Point eCommerce Server Interface

Point eCommerce Server Interface V.1.36

Document Change History

Version	Date	Author	Position	Comment
5.0.5	01.09.2014	Kristaps Kohs	Software Developer	Added Generate Payment link
5.0.4	19.08.2014	Evgeni Kappinen	Software Developer	updating payment method list
5.0.3	06.06.2014	Cristina Aldea	Software Developer	Added Server Interface DeleteToken operation.
5.0.2	19.05.2014	Evgeni Kappinen	Software Developer	Added payment methods: svea-webpay-installment, svea-webpay-invoice
5.0.1	09.04.2014	Cristina Aldea	Software Developer	Added Server Interface SaveToken and GetToken operations.
5.0.0	17.3.2014	Björn Delin	Software Developer	Added Server Interface Cancel Task.
4.0.2	21.02.2014	Evgeni Kappinen	Software Developer	Added s-t-1-6_card-expected-validity
4.0.1	21.2.2014	Sampo Korhonen	Software Developer	Added s-f-1-20_reference-number
3.0.2.37	17.02.2014	Kristaps Kohs	Software Developer	Added new partial capture parameters.
3.0.2.36	27.1.2014	Tiina Virta	Technical Documentation	Added contact info for Norway.
3.0.2.35	3.12.2013	Tiina Virta	Technical Documentation	Added appendix to the end and did minor cleaning up.
3.0.2.34	8.11.2013	Markku Hyppönen	Support Coordinator	Description of parameter s-f-1-30_software updated.
3.0.2.33	21.10.2013	Markku Hyppönen	Support Coordinator	Contact information part edited. Added subtitle 'Finland'. Information for all markets will be added soon.
3.0.2.32	18.9.2013	Joonas Kekoni	Software Developer	Added unit gross cost, and fixed unit gross cost
3.0.2.31	12.9.2013	Lassi Lehtinen	Project Manager	Updated production and customer test environment URLs.
3.0.2.30	6.9.2013	Markku Hyppönen	Scrum Master	Process payment and list saved payment methods descriptions improved. Some misleading texts removed.

3.0.2.29	16.08.2013	Cristina aldea	Software Developer	Updated l-t-1-20_saved-payment-method-id as mandatory parameter for process-payment and remove-saved-payment-method methods.
3.0.2.28	14.06.2013	Kristaps Kohs	Software Developer	Added Server interface error codes
3.0.2.27	TBA	Björn Delin	Software Developer	Decreased max length of payment-method-type parameter from 40 to 30
3.0.2.26	27.5.2013	Björn Delin	Software Developer	Increased max length of payment-method-type parameter from 30 to 40
3.0.2.25	16.5.2013	Markku Hyppönen	Scrum Master	Currency code descriptions fixed payment-method-type
3.0.2.24	15.5.2013	Risto Virtanen	Software Developer	Increased max length of encrypted-card-details parameter from 256 to 512.
3.0.2.23	8.5.2013	Tommi Laukkanen	Head of Research and Development	Updated production URLs.
3.0.2.22	16.4.2013	Markku Hyppönen	Scrum Master	Payment status codes added to get payment status operation description.
3.0.2.21	12.4.2013	Risto Virtanen	Software Developer	Updated description of basket items of refund operation.
3.0.2.20	10.4.2013	Risto Virtanen	Software Developer	Updated save-card-payment-method's additional request fields
3.0.2.19	22.3.2013	Risto Virtanen	Software Developer	Added notification about creation of recurring subscription and recurring payment.
3.0.2.18	20.3.2013	Risto Virtanen	Software Developer	Removed token-included parameter.
3.0.2.17	28.2.2013	Tommi Laukkanen	Head of Research and Development	Clarified collation when ordering parameters for signature content. Updated production URLs.
3.0.2.16	15.2.2013	Risto Virtanen	Software Developer	Added token parameters.
3.0.2.15	1.2.2013	Risto Virtanen	Software Developer	Added optional parameter s-t-1-26_filing-code to Payment process' additional response fields.

3.0.2.14	20.12.2012	Antti Julku	QA Engineer	Fixed incorrect parameter name for list-transaction-numbers, should be l-f-1-20_transaction-number instead of l-f-1-20_transaction-id.
3.0.2.13	19.12.2012	Tommi Laukkanen	Head of Research and Development	Fixed incorrect parameter names.
3.0.2.12	2.11.2012	Markku Hyppönen	Scrum Master	Recurring payment subscription code parameter added for operation list saved payment options.
3.0.2.11	9.10.2012	Markku Hyppönen	Scrum Master	Operation list-transaction-ids renamed as list-transaction-number and payment method added to response message parameters.
3.0.2.10	5.10.2012	Jarno Tammelin	Quality Assurance Engineer	Formatting changes for pdf export.
3.0.2.9	27.9.2012	Markku Hyppönen	Scrum Master	Production environment URLs fixed.
3.0.2.8	25.9.2012	Markku Hyppönen	Scrum Master	Added operation for listing transaction IDs.
3.0.2.7	25.9.2012	Markku Hyppönen	Scrum Master	Added operation for removing saved payment option.
3.0.2.6	25.9.2012	Tommi Laukkanen	Head of Research and Development	Added buyer external identifier parameter to buyer details.
3.0.2.5	11.9.2012	Markku Hyppönen	Scrum Master	Counter suffix in response fields unified. There were some _<N> suffixes while it should be -<N>
3.0.2.4	10.8.2012	Jarno Tammelin	Tester	Removed "Can be empty" from Process payment VAT and discount percentages' descriptions.
3.0.2.3	13.7.2012	Henri Huhtamäki	Quality Assurance Manager	Fixed test address from "/si" to "/serverinterface".
3.0.2.2	5.7.2012	Risto Virtanen	Scrum Master	Specified valid characters for order number.
3.0.2.1	15.6.2012	Henri Huhtamäki	Quality Assurance Manager	Minor addition (merchant agreement code) to post result checking instructions.
3.0.2.0	13.6.2012	Henri Huhtamäki	Quality Assurance Manager	Added 3.0.2 version to match to that of Payment interface. Did minor fixes on parameters. Added instructions for checking post results.

3.0.1.2	30.5.2012	Henri Huhtamäki	Quality Assurance Manager	Fixed e-mail variable lengths from max 30 to max 100 to match actual implementation.
3.0.1.1	30.5.2012	Tommi Laukkanen	Head of Research and Development	Added document change history.
3.0.1.0	29.5.2012	Tommi Laukkanen	Head of Research and Development	Updated interface version 3.0.1 to document. Changes were done on payment interface. No changes to server interface.
3.0.0.0	2.3.2012	Tommi Laukkanen	Head of Research and Development	Created initial server interface description for interface version 3.0.0. First E-Commerce interface version to include server interface.

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Introduction

This document describes integration process and server to server interface between a web shop (later a shop system) and Point E-Commerce System (later the payment system). The interface is designed to operate over HTTPS (Hypertext Transfer Protocol Secure). Authentication of both systems and verification of message integrity is implemented using digital signatures.

Interface Change Log

Version 5.0.0

Added Server Interface Cancel Task.

Version 3.0.2

Completely backwards incompatible with 3.0.1 version.

Interface Description

This document describes the server interface to enable third party integrations of shop systems to the payment system.

Processes

Transport

Transport between shop system and payment system is carried out using POST operations over HTTPS (Hypertext Transfer Protocol Secure) which is combination of HTTP (Hypertext Transfer Protocol) and TLS (transport layer security). Only server side certificate granted by public certificate authorities are used in transport layer security. Post and response contents are encoded with 'application/x-www-form-urlencoded'-encoding with UTF-8 character set.

Security

Digital signatures are used to authenticate participating systems and verify message integrity. Messages are signed with two different alternative algorithms to allow for wide variety of technical platforms to be supported. The public key size is 1024.

Calculating Digital Signature from Form Parameters

Form parameter name value pairs are sorted by key according the following collation: "0123456789-_abcdefghijklmnopqrstuvwxyz". The signed content is created from this value list according to the following format:

Format of the Signed Parameter Content

```
<key1>=<value1>;<key2>=<value2>;...<keyN=valueN>;
```

Note: If ';' occurs in value it will be replaced with ';;' in signature content string. This applies to both requests and responses.

Example of the Signed Parameter Content

```
i-f-1-3_order-currency-code=978;...;
```

Digital Signature Types

Signature Number	Algorithm
1	RSA with SHA-1
2	RSA with SHA-512

URLs

Operations

General Request and Response Header Fields

Request Header

Name	Format	Opt	Example Value	Title	Version	Description
s-f-1-30_operation	String with length of 1-30 characters.	No	is-available	Operation	3	The operation which this request is requesting to be invoked.
l-f-1-20_request-id	Long integer value formatted as string with 1-20 numeric characters.	No	100	Request ID	3	Unique request identifier per merchant agreement.
t-f-14-19_request-timestamp	yyyy-MM-dd HH:mm:ss	No	2012-06-13 16:00:02	Request Timestamp	3	Timestamp defining the request time from web shop point of view.
s-f-1-36_merchant-agreement-code	String with length of 1-36 characters.	No	023423423345	Merchant Agreement Code	3	Textual code of the merchant agreement.
s-f-1-30_software	String with length of 1-30 characters.	No	My Shop Software	Software	3	Name of the web shop software (Merchant determines)

s-f-1-10_software-version	String with length of 1-10 characters.	No	1.0.1	Software Version	3	Version of the web shop software.
i-f-1-11_interface-version	String with length of 1-11 numeric characters.	No	3	Interface Version	3	Version of the payment interface.
s-t-256-256_signature-one	String with length of 256-512 characters.	Yes	FA12...FF	Signature One	3	128 byte signature converted to upper case hexadecimal string. Parameter name includes 256 due to backwards compatibility issues.
s-t-256-256_signature-two	String with length of 256-512 characters.	Yes	FA12...FF	Signature Two	3	128 byte signature converted to upper case hexadecimal string. Parameter name includes 256 due to backwards compatibility issues.

Response Header

Name	Format	Opt	Example Value	Title	Version	Description
s-f-1-30_operation	String with length of 1-30 characters.	No	is-available	Operation	3	The operation which was requested to be invoked.
l-f-1-20_response-id	Long integer value formatted as string with 1-20 numeric characters.	No	100	Response ID	3	Unique response identifier per merchant agreement.
t-f-14-19_response-timestamp	yyyy-MM-dd HH:mm:ss	No	2012-06-13 16:00:02	Response Timestamp	3	Timestamp defining the response time from payment system point of view.
l-f-1-20_request-id	Long integer value formatted as string with 1-20 numeric characters.	No	100	Request ID	3	Unique request identifier per merchant agreement.
s-f-1-30_error-message	String with length of 1-30 characters.	Yes	No such merchant agreement.	Error message	3	The error which occurred.
s-f-1-10_software-version	String with length of 1-10 characters.	No	1.0.1	Software Version	3	Version of the web shop software.
i-f-1-11_interface-version	String with length of 1-11 numeric characters.	No	3	Interface Version	3	Version of the payment interface.

s-t-256-256_sign ature-one	String with length of 256-512 characters.	Yes	FA12...FF	Signature One	3	128 byte signature converted to upper case hexadecimal string. Parameter name includes 256 due to backwards compatibility issues.
s-t-256-256_sign ature-two	String with length of 256-512 characters.	Yes	FA12...FF	Signature Two	3	128 byte signature converted to upper case hexadecimal string. Parameter name includes 256 due to backwards compatibility issues.

Cancel Payment (cancel-payment)

Operation for canceling a payment.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
l-f-1-20_transacti on-number	Integer value formatted as string with 1-20 numeric characters.	No	123	Transaction Number	5	Transaction number identifying the payment transaction. Assigned by payment system.
s-f-1-30_paymen t-method-code	String with length of 1-30 characters.	No	visa	Payment Method	5	String key identifying the payment method used.

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description
s-f-1-30_paymen t-result-code	String with length of 1-30 characters.	No	success	Payment Result Code	5	Code identifying status of the cancel payment

Is Available (is-available)

Operation for testing connectivity, signatures and requesting availability status of server interface for the merchant agreement.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description

Name	Format	Opt	Example Value	Title	Version	Description
i-f-1-1_availability	Integer value formatted as string with 1 numeric character.	No	0	Server Interface Access Level	3	0 = No access to Server Interface has been granted by Point. 1 = Express level access to Server Interface. 2 = Advanced level access to Server Interface. If you receive value 0 then contact Point in order to activate ServerInterface access.

List Payment Methods (list-payment-methods)

Operation for listing available payment methods and their amount limits for the merchant agreement.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
i-f-1-3_currency-code	String with length of 1-3 numeric characters.	No	978	Currency Code	3	Numeric ISO 4217 currency code.

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description
s-t-1-30_payment-method-code-<N>	String with length of 1-30 characters.	Yes	visa	Payment Method	3	The payment method code. Value can be found in Appendix (please see the end of this document)
l-t-1-20_payment-method-min-<N>	Long integer value formatted as string with 1-20 numeric characters.	Yes	0	Payment Method Minimum Amount	3	Minimum amount for the payment method.
l-t-1-20_payment-method-max-<N>	Long integer value formatted as string with 1-20 numeric characters.	Yes	10000	Payment Method Maximum Amount	3	Maximum amount for the payment method.
s-t-1-30_payment-method-type-<N>	String with length of 1-40 characters.	Yes	VISA	Payment Method Type	3	Type of the payment method. Value can be found in Appendix (please see the end of this document)

List Saved Payment Methods (list-saved-payment-methods)

Operation for listing saved payment methods for given buyer.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
s-f-1-30_buyer-first-name	String with length of 1-30 characters.	No	John	First Name	3	First name of the buyer.
s-f-1-30_buyer-last-name	String with length of 1-30 characters.	No	Smith	Last Name	3	Last name of the buyer.
s-t-1-30_buyer-phone-number	String with length of 0,1-30 characters	Yes	+358 40 234234234	Phone Number	3	Phone number of the buyer.
s-f-1-100_buyer-email-address	String with length of 1-100 characters.	No	john.smith@gmail.com	Email Address	3	Email address of the buyer.
s-t-1-255_buyer-external-id	String with length of 1-255 characters.	Yes	213123123	Buyer External Identifier	3	Identifier of the buyer assigned by web shop. Not recommended to be used. Will be replaced identification mechanism based on other mandatory user details.
s-t-1-30_delivery-address-line-one	String with length of 0,1-30 characters.	Yes	Street 31	Delivery Address Line #1	3	Line one of the delivery address.
s-t-1-30_delivery-address-line-two	String with length of 0,1-30 characters.	Yes	Apartment 2	Delivery Address Line #2	3	Line two of the delivery address.
s-t-1-30_delivery-address-line-three	String with length of 0,1-30 characters.	Yes	Room 3	Delivery Address Line #3	3	Line three of the delivery address.
s-t-1-30_delivery-address-city	String with length of 0,1-30 characters.	Yes	Helsinki	Delivery Address City	3	City of the delivery address.
s-t-1-30_delivery-address-postal-code	String with length of 0,1-30 characters.	Yes	00270	Delivery Address Postal Code	3	Postal code of the delivery address.
i-t-1-3_delivery-address-country-code	String with length of 0,1-3 characters.	Yes	246	Delivery Address Country Code	3	Numeric ISO 3166 country code of the delivery address.
s-t-1-30_recurring-payment-subscription-code	String with length of 0,1-30 characters.	Yes	123	Recurring Payment Subscription Code	3	Subscription code for recurring payment. When given lists only saved payment methods related to subscription.

Additional Response Fields

Name	Format	Opt	Example Value	Version	Title	Description
s-t-1-30_payment-method-code-<N>	String with length of 1-30 characters.	Yes	visa	3	Payment Method	The payment method code.

l-t-1-20_payment-method-id-<N>	Long integer value formatted as string with 1-20 numeric characters.	Yes	2426425	3		Payment Method ID	ID of the saved payment method.
s-t-1-30_payment-method-title-<N>	String with length of 1-30 characters.	Yes	455566******8887	3		Payment Method Title	The title of payment method.
s-t-1-6_card-expected-validity-<N>	String with lenth of 1-6 characters	Yes		4			

Remove Saved Payment Method (remove-saved-payment-method)

Operation for removing saved payment method.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
l-t-1-20_saved-payment-method-id	Long integer value formatted as string with 1-20 numeric characters.	No	242	Saved Payment Method ID	3	ID of the saved payment method.

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description
l-t-1-10_removed-count	Long integer value formatted as string with 1-10 numeric characters.	Yes	1	Removed Count	3	0 = Payment method not removed, 1 = Payment method removed

Process Payment (process-payment)

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
locale-f-2-5_payment-locale	String with length of 2-5 characters.	No	fi_FI	Locale	3	The language locale used by buyer.
t-f-14-19_payment-timestamp	yyyy-MM-dd HH:mm:ss	No	2010-01-01 01:01:32	Payment Timestamp	3	UTC timestamp defining the payment start time from web shop point of view. If payment is retried then payment timestamp have to differ from first payment for same order.

s-f-1-36_order-number	String with length of 1-36 characters.	No	123	Order Number	3	Textual order number assigned by shop system. Valid characters are a-z, A-Z, 0-9 and minus sign.
t-f-14-19_order-timestamp	yyyy-MM-dd HH:mm:ss	No	2010-01-01 01:01:32	Order Timestamp	3	UTC timestamp defining the orders time from web shop point of view.
s-t-1-36_order-note	String with length of 0 or 1-36 characters.	Yes	Example note.	Order Note	3	Custom parameter reserved for shop system to use.
i-f-1-3_order-currency-code	String with length of 1-3 numeric characters.	No	978	Currency Code	3	Numeric ISO 4217 currency code.
l-f-1-20_order-gross-amount	Long integer value formatted as string with 1-20 numeric characters.	No	100	Gross Amount	3	Total amount including taxes and discount with two decimal precision. Example value corresponds to 1 EUR.
s-f-1-30_buyer-first-name	String with length of 1-30 characters.	No	John	First Name	3	First name of the buyer.
s-f-1-30_buyer-last-name	String with length of 1-30 characters.	No	Smith	Last Name	3	Last name of the buyer.
s-t-1-30_buyer-phone-number	String with length of 0,1-30 characters.	Yes	+358 40 234234	Phone Number	3	Phone number of the buyer.
s-f-1-100_buyer-email-address	String with length of 1-100 characters.	No	john.smith @gmail.com	Email Address	3	Email address of the buyer.
s-t-1-255_buyer-external-id	String with length of 1-255 characters.	Yes	213123123	Buyer External Identifier	3	Identifier of the buyer assigned by web shop. Not recommended to be used. Will be replaced identification mechanism based on other mandatory user details.
s-t-1-30_delivery-address-line-one	String with length of 0,1-30 characters.	Yes	Street 31	Delivery Address Line #1	3	Line one of the delivery address.
s-t-1-30_delivery-address-line-two	String with length of 0,1-30 characters.	Yes	Apartment 2	Delivery Address Line #2	3	Line two of the delivery address.

s-t-1-30_delivery-address-line-three	String with length of 0,1-30 characters.	Yes	Room 3	Delivery Address Line #3	3	Line three of the delivery address.
s-t-1-30_delivery-address-city	String with length of 0,1-30 characters.	Yes	Helsinki	Delivery Address City	3	City of the delivery address.
s-t-1-30_delivery-address-postal-code	String with length of 0,1-30 characters.	Yes	00270	Delivery Address Postal Code	3	Postal code of the delivery address.
i-t-1-3_delivery-address-country-code	String with length of 0,1-3 characters.	Yes	246	Delivery Address Country Code	3	Numeric ISO 3166 country code of the delivery address.
l-t-1-20_saved-payment-method-id	Long integer value formatted as string with 1-20 numeric characters.	No	242	Payment Method ID	3	ID of the saved payment method.
i-t-1-1_recurring-payment	Integer with value 0 or 1.	Yes	1	Recurring Payment	3	Integer defining that payment is recurring payment. 0) Not recurring payment. 1) A recurring payment. It must be noted that the recurring subscription must be created via Payment interface.
i-t-1-1_deferred-payment	Integer with value 0 or 1.	Yes	1	Deferred Payment	3	Integer defining that payment is deferred payment. 0) Not deferred payment. Both payment authorization and debiting will be done. 1) Deferred payment. Only authorization will be done.
s-t-1-4_card-security-code	String with length of 1-4 characters.	Yes	123	Card Security Code	3	The card security code.
i-t-1-1_register-token	Integer with value 0 or 1.	Yes	1	Register Token	3	Integer defining if a token should be registered for the card that is used.

0-50 basket items supported and they are only viewed to user as reminder of what the order contains.

s-t-1-30_bi-name-<N>	String with length of 1-30 characters.	Yes	Red Apple	Item Name	3	Item name of the Nth basket item.

l-t-1-20_bi-unit-cost-\<N\>	Long integer value formatted as string with 1-20 numeric characters.Must not be present if unit gross cost is used. Must be filled if unit gross cost is not filled. Must not be filled if it is.	Yes	100	Item Unit Cost	3	Unit cost with two decimal precision but without discount and tax. Example value corresponds to 1 EUR. NOTE: usage of unit cost instead of unit gross cost can create rounding errors, when refunding individual items. If you for example have gross cost of 89.00 EUR, there is no corresponding unit cost with discount 0% and GST 24%. 77.17 EUR and 24% GST is 88.99 EUR, but 77.18 EUR lead to gross cost of 89.01 EUR. Thus if consumer buys 2 items with gross cost of 89.00 and returns only one he will be returned 88.99 EUR. (If he returns both then the entire row will be refunded he will get full refund.) The solution to this problem is either to to use unit gross cost, or calculate unit cost first and calculate gross cost by adding GST, and not by calculating GST from unit gross cost, because if one does it this way, there will be rounding errors unless prices are selected not o have them, since EURO and other currencies are finitely dividable.

l-t-1-20_bi-unit-gross-cost-<N>	Long integer value formatted as string with 1-20 numeric characters. Must be filled if unit cost is not filled. Must not be filled if it is.	yes	124	Item Unit Gross Cost	3	Unit cost with two decimal precision,with discount and tax. Example value corresponds 1 EUR , 24% vat and 0% discount.
i-t-1-11_bi-unit-count-<N>	Integer value formatted as string with 1-11 numeric characters.	Yes	1	Item Unit Count	3	Number of units in the item.
l-t-1-20_bi-gross-amount-<N>	Long integer value formatted as string with 1-20 numeric characters.	Yes	100	Item Gross Amount	3	Item gross amount including tax and discount with two decimal precision. Example value corresponds to 1 EUR.
l-t-1-20_bi-net-amount-<N>	Long integer value formatted as string with 1-20 numeric characters.	Yes	100	Item Net Amount	3	Item net amount calculated from unit cost times unit count with two decimal precission. Example value corresponds to 1 EUR.
i-t-1-4_bi-vat-percentage-<N>	Integer formatted as string with 0,1-4 numeric characters	Yes	2250	Item VAT Percentage	3	Item value added tax percentage with two decimal precission. Example value corresponds to 22,5%. Currently, cannot be an empty string nor missing.
i-t-1-4_bi-discount-percentage-<N>	Integer formatted as string with 0,1-4 numeric characters	Yes	550	Item Discount Percentage	3	Item discount percentage tax with two decimal precission. Example value corresponds to 5,5%. Currently, cannot be an empty string nor missing.

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description
l-f-1-20_transaction-number	Integer value formatted as string with 1-20 numeric characters.	No	123	Transaction Number	3	Transaction number identifying the payment transaction. Assigned by payment system.

s-f-1-30_payment-method-code	String with length of 1-30 characters.	No	visa	Payment Method	3		String key identifying the payment method used.
s-f-1-36_order-number	String with length of 1-36 characters.	No	123	Order Number	3		Textual order number assigned by shop system. Valid characters are a-z, A-Z, 0-9 and minus sign.
s-t-1-36_order-note	String with length of 1-36 characters.	Yes	Example note.	Order Note	3		Custom parameter reserved for shop system to use echoed back to shop.
t-f-14-19_order-timestamp	yyyy-MM-dd HH:mm:ss	No	2010-01-01 01:01:32	Order Timestamp	3		UTC timestamp defining the orders time from web shop point of view.
i-f-1-3_order-currency-code	String with length of 1-3 numeric characters.	No	978	Currency Code	3		Numeric ISO 4217 currency code.
l-f-1-20_order-gross-amount	Long integer value formatted as string with 1-20 numeric characters.	No	100	Gross Amount	3		Gross amount including tax with two decimal
s-t-1-26_filing-code	String with length of 1-26 characters.	Yes	1234567890	Filing code	3		Filing code of the transaction
s-t-1-256_token	String with length of 0 or 1-256 characters.	Yes	100	Token	3		Token that was registered for the card that the used.

Debit Payment (debit-payment)

Operation for triggering payment debit in case of deferred payment.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
l-f-1-20_transaction-number	Integer value formatted as string with 1-20 numeric characters.	No	123	Transaction Number	3	Transaction number identifying the payment transaction. Assigned by payment system.
s-f-1-30_payment-method-code	String with length of 1-30 characters.	No	visa	Payment Method	3	The payment method code.
s-t-1-36_order-note	String with length of 0 or 1-36 characters.	Yes	Example note.	Order Note	3	Custom parameter reserved for shop system to use.

Name	Format	Opt	Example Value	Title	Version	Description
i-f-1-3_order-currency-code	String with length of 1-3 numeric characters.	No	978	Currency Code	3	Numeric ISO 4217 currency code.
l-f-1-20_order-gross-amount	Long integer value formatted as string with 1-20 numeric characters.	No	100	Gross Amount	3	Total amount including taxes and discount with two decimal precision. Example value corresponds to 1 EUR.
i-t-1-1_partial-capture	Integer value 0(false) or 1(true)	Yes	1	Partial Capture	3	Flag indicating if debit is partial, and remaining order should be left open for future debits.

0-50 basket items supported and they are only viewed to user as reminder of what the order contains.

Request must have all the order items that are to be debited, order items are matched by id.

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description
l-f-1-20_transaction-number	Integer value formatted as string with 1-20 numeric characters.	No	123	Transaction Number	3	Transaction number identifying the payment transaction. Assigned by payment system.
s-f-1-30_payment-method-code	String with length of 1-30 characters.	No	visa	Payment Method	3	String key identifying the payment method used.
i-f-1-3_order-currency-code	String with length of 1-3 numeric characters.	No	978	Currency Code	3	Numeric ISO 4217 currency code.
l-f-1-20_order-gross-amount	Long integer value formatted as string with 1-20 numeric characters.	No	100	Gross Amount	3	Gross amount including tax with two decimal

Refund Payment (refund-payment)

Operation for refunding payments.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
l-f-1-20_transaction-number	Integer value formatted as string with 1-20 numeric characters.	No	123	Transaction Number	3	Transaction number identifying the payment transaction. Assigned by payment system.
s-f-1-30_payment-method-code	String with length of 1-30 characters.	Yes	visa	Payment Method	3	The payment method code.

i-f-1-3_refund-currency-code	String with length of 1-3 numeric characters.	No	978	Currency Code	3	Numeric ISO 4217 currency code.
l-f-1-20_refund-amount	Long integer value formatted as string with 1-20 numeric characters.	No	100	Refund Amount	3	Amount to refund. Example value corresponds to 1 EUR.
s-t-1-36_order-note	String with length of 0 or 1-36 characters.	Yes	Example note.	Order Note	3	Custom parameter reserved for shop system to use.

0-50 basket items supported and they are only viewed to user as reminder of what the order contains.
Order has to have all the basket items that are refunded. Basket items are matched by their id.

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description
l-f-1-20_transaction-number	Integer value formatted as string with 1-20 numeric characters.	No	123	Transaction Number	3	Transaction number identifying the payment transaction. Assigned by payment system.
s-f-1-30_payment-method-code	String with length of 1-30 characters.	No	visa	Payment Method	3	String key identifying the payment method used.

Get Payment Status (get-payment-status)

Operation for getting payment status.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
s-f-1-30_payment-method-code	String with length of 1-30 characters.	No	visa	Payment Method	3	The payment method code.
l-f-1-20_transaction-number	Integer value formatted as string with 1-20 numeric characters.	No	123	Transaction Number	3	Transaction number identifying the payment transaction. Assigned by payment system.

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description
l-f-1-20_transaction-number	Integer value formatted as string with 1-20 numeric characters.	No	123	Transaction Number	3	Transaction number identifying the payment transaction. Assigned by payment system.

s-f-1-30_payment-method-code	String with length of 1-30 characters.	No	visa	Payment Method	3	The payment method code.
s-f-1-36_order-number	String with length of 1-36 characters.	No	123	Order Number	3	Textual order number assigned by shop system. Valid characters are a-z, A-Z, 0-9 and minus sign.
t-f-14-19_order-timestamp	yyyy-MM-dd HH:mm:ss	No	2010-01-01 01:01:32	Order Timestamp	3	UTC timestamp defining the orders time from web shop point of view.
i-f-1-3_order-currency-code	String with length of 1-3 numeric characters.	No	978	Currency Code	3	Numeric ISO 4217 currency code.
l-f-1-20_order-gross-amount	Long integer value formatted as string with 1-20 numeric characters.	No	100	Gross Amount	3	Gross amount including tax with two decimal
s-f-1-30_payment-status-code	String with length of 1-30 characters.	No	authorized	Payment Method Code	3	Code identifying status of the chosen payment method.
s-f-1-20_reference-number	String with length of 1-20 characters.	Yes	1230000045678	Reference Number	4	Point Reference Number of electronic payment.

Payment Status Codes

Card Payment Status Codes

Status Code	Description
committed	CardPayment commitment has been captured and committed
settled	CardPayment has been settled by acquiring Bank
verified	CardPayment has been verified
refunded	CardPayment has been refunded
authorized	CardPayment has been authorized
cancelled	CardPayment has been cancelled
subscribed	CardPayment is used for creating a subscription

Invoice Payment Status Codes

Status Code	Description
committed	InvoicePayment commitment has been received
settled	InvoicePayment has been settled by acquiring Bank
verified	InvoicePayment has been verified
refunded	InvoicePayment has been refunded
initiated	InvoicePayment commitment has not been received

cancelled	InvoicePayment has been cancelled

Electronic Payment Status Codes

Status Code	Description
committed	ElectronicPayment commitment has been received
settled	ElectronicPayment has been settled by acquiring Bank
verified	ElectronicPayment has been verified
refunded	ElectronicPayment has been refunded
initiated	ElectronicPayment commitment has not been received

Error Codes

Error Code	Description
system_error	System error occurred while processing request.
signature_verification_failed	Indicates that signature verification was not succesful.
merchant_agreement_not_found	Indicates that such merchant agreement does not exist.
access_denied	Indicates that access level is not sufficient.
no_acquirer_agreements	Indicates that no acquirer agreements could be found.
buyer_payments_disabled	Indicates that payments are disabled.
service_unavailable	Service is currently unavailable
invalid_expiration_date	Indicate that payment expiration date is invalid.
unknown_saved_payment_method	Indicates that provided saved payment method was not found.
not_allow_payment_by_merchant	Indicates that merchant agreement does not allow buyer payments.
not_allow_payment_by_acquirer	Indicates that acquirer agreement does not allow buyer payments.

List Transaction Numbers (list-transaction-numbers)

Operation for listing transaction numbers.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
s-f-1-36_order-number	String with length of 1-36 characters.	No	123	Order Number	3	Textual order number assigned by shop system. Valid characters are a-z, A-Z, 0-9 and minus sign.

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description
l-f-1-20_transaction-number-<N>	Integer value formatted as string with 1-20 numeric characters.	No	123	Transaction Number	3	Transaction number identifying the payment transaction. Assigned by payment system.

Name	Format	Opt	Example Value	Title	Version	Description
s-f-1-30_paymen t-method-code-< N>	String with length of 1-30 characters.	No	visa	Payment Method	3	The payment method code.

Save Card Payment Method (save-card-payment-method)

Operation for saving payment method.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
s-f-1-30_buyer-fir st-name	String with length of 1-30 characters.	No	John	First Name	3	First name of the buyer.
s-f-1-30_buyer-la st-name	String with length of 1-30 characters.	No	Smith	Last Name	3	Last name of the buyer.
s-t-1-30_buyer-p hone-number	String with length of 0,1-30 characters.	Yes	+358 40 234234234	Phone Number	3	Phone number of the buyer.
s-f-1-100_buyer- email-address	String with length of 1-30 characters.	No	john.smith@gmai l.com	Email Address	3	Email address of the buyer.
s-t-1-255_buyer- external-id	String with length of 1-255 characters.	Yes	213123123	Buyer External Identifier	3	Identifier of the buyer assigned by web shop. Not recommended to be used. Will be replaced identification mechanism based on other mandatory user details.
s-t-1-30_delivery- address-line-one	String with length of 0,1-30 characters.	Yes	Street 31	Delivery Address Line #1	3	Line one of the delivery address.
s-t-1-30_delivery- address-line-two	String with length of 0,1-30 characters.	Yes	Apartment 2	Delivery Address Line #2	3	Line two of the delivery address.
s-t-1-30_delivery- address-line-thre e	String with length of 0,1-30 characters.	Yes	Room 3	Delivery Address Line #3	3	Line three of the delivery address.
s-t-1-30_delivery- address-city	String with length of 0,1-30 characters.	Yes	Helsinki	Delivery Address City	3	City of the delivery address.
s-t-1-30_delivery- address-postal-c ode	String with length of 0,1-30 characters.	Yes	00270	Delivery Address Postal Code	3	Postal code of the delivery address.
i-t-1-3_delivery-a ddress-country-c ode	String with length of 0,1-3 characters.	Yes	246	Delivery Address Country Code	3	Numeric ISO 3166 country code of the delivery address.
s-f-1-30_paymen t-method-code	String with length of 1-30 characters.	No	visa	Payment Method	3	The payment method code.

Name	Format	Opt	Example Value	Title	Version	Description
s-f-256-512_encrypted-card-details	String with length of 256-512 characters.	No	FA12...FF	Encrypted card details	3	*<PAN>=<MMyyyy>* padded with PKCS #1 padding and RSA encrypted and converted to upper case hexadecimal string.
i-t-1-1_register-token	Integer with value 0 or 1.	Yes	1	Register Token	3	Integer defining if a token should be registered for the card that is used.

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description
s-f-1-30_payment-method-code	String with length of 1-30 characters.	No	visa	Payment Method	3	The payment method code.
l-t-1-20_payment-method-id	Long integer value formatted as string with 1-20 numeric characters.	No	242	Payment Method ID	3	ID of the saved payment method.
s-t-1-30_payment-method-title	String with length of 1-30 characters.	No	455566******8887	Payment Method Title	3	The title of payment method.
s-t-1-256_token	String with length of 0 or 1-256 characters.	Yes	100	Token	3	Token that was registered for the card that the used.

Save Token (save-token)

Operation for saving a token for a card.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
s-f-1-30_payment-method-code	String with length of 1-30 characters.	No	visa	Payment Method	5	The payment method code.
s-f-256-512_encrypted-card-details	String with length of 256-512 characters.	No	FA12...FF	Encrypted card details	5	*<PAN>=<MMyyyy>* padded with PKCS #1 padding and RSA encrypted and converted to upper case hexadecimal string.
s-t-1-36_service-code	String with length of 1-36 characters.	Yes	service_code	Service Code	5	Value Added Service Code

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description

s-t-1-256_token	String with length of 0 or 1-256 characters.	Yes	100	Token	5	Token that was registered for the card that was send.

Get Token (get-token)

Operation for getting an existing token associated to a card.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
s-f-1-30_payment-method-code	String with length of 1-30 characters.	No	visa	Payment Method	5	The payment method code.
s-f-256-512_encrypted-card-details	String with length of 256-512 characters.	No	FA12...FF	Encrypted card details	5	*<PAN>=<MMyyyy>* padded with PKCS #1 padding and RSA encrypted and converted to upper case hexadecimal string.
s-t-1-36_service-code	String with length of 1-36 characters.	Yes	service_code	Service Code	5	Value Added Service Code

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description
s-t-1-256_token	String with length of 0 or 1-256 characters.	Yes	100	Token	5	Token that was registered for the card that was send.

DeleteToken (delete-token)

Operation for Deleting an existing token associated to a card.

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
s-f-1-30_payment-method-code	String with length of 1-30 characters.	No	visa	Payment Method	5	The payment method code.
s-t-1-256_token	String with length of 1.256 characters.	No	1234567890	Token	5	The token that was generated by Point. Althow the type is String, valid values are the ones that can be parsed as Long.
s-t-1-36_service-code	String with length of 1-36 characters.	Yes	service_code	Service Code	5	Value Added Service Code

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description
l-t-1-10_removed-count	Integer value formatted as string with 1-10 numeric characters.	Yes	1	Remove Count	5	0 = Token not removed, 1 = Token removed

Generate payment link (generate-payment-link)

Additional Request Fields

Name	Format	Opt	Example Value	Title	Version	Description
locale-f-2-5_payment-locale	String with length of 2-5 characters.	No	fi_FI	Locale	3	The language locale used by buyer.
t-f-14-19_payment-timestamp	yyyy-MM-dd HH:mm:ss	No	2010-01-01 01:01:32	Payment Timestamp	3	UTC timestamp defining the payment start time from web shop point of view. If payment is retried then payment timestamp have to differ from first payment for same order.
s-f-1-36_order-number	String with length of 1-36 characters.	No	123	Order Number	3	Textual order number assigned by shop system. Valid characters are a-z, A-Z, 0-9 and minus sign.
t-f-14-19_order-timestamp	yyyy-MM-dd HH:mm:ss	No	2010-01-01 01:01:32	Order Timestamp	3	UTC timestamp defining the orders time from web shop point of view.
s-t-1-36_order-note	String with length of 0 or 1-36 characters.	Yes	Example note.	Order Note	3	Custom parameter reserved for shop system to use.
i-f-1-3_order-currency-code	String with length of 1-3 numeric characters.	No	978	Currency Code	3	Numeric ISO 4217 currency code.
l-f-1-20_order-gross-amount	Long integer value formatted as string with 1-20 numeric characters.	No	100	Gross Amount	3	Total amount including taxes and discount with two decimal precision. Example value corresponds to 1 EUR.

l-f-1-20_order-net-amount	Long integer value formatted as string with 1-20 numeric characters.	No	200	Net Amount	3		Order net amount without discount or taxes.
l-f-1-20_order-vat-amount	Long integer value formatted as string with 1-20 numeric characters.	No	100	Vat amount	3		Order VAT amount
s-t-1-30_payment-method-code-<N>	String with length of 1-30 characters.	Yes	visa	Payment Method	3		The payment method code. Value can be found in Appendix (please see the end of this document)
s-t-1-36_payment-link-number	String with length of 1-36 characters.	Yes	123456789	Payment link number	5		Number of the payment link
s-f-1-32_payment-link-delivery-mode	String with length of 1-32 characters	No	EMAIL	Payment link delivery mode	5		Delivery mode of payment link, either SMS or EMAIL
s-f-1-30_buyer-last-name	String with length of 1-30 characters.	No	Smith	Last Name	3		Last name of the buyer.
s-t-1-30_buyer-phone-number	String with length of 0,1-30 characters.	Yes	+358 40 234234	Phone Number	3		Phone number of the buyer.
s-f-1-100_buyer-email-address	String with length of 1-100 characters.	No	john.smith @gmail.com	Email Address	3		Email address of the buyer.
s-t-1-255_buyer-external-id	String with length of 1-255 characters.	Yes	213123123	Buyer External Identifier	3		Identifier of the buyer assigned by web shop. Not recommended to be used. Will be replaced identification mechanism based on other mandatory user details.
s-t-1-30_delivery-address-line-one	String with length of 0,1-30 characters.	Yes	Street 31	Delivery Address Line #1	3		Line one of the delivery address.
s-t-1-30_delivery-address-line-two	String with length of 0,1-30 characters.	Yes	Apartment 2	Delivery Address Line #2	3		Line two of the delivery address.
s-t-1-30_delivery-address-line-three	String with length of 0,1-30 characters.	Yes	Room 3	Delivery Address Line #3	3		Line three of the delivery address.
s-t-1-30_delivery-address-city	String with length of 0,1-30 characters.	Yes	Helsinki	Delivery Address City	3		City of the delivery address.

s-t-1-30_delivery-address-postal-code	String with length of 0,1-30 characters.	Yes	00270	Delivery Address Postal Code	3	Postal code of the delivery address.
i-t-1-3_delivery-address-country-code	String with length of 0,1-3 characters.	Yes	246	Delivery Address Country Code	3	Numeric ISO 3166 country code of the delivery address.
l-t-1-20_saved-payment-method-id	Long integer value formatted as string with 1-20 numeric characters.	No	242	Payment Method ID	3	ID of the saved payment method.
i-t-1-1_recurring-payment	Integer with value 0 or 1.	Yes	1	Recurring Payment	3	Integer defining that payment is recurring payment. 0) Not recurring payment. 1) A recurring payment. It must be noted that the recurring subscription must be created via Payment interface.
i-t-1-1_deferred-payment	Integer with value 0 or 1.	Yes	1	Deferred Payment	3	Integer defining that payment is deferred payment. 0) Not deferred payment. Both payment authorization and debiting will be done. 1) Deferred payment. Only authorization will be done.
s-t-1-4_card-security-code	String with length of 1-4 characters.	Yes	123	Card Security Code	3	The card security code.
i-t-1-1_register-token	Integer with value 0 or 1.	Yes	1	Register Token	3	Integer defining if a token should be registered for the card that is used.

0-50 basket items supported

s-t-1-30_bi-name-<N>	String with length of 1-30 characters.	Yes	Red Apple	Item Name	3	Item name of the Nth basket item.

l-t-1-20_bi-unit-cost-<N>	Long integer value formatted as string with 1-20 numeric characters.Must not be present if unit gross cost is used. Must be filled if unit gross cost is not filled. Must not be filled if it is.	Yes	100	Item Unit Cost	3	Unit cost with two decimal precision but without discount and tax. Example value corresponds to 1 EUR. NOTE: usage of unit cost instead of unit gross cost can create rounding errors, when refunding individual items. If you for example have gross cost of 89.00 EUR, there is no corresponding unit cost with discount 0% and GST 24%. 77.17 EUR and 24% GST is 88.99 EUR, but 77.18 EUR lead to gross cost of 89.01 EUR. Thus if consumer buys 2 items with gross cost of 89.00 and returns only one he will be returned 88.99 EUR. (If he returns both then the entire row will be refunded he will get full refund.) The solution to this problem is either to to use unit gross cost, or calculate unit cost first and calculate gross cost by adding GST, and not by calculating GST from unit gross cost, because if one does it this way, there will be rounding errors unless prices are selected not o have them, since EURO and other currencies are finitely dividable.

l-t-1-20_bi-unit-gross-cost-<N>	Long integer value formatted as string with 1-20 numeric characters. Must be filled if unit cost is not filled. Must not be filled if it is.	yes	124	Item Unit Gross Cost	3	Unit cost with two decimal precision,with discount and tax. Example value corresponds 1 EUR , 24% vat and 0% discount.
i-t-1-11_bi-unit-count-<N>	Integer value formatted as string with 1-11 numeric characters.	Yes	1	Item Unit Count	3	Number of units in the item.
l-t-1-20_bi-gross-amount-<N>	Long integer value formatted as string with 1-20 numeric characters.	Yes	100	Item Gross Amount	3	Item gross amount including tax and discount with two decimal precision. Example value corresponds to 1 EUR.
l-t-1-20_bi-net-amount-<N>	Long integer value formatted as string with 1-20 numeric characters.	Yes	100	Item Net Amount	3	Item net amount calculated from unit cost times unit count with two decimal precission. Example value corresponds to 1 EUR.
i-t-1-4_bi-vat-percentage-<N>	Integer formatted as string with 0,1-4 numeric characters	Yes	2250	Item VAT Percentage	3	Item value added tax percentage with two decimal precission. Example value corresponds to 22,5%. Currently, cannot be an empty string nor missing.
i-t-1-4_bi-discount-percentage-<N>	Integer formatted as string with 0,1-4 numeric characters	Yes	550	Item Discount Percentage	3	Item discount percentage tax with two decimal precission. Example value corresponds to 5,5%. Currently, cannot be an empty string nor missing.

Additional Response Fields

Name	Format	Opt	Example Value	Title	Version	Description
l-f-1-20_transaction-number	Integer value formatted as string with 1-20 numeric characters.	No	123	Transaction Number	3	Transaction number identifying the payment transaction. Assigned by payment system.

s-f-1-30_paymen t-method-code	String with length of 1-30 characters.	No	visa	Payment Method	3		String key identifying the payment method used.
s-f-1-36_order-nu mber	String with length of 1-36 characters.	No	123	Order Number	3		Textual order number assigned by shop system. Valid characters are a-z, A-Z, 0-9 and minus sign.
s-t-1-36_order-no te	String with length of 1-36 characters.	Yes	Example note.	Order Note	3		Custom parameter reserved for shop system to use echoed back to shop.
t-f-14-19_order-ti mestamp	yyyy-MM-dd HH:mm:ss	No	2010-01-01 01:01:32	Order Timestamp	3		UTC timestamp defining the orders time from web shop point of view.
i-f-1-3_order-curr ency-code	String with length of 1-3 numeric characters.	No	978	Currency Code	3		Numeric ISO 4217 currency code.
l-f-1-20_order-gr oss-amount	Long integer value formatted as string with 1-20 numeric characters.	No	100	Gross Amount	3		Gross amount including tax with two decimal
s-t-1-26_filing-co de	String with length of 1-26 characters.	Yes	1234567890	Filing code	3		Filing code of the transaction
s-t-1-256_token	String with length of 0 or 1-256 characters.	Yes	100	Token	3		Token that was registered for the card that the used.

Usage

Service Agreement

Service agreement is required for using and testing Payment Interface. The service agreement can be acquired through Point sales:

Exchanging Keys

Customer generates 1024 bit long RSA private key - public key pair (or self signed X.509 certificate) and delivers the their public key in PEM format (or certificate in .cer format) to Point via TCS Client.

Customer can use point-key-pair-generator.jar to generate the keys. The key pair generator is provided in the integration kit. The key pair generator will generate public key PEM-file, unencrypted private key PEM-file and P12-file containing both public key and encrypted private key.

```
java -jar point-key-pair-generator.jar
```

Point delivers Point E-Commerce System public key to customer via TCS Client.

Implementation

Checking Response Fields

It is important to do the following checks responses:

- s-f-1-36_merchant-agreement-code is correct.
- s-f-1-30_operation matches to request.
- s-t-256-256_signature-one or/and s-t-256-256_signature-two are valid.
- s-f-1-30_error-message is empty (otherwise it means that the operation failed)
- l-f-1-20_request-id (it is also important to use unique ids in requests)

The above checks are necessary to check that the response is done by Point and that the operation is successful and its integrity is guaranteed. It is strongly advisable to include additional checks, such as checking the format and contents of all response columns and values that are known to the web shop.

Testing

It is recommended to test the implementation first in customer test environment with demo merchant keys. The demo merchant agreement code is 'demo-merchant-agreement'. The demo keys are provided in the integration kit.

Customer test environment is available in the following URL:

Server interface: https://epayment.test.point.fi/pw/serverinterface
Test Shop: https://epayment.test.point.fi/test-shop/

Production

Production environment URLs are:

Node 1: https://epayment1.point.fi/pw/serverinterface
Node 2: https://epayment2.point.fi/pw/serverinterface
Node 3: https://epayment3.point.fi/pw/serverinterface

Appendix

PaymentMethod enumeration

payment method code (s-t-1-30_payment-method-code)	payment method type (s-t-1-30_payment_method_type)	type of payment
visa	VISA	CARD
master-card	MASTER_CARD	CARD
s-pankki-verkkomaksu	S_PANKKI_VERKKOMAKSU	BANK
aktia-maksu	AKTIA_MAKSU	BANK
op-pohjola-verkkomaksu	OP_POHJOLA_VERKKOMAKSU	BANK
nordea-e-payment	NORDEA_E_PAYMENT	BANK
sampo-web-payment	SAMPO_WEB_PAYMENT	BANK
tapiola-verkkomaksu	TAPIOLA_VERKKOMAKSU	BANK
handelsbanken-e-payment	HANDELSBANKEN_E_PAYMENT	BANK
alandsbanken-e-payment	ALANDSBANKEN_E_PAYMENT	BANK
nordea-se-db	NORDEA_SE_DB	BANK
handelsbanken-se-db	HANDELSBANKEN_SE_DB	BANK
swedbank-se-db	SWEDBANK_SE_DB	BANK
seb-se-db	SEB_SE_DB	BANK

invoice-collector	INVOICE_COLLECTOR	INVOICE
bank-axess	BANK_AXESS	BANK
dankort	DANKORT	CARD
nordea-dk-db	NORDEA_DK_DB	BANK
danske-netbetaling	DANSKE_NETBETALING	BANK
handelsbanken-se-invoice	HANDELSBANKEN_SE_INVOICE	INVOICE
amex	AMEX	CARD
diners	DINERS	CARD
handelsbanken-se-account	HANDELSBANKEN_SE_ACCOUNT	INVOICE
svea-webpay-invoice	SVEA_WEBPAY_INVOICE	INVOICE
svea-webpay-installment	SVEA_WEBPAY_INSTALLMENT	INVOICE
seb-lt	SEB_LT	BANK
seb-lv	SEB_LV	BANK
dnb-lv	DNB_LV	BANK
dnb-lt	DNB_LT	BANK
pop-pankin-verkkomaksu	POP_PANKIN_VERKKOMAKSU	BANK
saastopankin-verkkomaksu	SAASTOPANKIN_VERKKOMAKSU	BANK