

Bancontact

Table of contents

1. Introduction

2. How it works

2.1 What does the payment page look like

2.1.1 On a computer

2.1.2 On a tablet

2.1.3 On a smartphone

3. Configuration

4. Integration

5. Payment page layout

6. Callback URL

7. Post-sale

8. Fraud

1. Introduction

In May 2014 Bancontact launched their updated application, including P2M (peer-to-merchant) functionality. The aim of their application is to improve the user experience for online and mobile payments. The big advantage of the application is that the consumer doesn't need to use his card and card reader to authorize the payment.

Paying via the application can be done in two ways:

1. Scanning a QR (Quick Response) code with the Bancontact application.
2. Redirection from the payment page to the application (if the application is installed on the same device as the one used to complete the payment).

After that, the consumer only has to confirm the payment by entering the PIN code he configured in the application.

In a first period the application allows payments up to € 500 per transaction and up to € 500 per card per day.

> Hereafter we describe the implementation of the Bancontact Mobile solution on the Ingenico ePayments payment page (e-Commerce mode). It is assumed that the reader has knowledge of integration with [Ingenico ePayments e-Commerce](#).

Important

- The Bancontact application is available for Android, iOS (at least v6.0) and Windows Phone.
- Jailbroken devices will not be able to run the app. Jailbreaking an Apple device or rooting an Android device involves circumventing its technological protection measures, enabling the user to run alternative software or gain elevated control over their device. In some cases, this results in unintentional exposure of the device to malign apps and entails considerable risk. In general, rooting or jailbreaking a device without generating additional security risks requires specific technical know-how that cannot be expected from the general public. For this reason, Bancontact chose to allow the app only on non-jailbroken devices in order to guarantee security. This applies also for phones and tablets that were jailbroken in the past, without necessarily being jailbroken today.

2. How it works

The "Bancontact Mobile" page is a modified version of the regular Bancontact page. This means it's a standard e-Commerce integration, with some additional functionality.

Depending on the customer's device, he will arrive on the payment page that is adapted to his device.

The device is specified by a dedicated "DEVICE" field that the merchant has to send along with the other hidden fields to the payment page (cf. [Integration](#)).

This "DEVICE" field also determines whether a QR-code and/or the URL intent (to go from the payment page to the Bancontact app) will be displayed.

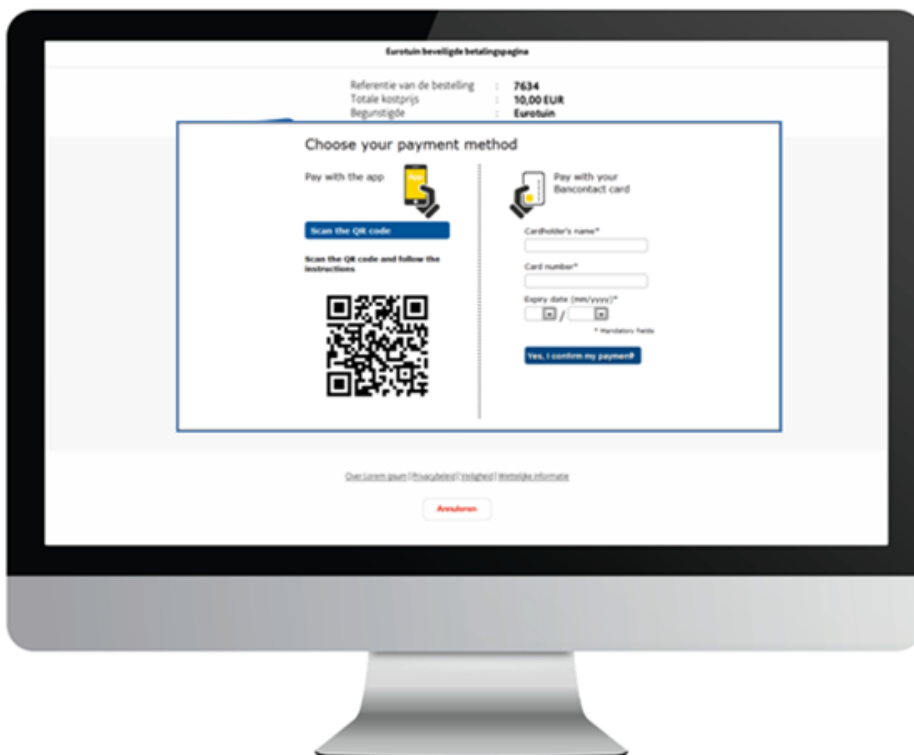
In case the merchant can't send the DEVICE parameter he can also configure the behavior per PSPID on the [Bancontact configuration](#) page in the "PM Option" tab.

Next to that, independent of the device parameter passed, it remains possible to pay in the regular Bancontact way; with card and digipass/card reader.

2.1 What does the payment page look like

2.1.1 On a computer

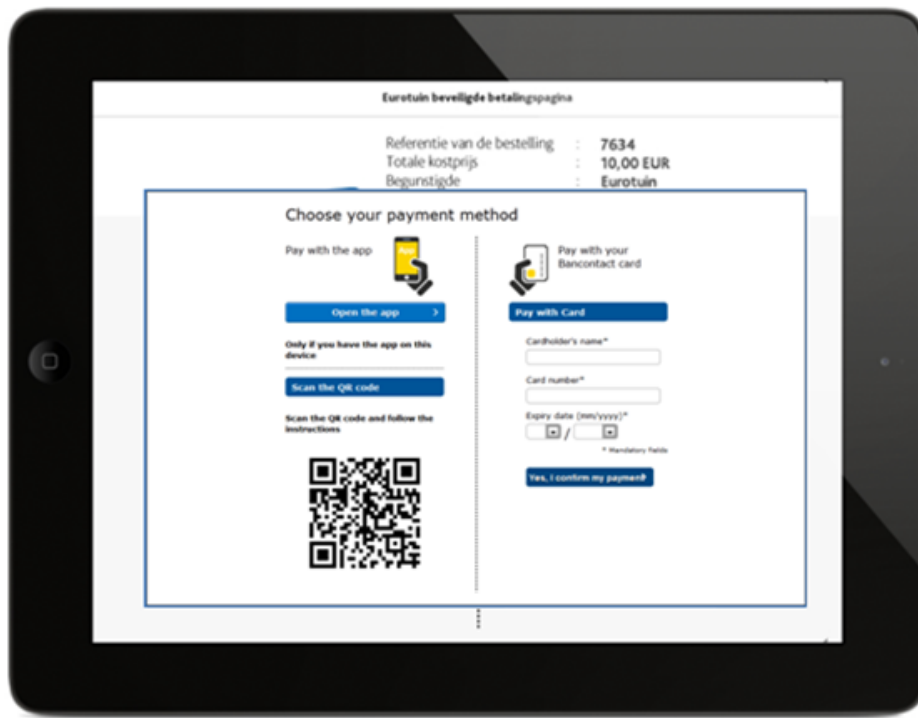
On the payment page, a QR-code will be displayed next to the current payment via PAN (card number). The user must open the Bancontact app (on his tablet/smartphone) to scan the code.



2.1.2 On a tablet

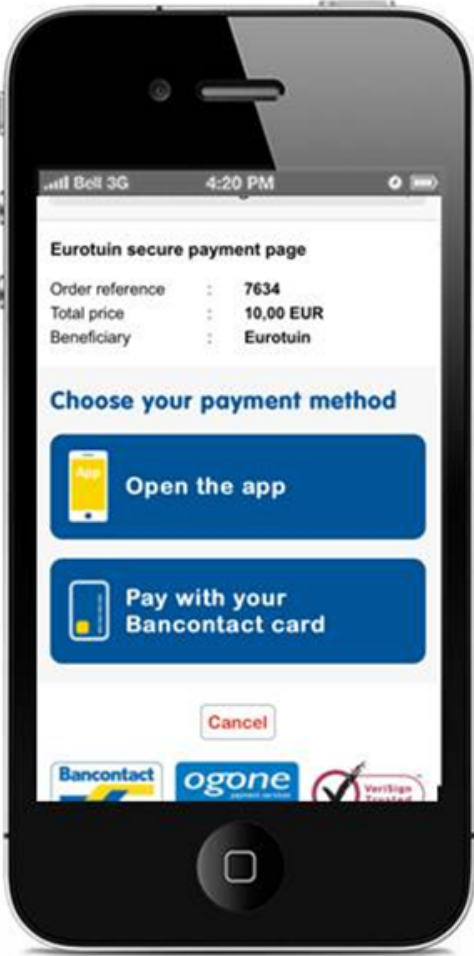
On the payment page, two buttons will be presented next to the standard PAN payment:

- “Open the app”, to use the same tablet to go the Bancontact app and confirm with a PIN-code.
- “Scan the QR code”, to use another device (tablet/smartphone) to scan the QR-code.



2.1.3 On a smartphone

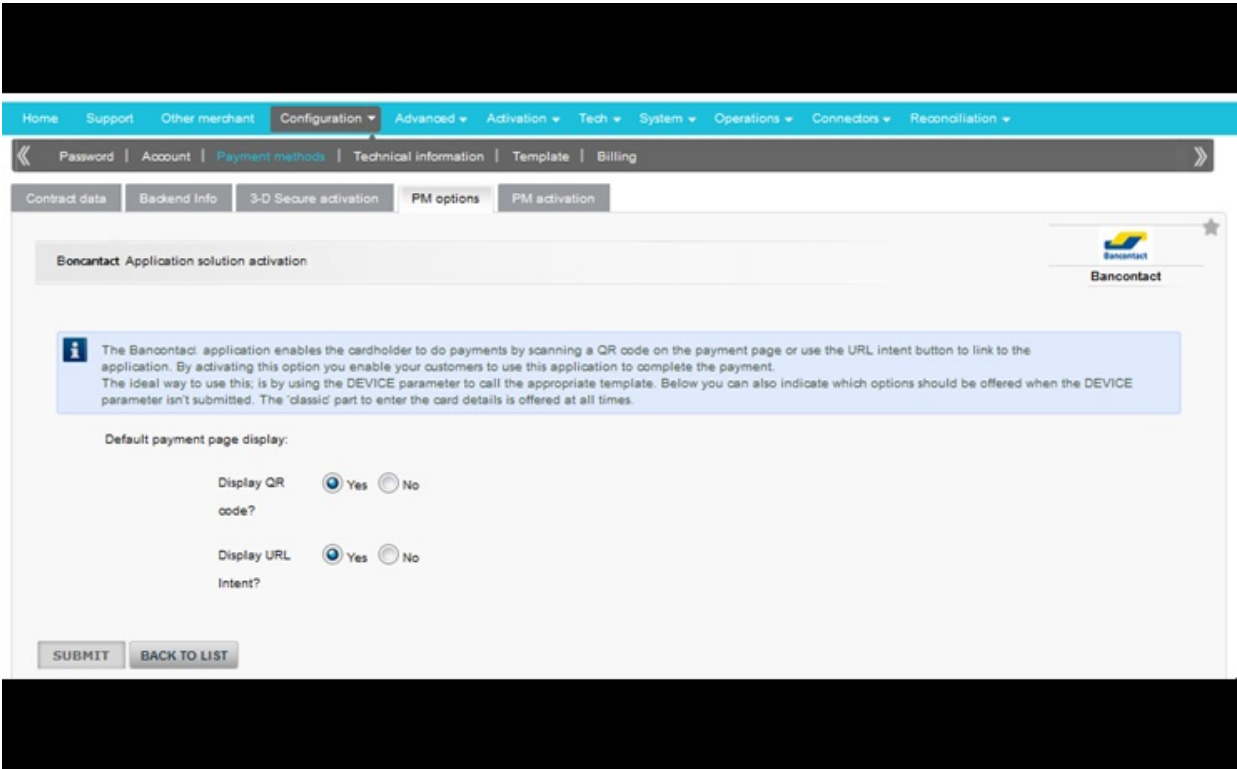
An “Open the app” button to redirect to the Bancontact app will be displayed. The user will be redirected to the app and confirm with his PIN-code. Next to that a button to pay via PAN is also present.



3. Configuration

To be able to present "BCMC Mobile" on the payment page, the functionality first has to be activated in your Ingenico ePayments account. Please check with your account manager if this is not yet the case.

Once BCMC Mobile is active in your account, you can go to the BCMC config page via your "Payment methods" and select the "PM Options" tab to configure the default behavior (template) for the payment page:



Regardless of what's chosen in QR code and URL Intent, the PAN (card number) functionality will always be shown on the different payment page templates.

For the other ones the following scheme applies:

	QR code: YES	QR code: NO
URL Intent: YES	Tablet template is used	Mobile template is used
URL Intent: NO	Computer template is used	PAN only on payment page

4. Integration

To enable the Bancontact Mobile functionality on the Bancontact payment page, the DEVICE field has to be sent in the transaction's hidden fields. If not provided, the configuration in the [Bancontact configuration page](#) will be used.

The following table describes the DEVICE field and its possible values:

Field	Possible values	Usage
DEVICE	computer	<p>For display on computer (desktop/laptop) screens.</p> <p>On the payment page, a QR-code will be displayed. The user must open the Bancontact app to scan the code (with tablet/smartphone).</p> <p>Alternatively can be paid in the regular way, with card and digipass/card reader.</p> <p>See image above.</p>
	tablet	<p>For display on tablet computers.</p> <p>On the payment page, two buttons will be presented:</p> <ul style="list-style-type: none"> • "Open the app", to use the same tablet to go the Bancontact app and confirm with a PIN-code. • "Scan the QR code", to use another device (tablet/smartphone) to scan the QR-code <p>Alternatively can be paid in the regular way, with card and digipass/card reader.</p> <p>See image above.</p>
	mobile	<p>For display on smaller mobile devices such as smartphones.</p> <p>An "Open the app" button to redirect to the Bancontact app will be displayed. The user will be redirected to the app and confirm with his PIN-code.</p> <p>Alternatively can be paid in the regular way, with card and digipass/card reader.</p> <p>See image above.</p>
	[FALSE VALUE]	<p>When you can't detect the device of your consumer or when you detect he's using a device that isn't supported by the application, you can use a different (false) value or no value at all so that your "Default Bancontact payment page" (as configured in your account) is used.</p>

Depending on the value sent, a template page adapted to the corresponding device screen size will be applied.

Note: If the DEVICE field is not sent, or no (valid) value is sent with the field, the QR/App buttons won't be presented (even if the option is enabled in your account). Instead, the default Bancontact payment page will be displayed (without QR/App button).

5. Payment page layout

You can adapt the payment page layout to your template. To do so, you can use the details as shown below:



6. Callback URL

If URL Intent is used to complete the payment by the consumer; afterwards he will be redirected to Ingenico ePayments and via Ingenico ePayments to the callback URL's that can be provided by the merchant.

If the merchant wants the consumer to be redirected to an application, it's important to include the webaddress of the application in the transaction parameters. (ACCEPTURL, DECLINEURL, CANCELURL and EXCEPTIONURL).

7. Post-sale

Regardless of how you retrieve the post-payment information ([Post-sale](#), [URL redirection](#) or [Direct Query](#)) an additional parameter can be added to have more information on how your consumer pays.

This parameter is called MOBILEMODE and can contain one of the following values:

- PAN: consumer used his card and card reader to complete the payment
- QR: consumer scanned the QR code with his mobile Bancontact application
- URL: consumer linked to the Bancontact application on his device

This parameter can be returned by adding it in your Ingenico ePayments account's "Technical information" page > "Transaction feedback" tab > "Dynamic e-Commerce parameters":

Dynamic e-Commerce parameters

This exchange box allows you to select or deselect the parameters you wish to receive as feedback for a transaction and move them from one box to another. Please note that NCERROR, PAYID, ORDERID, STATUS are default parameters and selected as such and cannot be removed.

Available		Selected
IP		AAVADDRESS
IPCTY		AAVCHECK
MANDATEID		AMOUNT
MOBILEMODE		BRAND
PAYLIBIDREQUEST		CARDNO
PAYLIBTRANSID		CURRENCY

8. Fraud

Your Fraud settings will still be valid when your customer decides to pay via the application. The same checks will be used with similar results.