Full Service

ingenico
ePayments

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1. Introduction

With Full Service you can offer various payment methods with just a contract. You can easily reconcile and refund transactions in your Ingenico ePayments account.

Full Service can perfectly be combined with shopping carts that work with our other products.

Where applicable, you have to read this guide in conjunction with:

- Ingenico ePayments e-Commerce
- Ingenico ePayments DirectLink
- Ingenico ePayments Reconciliation
- Ingenico ePayments Push Reports

2. Activation

Activating Full Service is a straightforward procedure, by which a minimum is required from you.

After you've had contact with our Sales team, these are the steps:

1. We send you a link to a registration form.
2. You complete the registration form and you select the payment methods.
3. You receive a confirmation email containing a proposal.
4. Upon acceptance of the proposal, we will collect additional data and you will receive an acceptance application and a "document upload" link.
5. You upload the signed acceptance application and other required documents.
6. We finalize and confirm the registration.

To be able to apply for Full Service, your website **must** contain:
- Your Terms and Conditions
- Your VAT number
- Your contact details (physical address and email address OR telephone number).

If any of these criteria are not met, the registration can't be processed.

In the document upload you also have to include your Articles of Association (depending on your business type).

For more questions about the registration, you can contact our Full Service team on sales.ecom@ingenico.com.

Here you can also find our list of Restricted Merchant Services and Products.

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3. Payment methods

Full Service supports the following payment methods:

- Bancontact
- Bank transfer (BE/DE/FR/NL/IT/SK)
- Belfius Direct Net
- Cartes Bancaires
- Giropay
- iDEAL
- ING Home'Pay
- KBC/CBC Online
- Maestro
- MasterCard
- Sofort Banking / Überweisung (BE/DE/AT/FR/NL/IT)
- Visa
- V Pay

4. Payment process

The payment process with Full Service is like a normal e-Commerce payment process. The only difference is that our financial department Ingenico Financial Solutions is involved, as Full Service partner.

Therefore, in your Ingenico ePayments account, the Full Service payment methods are pre-configured with Ingenico FS's affiliation or bank details.

The below payment process only concerns pay buttons. The payment process for a bank transfer is slightly different.
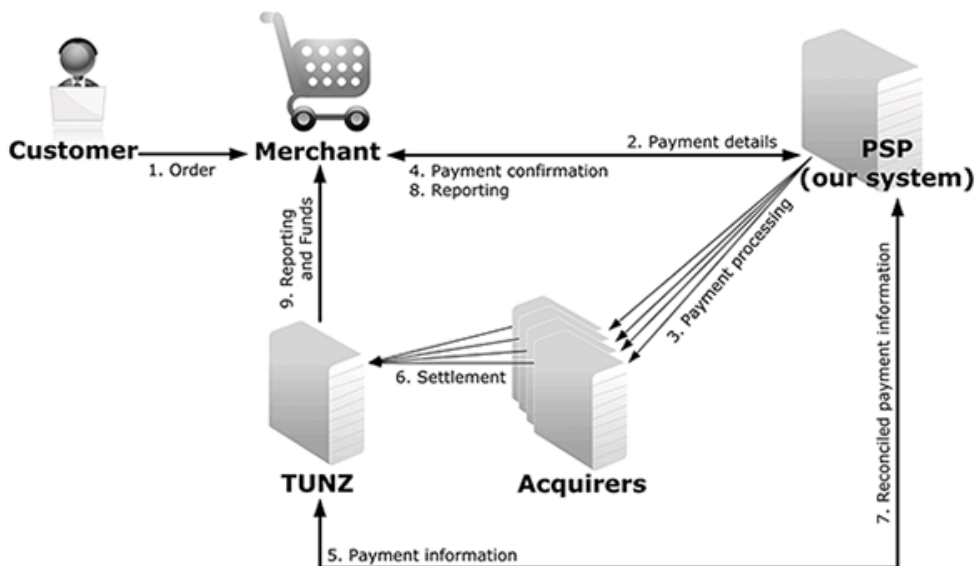
1. The customer places an order in your shop.
2. On checkout, the customer's payment details are submitted to the Ingenico ePayments platform.
3. Ingenico ePayments connects with the bank/acquirer to process the payment.
4. Once the payment is processed, Ingenico ePayments sends you the payment confirmation.
5. Ingenico ePayments sends a separate confirmation to Ingenico FS.
6. The bank/acquirer settles the payment with Ingenico FS, which collects the money.
7. Ingenico FS sends the reconciled payment information to Ingenico ePayments.
8. Ingenico ePayments sends you a payment report. (cf. Push Reports: View transactions and Financial history)
9. Ingenico FS sends a payout report and transfers the money to your bank account. (cf. Push Reports: Reconciliation)

Based on the payment reference (beginning with the letters RF, followed by two check digits and the Ingenico ePayments PAYID), created for each transaction, Ingenico FS routes the money to your balance.

If Ingenico FS is unable to match the received payment with a transaction (e.g. the transaction is in an invalid/incomplete status on the Ingenico ePayments platform, but the buyer has been debited), then Ingenico FS will automatically return the money, after some security checks. The payment reference will be: "Money refused, invalid communication", together with the original payment reference.

Weekly, Ingenico FS transfers the collected funds to your bank account (cf. the payout).

Processing via DirectLink

By default all payment methods with Full Service are to be processed via e-Commerce. However, Visa, MasterCard, Maestro, VPay,

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Bancontact and bank transfer via Full Service can also be processed with DirectLink.

Since Visa, MasterCard, Maestro, VPay, and Bancontact require 3-D Secure authentication, your account needs to be enabled to process DirectLink transactions with 3-D Secure. If you are not sure whether this is the case, you can check in your Ingenico ePayments account via "Configuration" > "Account" > "Your options" whether the option "D3D (DirectLink 3-D)" is enabled in the "Available options" tab.

5. Bank transfer

Bank transfer via Full Service is a fully automated payment method, meaning that nowhere in the payment process you have to do anything manually. Furthermore, compared to regular Bank transfer, Bank transfer via Full Service has additional features and is integrated with the Reconciliation module.

5.1 Configuration

In your Ingenico ePayments account, on the Bank transfer configuration page, Ingenico FS's bank details are automatically configured, depending on the country (Bank transfer BE, FR, etc.). The customer will use these details to transfer the money from his bank account to Ingenico FS.

By default, the validity of a bank transfer is set to 30 days. An automatic reminder email is sent to the customer 5 days before expiration.

You can change the validity period from a value between 5 to 30 days, and also adapt the automatic reminder emails to the customers accordingly, on the same configuration page.

5.2 Customised confirmation email

For each Bank Transfer transaction, Ingenico ePayments can send a standard email with payment instructions (containing the bank transfer details) to the customer, if the customer's email address is provided.

You can choose not to have this standard email sent, and instead send a customised email from your own system, in your own company's style and wording.

To be able to send your customer the required bank transfer details, go in your Ingenico ePayments account' to "Configuration" > "Technical information" > "Transaction feedback" and configure the "Dynamic e-Commerce (or DirectLink) parameters" so that the following details are returned to you with each Bank Transfer transaction:

Field	Description
BUYER_EMAIL	The buyer's email address
COLLECTOR_BIC	BIC code, identifier of the bank
COLLECTOR_IBAN	IBAN bank account number
PAYMENT_REFERENCE	The payment reference (starts with RF, contains the PAYID)

Please make sure that these 4 fields are included and **not altered** in your confirmation/reminder emails.

You can retrieve these details via:

- the redirection URLs; and/or
- the server-to-server post-sale feedback in the e-Commerce environment; or
- with a Direct Query via DirectLink.

5.3 Payment process

A transaction with Bank transfer via Full Service is processed differently than with pay buttons.

1. **Transaction initiation**

1. The customer places an order at your webshop.
2. On check-out, your shop's check-out page redirects the customer to the Ingenico ePayments payment page, where the relevant payment methods are displayed.
3. The customer chooses to pay with one of the available Bank transfer payment methods.
4. On the next page, the customer finds a disclaimer, an email address field, and a confirmation button.
5. Once confirmed, the bank details (of Ingenico FS) are displayed to the customer. The transaction in your Ingenico ePayments account is updated with the status "41-Waiting client payment" status.
6. Ingenico ePayments sends the transaction information to Ingenico FS and displays a confirmation message to the customer. If configured, Ingenico ePayments sends the transaction information to your system, and a confirmation email to the customer.

2. **Transaction processing**

The transaction status in your Ingenico ePayments account will change automatically, depending on whether the customer has paid:

- As soon as the customer has paid, Ingenico FS will send a confirmation to our system. The status of the transaction will then automatically change to "9-Payment requested".
- If the customer hasn't paid, the transaction will expire. The status will first change to "61-Author. deletion waiting", and Ingenico ePayments will send an EXPIRATION status to Ingenico FS.

When receiving the EXPIRATION status, Ingenico FS will respond in one of the two following ways:

- If they haven't received the money in the meantime, Ingenico FS will answer EXPIRED and the transaction status will change to "6-Authorised and cancelled".
- If they have received the money in the meantime, Ingenico FS will answer DEBIT and the transaction status will change to "63-Author. deletion refused", which will afterwards be updated to status "9-Payment requested".

This way, if the payment still arrives on the day of the expiration, the transaction can be captured.

Only if the status has changed to "6-Authorised and cancelled" you should cancel the order in your system.

3. **Payment by Ingenico FS**

Once the customer has transferred the money, based on the payment reference (the letters RF, followed by two check digits and the Ingenico ePayments PAYID), created for each transaction, Ingenico FS routes the money to the relevant merchant account.

If Ingenico FS is not able to match the payment received with a transaction, because either:

- The payment reference is incorrect: Ingenico FS will try to manually match the transaction. If they are not able to, they will automatically return the money. The payment reference will be: "TyyyyyyyyZ Money refused". (yyyyyyyy is a range of 8 random digits)
- The amount paid is higher or lower than expected: Ingenico FS will automatically return the money, after some security checks. The payment reference will be: "TyyyyyyyyZ Money refused : payid – invalid amount or currency". (yyyyyyyy is a range of 8 random digits)

With the next payout, Ingenico FS transfers the money to your bank account.

5.4 Status update

To be notified when a transaction status changes offline (from status 41 to 9 or 6), you can configure two settings in the Technical information page of your Ingenico ePayments account:

- In the "Transaction feedback" tab, " HTTP request for status changes" item

- In the "Transaction emails" tab, " Receive emails in case of offline transaction status changes" item.

5.5 DirectLink

You can also process (and cancel) Bank transfer transactions via DirectLink, for example to create yourself a transaction and send an invoice to your buyer per email:

1. You receive all necessary parameters in an XML response (or via Direct Query).
2. You send payment instructions to the buyer using COLLECTOR_IBAN / COLLECTOR_BIC / PAYMENT_REFERENCE / BUYER_EMAIL (cf. Customised confirmation email).
3. You follow the normal Bank transfer Full Service process (Ingenico FS collects the money, notifies Ingenico ePayments and does the payout to your account).

Field	Description
BUYER_EMAIL	The buyer's email address
COLLECTOR_BIC	BIC code, identifier of the bank
COLLECTOR_IBAN	IBAN bank account number
PAYMENT_REFERENCE	The payment reference (starts with RF, contains the PAYID)

6. Payout process

Ingenico FS transfers the collected funds every week.

As the money is transferred with a normal bank transfer, in general you can expect it on your bank account shortly after the payout date reported in the reconciliation module. You will recognise the bank transfer with a communication according to the following structure:

TyyyyyyyyZ xxxxx COL CDDDD.ddBDDDD.dd E

- yyyyyyyy: a range of 8 random digits
- xxxxxxxx: the payout reference (increasing number)
- CDDDD.dd: commission deducted from payout amount
- BDDDD.dd: gross amount
- E: end

Example: T24823658Z 12345678 COL C100.20B4008.00 E

In the Reconciliation module, the statuses of the different transactions will change accordingly.

Note: In the payment process with pay buttons, an issuer/bank is always involved, meaning that the payment is processed by both the issuer and Ingenico FS. Therefore, payments that are done (less than) a day before the payout may not be included in the very next payout, but in the one after.

7. Refunds

With Full Service you can make refunds (full and partial) on transactions with all payment methods, only if Ingenico Financial Solution receives the IBAN/BIC from the consumer's bank during the original transaction.

You can make refunds:

- In your Ingenico ePayments account, with the "Refund" button in the transaction overview.
- With a DirectLink request, the same way as with refunds on credit cards.
- With a Batch file, the same way as with refunds on credit cards.

Important

- For transactions with Visa (and V Pay), MasterCard, Maestro and iDEAL, the Refund button is immediately available.
- For other payment methods, a transaction performed the one day can be refunded as of the next day at 13h/1pm. In fact, the refund button appears when Ingenico FS confirms to Ingenico ePayments they have received the money on their bank account.

  In case of Bank transfer, it depends on when the customer has done the payment and Ingenico FS has received it, and whether it concerns a national or international transfer.
- As soon as Ingenico FS has transferred the money from your balance to your bank account, there may be no or (after recent transactions) very little credit left on your balance. Consequently, at that point, if you try to make a refund, it might be delayed.
- Ingenico FS will retry to refund once every day for 7 days before returning a refund as refused.
- If you make a refund, Ingenico FS takes into account the full balance of your account, regardless of the payment method used for the original transaction.
- Refunds are also possible on archived transactions (older than 35 days)

In case of a refund, the payment reference on the buyer's bank statement will be according to the following structure:

Merchant legal name + TxxxxxZ + Merchant order reference+(RFD+"PAYID")

8. Reporting

8.1 Reconciliation

Go to Reconciliation

8.2 Push reports

Go to Push reports.