

General info on using shopping carts with Ingenico ePayments

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1. Disclaimer

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2. What is a PSPID?

The PSPID is the unique identifier of your Ingenico ePayments account. It is the ID you chose (or were given) at the registration of your Ingenico ePayments account, and which you usually login with.

When configured in your shopping cart, our system will use the PSPID to identify you as a registered merchant.

3. What is an API user and its differences?

Depending on your shopping cart, you may be asked for an API-user and password for the API-user.

The API-user is a separate user you create in your Ingenico ePayments Account. Its only purpose is to allow an application (your shopping cart) to create and/or maintain transactions on our platform.

Unlike other users, you can't login with the API-user.

Where in my Ingenico ePayments account can I find this setting?

In the main menu, go to "Advanced" > "Users", click "New user" and check "Special user for API".

> [More information on User Management](#)

4. What is an operation code?

In your shopping cart you may be requested to configure an operation code. This way you can choose how you want your credit card transactions to be processed; in two stages (Authorisation) or in one stage (Sale). If you use a different operation code in your shopping cart, this will override the default operation code in your account.

Authorisation

The money is reserved on the customer's card. You need to confirm the transaction (within a certain period, depending on your acquirer contract), so the amount is taken from the customer's card.

> We recommend this option if you don't have an automated stock system, if you work with reservations/bookings (such as for hotels), etc

Sale

The money is taken instantly from the customer's card

> We recommend this option if you provide an online service such as ticket sales, etc.

Where in my Ingenico ePayments account can I find this setting?

In the main menu, go to "Configuration" > "Technical information" > "Global transaction parameters" > "Default operation code".