

Intersolve

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## 1. Introduction

Intersolve is an acquirer/issuer specialised in the development, supply and processing of transaction solutions for gift cards and e-vouchers (amongst others).

This guide explains the specifics of the payment process for Intersolve.

## 2. Payment process

In the Intersolve gift cards payment process, one order can be paid for by more than one gift card, generating several payments for one order.

If the full order amount is not covered by one gift card, the customer can choose to pay the remaining amount by using another gift card, or via iDEAL, VISA, MasterCard or American Express. There is currently no limit on the number of gift cards a customer can use to pay for an order. So it is possible a customer pays for an order with several gift cards to match the order amount.

### 2.1 Possible payment steps

On the secure payment page, after selecting the gift card he chooses to pay with, the customer will see an indication of the already processed amount and of the amount that still needs to be paid (remaining amount).

#### My webshop

<b>Order reference : order87956AJ</b> <b>Total charge : 20.00 EUR</b> <b>Beneficiary : My company</b>
---

<b>Already processed amount : 0.00 EUR</b> <b>Remaining amount : 20.00 EUR</b>
---

<b>Card number:</b> <input type="text"/>
<b>Security code:</b> <input type="text"/>
<input type="button" value="Continue"/>
<b>Remark:</b> If the funds available on your card are insufficient, you will have the possibility to choose another payment method to complete your payment.

If the customer's gift card covers the full amount, he will see the transaction result after entering his gift card details and clicking the "Continue" button.

If the customer's gift card does not cover the full amount, he can pay the remaining amount with another gift card or with iDEAL, VISA, MasterCard or American Express. The details of the first part of his payment (the amount and the masked card number he used) are displayed on the secure payment page.

In the example below, the customer paid 1.00 EUR of the 20.00 EUR with his gift card and now still has to pay 19.00 EUR either with another gift card or with iDEAL, VISA, MasterCard or American Express.

<b>Amount deducted on your card</b> <b>(111-XXXXXX-111) : 1.00 EUR (balance consumed)</b>
<b>Already processed amount : 1.00 EUR</b> <b>Remaining amount : 19.00 EUR</b>

If the customer pays the remaining amount with another gift card, he will see the transaction result after entering his gift card details and clicking the "Continue" button.

If he pays the remaining amount with a credit card (VISA, MasterCard, American Express), he will see the transaction result after entering

his card details and clicking the "Yes, I confirm my order" button.

If he chooses to pay the remaining amount with iDEAL he will be forwarded to the iDEAL bank selection page where he can select his bank and continue to his bank's website for the payment.

## 2.2 Transaction view

When you look up an Intersolve transaction via "View Transactions" in your Ingenico ePayments Account, you will see that one transaction (PAYID/OrderID) can hold several payments.

In the following example screenshot a customer has paid the transaction amount of 25.00 EUR with three different gift cards: two payments of 10.00 EUR and one payment of 5.00 EUR.

The Charge Method column contains the brand name of the specific Intersolve gift card/e-voucher.

Pay ID	Merch ref	Status	Payment date (dd/mm/yyyy)	Total	Action	Charg Meth	Card/ACC no
5278470/0	order87956AB	9-Payment requested	16/09/2009 14:49:00	10.00 EUR	VEN-Datacapture (payment)	Intersolve	700000-XXXXXXXX-15
5278470/1	order87956AB	9-Payment requested	16/09/2009 14:49:15	10.00 EUR	VEN-Datacapture (payment)	Intersolve	700000-XXXXXXXX-95
5278470/2	order87956AB	9-Payment requested	16/09/2009 14:49:45	5.00 EUR	VEN-Datacapture (payment)	Intersolve	700000-XXXXXXXX-58

### 3. Payment methods

As soon as one or more Intersolve giftcards are fully enabled in your Ingenico ePayments account, they will automatically appear on your payment page.

If however you have chosen to offer your 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 BRAND parameters for every available Intersolve giftcard:

Giftcard	PM	BRAND
Aktiesport	Intersolve	Aktiesport e-gift card
Aktiesport Cadeaukaart	Intersolve	Aktiesport
ANWB Cadeaucard	Intersolve	ANWB
Baby Giftcard	Intersolve	Babygiftcard
Bart Smit cadeaucard	Intersolve	Bartsmit
Beauty & Parfum Cadeau	Intersolve	Beauty & Parfum Cadeau
Bedrijfsfietspas	Intersolve	Bedrijfsfietspas
Blokker Cadeaukaart	Intersolve	Cadeaukaart
Bruna Cadeaukaart	Intersolve	Bruna
Cadeaupas	Intersolve	Cadeaupas
Cook&Co Cadeaukaart	Intersolve	CookandCo
CoolCat Giftcard	Intersolve	CoolCat
De Librije Cadeaukaart	Intersolve	Librijewinkel cadeaukaart
De Nationale Boekenbon	Intersolve	Boekenbon
Duifhuizen Cadeaukaart	Intersolve	Duifhuizen
EYE Giftcard	Intersolve	EYE
Fatboy Giftcard	Intersolve	FatboyGiftcard
Fletcher Hotel Gift Card	Intersolve	Fletcher
Gall & Gall Kadokaart	Intersolve	Gall & Gall Kadokaart
Grapy.nl Giftcard	Intersolve	GRAPY
HEMA Cadeaukaart	Intersolve	Hema

Giftcard	PM	BRAND
Intertoys Giftcard	Intersolve	Intertoys Giftcard
Jewel Card	Intersolve	Jewelcard
KELLY GiftCard	Intersolve	Kelly Giftcard
Leen Bakker Cadeaukaart	Intersolve	LeenBakker
Lief Kadokaart	Intersolve	Lief Cadeaukaart
Loods 5 Cadeaukaart	Intersolve	Loods 5 Cadeaupas
Maxitoys Giftcard	Intersolve	Maxitoys Giftcard
Mr. Ticket Cadeaukaart	Intersolve	mrticket
Nationale Bioscoopbon	Intersolve	Nationale Bioscoopbon
Nationale Bloemenbon	Intersolve	Nationale Bloemenbon
Nationale EntertainmentCard	Intersolve	Entertainment Card
Nationale Erotiekbon	Intersolve	Nationale Erotiekbon
Nationale Kunst & Cultuur Cadeaukaart	Intersolve	KCultuur Cadeaukaart
Nationale Musicalcard	Intersolve	Musical Card
Nationale Wensbon	Intersolve	Wensbon
Perry Giftcard	Intersolve	Perrysport
Podium Cadeaukaart	Intersolve	Podium
Sandton Gastro Genieten Giftcard	Intersolve	Sandton Gastro Genieten
Sandton Giftcard	Intersolve	Sandton Giftcard
Sandton High Tea Giftcard	Intersolve	Sandton High Tea
Sandton Lekker Weg Giftcard	Intersolve	Sandton Lekker Weg
Sandton Weekendje Weg Giftcard	Intersolve	Sandton Weekendje Weg
Sanoma Prepaid	Intersolve	Sanoma Prepaid
Score Giftcard	Intersolve	Score
Sport & Fit Cadeau	Intersolve	Sport & Fit Cadeau
ToysXL Cadeaukaart	Intersolve	ToysXL
Van der Valk Cadeaucard	Intersolve	VanderValkcadeaucard

Giftcard	PM	BRAND
Verleidingsbon	Intersolve	Verleidingsbon
Voetbalkadocard	Intersolve	VoetbalKadoCard
Voetbalshop.nl Cadeaucard	Intersolve	Voetbalshopkadocard
VVV Giftcard	Intersolve	VVV Giftcard
Webshop Giftcard	Intersolve	Webshopgiftcard
Wrapp Cadeaubon	Intersolve	Wrapp
Xenos Cadeaukaart	Intersolve	XENOS



## 4. Payment cancellation and refund

### 4.1 The customer cancels his payment

If the customer clicks the "Cancel" button on the payment page, interrupting the Intersolve payment process, our system automatically refunds the customer (online) on each gift card he used.

If the customer cancels his iDEAL payment process, he will be offered the choice on our secure payment pages to retry his payment via iDEAL or to complete his payment with another gift card or with VISA, MasterCard or American Express.

If he cancels again at this stage, clicking the "Cancel" button on our secure payment page, our system will automatically refund him on the gift card(s) he used.

If the customer cancels his VISA, MasterCard or American Express payment process, clicking the "Cancel" button on our secure payment page, our system will automatically refund him on the gift card(s) he used.

### 4.2 Refunds

You can only refund an Intersolve transaction manually in your Ingenico ePayments Account. The refunds are processed offline.

If you make a refund via the "View transactions" result pages, you can make a global refund for each payment linked to an order. When you click the refund button, our system will refund all payments (that haven't been refunded yet) for the order.

If you make a refund via the "Financial history" result pages, you can make a specific refund gift card by gift card (as opposed to a global refund), for each separate payment linked to the order.

Remarks:

- Partial refunds are not possible with Intersolve. You have to refund the full amount paid with a specific gift card.
- A refund is the only maintenance operation on an Intersolve transaction you can perform as a merchant.
  
- Refunds must be made within 14 days following the payment.

## 5. Transaction status specifics

Status	Explanation
9 - Payment requested	The payment has been accepted. Or The refund is not yet completed.
2 - Authorisation declined	The payment has been declined.
55 - Stand-by	The payment was not achieved.
92 - Payment uncertain	A technical problem arose during the payment process with iDEAL, giving an unpredictable result. The status will be recovered via the iDEAL recover process.
8 - Refund	The payment has been refunded.

More information about statuses and error codes can be found in your Ingenico ePayments account. Just log in and go to: [Support > Integration & user manuals > User guides > List of the payment statuses and error codes.](#)

## 6. Look and feel of the payment page

We can display specific warning messages for Intersolve on the payment page. When you use a template for the payment page and you would like to adapt the style of these warning messages to fit the look and feel of your template for the payment page, you can define a style for the following class: `clWarning`.

The current style for `clWarning` is defined as follows:

```
<style type="text/css">span.clWarning{align:center;color:#fb0b0b;}</style>
```

## 7. Test cards

You can use the following test data to simulate different scenarios:

Card number	Scenario
1111	100 EUR balance
2222	Wrong brand at Intersolve
3333	Wrong currency at Intersolve
4444	0 EUR balance
Any other card number	1 EUR balance