Paybox

**PAYBOX
E-COMMERCE / CNP SOLUTIONS**

TEST PARAMETERS

VERSION 6.2
05/06/2014

VeriFone.
THE WAY TO PAY™
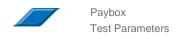
CHANGE REVIEW

DATE	VERSION	DESCRIPTION	AUTEUR
09/08/2012	5.09	Initial English version after refactoring	G. MORIN
09/01/2013	5.10	Definition of the test account 1999888-085 for testing Paybox System and Paybox Direct	G. MORIN
15/04/2014	6.1	Adding European acquirers and other payment means. Suppression of the Annex for Error codes. Please refer to the integration manual associated to each solution.	G. MORIN
05/06/2014	6.2	New corporate identity and style guide	Projects Service

DOCUMENTS REFERENCES

Most of the documents below are available on the Paybox Web site for download www.paybox.com :

REF.	DOCUMENT	DESCRIPTION
Ref1	ManuelIntegrationPayboxSystem_V6.1_EN.pdf	Integration guide of the Paybox System solution
Ref2	ManuelIntegrationPayboxDirect_V6.2_EN.pdf	Integration guide of the Paybox Direct solution
Ref3	PAYBOX RemoteMPI en francais.doc	Integration guide of the RemoteMPI solution used to allow 3DSecure payments with Paybox Direct

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If you discover some errors in this documentation, you can send us an e-mail (see e-mail addresses below) describing the error or the problem as precisely as possible. Please provide in your e-mail the document reference and the page number.

INFORMATION

For any Merchant or Integrator who needs some commercial information, Paybox Sales team is available from Monday to Friday, from 9 am to 6 pm :

Sales department :

e-mail : contact@paybox.com

Phone : + 33 (0)1 61 37 05 70

SUPPORT

For any Merchant or Integrator who needs some technical information or support during the integration process, Paybox Support team is available from Monday to Friday, from 9 am to 12.30 pm and from 2 pm to 6.30 pm (5.30 on Friday):

Technical & Functional Support :

e-mail : support@paybox.com

Phone : + 33 (0)4 68 85 79 90

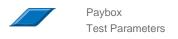For any contact with our Sales or Support teams, you MUST provide the following PAYBOX identifiers:

- SITE number (7 digits)
- RANG number (2 digits)
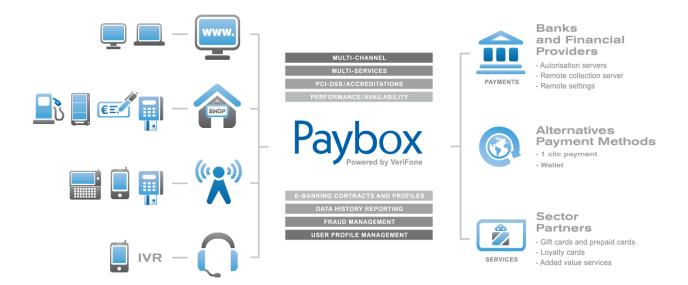- IDENTIFIANT number (1 to 9 digits)

TABLE OF CONTENTS

1. INTRODUCTION

Paybox / Point Transaction Systems has developed and is managing its own centralized platform to provide an interface between different channels for payments or services and the corresponding recipients for processing (financial operators, banking institutions, business partners).

It is a multi-channel and multi-services centralized platform:

➢ Multi-channel : the PAYBOX platform accepts connections originating from different kind of systems, physical POS (Card Present) as well as remote payments (Card Not Present, E-Commerce/M-Commerce) :
  - Internet, Merchant Web Sites
  - Electronic Payment Terminals, POS in a shop or retailer
  - Vending machines
  - Smartphones or PDA
  - Call centers, Interactive vocal servers (IVR), …

➢ Multi-services : the PAYBOX platform is able to process many different types of payments instruments:
  - Debit cards and credit cards,
  - Private label cards,
  - Gift cards,

But the platform is also able to process multiple services and business oriented transactions:
  - Loyalty cards,
  - Consumer finance,
  - Fleet management,
  - Taxi booking, …
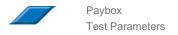
2. PURPOSE OF THIS DOCUMENT

In the Card Not Present and E-Commerce/M-Commerce areas, PAYBOX Services is offering several solutions, each of them offering specific functionalities:

➢ **PAYBOX SYSTEM** : PAYBOX SYSTEM is an integration with the Merchant Web Site. At the time of payment, cardholders are automatically redirected to a secured multi-lingual payment page hosted by PAYBOX. This payment page can be personalized to fit the Merchant Web Site look and feel. PAYBOX SYSTEM complies with the highest security requirements for card payments on E-Commerce/M-Commerce Web Sites by using amongst others, an SSL 128 bits technology for the payment page and by managing the 3D-Secure protocol (if option subscribed by the Merchant).

➢ **PAYBOX DIRECT** : PAYBOX DIRECT ensures processing of payment in the most seamless way for the cardholder who will not be redirected. The Merchant Web Site has to collect the card information (such as Card number, expiry date, …) and send it to PAYBOX within a SLL secure server to server request, in order to process the payment. PAYBOX DIRECT can also be used to capture transactions which have already been authorized through PAYBOX SYSTEM. PAYBOX DIRECT also provides functionalities like refund and cancel of transactions, again through server to server requests.

➢ **PAYBOX DIRECT *Plus*** : This solution allows the merchant to ask PAYBOX to store a part of the cardholder information. PAYBOX DIRECT Plus is particularly suitable for recurring payments and payment facilities like « 1-click payments ».

➢ **PAYBOX BATCH FILE PROCESSING** : This solution is based on mutual off-line deposits of structured files between the merchant and PAYBOX SERVICES. The merchant information system has to collect the card information (such as Card number, expiry date, …) and send it to PAYBOX through a secure file transfer, in order to process the payments. PAYBOX BATCH FILE PROCESSING can also be used to capture transactions which have already been authorized through PAYBOX SYSTEM. PAYBOX BATCH FILE PROCESSING also provides functionalities like refund and cancel of transactions, again through file deposit mechanism.

This document describes test environments and parameters for the above E-Commerce / CNP solutions.

It is intended to people who wish to make some tests during the integration process of one of those solutions.

3. TEST PLATFORM

3.1 Objective

Paybox provides merchants and integrators with a test (or pre-production) platform with easy and free access.

This environment allows validating the correct integration of the Paybox solutions without taking any risk.

Indeed, the payments processed within this environment are not transferred to the bank or the private acquirer. Thus, it is possible to process many tests in order to validate the integration without real financial impact (no debit or credit of the cards).

3.2 Access

It is important that both incoming and outgoing IP addresses are authorized within the firewalls or network equipments in charge of the security within the merchant network infrastructure.

To access to the standard **Paybox System** service:
> https://preprod-tpeweb.paybox.com/cgi/MYchoix_pagepaiement.cgi

To access to **Paybox System Light (iFrame)** service:
> https://preprod-tpeweb.paybox.com/cgi/MYframepagepaiement_ip.cgi

To access to **Paybox System Mobile** service:
> https://preprod-tpeweb.paybox.com/cgi/ChoixPaiementMobile.cgi

To access to the **Paybox Direct** service:
> https://preprod-ppps.paybox.com/PPPS.php

To access to the **Merchant Back Office**:
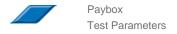> https://preprod-admin.paybox.com

> ⚠ Unlike the production platform, the pre-production platform does not provide redundancy. For each of the above services, there is only one unique URL to call and no backup URL. It is important that, in production, the merchant information system is able to switch from the primary URL to the secondary in case the first one is not available.
> For more details, please refer to the integration manual of each solution *[Ref1]* *[Ref2]*.

3.3 Specificities

3.3.1 Simulating error cases

More than testing the nominal case with a « PAYMENT ACCEPTED » return, the pre-production platform allows simulating different causes of rejected payments. It is possible not only to simulate internal Paybox error codes but also error codes coming from the bank server.

To receive an answer with a specific return code, the expected value should be filled in the following parameter ERRORCODETEST (PBX_ERRORCODETEST for Paybox System). This parameter is ignored within the production environment.

All the available return codes can be simulated, allowing the merchant to test if the processing of his application according to this return code is correct.

3.3.2 Differences between environments

In case of a test ending with a payment accepted, the authorization number returned by the platform will always be « XXXXXX ».

The merchant name displayed on the payment page of Paybox system is always prefixed by "***TEST*** allowing the tester to know in which environment (production / pre-production) he is processing transactions.

3.3.3 Execution of subscriptions terms

Terms of subscriptions created in pre-production environment are not executed. When creating a subscription, the success of the operation can be checked by the presence of the subscriber number in the Paybox System answer (field B of the PBX_RETOUR parameter). *[Ref1]*
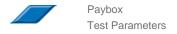
3.3.4 3D-Secure

The 3D-Secure specific kinematic is simulated within the pre-production environment. Thus, when processing a 3DSecure payment, you will be redirected to a test page that automatically and always validates the authentication without having to really authenticate the cardholder with a SMS or any other mean.

3.3.5 HMAC key

For a given merchant account, the HMAC key of the pre-production platform is different and independent from the key in the production environment. It is therefore necessary to generate a key in each of the environments from the menu « Information » of the Back Office (see the Integration manual for more details). *[Ref1]* *[Ref2]*

When going live to production, after the tests, it is necessary to change the called URLs and the HMAC key.

For the shared test accounts provided by Paybox in pre-production, the HMAC key is predefined and cannot be changed. The value of the key is available from the menu « Information » of the Back Office.

4. TEST ACCOUNT

4.1 Specific merchant account

When the merchant accounts are declared, they are simultaneously created in the production environment and pre-production environment, with the same services and options.

Therefore, when his account is already opened, the merchant should use his own account to validate that the integration is correct, according to the services and options activated.

4.2 Shared test accounts

In case the merchant does not yet have his own merchant account opened, Paybox provides shared test accounts, listed below, in different configurations, that everybody can use:

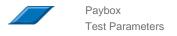### 4.2.1 Tests without 3-D Secure

For all the accounts below, the parameters SITE, RANG, and IDENTIFIANT are necessary in order to make payments. LOGIN and PASSWORD allow access to the Merchant Back Office.

SITE	RANG	IDENTIFIANT	LOGIN	PASSWORD
1999888	32	110647233	199988832	1999888I

SERVICES		PAYMENT METHODS
• Paybox System version Plus o Option subscription management • Paybox Direct Plus • Merchant Back-office		

4.2.2 Tests with Paybox System 3-D Secure

SITE	RANG	IDENTIFIANT	LOGIN	PASSWORD
1999888	43	107975626	199988843	1999888I

SERVICES		PAYMENT METHODS
• Paybox System version Plus o Option subscription management • Paybox Direct Plus* • Merchant Back-office		

* This account allows using Paybox Direct Plus for subscribers management and post-payment operations (refund, capture,…). However, in order to make a 3-D Secure payment via Paybox Direct, it is necessary to use the following account.

4.2.3 Tests with Paybox Direct 3-D Secure

SITE	RANG	IDENTIFIANT	LOGIN	PASSWORD
1999888	63	109518543	199988863	1999888I

SERVICES	PAYMENT METHODS
• Paybox Direct Plus o RemoteMPI • Merchant Back-Office	

This test account allows processing 3-D Secure transactions with Paybox Direct by using the RemoteMPI module.

4.2.4 Tests with Paybox System and Paybox Direct non 3-D Secure

SITE	RANG	IDENTIFIANT	LOGIN	PASSWORD
1999888	85	110647233	199988885	1999888I

SERVICES	PAYMENT METHODS

• Paybox System
   o Option subscription management
• Paybox Direct
   o Merchant Back-office	

This test account allows processing non 3-D Secure transactions with Paybox System or Paybox Direct.

5. TEST CARDS

5.1 French banks/acquirers (CB)

Those test cards are valid within the pre-production environment, for share tests accounts or merchant specific account, if the merchant's bank is a French bank.

One may also use his personal card within the pre-production environment, it will not be debited.

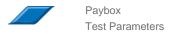| DESCRIPTION	CARD	EXPIRY*	CVV*
Paybox test card number	1111 2222 3333 4444	06/14	123
Card enrolled in 3-D Secure program	4012 0010 3714 1112	06/14	123
Card not enrolled in 3-D Secure program	4012 0010 3844 3335	06/14	123

* Values « EXPIRY » and « CVV » are not controlled on the pre-production platform. Therefore, any value can be used.

5.2 Atos Worldline (Belgique)

DESCRIPTION	CARD	EXPIRY*	CVV*
Belgian Visa card	4236 8615 8842 3130	12/14	123
Belgian Mastercard card	5476 8520 5684 3079	12/14	123
Belgian Maestro card	6703 1111 2222 3334	12/14	N/A

5.3 EMS

DESCRIPTION	CARD	EXPIRY *	CVV*
Visa card	4012 0010 3714 1112	12/14	123
Mastercard card	5135 1800 0000 001	12/14	123
Maestro card	6703 1111 2222 3334	12/14	N/A

5.4 Bancontact/Mistercash

It is currently not possible to process Bancontact Mistercash payments within the preproduction environment.

5.5 American Express

DESCRIPTION	CARD	EXPIRY *	CVV*
American Express card	3749 0740 3001 005	12/14	1234

5.6 Sofinco

DESCRIPTION	CARD	EXPIRY	PERSONAL CODE
Sofinco card	5049 7703 0000 0098 545	12/14	0825

5.7 JCB

DESCRIPTION	CARD	EXPIRY *	CVV*
JCB card	3569 9900 1200 0112	12/14	123

5.8 Paypal

It is not possible to tests Paypal with the shared accounts but only with the specific merchant accounts.
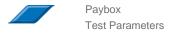
Once his Paypal account is active within Paypal and then configured on his Paybox account, one can connect to the Paypal Developer area with his own account: https://developer.paypal.com/

Then click on « Applications » and « Sandbox accounts », where it is possible to tests accounts (Account type : Personal).

5.9 Buyster

It is possible to process test payments using Buyster within the preproduction environment.

In order to obtain a tests account, please contact Buyster helpdesk at: support.b2b@buyster.fr