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Version 1

**CONFIDENTIAL USE**

**API CERTIFICATION GUIDE**

**Cs-**

Instructions for use

Document Statement

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

Once the integration with Evertec Placetopay is done, 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, the links and test data must be free of programming errors.

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

For API certification, the following points are evaluated:

# 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.

# PAYMENT PROCESS

The system must allow the buyer user to view the total amount to be paid before making the payment 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 avoid additional consumption when updating the status of a transaction when there is already a final state in the response of the **process**, so whenever there is a final state a new consumption should not be made to the **query** to know the status of the payment except for the PENDING status, according to the above at the time that a payment summary is provided and the transaction is updated in the trade system must be done in a general way in BD maintaining traceability and avoiding additional consumption according to the state given by Evertec Placetopay.

# 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.svg)
* **https://static.placetopay.com/placetopay-logo-black.svg**
* [**https://static.placetopay.com/placetopay-logo-square.svg**](https://static.placetopay.com/placetopay-logo-square.svg)
* [**https://static.placetopay.com/placetopay-logo-square-dark-background.svg**](https://nam01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fstatic.placetopay.com%2Fplacetopay-logo-square-dark-background.svg&data=02%7C01%7CCarlos.Moreno%40evertecinc.com%7Cc8b65787e57c4ef072b008d7becc51c1%7C2b5b7d77f19b4c6db1805768c09ad43b%7C0%7C0%7C637187657154455565&sdata=wbBCIxS%2B0gqHeaeBnFrsKb5Ju6LpWMXGF%2FF4iph%2F%2B0w%3D&reserved=0)
* **https://dev.placetopay.com/web/wp-content/uploads/2020/08/LOGO-P2P-blanco-developers-1.png**

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

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.

# FREQUENTLY ASKED QUESTIONS

Include within the Frequently Asked Questions (FAQ) section of the merchant's application one or more points related to electronic payments and mention payments through Evertec Placetopay. In case the merchant does not have a FAQ section, the FAQ provided in the documentation should be included in the same way.

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

# 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, how the information will be collected, how it will be stored, what it will be used for and whether it will be shared.

# USE OF TAXES

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

This point will be validated in the visualization of the payment summary and in the request that is sent to Evertec Placetopay.

To make use of this, each tax type must be submitted as described in the [Amounts and currencies - Placetopay Docs](https://docs.placetopay.dev/en/checkout/tax-details#amount-taxes)

# SECURITY REQUIREMENTS

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

For sites that use JavaScript validation, it is necessary to avoid affecting the operation when accessing from a browser that has JavaScript execution disabled. This can be by preventing the page from loading or by performing server-side validation.

It is recommended to implement encrypted password in AES256 to authenticate users to the merchant site.

For no reason should the merchant store or display sensitive data of the cardholders' cards. The data that are considered sensitive are:

* Credit card number.
* CVV (Verification Code).

# CONTROL BUTTON PAY AND RETURN

The merchant must parameterize a control that prevents the user and application from making double requests to the Evertec Placetopay service, either because the service takes time to respond at the time the payment response is given or by user interaction with the button.

Please note that once the payment has been made, in case the user returns through the previous and next instructions of the browser, it is recommended that the order is reloaded again, since sending the same order to the payment process should be avoided as this will incur a double payment depending on the number of times the user does it.

# 3DS GENERATION AND VALIDATION

The merchant must raise a 3DS authentication flow for the user either in a modal or through redirection, according to the initial consumption to consult and validate the information of the card **information**:

Interfaz de usuario gráfica, Aplicación

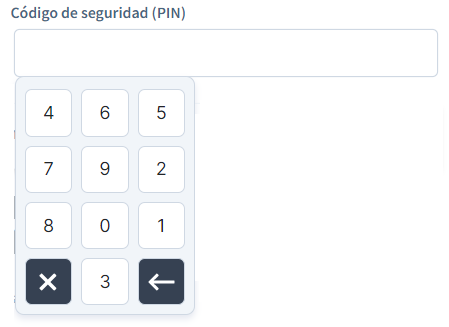
Descripción generada automáticamente

Once the user returns from the validation, the authentication information must be consulted through the **query,** and the response will provide all the detail that must be sent in the **processtransaction** as **threeDS.**

In addition to this, please rely on the official documentation: [3DS Lookup | Gateway API (stoplight.io)](https://placetopay-api.stoplight.io/docs/api-services-docs/069b36e2cf444-3-ds-lookup)

# PINPAD-PINBLOCK GENERATION AND VALIDATION (Puerto Rico only)

The merchant must generate, request and make available to the user a PINPAD either in a modal or within the same interface, which must be as required and allow the entry of only numerical values, according to the initial consumption to consult and validate the information of the card **information**:



Once the user enters the pin, the pinblock is generated from the positions given by the user through the **pinblock** method the response will provide the pinblock that must be sent in the **processtransaction** as a pin.

In addition to this, please rely on the official documentation: [Placetopay Docs](https://docs.placetopay.dev/en/gateway/api/reference/pinpad)

For the PinPad operations, the merchant must implement the library with the following documentation: [pinpad | Pinpad Docs (stoplight.io)](https://placetopay-api.stoplight.io/docs/pinpad-docs/65f42ef7b4b9e-pinpad)

# IDEMPOTENCE CONTROL

To control that you do not perform more than one approved transaction for a single process in a predetermined time period. This is done by identifying that process with a unique value that would be sent in the idempotenceKey parameter.

{

...

"idempotenceKey": "ABCD1234",

"instrument": {

...

}

For more details, please refer to the official documentation: [Idempotence Control - Placetopay Docs](https://docs.placetopay.dev/en/gateway/idempotency)

# SENDING KOUNTS (In case of enabling the service)

The system must send in the **processtransaction** messaging a kount object with the attributes of a session, which is a unique random value for each transaction and a default type:

"kount": {

"session": "CO485",

"type": "default"

}

In addition to this, please rely on the official documentation:[Transaction Processing | API Gateway (placetopay.com)](https://placetopay-api.stoplight.io/docs/api-services-docs/b736ea6925314-procesamiento-de-transaccion)

# PAYMENT PROCESSING WITH PRE-AUTHORIZATION

For processing with pre-authorized payments, the user/cardholder must complete the process by reserving the amount requested from his/her credit card, once the reservation is made, this amount can be debited, modified or cancelled.

Diagrama

Descripción generada automáticamente

## Checkin

It is used as a security deposit for the use of a service. To reserve the amount, the following information must be sent in the request:

"action": "checkin",

    "payment": {

        "reference": "Test5",

        "description": "Checkin.",

        "amount": {

            "currency": "USD",

            "total": 15

        }

## REAUTHORIZATION (not applicable to PR):

It is used to modify the amount defined as a security deposit previously set aside with a Checkin type transaction. To modify the value of the reserved amount the following information must be sent:

"internalReference": 1012331, //Internal reference code  
"authorization": "000000", // Authorization number, provide by the financial entity.  
 "amount": {  
 "currency": "USD",  
 "total": 15  
 },  
 "action": "reauthorization"

The internalReference is delivered in the response of the transaction query service. It is possible to do n (several) reauthorization, of course, all before the checkout operation.

## Checkout

To confirm/capture the pre-authorized value of the reservation, the following information must be sent:

"internalReference": 11012331, //Interal reference code  
"authorization": "000000", // Authorization number, provide by the financial entity.  
 "amount": {  
 "currency": "USD",  
 "total": 15  
 },  
 "action": "checkout"

The internalReference is delivered in the response of the session query service.

## CANCELLATION OF A PRE-AUTHORIZATION

To cancel a reservation previously authorized, the checkout action must be sent with a value equal to 0.  
  
"internalReference": 11012331,  
"authorization": "000000",  
 "amount": {  
 "currency": "USD",  
 "total": 0  
 },  
 "action": "checkout"

The preauthorization is cancelled, and the amount withheld on previous requests is released.

For more info about preauthorization: [Types of transactions - Placetopay Docs](https://docs.placetopay.dev/en/gateway/transaction-types#pre-autorizacion)

## CAPTURE RETRIES (CHECKOUT)

In the case that the pre-authorized transactions, at the time of the capture process, an error occurs and the transaction declines, the merchant must perform a maximum of 3 capture retries. These reattempts are recommended every 60 seconds. If the error persists after the third attempt, the transaction must be cancelled by sending the checkout action with a value equal to 0 (cancellation of the pre-authorization).

Interfaz de usuario gráfica

Descripción generada automáticamente

# PAYMENT PROCESSING WITH TOKENIZATION.

When making a payment with tokenization is performed, the user must enter the card information in order to encrypt the card data (number and expiration date), this in order to make the payment on that means of payment.

To perform the tokenization it is necessary to send the card data with the tokenize service method, please check the documentation: [Card Tokenization](https://docs.placetopay.dev/en/gateway/api/reference/tokenize#tokenize-request)

## CHARGING TOKENIZED MEANS OF PAYMENT

When obtaining the token or subtoken after the cardholder has tokenized the credit card, the following information must be sent:

"payment": {  
 "reference": "1122334455",  
 "description": "Testing",  
 "amount": {  
 "currency": "USD",  
 "total": 100  
 }  
 },  
 "instrument": {  
  "token": {  
 "token": "e07ca9986cf0ecac8a557fa11c07bf37ea35e9e3e3a4180c49"  
 }  
 },

The token or subtoken can be obtained in the response of the query transaction or search transaction method (queryTransaction, searchTransation) in the instrument array.

The token or encrypted key generated by a tokenization process allows to generate payments without user interaction or one-click payments.

**Important**: For payments that require sending a pin (Puerto Rico) it is necessary to request this security information from the cardholder for processing:  
  
"payment": {  
 "reference": "1234567890",  
 "description": "Token payment with pin",  
 "amount": {  
 "currency": "USD",  
 "total": 19.9  
 }  
 },  
"instrument": {  
 "pin": "0B880E2326F6409E",  
 "token": "ee1d56a192dc07e4e403cdaa2569407118a0e19dc185b1e63bad2b2edc2a3bf0",

"subtoken": "5172915969800005",  
 "franchise": "ath\_card",  
 "franchiseName": "ath\_card ",  
 "lastDigits": "0005",  
 "validUntil": "2014-12-31"

}  
}

It is very important that the payer's information is sent in the tokenization service, as it is validated in the processing for transactional security and validation of cardholder data.

## TOken invalidation

Is important to manage tokens or keys for payment instruments, having this information securely stored and controlling the status of these keys in databases.

To invalidate a token that exists in your database it is necessary to send the following information:

{  
 "auth": {  
 "login": "c51ce410c124a10e0db5e4b97fc2af39",  
 "tranKey": "VQOcRcVH2DfL6Y4B4SaK6yhoH/VOUveZ3xT16OQnvxE=",  
 "nonce": "NjE0OWVkODgwYjNhNw==",  
 "seed": "2024-09-06T09:34:48-05:00"  
 },  
 "locale": "en\_PR",  
 "instrument": {  
 "token": {  
 "token": "a3bfc8e2afb9ac5583922eccd6d2061c1b0592b099f04e352a894f37ae51cf1a"  
 }  
 }  
 }

Documentation to invalidate a token: [Invalidate a token](https://docs.placetopay.dev/en/gateway/api/reference/tokenize#tokenize-invalidate-request)

## TOKENIZATION ATH MEANS OF PAYMENT WITH PIN

At moment of performing a tokenization process for the ATH payment method with PIN, it is important to note that, in order to be able to complete the payment, it should only be done when the user uses a wallet requesting again the PIN entry. This means that the customer must be provided with a PINPad so that the user can type it into the interface.

In addition to this, it is important to consider that, for this payment method, it is not possible for the merchant to generate a recurring or periodic charge, since this operation does not allow charges without entering the PIN (PINless operation).

# VALIDATION FIELDS (PROCESSTRANSACTION)

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

Buyer and payer data:

* Type of buyer-payer document. (Optional in Puerto Rico)
* Buyer-payer document number. (Optional in Puerto Rico)
* Name of buyer-payer.
* Last name of the buyer-payer.
* Buyer-payer email.
* Buyer-payer's cell phone.

Payment details:

* Reference
* Description
* Currency
* Value.
* VAT (optional)
* Return base (optional)
* Dispersion (In case of enabling the service)
* Covenant
* Type of agreement
* Coin
* 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)

Card data (instrument)

* Card
  + Number or PAN
  + Expiration
  + CVV
  + Quota
* Credit (Ecuador only)
  + Code
  + Guy
  + Group Code
  + Deferred
* OTP (Ecuador only)
* threeDS
* Id
* Wrapped
* Authenticated
* Valid signature
* Eci
* Cavv
* Xid
* Version
* Extra
  + Reason authentication status
  + AcstransId
  + threeDSServerTransID
* Pinpad (Puerto Rico only)
  + TransactionId
  + Positions
  + PinBlock
  + Longitude
* Pin (Puerto Rico only)
* Kount (In case of enabling the service)
* AVS (in case of enabling the service)
  + Session
  + type

Additional data

* IP.
* Navigation agent.

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: [Transaction processing](https://docs.placetopay.dev/en/gateway/api/reference/transaction#process-request)

* The system asks the user for the card number as a mandatory field, it only receives numerical values. and has a length of 13 to 19 characters, validating the value typed through Luhn's algorithm.
* The application requests or presents to the user the expiration date as a mandatory field, validating that the expiration date is not expired and only receives the value of the month from January to December, that is, from 01 to 12 (Always in two digits). Allowing a maximum election of 10 years, from the current date.
* The system asks the user for the CVV2 as a mandatory masked field, only receives numerical values and has a maximum length of 4 characters (American Express is the only one that must allow a maximum of 4 characters, Visa, Mastercard, Discover and Diners only 3).
* The reference must contain a maximum length of 32 alphanumeric characters and must not contain or store the card number and special characters being unique for each request.
* For the data of the buyer and payer (buyer-payer) must validate each of the fields that are being sent to Evertec Placetopay 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: [Document Types](https://docs.placetopay.dev/en/gateway/document-types)
* In case the identity 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 IP address and navigation agent must be that of the end user's computer.

In the payment process the buyer is not always the same owner, so this information must be considered when sending this data to Evertec Placetopay.

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 payer or cardholder information.

# KOUNT INTEGRATION

This service avoids fraud, reduces friction with cardholders and builds trust for transactions made on Placetopay as an anti-fraud provider.

Diagrama

Descripción generada automáticamente

For integrations that require Kount security validation for anti-fraud control, it is important to perform the following steps:

1. After registering for Kount services and receiving a client ID, add the Web Client SDK to your website to integrate the Device Data Collector. For more information see documentation: [How to Integrate the Web Client SDK for Device Data Collection into Your Website - Kount Developer](https://developer.kount.com/hc/en-us/articles/6731598562836-How-to-Integrate-the-Web-Client-SDK-for-Device-Data-Collection-into-Your-Website)

2. After obtaining the information you must create the session id of the device, see documentation: [How to Create a Session ID for the Device Data Collector (DDC) - Kount Developer](https://developer.kount.com/hc/en-us/articles/4411121644820-How-to-Create-a-Session-ID-for-the-Device-Data-Collector-DDC)

3. To create the kount session must be generated with the data clientId= 201000, Environment=TEST (sandbox) or Environment=PROD (production) once the Data device collector (DDC) connection is obtained, send the session kount in the kount object.

“kount": {

“session": ”ba2ccc0c27d84921ae9034da92ebc74d”

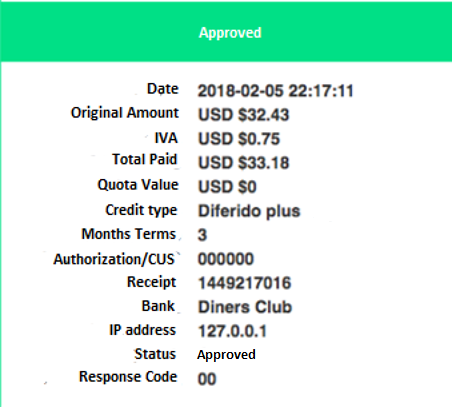
}

4. To download the kount SDK repository, click on the following link: [Repository](https://github.com/luisfelipegh/kount-ddc?tab=readme-ov-file)

# RESPONSE HANDLING FOR TRANSACTIONAL STATES

At the time the user completes his payment process, the detail of the transaction must be displayed, at least the following data must be displayed:

* Reference.
* Final transaction status
* Approved
* Rejected
* Earring
* Unsuccessful
* Approved Partial (only in dispersion)
* Reason and message
* Date and time.
* Total value.
* Interests (Ecuador only)
* Type of credit (Ecuador only)
* Quotas
* Currency with which the payment was performed.
* Receipt.
* Authorization.
* Bench.
* Last 4 digits of the card



If you want to show 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.

Logotipo

Descripción generada automáticamente con confianza baja

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

Texto

Descripción generada automáticamente

**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, if is not properly controlled can generate an error in the merchant.

## PENDING TRANSACTION CONTROL

You can view a transaction in pending status due to direct response from the financial institution or due to no response from Evertec Placetopay (TimeOut).

There are three ways to obtain the final status of a transaction, the first with the response of the service when you perform the **processtransaction** and the other 2, in case of receiving a **PENDING** status through the query method having the internal reference and the last one with the **search** service **which** is a contingency in case of loss of communication when creating the transaction with the **processtransaction.**

Note: The consumption towards the service to know the final status of a pending transaction must always be done through the **query** method, the use of the **search** method is only in case of loss in communication when the transaction is made.

When consuming the **processtransaction** service a timeout is generated in the connection to Evertec Placetopay (it must be around 25 seconds) and no response is obtained from the service, the operation must be marked in pending state and search for the transaction through the **search** method, meanwhile this transaction must comply with the general behavior of this state (double payment control and sonda process)

* **Sonda or Cronjob:** This process consists of a scheduled task (cronjob) which is responsible for consuming the **query** method (transaction query) on transactions that were in pending status in their records, this process must be executed every 15 minutes verifying transactions that have more than 5 minutes in pending status.

When a pending transaction is found in the database, the system should report and present the following event:

* A **double payment control message** informing the user of the existence of pending transactions, before making a new payment. For example:
* "At this time your order with \*#Reference\* and value of \*#Amount\* is in a PENDING state of not receiving confirmation from your financial institution, please wait a few minutes and check back later to verify if your payment was confirmed successfully. If you want more information about the current status of your operation you can contact our customer service lines \*000-00-00\* or send an email to email@email.com and ask for the status of the transaction: <#CUS/Authorization>\*\*\*".

When a transaction is found in a partial approval state (dispersion only) in the database, the system should report and present the following event:

* An **informative message** to the user indicating the existence of partial approved transactions and the control or handling, according to the business policy that will be provided on this transaction, before making a new payment.

**Important:** For dispersion, the operational and functional process must be defined to control transactions under PARTIAL APPROVED status, so that an internal control is defined in the trade for this type of situations on transactions.

# PROOF OF SALE

If the system sends proof of sale (printing, e-mail, exported file, voice message) according to each of the transaction status 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 in relation to the payment. It is recommended that the user view the following information:

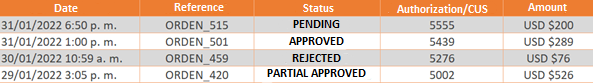
* The reference.
* Date and time of the transaction.
* The status of the transaction.
* Total paid by the user.
* The last four digits of the card
* Bank

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

# TRANSACTIONAL HISTORY

In case it is necessary to authenticate on the merchant's site to make a payment process, it must be possible to consult the status of at least the last ten (10) transactions made. Each record must contain at least the following data in descending order by date:

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



Note: In case you do not use log-in 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.

# INFORMATION SECURITY

The system and merchant must achieve the following criteria:

* The trade must be PCI certified (current)
* The system under no circumstances stores sensitive information of the cardholder.
* The system does not show in the payment summaries, sales receipts or any other section facing the user the card number (maximum BIN and last 4 digits)
* The system does not show in the payment summaries, sales receipts or any other section facing the user the CVV of the credit card.
* The minimum information for a future claim is stored in the application database (date and time of transaction, receipt number, transaction value, authorization number, maximum 4 last digits of the card number, reference and promissory note, the latter if applicable).
* The system must have a valid digital certificate and must capturing information using the secure HTTPS protocol.
* TLS protocol 1.2 or higher must be used.
* If the development uses a web interface (even intranet) the information capture URL is not masked (hidden) by techniques as IFRAMES.

# INFORMATION PROCESSING

When a transaction is completed, the same data that was validated, entered or selected in the user interface is sent to the Evertec Placetopay application:

* Card number
* CVV
* Expiration Date
* Total Value
* VAT
* Return Base
* User Information
* Information of the security protocols

# CONSISTENCY OF INFORMATION

The information sent to Evertec Placetopay must not have contrasts in each interface in which information regarding the payment is presented, in accordance with this, the following aspects must be complied with:

* The date and time of the transaction presents a consistent value between the merchant development database, the Evertec Placetopay console query and the proof of sale generated by the development when transactions are made.
* The last four numbers of the card appear in a unique and coincident way between the database of the development of the trade and the query of the console of Evertec Placetopay.

# IP ADDRESS AND BROWSER AGENT

When the request to process the transaction with the process method is sent, it is important to send the ipAddress and userAgent parameters as mentioned in point 15 FIELD VALIDATION (processTransaction). These are additional data required to 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's device either by performing a function from your code or by means of a script according to your programming language, in the same way with the navigation agent, either in a web page or an application where the service is integrated.

# EXTRADATA

You can send additional information in requests by the extrada. If within the payment process you need to add, for example, a second reference or other relevant data in the request, you can do it by an array of objects called *additional*.

Example:

"additional": {

"merchantCode": "468231",

"terminalNumber": "00990101"

},

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

" additional ": {

"x\_CustAccID": "value": "8100312356677"

}

]

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

# 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.

## TRANSACTION 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,

    "authorization": "int",

    "action": "refund",

}

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,

    "authorization": "int",

    "action": "refund",

    "payment": {

        "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 it 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 “additional” Array Will be the following structure, which indicates us what amount of the transaction has been refunded.

{

"merchantCode": "int",

"terminalNumber": "string",

"bin": "int",

"\_wcTransactionId\_": "int",

"amountRefunded": int

}

# RELEVANT INFORMATION

## FORMAT OF RESPONSE TEMPLATES

The response templates are informative formats for the end user regarding your payment, so it is important to show the relevant data in the templates, they should 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)
* VAT: Value charged of VAT 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 and Reason: It is the error message or reason for decline issued by the financial institution.
* Installments: Number of installments to which payment was deferred.
* 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 are application examples for the response page on the site:

Interfaz de usuario gráfica, Texto

Descripción generada automáticamente

* Example of the response template (Transaction approved):

Interfaz de usuario gráfica, Aplicación

Descripción generada automáticamente

* Example of the response template (Transaction declined):

Interfaz de usuario gráfica, Aplicación

Descripción generada automáticamente

* Example of the response template (Pending transaction):

Interfaz de usuario gráfica, Texto, Aplicación

Descripción generada automáticamente

* Example of the Response Template (Partial Approved Transaction):

Interfaz de usuario gráfica, Aplicación, Sitio web

Descripción generada automáticamente

* Example of the response template (Transaction failed):

Interfaz de usuario gráfica, Aplicación

Descripción generada automáticamente

## 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 card numbers - Placetopay Docs](https://docs.placetopay.dev/en/gateway/testing-card)

Note: For all franchises:

* Check code: 123
* Card expiration date: Select a current date
* Otp: 123456
* AVS: 55555

## FINAL CONSIDERATIONS

This information delivered together with the evaluation of expertise that is carried out on the site is fundamental, since they are taken into account for the test checklists and if all the points are not OK, the trade will NOT be able to go into production.

For the certification process, the information must be sent to the assigned analyst of Placetopay Evertec with the following data:

* **Test URL:** The site enabled to perform review and certification
* **Username and password:** Access data for the deposit and simulation of the payment.

# PROCESSING WITH BANK ACCOUNTS (ACH)

To process transactions using a bank account as a payment instrument, it is required to implement the account payment instrument that allows defining the account data to be used, as well as the mechanisms to validate the account using account validation services such as ACCOUNT VALIDATOR. Please check the following documentation: [Bank account processing](https://placetopay-api.stoplight.io/docs/api-services-docs/9178036e4d9fe-procesamiento-con-cuentas-bancarias#recursos).

It is important to mention that to integrate the processing with bank accounts, the account validator must be integrated for the verification of accounts through external services. is an additional process to verify the veracity and availability of the accounts, validating information such as:

* The status of the account, that is whether the account is active or not.
* The amount available in the account to identify if it is possible to make the transaction for the amount indicated.

This process is performed before processing the transaction.

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