

Split credit/debit cards

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1. Introduction

The functionality to split VISA and MasterCard into a debit and a credit payment method allows you to offer them to your customers as two different payment methods (e.g. VISA Debit and VISA Credit), or you can decide only to accept one of both split brands.

If you activate both, you can configure different surcharges for the credit and for the debit payment method (the surcharge feature on our side is only available in e-Commerce).

Throughout the various modes, DirectLink, e-Commerce, e-Terminal, and Batch, the "split" functionality is supported.

This guide should be read in conjunction with:

- [e-Commerce](#)
- [DirectLink](#)
- [Basic and Advanced Batch](#)
- [e-Terminal](#)


2. Configuration

1. Go to: "Account menu > Configuration > Payment methods".
2. Select "Edit" for MasterCard or VISA.

Once the "split" functionality is enabled for the relevant payment methods in your Ingenico ePayments account, you can easily configure the payment methods that you've requested the functionality for.

In the configuration screen of the payment method, you can:

- Activate debit and credit separately. This allows you to offer only the debit or credit version of a payment method to your customers.
- Indicate whether you want to accept "unknown" (*) cards for debit, credit or both (*Based on the BIN, Ingenico ePayments defines if the card is a debit or credit card. However, in 2-3% of the cases it cannot be determined based on the BIN)

Split Brand	Activate	 Accept Unknown
Debit	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No
Credit	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No

Based on the configuration you choose, transactions will be accepted or refused. E.g. if you've configured VISA to only accept VISA credit cards, transaction attempts with VISA debit cards will be refused.

The configuration applies to all submission modes: e-Commerce, DirectLink, e-Terminal and Batch.

3. e-Commerce

3.1 Submission

To use the split of credit and debit cards via e-Commerce, you need to include the CREDITDEBIT parameter in the hidden fields that you send to the orderstandard(_UTF8).asp payment page.

Parameter	Format
CREDITDEBIT	"C": credit card "D": debit card

This field has to be included in the SHA-IN calculation

Related error: When the buyer selects the debit card method but next enters a credit card number, an error code will be returned: "Wrong brand/Payment method was chosen".

For more information, go to [e-Commerce](#).

3.2 Feedback

If the payment is successfully processed with the CREDITDEBIT parameter, the same parameter will also be returned in the post-sale feedback.

However, whereas the submitted values are C or D, the return values are "CREDIT" or "DEBIT".

You will also find these values in transaction overviews via "Operations > View transactions" and "Operations > Financial history", and in reports you may download afterwards (cf. [Reporting](#)).

4. DirectLink

4.1 Submission

To use the split of credit and debit cards via DirectLink, you need to include the CREDITDEBIT parameter in the hidden fields you send to the orderdirect.asp page.

Parameter	Format
CREDITDEBIT	"C": credit card "D": debit card

This field has to be included in the SHA-IN calculation.

Related error: When the buyer selects the debit card method but next enters a credit card number, an error code will be returned: "Wrong brand/Payment method was chosen".

For more information, go to [DirectLink](#).

4.2 Feedback

If the payment is successfully processed with the CREDITDEBIT parameter, the parameter will also be returned in the XML response, and/or can be requested with a Direct Query.

However, whereas the submitted values are C or D, the return values are "CREDIT" or "DEBIT".

You will also find these values in transaction overviews via "View transactions" and "Financial history", and in reports you may download afterwards (cf. [Reporting](#)).

5. Batch

If you submit transaction requests via Batch files, you don't need to add an extra field per line to indicate if a debit or credit card is used; you just enter the usual card details.

Based on the BIN (the first 6 digits) of a card number, our system will deduce whether it's a credit or debit card.

For more information, go to [Basic](#) and/or [Advanced](#) Batch.

6. e-Terminal

If you request transactions with e-Terminal, just like you usually don't have to select the payment method, neither do you need to select "debit" or "credit"; you just enter the usual card details.

Based on the BIN (the first 6 digits) of a card number, our system will deduce whether it's a credit or debit card.

For more information, go to [e-Terminal](#)

7. Alias Manager (optional)

If you use Alias Manager with the "split" functionality enabled, every newly created alias will be indicated with either "Debit" or "Credit", provided that a succesful transaction preceded it. Existing aliases will be updated likewise upon usage.

Example of listed aliases in Alias Manager:

Alias	Status	Payment method	Sub-brand	Card/Account number	Exp. date	Owner	Last Usage (GMT+01:00)	
97311A10-59D0-4C89-801C-ACD60FA986DA	Updated	VISA	VISA DEBIT	XXXXXXXXXXXX8832	0115	A Siakas		<input type="button" value="EDIT"/> <input type="button" value="DELETE"/> <input type="button" value="USE"/>
165365K1-32F1-5D07-102X-FRT92KL241SS	Active	VISA	VISA DEBIT	XXXXXXXXXXXX4720	0114	K Lent	2013-07-02	<input type="button" value="EDIT"/> <input type="button" value="DELETE"/> <input type="button" value="USE"/>
482365K1-32F1-9W07-662M-HUF42QD744YB	Active	VISA	VISA CREDIT	XXXXXXXXXXXX6391	1014	C Lient	2013-11-13	<input type="button" value="EDIT"/> <input type="button" value="DELETE"/> <input type="button" value="USE"/>
C553B262-CBCA-462D-BD55-11ECCFAF77B0	Active	MasterCard	MASTERCARD CREDIT	XXXXXXXXXXXX9999	0114	C Ustomer	2013-10-22	<input type="button" value="EDIT"/> <input type="button" value="DELETE"/> <input type="button" value="USE"/>

8. Testing

To make test payments with split credit/debit cards, in every submission mode you can make use of the following test card numbers:

Brand	Type	Card number
MasterCard	Credit	5399 9999 9999 9999
MasterCard	Debit	5101 1695 7311 2521
MasterCard	Unknown	5100 8678 7107 1536
VISA	Credit	4000 0243 2959 6391
VISA	Debit	4000 0685 5800 2134
VISA	Unknown	4111 1111 1111 1111 <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p>Note: Although this is a generally accepted test card, if you have configured not to accept "unknown" card types, tests with this card number will be declined.</p> </div>

9. Reporting

9.1 Online

Transactions that have been processed with the split functionality, will be displayed as such in the transaction overviews via "View transactions" and "Financial history" in the "Operations" menu of your Ingenico ePayments account. Either "CREDIT" or "DEBIT" will appear in the payment method column or field, next to the payment method that was used.

If a customer has used a card type that is different than the one he selected to use, e.g. if the customer first selected Debit but eventually entered a credit card number, this will also be reflected in the transaction overview; the initially selected type will be mentioned between brackets: "VISA CREDIT (DEBIT)".

Pay ID	Merch ref	Orders	Status	Authorisation	Total	Name	Method
25421364	oet1003	2013-11-18 13:24:35	2-Authorisation declined		10.00 GBP		MasterCard CREDIT (UNKNOWN)
25421368	oet1004	2013-11-18 13:25:02	2-Authorisation declined		10.00 GBP		MasterCard CREDIT
25421375	oet1005	2013-11-18 13:25:21	2-Authorisation declined		10.00 GBP		VISA CREDIT
25421378	oet1006	2013-11-18 13:25:42	2-Authorisation declined		10.00 GBP		VISA DEBIT
25421802	testdl2002	2013-11-18 13:49:37	5-Authorised	test123	100.00 GBP		VISA CREDIT
25421809	testdl2003	2013-11-18 13:50:07	5-Authorised	test123	100.00 GBP		VISA DEBIT
25421811	testdl2004	2013-11-18 13:50:23	5-Authorised	test123	100.00 GBP		MasterCard CREDIT
25421815	testdl2005	2013-11-18 13:50:40	5-Authorised	test123	100.00 GBP		MasterCard DEBIT (UNKNOWN)
25423478	testdl22171	2013-11-18 14:23:12	2-Authorisation declined		100.00 GBP		MasterCard CREDIT (DEBIT)

For more information on how to consult transactions online, go to "[Use your Ingenico ePayments account](#)".

9.2 Download

You can also have the distinction of credit and debit displayed in your download reports.

Therefore you have to log in to your Ingenico ePayments account, and in the "Operations" menu choose "Electronic reporting". Next select the "Dynamic" file structure and finally add the "CREDITDEBIT" field from the "Available fields" drop-down menu. Don't forget to click the "Submit" button to save your changes.

In your next report the "CREDITDEBIT" field will be displayed and contain either the "CREDIT" or "DEBIT" value.