

3xCB with Cofinoga

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1. Introduction

3XCB is a payment method that allows customers to split their payments into three instalments. The payment order and the amount of the scheduled payments are defined in the contract between the merchant and Cofinoga.

The 3XCB payment method only works in Ingenico ePayments e-Commerce mode, with "direct sale" (immediate payment) and exclusively for the following payment methods:

- MasterCard
- Visa

This documentation should be read in addition to the following documentation:

- [Integration with Ingenico ePayments e-Commerce](#)
- For the additional functionality [PM Query](#) for 3XCB

2. Activation and configuration

Ingenico ePayments takes care of the activation and configuration of 3XCB in your account.

Therefore, Ingenico ePayments must be in possession of the table of costs and maximum APR per purchase established by Cofinoga Laser for your account. This is also known as the 3XCB template.

3. Integration

Integration is performed in e-Commerce mode, as described in our [Ingenico ePayments e-Commerce integration guide](#). The principle is to send additional fields specific to the 3XCB payment method.

3.1 Preselection of payment method

The merchant has the option of preselecting the 3XCB payment method. To do so, he must send the value "3XCB" along with the "PM" parameter (PM=3XCB). Check our [Payment method selection options](#) page for more info)

3XCB is only available for a specific range of amounts. If 3XCB is preselected despite the amount being too high or too low, the buyer will see an error message.

3.2 Additional fields

Cofinoga requires additional data for you to be able to process 3XCB transactions. Therefore, the following fields must be submitted along with the default e-Commerce fields.

Format: AN= Alphanumeric / N=Numeric, maximum allowed amount of characters

Field	Description	Format
CIVILITY	Civility	AN, 5
ECOM_BILLTO_POSTAL_NAME_LAST	Customer's surname	AN, 50
ECOM_BILLTO_POSTAL_NAME_FIRST	Customer's first name	AN, 35
ECOM_SHIPTO_DOB	Date of birth	dd/mm/yyyy
EMAIL	Email	AN, 50
OWNERADDRESS	Address 1	AN, 35
OWNERCTY	Country	AN, 2
OWNERTELNO	Telephone Number	AN, 30
OWNERTOWN	Town/city	AN, 25
OWNERZIP	Postcode	AN, 10

PM	<p>Specifies the payment method to be shown to the customer.</p> <p>Attention: 3XCB is only available for a specific range of amounts. If 3XCB is preselected despite the amount being too high or too low, the buyer will see an error message.</p>	3XCB
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3.2.1 Example

The coding block hereafter must be sent to us with the values correctly entered.

This form must be sent from the customer's browser.

```
<form method="post" action="https://secure.ogone.com/ncol/test/orderstandard.asp" id=form1
name=form1>
<input type="hidden" name="PSPID" value="MONPSPID3XCB">
<input type="hidden" name="ORDERID" value="MonPaiement3XCB">
<input type="hidden" name="AMOUNT" value="25000">
<input type="hidden" name="CURRENCY" value="EUR">
<input type="hidden" name="LANGUAGE" value="fr_FR">
<input type="hidden" name="CN" value="Bill Smith">
<input type="hidden" name="EMAIL" value="test@test.com">
<input type="hidden" name="OWNERZIP" value="75009">
<input type="hidden" name="OWNERADDRESS" value="5 rue de rochechouart">
<input type="hidden" name="ECOM_SHIPTO_DOB" value="15/04/1970">
<input type="hidden" name="OWNERCTY" value="FR">
<input type="hidden" name="OWNERTOWN" value="Paris">
<input type="hidden" name="OWNERTELNO" value="0102030405">
<input type="hidden" name="SHASIGN" value="59774695ed8335183166b8de962865f9d81136c5">
<input type="hidden" name="CIVILITY" value="Mr">
<input type="hidden" name="ECOM_BILLTO_POSTAL_NAME_LAST" value="SMITH">
<input type="hidden" name="ECOM_BILLTO_POSTAL_NAME_FIRST" value="BILL">

<input type="submit" value="" id=submit2 name=submit2>
</form>
```

3.3 3XCB behaviour management

3.3.1 Execution of the first payment at the time of the order

With 3XCB, the payment is always executed immediately following the authorisation. This sale process is called "direct sale".

The first payment corresponds to the first due date, including any merchant's fees.

The second and third due dates are scheduled for D+30 and D+60 in accordance with the 3XCB template. Thereafter, debits are issued automatically by the Ingenico ePayments platform.

3.3.2 Fees paid by the buyer / by the merchant

These fees are defined in the table of fee scales provided by Cofinoga Laser.

3.4 3XCB payment page

When we receive the redirection URL with the parameters correctly entered we display the 3XCB payment page for the customer.


This page consists of two screens.

These two screens can be fully personalised using a dynamic template. See [e-Commerce: Dynamic template](#) for more information.

1st screen :

Confirmation du paiement

Numéro de commande : MonPaiement3XCB
Total à payer : 150.00 EUR
Bénéficiaire : Test3XCB s.a.



Récapitulatif de votre commande 1

Numéro de commande: MonPaiement3XCB
 Date commande: 09/08/2012
 Montant de votre commande: 150.00 EUR

Votre paiement en 3 fois, avec carte bancaire: 2

50.00 EUR prélevés le 09/08/2012
 50.00 EUR prélevés le 11/08/2012
 50.00 EUR prélevés le 13/08/2012
 Coût total de l'opération de financement: 150.00 EUR
 Frais de dossier: 0.00 EUR - TAEG 0.00%
 Taux d'intérêt annuel 0 %


Vos données personnelles: 3

Adresse e-mail: dac@ogone.com Civilité: Mr Nom: CHAOUAT Prénom: DAVID	Adresse: Rue de rochechouart Code postal / Ville: 75009 / Paris Pays: FRANCE Numéro de téléphone: 0102030405
--	---

Vos données bancaires: 4

Date de naissance (jj/mm/aaaa):
 Pays de naissance:
 Département de naissance:
 Ville de naissance:

Vos données bancaires: 5




Titulaire de la carte:
 Numéro de la carte:
 Date d'expiration (mm/aaaa): /
 Code de vérification de la carte:

J'ai lu et je valide les conditions générales du contrat dont je demande la mise en oeuvre immédiate pour recevoir ma commande au plus vite (donc sans attendre le délai de rétractation de 14 jours). (Voir les conditions générales du contrat 3x3CB en cliquant ici) 6


Je ne souhaite pas recevoir les offres commerciales de Laser Cofinoga par courriel, SMS, courrier ou appel téléphonique.

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A. Arsovas de Daone l'Etat: [voir les conditions générales de sécurité](#) Informations légales

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1. Order summary
2. Spreading of payment with the amounts and collection dates (defined between the merchant and Cofinoga)
3. Non-modifiable information (provided in the HTML form)
4. Modifiable information
5. Display of payment mask. The customer must enter his or her card details.
6. The customer must accept the GCU of Cofinoga and can sign up to the newsletter
7. Payment validation
8. Possibility of cancelling the order and returning to the site

2nd screen:

Total à payer : 150.00 EUR
Bénéficiaire : Test3XCB s.a.

3^{ème}
CB

Récapitulatif de votre commande 1

Numéro de commande: MonPaiement3XCB
Date commande: 09/08/2012
Montant de votre commande: 150.00 EUR

Votre paiement en 3 fois, avec carte bancaire: 2


50.00 EUR prélevés le 09/08/2012
50.00 EUR prélevés le 11/08/2012
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Frais de dossier: 0.00 EUR - TAEG 0.00%
Taux d'intérêt annuel 0 %

Vos données personnelles: 3


Adresse e-mail: dac@ogone.com	Adresse: Rue de rochechouart
Civilité: Mr	Code postal / Ville: 75009 / Paris
Nom: CHAOUAT	Pays: FRANCE
Prénom: DAVID	Numéro de téléphone: 0102030405

4 (la page précédente)

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1. Order summary
2. Spreading of payment with the amounts and collection dates (defined between the merchant and Cofinoga)
3. Summary of personal details
4. Possibility of returning to the previous screen to amend information.
5. Payment validation
6. Possibility of cancelling the order and returning to the site

When the payment is validated, we ask to confirm the payment. Depending on the reply we redirect the customer to the redirection URLs specified in the HTML form.

If no URL is specified, we display a standard Ingenico ePayments page with the payment status.

3.5 Confirmation e-mail

Once the payment has been made, a confirmation email is sent to the customer. This email is defined by Cofinoga but is sent from our platform. It contains the details of the transaction as well as the contract set up between the customer and Cofinoga.

4. Refunds

4.1 Request

3XCB allows one or more refunds to be made. These refunds are managed in the same way as for e.g. credit cards. The merchant can therefore use the various available channels:

- Manually from the Ingenico ePayments back office
- Via a DirectLink server-to-server request
- Via a Batch file

The merchant can request the full or partial refund of a 3XCB transaction.

Notes:

- A partial refund, i.e. the amount of which is less than the initial amount of the transaction, must be performed with the RFD code.
- A total refund, i.e. the amount of which is equal to the initial amount of the transaction, must be performed with the RFS code.
- The amount sent for a refund request may NEVER be equal to 0.
- A 3XCB refund may not be given on a transaction that is more than one year old. If the merchant has to provide a refund on a transaction that is more than one year old, he must find a way of refunding his customer without going through Ingenico ePayments.

After a refund has been entered, Ingenico ePayments recalculates the remaining payments to be collected and/or triggers a refund.

4.2 Response

Our server sends an XML reply back following each refund request.

When the refund is accepted, we can send two statuses back:

- Status "8 – Refund"
- Status "85 – Refund handled by merchant"

These two statuses indicate that the refund has been sent to Cofinoga and must therefore be regarded as OK from the merchant's point of view.

Whether we return status 8 or 85 depends on a Cofinoga business rule for which the explanation is beyond the scope of this guide.

Note: From a functional point of view, the status "83-Refund refused" does not exist with 3XCB. Nevertheless, it is technically possible. If this status is encountered on the platform, Ingenico ePayments should be systematically notified for a correction.