



CHRONOPAY

a new gear of e-commerce

Connection to the ChronoPay Payment Page

Online processing procedure. ChronoPay payment form

First of all, it is necessary to mention that a SSL HTTP session (https) will be opened by the Customer from his/her PC by a link from the Merchants's e-commerce Web-site to the **secure.chronopay.com** server (Payment Form). ChronoPay provides two different Payment Forms: one is used when Merchant has predefined a list of products with set prices and another one when the Merchant is able to charge the Customers for any value according to the list of product prices. These forms are implemented through calling of **index.cgi** and **index_shop.cgi** correspondingly.

The ChronoPay SSL certificate is authorized by VeriSign (official SSL Certificates Authority) which can be verified by the Customer using a Web-browser interface.

Also several parameters can be passed to the Payment Form by Merchant's Web-site (e-commerce solution). This could be done either from the HTTP from the Merchant's Web-site page or by specifying these parameters in a link which is used to open Payment Form page (second form is not suggested due to security reasons). Payment Form can be opened from several parts of the Merchant's Web-site, so there is no limit to the quantity of links leading to the Payment Form.

Parameter name	Description
product_id	Unique product code. ChronoPay system will identify Merchant and it's product that Customer purchases by this code. Merchant should issue this code using ChronoPay Administrative Interface. (required)
product_name	Name of product (list of products) that are purchased by Customer. (index_shop.cgi only – required)
product_price	Price of product (products) that are purchased by Customer. (index_shop.cgi only – required)
product_price_currency	Currency of product price that will be used for charging Customer's Credit Card (Account). Currency or list of currencies are up to Merchant's Acquirer Bank. (index_shop.cgi only – required)
language	Suggested language for ChronoPay Payment Form. Following languages are supported: English (EN or default when no value is set), Russian (RU), Dutch (NL), Spanish (ES). (optional)
name	Customer's name. If this parameter is posted to ChronoPay Payment Form, corresponding field will be filled in by posted data. (optional)
street	Customer's street address. If this parameter is posted to ChronoPay Payment Form, corresponding field will be filled in by posted data. (optional)
city	Customer's city address. If this parameter is posted to ChronoPay Payment Form, corresponding field will be filled in by posted data. (optional)
state	Customer's state address – USA Customers only. If this parameter is posted to ChronoPay Payment Form, corresponding field will be filled in by posted data. (optional)
zip	Customer's ZIP code – USA Customers only. If this parameter is posted to ChronoPay Payment Form, corresponding field will be filled in by posted data. (optional)
country	Customer's country address. If this parameter is posted to ChronoPay Payment Form, corresponding field will be filled in by posted data. (optional)
phone	Customer's phone. If this parameter is posted to ChronoPay Payment Form, corresponding field will be filled in by posted data. (optional)
email	Customer's e-mail address. If this parameter is posted to ChronoPay Payment Form, corresponding field will be filled in by posted data. (optional)
cs1	Additional parameter used for keeping internal information and passing it through all processing stages. It is not shown at ChronoPay Payment Form. (optional)

Parameter name	Description
cs2	Additional parameter used for keeping internal information and passing it through all processing stages. It is not shown at ChronoPay Payment Form. (optional)
cs3	Additional parameter used for keeping internal information and passing it through all processing stages. It is not shown at ChronoPay Payment Form. (optional)
cb_url	URL of Merchant's script intended for processing of successful orders. Customer won't be redirected to this URL, it is called by ChronoPay system. (optional)
cb_type	Type of call-back URL calling action, could be either G for GET or P for POST methods. (optional)
decline_url	URL of Merchant's script intended for processing of unsuccessful (declined) orders. Customer will be redirected to this URL if all three authorization attempts are invalid. (optional)

The Customer can enter credit card information **only** at the ChronoPay Payment Form within a secure encrypted SSL connection. This protects Customer's private data from the illegal distribution to any third party. It is absolutely unnecessary (and could be forbidden by some Payment Systems) that Merchants oblige Customers to enter their Private Information at the Merchant's Website with the following submission of these data to ChronoPay Payment Form. In fact, Merchants which are not certified by the Payment Systems are forbidden to collect or possess Customers' Private Information in any form.

Successful transaction actions

After the Customer enters his/her Credit Card (Account) data and clicks on the submission button in order to proceed with the transaction, the ChronoPay System contacts the corresponding Acquiring Bank through a secured connection and makes an attempt to perform the transaction. The result of this operation can be either successful (bank accepts the payment order and makes a wire automatically) or a failure (error in data entered, insufficient data entered, card is in pickup list etc.). If there is a failure condition, the Customer can perform another attempt (up to three attempts in total).

In case of a successful transaction with the corresponding Acquiring Bank, the ChronoPay System will undertake some actions automatically: if the Call-Back URL is specified in the parameters (submitted by Merchant's on-line shop) the corresponding page will be called from the ChronoPay System and several parameters will be passed to it accordingly, including those submitted to ChronoPay Payment Form from the Merchant's e-commerce resource:

Parameter name	Description
transaction_type	Type of transaction completed. List of possible values: onetime – one time payment has been made, no repayment required; initial – first payment has been made, repayment required in corresponding period; decline – charge request has been rejected; rebill – repayment has been made together with initial transaction; cancel – repayments has been disabled; expire – customer's access to restricted zone membership has been expired; refund – request to refund has been received; chargeback – request to chargeback has been received.
transaction_id	Unique ID of transaction registered in ChronoPay System.
customer_id	Unique ID of customer registered in ChronoPay System (different from transaction_id).
site_id	Unique ID of Merchant's web-site registered in ChronoPay System (different from both transaction_id and customer_id).

Parameter name	Description
product_id	ID of a product that was purchased, same as submitted to ChronoPay Payment Form by Merchant's e-commerce solution.
language	Language field from ChronoPay Payment Form as it was set or used by default (English). If no language has been set when ChronoPay Payment Form was called, this field contains no data.
date	Date of transaction in MM/DD/YYYY format (according to ChronoPay System time).
time	Time of transaction in HH:MM:SS format (according to ChronoPay System time).
name	Customer's name as submitted to ChronoPay Payment Form.
email	Customer's e-mail address as submitted to ChronoPay Payment Form.
street	Customer's street address as submitted to ChronoPay Payment Form.
country	Customer's country address as submitted to ChronoPay Payment Form.
city	Customer's city address as submitted to ChronoPay Payment Form.
zip	Customer's ZIP code (USA Customers only) as submitted to ChronoPay Payment Form.
state	Customer's state address (USA Customers only) as submitted to ChronoPay Payment Form.
username	Customer's login for restricted access zone of Merchant's Web-site, as chosen by Customer at ChronoPay Payment Form. ChronoPay Payment Form prevents Customers from entering same login as some of other Customers, for each particular Merchant's Web-site, as well as from entering empty login or password. ¹
password	Customer's password for restricted access zone of Merchant's Web-site, as chosen by Customer at ChronoPay Payment Form. ChronoPay Payment Form prevents Customers from entering same login as some of other Customers, for each particular Merchant's Web-site, as well as from entering empty login or password. ¹
cs1	Additional parameter used for keeping internal information and passing it through all processing stages. Unchanged from as was posted to ChronoPay Payment Form.
cs2	Additional parameter used for keeping internal information and passing it through all processing stages. Unchanged from as was posted to ChronoPay Payment Form.
cs3	Additional parameter used for keeping internal information and passing it through all processing stages. Unchanged from as was posted to ChronoPay Payment Form.
total	Value that was charged from a Card/Account that was presented to ChronoPay Payment Form by customer.

* —only valid when all login/password combinations are issued from the processing ChronoPay Payment Form requests.

If the Website has been processed previously through another PSP, it is necessary that login/password combinations are synchronized with the ChronoPay System.

If services are sold (basically, membership in restricted access zone of the Merchant's Website), corresponding data will be submitted to the Merchant's Administrative Interface in the **username** and **password** fields, as agreed upon. In this case, the Customer will be asked to provide a preferred login and password for the restricted access zone at the ChronoPay Payment Form.

If goods are purchased, there is an option of accepting data on the corresponding order from the ChronoPay System by the Call-Back Script (URL). In this case, the unique order ID has to be issued and passed on to the ChronoPay Payment Form by the Merchant's e-commerce solution, as well as a value to be charged from the Customer's Credit Card (Account). The customer will be forwarded to the URL set as "Access URL" in the Administrative Interface for the product that has been sold.

If the Customer's data, which he or she has entered is invalid, not enough to perform a transaction or has not been passed by the Fraud Screening system, the Customer will be asked to repeat an attempt (up to three times). It is not guaranteed that the particular Customer will be able to perform another attempt after the Fraud Screening reported that card is in a negative database or due to other reasons can not be processed, even if next presented card is valid. When all three attempts are unsuccessful, the URL set by the **decline_url** parameter will be called (if set).

Some extra Fraud Protection mechanisms can be automatically applied by a particular Merchant's Website. This is basically done according to the registered chargeback level of that particular website or the whole Merchant's online activity.

Transaction information access

Merchants are able to access the transaction information using a SSL connection through a particular URL at the Administrative Interface (CSV Reporting Utility).

An URL <https://clients.chronopay.com/exp/index.cgi> should be called with login and password supplied from ChronoPay as for ChronoPay Administrative Interface.

A list of the following parameters should be presented to the CSV Reporting Utility:

Parameter name	Description
site_id	Unique site code for which transactions information has to be reached. (required)
bdate	First date of period in MM/DD/YYYY format (slashes included). (required)
fdate	Last date of period in MM/DD/YYYY format (slashes included). (required)
rs	Line separator sequence. “\n” (new line) is supposed by default. (optional)

A request can be formed either by using a special utility on the Merchant’s website or by accessing a direct URL like the following:

https://clients.chronopay.com/exp/?site_id=000001-0001&bdate=11/04/2003&fdate=11/05/2003

The administrative Interface checks all presented data and makes output directly into browser or inquiring utility containing rows (separated by line separator by default or specified in the request) with following fields:

transaction_type; transaction_id; customer_id; site_id; product_id; customer_name; customer_email; customer_ip; date; amount; amount_currency; cs1_field; cs2_field; cs3_field; customer_login; customer_password

The following parameter values are used:

Parameter name	Description
transaction_type	Type of completed transaction recorded in the data base. Following types can be reported: initial – initial charge transaction (following repeated charges or rebills are suggested), onetime – one time payment, no further repeated charges are suggested, rebill – repeated charge or rebill is completed, refund – customer made a refund transaction through Merchant’s or ChronoPay’s customer support, chargeback – customer presented chargeback for transaction to bank, reversal – transaction has been reversed.
transaction_id	Unique code (ID) for a transaction in ChronoPay’s data base.
customer_id	Unique code (ID) for a Customer in ChronoPay’s data base.
side_id	Unique code (ID) for a Site that is related with this transaction.
product_id	Unique code (ID) for a Product (service) that was bought.
customer_name	Customer’s name as presented by Customer at ChronoPay Payment Form.
customer_email	Customer’s email address as presented by Customer at ChronoPay Payment Form.
customer_ip	IP-address of Customer that made a payment as it registered by ChronoPay Payment Form.
Date	Date of transaction registration in MM/DD/YYYY HH:MM:SS format.
amount	Value that was charged from Customer’s Card (Account).
amount_currency	Currency that was used for charge. (Field can be empty, means default currency for Merchant).

Parameter name	Description
cs1	Additional parameter used for keeping internal information and passing it through all processing stages, as it was posted to ChronoPay Payment Form.
cs2	Additional parameter used for keeping internal information and passing it through all processing stages, as it was posted to ChronoPay Payment Form.
cs3	Additional parameter used for keeping internal information and passing it through all processing stages, as it was posted to ChronoPay Payment Form.
customer_login	Login name that was choose by Customer if online services are sold upon transaction.
customer_password	Password that was chosen by Customer if online services are sold upon transaction.

Refunds and chargebacks

It is necessary that the Customer's transactions can be refunded (money returned to the Customer's Card Account or the Account when the Customer claims for that). If there are tangible goods involved in a sales procedure, the Customer must return all purchased goods prior to starting the refund process. If the Customer has bought services (online access etc.) he/she may claim for refund even in case when there was no satisfaction from services usage.

Merchant should use the ChronoPay Administrative Interface presented by ChronoPay in order to perform refund for a particular operation when required by the Customer. It is suggested that Customer will be asked for some of the data as described above (customer login name, customer name, transaction amount) that will uniquely identify a particular Customer and a particular transaction.

It normally takes less than 1 (one) day for a refund to be completed (money returns to Customer's Credit Card Account) and this may depend on the Customer's bank terms and conditions. Once the refund is completed, it is not guaranteed that the same Customer with the same Card will be able to make a similar purchase in the future, because refund usage increases negative points on the Customer's Fraud Screening Profile. Negative transactions databases authorities may also be informed on the refund operation performed by a particular Customer.

Customers are also able to make refunds themselves through ChronoPay Customer Support (contact data are available on Payment Form).

A Chargeback is a different type of a reversal transaction, which is reported to the Customer's bank (not to ChronoPay) by Customer itself as a result of a transaction that neither Customer wishes to pay or which was not made by Customer itself (third party activity is suggested). ChronoPay will not obtain any information about the fact that the Customer's transaction has been declined. It will immediately be reported as a chargeback. This information will be sent to ChronoPay only after all chargeback stages passed, starting from the Customer's report to the credit card issuer organization till blocking of the Customer's credit card account which will lead to the re-issuing of the card. Negative transactions databases authorities will also be informed on chargeback operations performed by particular Customer.

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