WC CERTIFICATION GUIDE

Instructions for use

Medellín, August, 2025
Version 1

CONFIDENTIAL USE

Document Statement

Content

Note: Use of this document is permitted for client installation purposes only.

Once the integration with Evertec Placetopay has been carried out, it is necessary to carry out tests from the point of view of the end user to evaluate that the payment process is correct; Therefore, links and test data must be free from programming errors.

Below are the different aspects to take into account in the process of certification of the merchant site with the payment gateway.

For WC certification, the following points are evaluated:

2. TRADE ACTIVITY

The site must only process products and / or services related to the commercial activities established at the beginning of the negotiation, in case of being products not allowed by Evertec Placetopay the site will not be certified.

3. PAYMENT PROCESS

The system must allow the buyer user to view the total amount to be paid off before being redirected to the payment gateway, this value must match the value sent to Evertec Placetopay.

The merchant will define the process to make the breakdown of the product or service where the values and tax to be charged to the cardholder are evaluated. It can be through form, shopping cart, virtual store, invoice selection or others.

 The system must be independent when updating the status of a transaction when the user returns from the WC interface, so whenever it is returned a consumption must be made to the method **getRequestInformation** to know the status of the payment, according to the above at the time that a payment summary is provided and the transaction is updated in the merchant system, it must be done in a general way in BD maintaining traceability according to the status given by Evertec Placetopay.

Keep in mind that the Schedule task (Cronjob) and notification (Webhook) should only depend on them when the transaction is under PENDING status, otherwise whenever there is a final state APPROVED or REJECTED, the system must update according to what is specified in the previous paragraph

4. CORPORATE IMAGE

The Evertec Placetopay logo must be on the home page and in a size that makes it easily visible, it must be included through its urls with svg extension.

- **https://static.placetopay.com/placetopay-logo.svg**
- **https://static.placetopay.com/placetopay-logo-black.svg**
- **https://static.placetopay.com/placetopay-logo-square.svg**
- **https://static.placetopay.com/placetopay-logo-square-darkbackground.svg**

In addition to this, it must contain a hyperlink to our informative home page: **https://placetopay.dev/**

It is also suggested to add the logos of the franchises available to make payments, so that the customer has knowledge of the means of payment enabled for commerce.

5. FREQUENTLY ASKED QUESTIONS

Include within the Frequently Asked Questions (FAQ) section of the merchant application one or more points related to electronic payments and mention payments through Evertec Placetopay. In case the business does not have a FAQ section, the frequently asked questions provided in the documentation must also be included.

Note: The FAQ should not mention or refer to terms of online payments or online payments

6. TERMS, CONDITIONS AND PRIVACY POLICIES

You must have a portal or link, either in the navigation menu, footer or a check before making the payment process, which establishes the causes of the user in the face of any question, complaint or claim and additional detail the way in which the information of the users who have interaction with the web will be processed, that is, how the information will be collected, how it will be stored, what it will be used for and whether it will be shared.

7. USE OF TAXES

In case of within the regulation of the country and business model it is mandatory to send taxes to banks, the trade must discriminate taxes of the products in the transaction. The base, tax rate and tax value must be submitted.

For Puerto Rico, in case it is required to send taxes, the details of each of them must be considered: stateTax, municipalTax and reducedStateTax. For more information: TAX - DETAILS

This point will be validated in the display of the value to be paid and in the request that is sent to Placetopay.

8. EXPIRATION TIME

The expiration time to carry out the payment process will be conditioned according to the means of payment enabled by the merchant. In this way, if the end user does not have to travel to a physical point to make the collection according to the means of payment available in the store; The parameterized time must be between 10 to 30 minutes, otherwise, that is, if the user must move to a physical point the time must be between 3 to 5 hours.
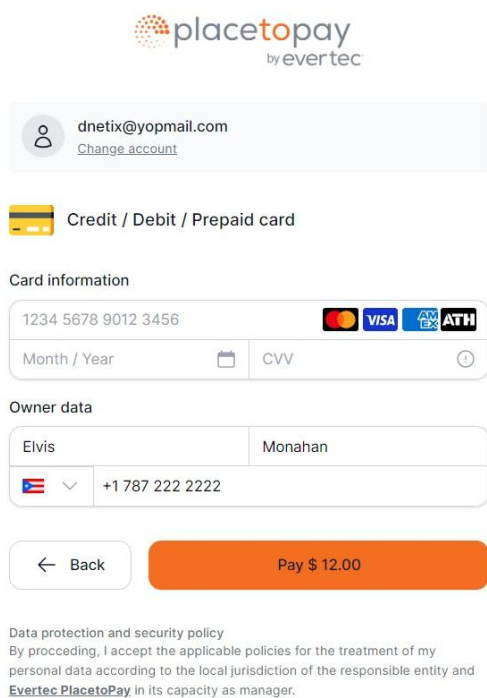
9. SECURITY REQUIREMENTS

The configuration data of the Evertec Placetopay connection must be stored as parameters either in the database, in some env, xml, ini, json file, etc., This must be done for good security practices and so that when updating the key the process is easier.

For sites that use JavaScript validations, the operation should be avoided when entering from a browser that has JavaScript execution disabled. It can be by avoiding page loading or by performing server-side validation. It is recommended to implement encrypted password in AES256 to authenticate users to the merchant site.

10. WEBCHECKOUT TEMPLATE CUSTOMIZATION

The business must send its logo in png format and two colors in hexadecimal format, this in order to customize the template, so that at the time of redirection confidence is provided to the user: ensuring your presence in the transaction. The templates should be customized in such a way that the end user does not feel that they abruptly changed websites, therefore, a design similar to that of the web page should be applied.

11. REDIRECT BUTTON CONTROL

The merchant must parameterize a control that prevents the user and application from making double requests to the Placetopay service, either because the service

takes time to respond at the time the redirection occurs or by user interaction with the button.

12. CANCELLATION SESSION IN WEBCHECKOUT

When returning to the merchant in case you click on I do not want to continue with the process in the webcheckout interface, a summary of the transaction must be displayed indicating at least: the reference, the value and the status of the transaction, whether you are using the returnUrl or cancelUrl in the request to webcheckout.

13. LIGHTBOX MANAGEMENT (In case of using the functionality)

The system must guarantee the correct transactional functioning when the redirection is given through lightbox, because in browsers like safari a normal redirection process is done because it does not support this feature, in this way in the system the returnUrl attribute must always be sent and control the consumption through the **QuerySession** method to provide a summary of the payment when this type of scenario occurs at the time of payment by a user.

Technical documentation: https://docs.placetopay.dev/en/checkout/lightbox

Note: This service should only be used for payment methods without internal redirection, that is, in which the user is redirected to the banking interface to carry out the payment process, because this causes the lightbox window to be lost and a normal redirection is made if it does not find an environment conducive to its operation in the new interface.

14. VALIDATION FIELDS(CREATEREQUEST)

The merchant must at least submit the following required fields in the session request:

Buyer data:
- Document type. (Optional in Puerto Rico)
- Document number. (Optional in Puerto Rico)
- Name of the buyer.
- Buyer's last name.
- Buyer's email.
- Buyer's cell phone.

Payment details:
- Reference
- Description (optional) ● Currency ● Value.
- Taxes (optional)
- Return base (optional)
- Dispersion (In case of enabling the service)
  - agreement
  - Type of agreement
  - Currency
  - Total
- Recurrence (In case of enabling the service)
  - Periodicity
  - Interval
  - Next payment date
  - Maximum number of periods
  - Date to end recurrence
  - Url for payment confirmation (optional)

Additional data
- IPAddress.
- Expiration date.
- user agent.
- Return URL.

Important: You should be aware that each of the fields must contain consistent information. In addition to this, please rely on official documentation in case of changes: https://docs.placetopay.dev/en/checkout/authentication

- For the buyer's data, each of the fields that are being sent to Evertec Placetopay must be validated as required at the time the user is entering the information.
- For the validation of the document, the restrictions in the field must be implemented, according to the type of document selected by the user, the validations of the documentation can be taken as a reference:
  https://docs.placetopay.dev/en/checkout/document-types

- In case the identification document belongs to a natural person, for the name and surname fields the entry of numbers or special characters should not be allowed, however, it must allow the entry of the tilde, spaces and the letter Ñ. Otherwise, that is, companies must be sent only under name, the company name or trade name and for this case if numbers should be allowed.

- For numeric fields such as mobile or telephone should not allow the entry of letters, or special characters.
- For the email field it must have a valid structure, [user/to]@[domain]. [Source type]. [Extension]
- The reference sent to Evertec Placetopay must be unique for each transaction or payment request.

In the payment process the buyer is not always the same owner, so this information must be taken into account when sending this data to Evertec Placetopay, so that the information sent in these fields is consistent and correct must be done as follows:

- The merchant must send the buyer's data since these are the data that are known from the merchant's site, Evertec Placetopay will request the owner's data when the redirection is made. Sometimes the holder and the buyer are the same person in this case the customer must be asked at the time of payment if the card with which he is going to pay is his property, if the answer is YES, we proceed to send this information both in the fields of the buyer and in the fields of the holder, in case the answer is NO, only the buyer's data will be sent and Evertec Placetopay will be allowed to request the owner's information.

Note: The implementation of asking for card ownership is considered a good practice and is optional, however, if the merchant makes the determination not to

implement this, they must ensure that they always send the buyer's information and let Evertec Placetopay request the cardholder's data.

15.RESPONSE HANDLING FOR TRANSACTIONAL STATES

At the moment that the user completes his payment process and clicks on the "Return to commerce" button, the detail of the transaction must be displayed, at least the following data must be displayed:

- Reference.
- Final transaction status
  - Approved
  - Rejected
  - Pending
  - Unsuccessful
  - Approved Partial (only in dispersion) ● Date and time.
- Total value.
- Currency with which the payment was made.

If you want to indicate more information to the end user, you can follow the format of RESPONSE TEMPLATE FORMAT described in this document, showing the status according to the response issued by Evertec Placetopay.

Recommendations aligned to the user experience:

- Approved response: it is possible to add a link or button that allows the user and / or client to go to the beginning (home) of the payment process, in the same way the reception will be evaluated.

<div align="center">

BACK TO HOME

</div>

- Rejected and failed response: it is recommended to add a link or button that allows the user and / or client to retry the payment.

<div align="center">

RETRY PAYMENT

</div>

Important: In the case of dispersion it will be validated that no error occurs under a transaction that has been rejected by Scudo, in this way from the trade you must have control with the interaction of the **payment [ ]** type arrangement under the casuistry of the **dispersion [ ]** arrangement, taking into account that according to the risk configurations in a transaction the result of the **dispersion [ ]** arrangement can be altered, which if not properly controlled can generate an error in the trade.

Pending transaction control: A pending transaction can be displayed for the following reasons:

- By direct response from the financial institution or non-receipt of response from Evertec Placetopay.
- The second case occurs when the end user when selecting to pay is redirected to the payment platform, at that time in the merchant database the transaction is marked with pending status, in order to wait for a final result at the end of the transactional process. When the user completes the process, the payment platform obtains the final status of the transaction, therefore, the operation must be executed to obtain information of the payment made.

There are two ways to obtain the final status of a transaction, using the notification url (webhook) and the probe or scheduled task (cronjob):

- **Notification URL:** This process is intended to inform your system when transactions change from pending state to final state. The notification url is configured by the merchant on ports 80 or 443 and must be programmed to receive a POST request from Evertec Placetopay, it has a structure similar to the following:

```
{
  "status": {
    "status": "APPROVED",
    "message": "Pago aprobado",
    "reason": "00",
    "date": "2022-01-31T21:53:41-05:00"
  },
  "requestId": "45533",
  "reference": "ORDER_1000",
  "signature": "89d7e5b11e03d69ad0e96bda6ee6fe9420b25542"
}
```

It provides the same requestId that was provided when the createRequest was made, the reference provided by the merchant, and the status of the request that can be (APPROVED, REJECTED, PARTIAL_EXPIRED) for this notification

16. TRANSACTION RETRY

In the retry of a transaction, it is verified if the site operates through the state of the session or the transaction, to provide the user with the correct information of their payments and avoid confusion in the process.

When you retry the payment over a session and get a different status of the payment, the merchant site should show the status of the last payment. It is recommended to always take the information from the state of the session, since this is affected by transactions that generate a final state.

17.RECEIPT OF PAYMENT

If the system sends voucher of own payments according to each of the transaction statements and information related to the payment is presented, it is validated that the information shown is contrasted with the transaction information, verifying that according to the fields shown the information is consistent with the payment.

If you do not have your own proof of payment, the voucher issued by Placetopay Evertec is taken as a reference.

18.TRANSACTIONAL HISTORY

In case it is necessary to authenticate on the merchant's site to perform a payment process, it must be allowed to consult the status of at least the last five (5) transactions made. Each record must contain at least the following data sorted in descending order by date:

- Date and time of the transaction.
- Reference number (issued by the merchant). ● Authorization/CUS. (optional) ● The status of the transaction.
- Value (must be concatenated with the currency type according to ISO 4217).

DATE AND TIME	REFERENCE	STATE	AUTHORIZATION/CUS	VALUE
01/31/2022 6:50 pm	ORDER_515	PENDING	5555	USD $200
01/31/2022 1:00 pm	ORDER 501	APPROVED	5439	USD $289
01/30/2022 10:59 am	ORDER 459	REJECTED	5276	USD $76
01/29/2022 3:05 pm	ORDER_420	PARTIALLY APPROVED	5002	USD$526

Note: In case you do not use login on the page and by business rules it is not possible to implement a section where payments can be consulted, you must inform the analyst of Evertec Placetopay, the reason or reason for it to be analyzed and give the exception on this.

19. IP ADDRESS AND BROWSER AGENT

When sending the request to create the session with the createRequest method it is important to send the ipAddress and userAgent parameters as mentioned in point 13 FIELD VALIDATION (createRequest). These are minimum required data that must be sent for the transactional security filter control.

Example:

...

"ipAddress": '192.168.1.109',

"userAgent": "Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/117.0.0.0 Safari/537.36"

...

The IP address must be taken from the client device either by performing a function from your code or by means of a script according to your programming language, likewise with the browser agent, either in a web page or an application where the service is integrated.

20. EXTRADATA SHIPMENT

You can send additional information in the request by the extra data, if in the payment process is necessary to add, for example, a second reference or other relevant data for the session. You will be able to perform it by an array of objects called fields.

Example:

```
…
"fields": [
    {
        "keyword": "Registration_Number",

        "value": "25012023",

        "displayOn": "both"
```

```
    },
    {
        "keyword": "Number",

        "value": "1234567",

        "displayOn": "both"

    }
],

…
```

If you particularly want to send additional information about a customer account where you have services and which is thus identified from your system as a customer account number, you must send the statement as follows:

```
"fields": [

    {

        "keyword": "_x_CustAccID",

        "value": "8100312356677",

        "displayOn": "both"

    }

]
```

Note: The following keys are NOT allowed: _accountNumber, _userAgent, fingerprint, sourcePlatform, tokenizationID, trazabilyCode, transactionCycle, RequestId, PartnerAuthCode.

21.REVERSE TRANSACTIONS

The reverse process of transactions must be defined, in case the trade is going to make reverses through the API exposed by Placetopay Evertec, the analyst must be confirmed, in order for him to validate the functionality and guarantee the correct operation, on the other hand, if the administrative console is going to be used, he must be informed through the mail in the thread of the analyst in charge.

Note: In case that you need to generate a reverse after the 3:00 PM, the reverse will not be successful, in those case it would be necessary to generate a refund, where you can return a part or the total of a transaction.

21.1. TRANSACTIONS REFUND

In case the trade is going to make refunds through the API exposed by Placetopay Evertec, the analyst must be confirmed, in order for him to validate the functionality and guarantee the correct operation, on the other hand, if the administrative console is going to be used, he must be informed through the mail in the thread of the analyst in charge.

Note: Note that refunds will be successful if are perform after the 3:00 PM (Cut-off time)

Total Refund

It is use for refunding the totality approved amount of the transaction

```
{
    "auth": {},
    "internalReference": int
}
```

Below are important points of the response of a queried transaction after a refund.

You will find a "refunded" object, which will indicate us with the "true" value that the transaction was refunded.

"refunded": true,

Partial Refund

It is used to return a partial amount of the transaction, it is necessary to send the property "amount" in the request, this data must contain the amount to be returned.

```
{
    "auth": {},
    "internalReference": int,
    "amount": {
        "currency": string,
        "total": int
    }
}
```

The partial refund can be performed as much as possible until get completed the total approved amount of the transaction, one time the transaction has been refunded completely, it is not possible to refunded again.

Note: The partial refunds can be generated only if the transaction has been through the cut-off time and has been conciliated, that generally is the next business day.

Below are important points of the response of a queried transaction after a refund.

We will find an "refunded" object, which will indicate us with the "true" value that the transaction was refunded.

"refunded": true,

Inside the "ProcessorFields" Array Will be the following structure, which indicates us what amount of the transaction has been refunded.

```
{
            "value": 12,
            "keyword": "amountRefunded",
            "displayOn": "none"
}
```

22. RELEVANT INFORMATION

22.1. FORMAT OF RESPONSE TEMPLATES

Response templates are informative formats for the end user regarding their payment, so it is important to display the relevant data in the templates; They must be free of spelling errors, character encoding errors and be consistent as described below:

- Date and time of transaction.
- Value or amount of the transaction: Please note that they must be presented in two-digit decimal format along with the currency type (USD 938.99)
- IVU (TAX): Value charged of IVU applied with currency rate (USD 25.93)
- Transaction status: Which are: Approved, Rejected, Pending, Partial Approved (only in dispersion) and Failed. (The system responds with the states in English, it must be translated into the language that predominates on the page).
- Reason: It is the error message or reason for decline issued by the financial institution.
- Franchise: Name of the brand of the card with which the transaction was made.
- Bank: It is the entity to which the card or the account of the transaction belongs
- Authorization/CUS: It is the unique tracking code or authorization # issued by the financial institution.
- Receipt: Consecutive generated by the network, issued by Evertec Placetopay.
- Reference: It is the payment reference generated by each merchant and must be unique for each transaction.
- Description: You must actually indicate the concept or description of the payment.
- IP address: The IP address of the computer where the end user is performing the transaction must be displayed.
- Name of the buyer or customer: name and surname of the buyer or customer.
- Consultation: Phone, Email, or link to the inquiry form, where the user can obtain additional information about their transaction.

Note: The merchant must define the form and order for displaying the data, but labels and data structure are mandatory. The following is an example application for the response page on the site:

Name	Information
Date and Time	p2p.get.paymentidate]
State	"Transaction- * Result of the transaction - Approved/Rejected/Pending/Failed
Description of the payment.	p2p.get.Desciption
Reason	p2p.getfrorcodeg*p2p.ErrorMesssage)
Authorizac/CUS	p2pgetauthorizationg
Type of Currency and Value	p2p.getCurrency0+p2p.getlotalAmou #0
Iva	p2p.getCurrencyo + p2p.getfaxAmouto

Example of the response template (Transaction approved):

placetopay
by evertec

✓

Approved transaction

Payment method
VISA •••• 1111

Total paid
$ 12.00

Authorization / CUS
614761

Transaction date
2023-08-28 20:40:35

Receipt
110000466090

IP address
186.80.28.28

Response code
00

Back to merchant

The voucher will be sent to dnetix@yopmail.com

Total paid   S2393163-T1

$ 12.00 USD

Molestiae dolor ullam quo facilis quo nulla.

🖨 Print

📄 Payment details   ⌃

Reference   you_reference_here

Request date   2023-08-28 20:40:18

🕐 The process has been finished less than a minute ago

🌐 Get help at juanpepetest@gmail.com

Made by placetopay   💬 English (Puerto Rico) ⌄

Example of the response template (Transaction declined):

Declined transaction

Failure in the response reading

Payment method
•••• 0039

Total to be paid
$ 12.00

Authorization / CUS
000000

Transaction date
2023-08-28 20:41:50

Receipt
1591097745

IP address
186.80.28.28

Response code
XR

Back to merchant

Retry payment

Total to be paid
S2393164-T1

$ 12.00 USD

Molestiae dolor ullam quo facilis quo nulla.

🖨 Print

📄 Payment details

Reference   you_reference_here

Request date   2023-08-28 20:41:38

🕐 The process will expire in about 23 hours

⊛ Get help at juanpepetest@gmail.com

Made by placetopay by evertec   💬 English (Puerto Rico) ∨

Example of the Response Template (Transaction Pending):

The transaction is pending

Pending transaction, please check with your financial institution if the debit was made

Payment method
💳 Credit / Debit / Prepaid card

Total to be paid
$ 12.00

Transaction date
2023-08-28 20:42:53

IP address
186.80.28.28

Response code
?-

Back to merchant

The voucher will be sent to dnetix@yopmail.com

Total to be paid
S2393165-T1

$ 12.00 USD

Molestiae dolor ullam quo facilis quo nulla.

🖨 Print

📄 Payment details

Reference   you_reference_here

Request date   2023-08-28 20:42:35

⊛ Get help at juanpepetest@gmail.com

Made by placetopay by evertec   💬 English (Puerto Rico) ∨

Example of the Response Template (Partial Approved Transaction):

Example of the Response Template (Transaction Failed):
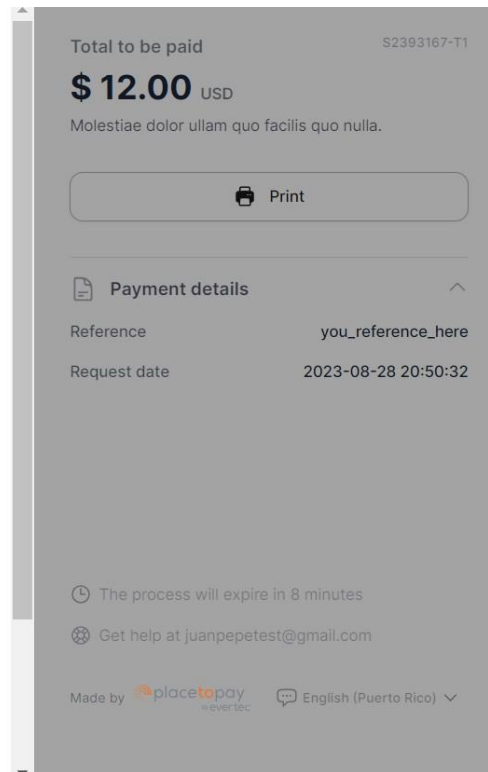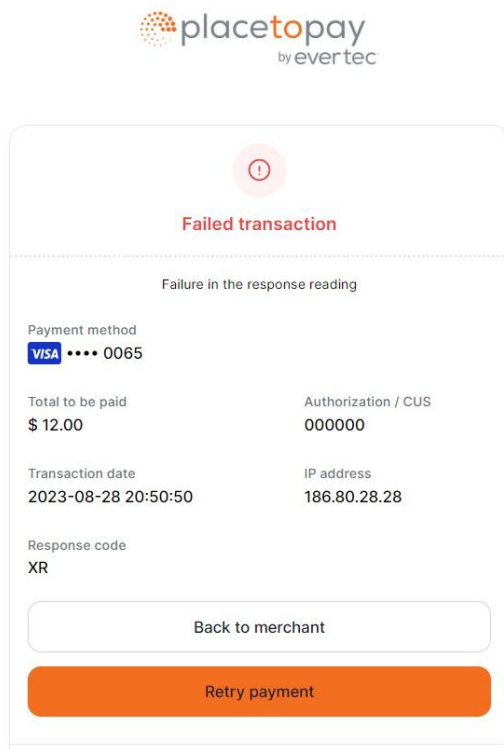
22.2. TEST CARDS AND BANKS FOR TRANSACTIONS:

Due to PCI standards we can not include credit cards and attached information in emails, however, through the following link you can view the cards to perform the relevant tests: TEST CARDS

For testing in all franchises:

- Verification code: 123
- Card expiration date: Select a major date than current date
- Otp: 123456
- AVS: 55555

23. Webhook for ACH Refunds (PR Optional)

This item applies when the merchant uses the Ach payment method. In this case, a webhook must be available to manage and configure refund related to this payment method. The merchant must provide a public URL/IR where Placetopay can send refund notifications. This URL must be enabled to accept HTTP POST request with JSON payload structure, as shown below:

Headers
X-Signature: [firma para validar la autenticidad]
Content-Type: application/json
Accept: application/json

```json
{
  "time": "2024-11-14T05:50:15-05:00",
  "type": "chargeback.created",
  "data": {
    "status": {
      "status": "APPROVED",
      "reason": "R01",
      "message": "Fondos insuficientes",
      "date": "2024-07-03T22:59:00-05:00"
    },
    "date": "2024-07-03T22:59:00-05:00",
    "transactionDate": "2024-07-03T22:59:00-05:00",
    "internalReference": 2,
    "reference": "9123418",
    "paymentMethod": "EBACH",
    "franchise": "ach",
    "franchiseName": "Ebus ACH",
    "issuerName": null,
    "amount": {
      "taxes": [
        {
          "kind": "valueAddedTax",
          "amount": 0,
          "base": 0
        }
      ],

      "currency": "USD",
      "total": 20000
    },
    "conversion": {
      "from": {
        "currency": "USD",
        "total": 20000
      },
      "to": {
        "currency": "USD",
        "total": 20000
      },
```

```json
      "factor": 1
    },
    "authorization": "10000123",

  "receipt": null,
    "type": "CHARGEBACK",
    "refunded": false,
    "lastDigits": null,
    "provider": null,
    "discount": null,
    "processorFields": {
      "id": "b66f02ffff79b79ea9587b3cd3507a50",
      "b24": "R01"
    },
    "additional": {
      "merchantCode": "4549106521651",
      "terminalNumber": "19371021",

      "bankName": "Test Bank",

      "accountNumber": "6789"

    }

  }

}
```

27.1. Validate the Signature

To ensure the authenticity of each notification, PlacetoPay includes the XSignature field in the HTTP request header. You can validate this signature using an HMAC SHA-256 hash, taking the content of the notification body and your site's transaction key (tranKey) as input.

```
const crypto = require('crypto');

// Body de la solicitud y firma recibida
const body = JSON.stringify(notificationBody);
const receivedSignature = headers['X-Signature'];

const tranKey = 'YOUR_SITE_TRANKEY';

// Generar la firma localmente
const generatedSignature = crypto
  .createHmac('sha256', tranKey)
  .update(body)
  .digest('hex');

// Validar la firma
if (generatedSignature === receivedSignature) {
  console.log("La notificación es auténtica.");
} else {
  console.log("Firma inválida: la notificación no es auténtica.");
}
```

An HTTPS notification is sent when an ACH refund is generated. Webhooks – PlacetoPay Docs

evertec

evertec®

evertecinc.com