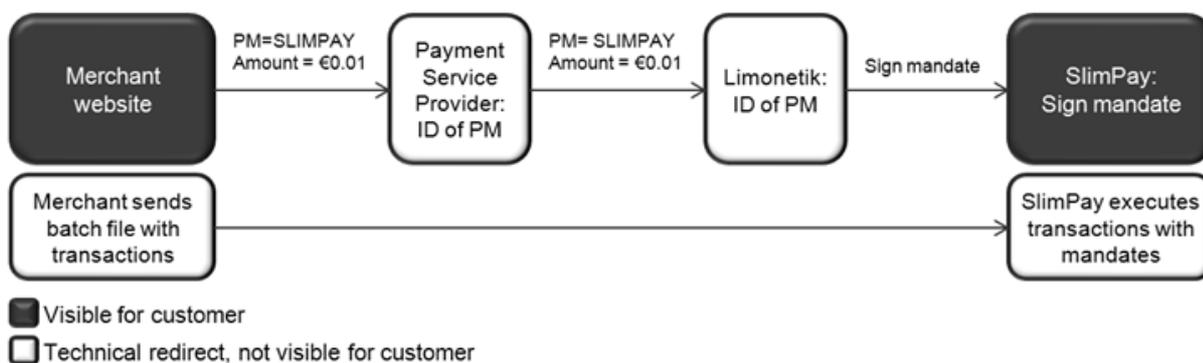
### 4.3 Slimpay processing

#### 4.3.1 Sign mandate

In order to let a customer sign a mandate and to process the signature, a dummy transaction has to be executed with an amount of €0.01. This amount will not be debited from the customer's account nor will it be credited to your merchant account. This amount has to be transferred from your merchant account to Ingenico ePayments and will also be used as placeholder to Limonetik.

In order to hide this amount for the customer on the payment selection page of Ingenico ePayments, you need to perform a direct call to the payment method.

In practical terms, this means that the PM and BRAND values for SlimPay need to be sent along with the other data to the Ingenico ePayments platform (see [Payment method selection](#)). This allows the platform to redirect the customer directly to SlimPay without showing the amount of €0.01 amount.



PM = Payment Method

Payment Service Provider = Ingenico ePayments

#### 4.3.2 Recurring transactions

Currently it is not yet possible to sign the mandate via our Ingenico ePayments platform. The mandate has to be signed directly via the

SlimPay back office.

Recurring transactions with the mandate have to be processed directly via SlimPay:

- by sending a batch file to SlimPay
- manually in the SlimPay back office

For more information on this procedure, please contact SlimPay directly ([www.slimpay.net](http://www.slimpay.net)).