

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.