Maintain your transactions

ingenico
ePayments

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1. Confirm authorised transactions

Go through the following steps if you want to process and confirm your transactions with the payment procedure "Data capture by the trader (manual or automatic)":

1. Select this option at "Configuration > Technical information > Global transaction parameters > Default data capture (payment) procedure".
2. Confirm the transaction manually when the status is "5 - Authorised". An authorisation is only a reservation of the amount on your customer's card/account (or a match against a blacklist). It does NOT implicate a payment.
   1. Look up the transaction via "Operations > View transactions".
   2. Click the "Confirm Payment (data capture): XXXXXXXX/X" button at the bottom of the order details tab.
      - The status changes to "91 - Payment processing".
      - Once we have received the confirmation of data capture from your acquirer, the status changes to "9 - Payment requested". This status means we have requested your acquirer to transfer the money that had been reserved to your bank account. As it is your acquirer that transfers the amount to your bank account, we are unable to say exactly when you will receive the payment.

Do you prefer automated operations?

- Batch: send the operation code SAS in field 10
- DirectLink: send operation=SAS

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2. Delete and refund payments

2.1 Delete a payment

A payment deletion is the action of cancelling a payment request made to an acquirer. This is only possible for credit card payments. The deletion of a payment implies that the money normally is not withdrawn from the customer's bank account (neither debit nor credit performed on the customer's bank account).

Constraint: a payment may be deleted on the day of the data capture up until the cut-over time (as configured for your account). The cut-over time is when we send all payment requests to the acquirer. The cut-over time can vary depending on the acquirer, but is usually 16:00h or 24:00h CET. If the customer changes his mind after this deadline has expired, you will need to reimburse the money.

To delete a payment:

1. Look up the transaction via "Operations > View transactions".
2. Click the "Delete payment: XXXXXXXX/X" button at the bottom of the "Orders" tab.

Do you prefer automated operations?

- Batch: send the operation code DES in field 10
- DirectLink: send OPERATION=DES

2.2 Refund a payment

A refund implies that the money had initially been debited and was later credited back to the cardholder's bank account. Both movements will appear on the cardholder's statement.

Constraints:
- The option needs to be activated for your account (to be requested to our Sales team).
- Your acquirer must allow refunds.
- Refunds must be possible for the specific payment method. The availability of the refund option depends on your subscription.

If your acquirer doesn't allow automated refunds, refunds must be performed directly by your acquirer.

How to refund a payment?

1. Look up the transaction you want to refund via the "View transactions > Transaction details".
2. Click on the "Refund" button which is displayed at the bottom of the "Orders" tab. You can also log a reason for the refund.

Do you prefer automated operations?
- Batch: send the RFS operation code in field 10
- DirectLink: send OPERATION = RFS

Do you want to refund more than the paid amount?

For credit cards it's possible to make a refund for a higher amount than the originally paid amount. However, you need to bear the aforementioned constraints in mind, together with the possibility whether your credit card acquirer supports this "exceeding refund" possibility.

Also, the Partial maintenance option needs to be activated on your account, so that you can change the original amount in the transaction overview.

If you wish to make use of this functionality, you need to contact our Sales team.

3. Special operations on authorised transactions

Requesting an authorisation implies checking the validity of a card/account and the amount of money available on it. Each acquirer can then reserve the specific amount of money requested on the customer's card/account for a predefined period of time and for a specific merchant.

Besides requesting an authorisation, our system also allows you to delete and renew authorisations and perform manual authorisations. The latter two operations are only possible for credit card payments.

3.1 Delete an authorisation

Whenever a transaction is authorised, it means the acquirer is reserving a specific sum on the customer's card/account (or the request is matched against a blacklist), to be paid to you when the payment is requested. Although our platform allows you to delete an authorisation, not all acquirers support this type of operation.

To delete an authorisation via our platform, look up the transaction via the "View transactions" selection screen and click on the "Cancel authorisation" button at the bottom of the order details page. We will simulate the authorisation deletion in any case, even if the acquirer doesn't support this operation.

Do you prefer automated operations?

- Batch: send the operation code DES in field 10
- DirectLink: send OPERATION=DES

3.2 Renew an authorisation

An authorisation's validity period depends on the acquirer. In transaction details, you will see the days remaining before the authorisation for each transaction expires. This number of days is given as an indication only. The exact authorisation period is specified in the contract with your acquirer.

If the authorisation has not been followed by a data capture (payment request) within the predefined timeframe, the authorisation will be displayed in red, meaning it has expired. The merchant's guarantee that the money is still available for him on the customer's card/account no longer exists.

You could request the payment anyway (without a valid authorisation), but the payment may be refused (e.g. in the event of insufficient funds).

Before requesting the payment, you could renew the authorisation in your back office. This means you are requesting the acquirer to reserve the money for you once again. However, it is possible that the cardholder has used his card in the meantime and that there are no longer sufficient funds for you to be paid.

To renew an authorisation, look up the transaction via the "View transactions" selection screen and click on the "Redo authorisation" button at the bottom of the order details page (if the button is not immediately available, click on the "Advanced" button first).

If the original authorisation was obtained with the 3-D Secure protocol, the original 3-D Secure conditions may no longer apply to the renewed authorisation.

In accordance with the VISA International and MasterCard International Regulations, the customer has to identify himself for each authorisation in order to benefit from the 3-D Secure guarantee. The 3-D Secure conditional payment guarantee rules are exclusively managed between the merchant (you) and his acquirer. Please contact your acquirer for more information.

Do you prefer automated operations?

- Batch: send the operation code REN in field 10
- DirectLink: send operation=REN

3.3 Perform a manual authorisation

Sometimes the acquirer does not issue the authorisation automatically, e.g. when you have reached your permitted transaction limit. The acquirer will refuse the authorisation and return a message asking you to contact its merchant call centre. When you contact the acquirer and he decides to issue the authorisation, he may give you an authorisation code over the phone.

You can enter the authorisation code the acquirer has given you (over the phone or via fax, etc.) in your back office. Look up the transaction via the "View transactions" selection screen. When you invoke the transaction details, you will see a "Manual Authorisation" button at the bottom of the page (if the button is not immediately available, click on the "Advanced" button first). Enter the authorisation code the acquirer has given you in the field next to the "Manual Authorisation" button and click the "Manual Authorisation" button.

As the merchant, you are fully responsible for the manual entry of the authorisation code, even if the transaction is in status 9 afterwards and no actual payment is performed.

If you have a 3-D Secure contract with your acquirer, the 3-D Secure conditions which apply for a standard authorisation issued via the 3-D Secure protocol, may differ from those for a manual authorisation. In accordance with the VISA International and MasterCard International Regulations, the customer has to identify himself for each authorisation in order to benefit from the 3-D Secure guarantee. The 3-D Secure conditional payment guarantee rules are exclusively managed between the merchant (you) and his acquirer. Please contact your acquirer for more information.

4. Partial and Multiple operations

Partial operations allow you to perform data captures, authorisation cancellations and refunds for a smaller amount than the original order.

Multiple operations allow you to perform several data captures, authorisation cancellations and refunds on the same transaction (the multiple operations option is a separate option from the partial operations option).
The availability of the partial and multiple operations options depends on your subscription and whether your acquirer allows these operations. Contact us to activate the options.

When the partial operations option is enabled in your account, next to the maintenance buttons at the bottom of the order details page, you will see entry fields where you can enter an amount.

When the multiple operations option is enabled in your account, you will see a "Last one" check box next to the text fields where you can enter an amount.

4.1 Partial operations

To perform a partial data capture/refund/authorisation/deletion, you have to go to the detailed transaction page, where you will find the "Confirm Payment (data capture)"/refund/"Delete authorisation" button at the bottom of the page.

1. Fill in the partial amount in the field next to the respective button (by default, the full amount will be entered).
2. Click the respective button and confirm.

Do you prefer automated operations?

Data captures

- Batch: send the operation code SAS in field 10
- DirectLink: send OPERATION=SAS

Refunds

- Batch: send the operation code RFS in field 10
- DirectLink: send OPERATION=RFS

Authorisation deletion

- Batch: send the operation code DES in field 10
- DirectLink: send OPERATION=DES

4.2 Multiple operations

To perform multiple data captures/refunds or an authorisation deletion leaving the transaction open for further maintenance operations, you have to go to the detailed transaction page where you will find the "Confirm payment (data capture)"/refund/"Delete authorisation" button at the bottom of the page.

1. Fill in the partial amount in the field next to the respective button (by default, the full amount will be entered).
2. Tick the "Last one" tick box if this is the last operation you want to perform on this transaction OR disable the "Last one" tick box if you still wish to perform a subsequent operation on this transaction (e.g. request 50.00 EUR for the goods you already dispatched the customer and request the remaining transaction amount when you dispatch the rest).
3. Click the respective button and confirm.

Do you prefer automated operations?

Data captures

- Batch: send the operation code SAL (not last) or SAS (last) in field 10
- DirectLink: send OPERATION=SAL (not last) or OPERATION=SAS (last)

Refunds

- Batch: send the operation code RFD (not last) or RFS (last) in field 10
- DirectLink: send OPERATION=RFD (not last) or OPERATION=RFS (last)

Authorisation deletion

- Batch: send the operation code DEL (not last) or DES (last) in field 10
- DirectLink: send OPERATION=DEL (not last) or OPERATION=DES (last)

5. Delete a transaction

Following new GDPR requirements, a new button allows you to permanently delete all information held on a particular transaction. The information will be deleted 90 days from the original transaction date. If the transaction is older than 90 days then the data will be deleted within 24 working hours. Once deleted, this information cannot be recovered and will not appear on any MI reports, so please ensure you run any reports where you need this transaction information to be present before you purge any data.
To delete a transaction:

1. Go to menu OPERATIONS > VIEW TRANSACTIONS and locate the "Set to" button next to "Purge date".
2. Click on the button. A pop-up displays to confirm or cancel the action.