



WC CERTIFICATION GUIDE

Instructions for use

Medellín, April 2023

Version 1

CONFIDENTIAL USE

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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:

1. 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.

2. 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

3. 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-dark-background.svg>

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

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.

4. 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

5. 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.

6. 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: <https://docs.placetopay.dev/en/checkout/tax-details#amount-taxes>

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

7. 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.

8. 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.

9. 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.

placetopay
by evertec

dnetix@yopmail.com
[Change account](#)

Credit / Debit / Prepaid card

Card information

1234 5678 9012 3456

Month / Year CVV

Owner data

Elvis Monahan

+1 787 222 2222

[← Back](#) [Pay \\$ 12.00](#)

Data protection and security policy
By proceeding, I accept the applicable policies for the treatment of my personal data according to the local jurisdiction of the responsible entity and **Evertec Placetopay** in its capacity as manager.

Total to be paid S2393161-T1
\$ 12.00 USD
Molestiae dolor ullam quo facilis quo nulla.

Payment details ^

Reference you_reference_here

Request date 2023-08-28 20:05:25

The process will expire in about 24 hours
 Get help at juanpetest@gmail.com

Made by English (Puerto Rico) ^

10. 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.

11.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.

12.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 **getRequestInformation** 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.

13.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.

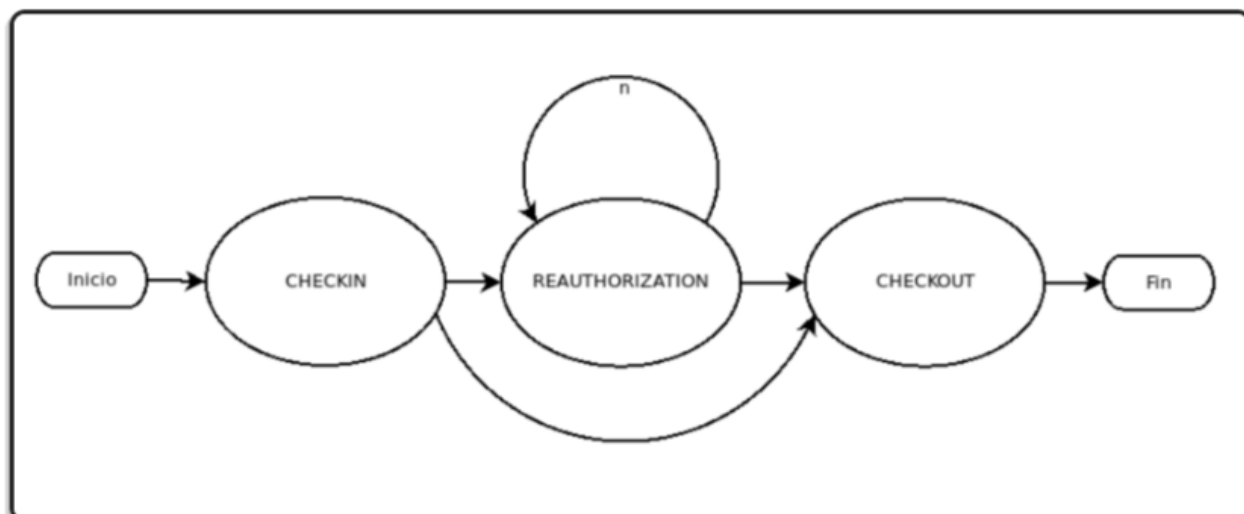
In the payment process the buyer is not always the same owner, so this information must be taken into account when sending this data to Evertec Placetopay, so that the information sent in these fields is consistent and correct must be done as follows:

- 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.

14.PROCESSING PAYMENTS WITH PRE-AUTHORIZATION.

When a payment session is created with pre-authorization, the user/cardholder completes the process by reserving the requested amount of their credit card, once the reservation is made, this value can be modified, confirmed, or cancelled.



14.1. CHECKIN:

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

```
"type": "checkin",
```

```
"payment": {
  "reference": "pay_checkin_1",
  "description": "Payment with pre-auth",
  "amount": {
    "currency": "USD",
    "total": 10
  }
}
```

14.2. REAUTHORIZATION:

It is used to modify the amount previously defined as a separate security deposit with a checkin-type transaction. To change the value of the reserved amount, the following information must be submitted:

```
"internalReference": 1012331, Internal reference code
"authorization": "000000", //authorization number provided by the financial institution.
"amount": {
  "currency": "USD",
```

```
"total": 15
},
"action": "reauthorization"
```

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

14.3. CHECKOUT

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

```
"internalReference": 11012331, Internal reference code
"Authorization": "000000", //authorization number provided by the financial institution.
"amount": {
  "currency": "USD",
  "total": 15
},
"action": "checkout"
```

The internalReference is delivered in the session query service response.

14.4. CANCELLING A PREAUTHORIZATION

To cancel a previously authorized reservation, the checkout action must be sent with a value equal to 0.

```
"internalReference": 11012331,
"authorization": "000000",
"amount": {
  "currency": "USD",
  "total": 0
},
"action": "checkout"
```

The pre-authorization is canceled and the amount withheld in the previous requests is released.

For more info about pre-authorization: <https://docs.placetopay.dev/en/checkout/create-session#preauthorization-payment>

15. PAYMENT PROCESSING WITH TOKENIZATION

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

To request tokenization, the following information must be submitted:

```
"subscription": {  
  "reference": "311022",  
  "description": "We are saving your card"  
},
```

15.1. COLLET PAYMENT METHOD TOKENIZED

Once obtaining the token or subtoken after the cardholder made the tokenization, the following information must be submitted:

```
"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 session query method in the instrument array.

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

Important: For payments that require pin delivery (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": {
  "token": "e07ca9986cf0ecac8a557fa11c07bf37ea35e9e3e3a4180c49"
}

"card": {
  "number": "*****",
  "expiration": "**/**"
}
}
```

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

15.2. TOKEN INVALIDATION

It is very important to manage tokens or keys for payment instruments, having this information stored securely and controlling the status of these keys in the database.

To invalidate a token that exists in your database, you need to submit the following information:

```
{
  "auth": {
    "login": "c51ce410c124a10e0db5e4b97fc2af39",
    "tranKey": "VQOcRcVH2DfL6Y4B4SaK6yhoH/VOUveZ3xT16OQnvxE=",
    "nonce": "NjE0OWVvODgwYjNhNw==",
    "seed": "2021-09-21T09:34:48-05:00"
  },
  "locale": "en_PR",
  "instrument": {
    "token": {
      "token":
"a3bfc8e2afb9ac5583922eccd6d2061c1b0592b099f04e352a894f37ae51cf1a"
    }
  }
}
```

16.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.

An orange rectangular button with the text "Back to top" in a dark brown, sans-serif font.

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

An orange rectangular button with the text "Retry payment" in a dark brown, sans-serif font.

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 the 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 Plac^{et}opay, 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

- **Cronjob:** This process is a contingency to the notification, and consists of a scheduled task (cronjob) which is responsible for consuming the getRequestInformation method (transaction query) on the transactions that were in a pending state in their records, this procedure should be executed only once a day.

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 *#Referencia* 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 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 management, according to the business policy that will be provided on this transaction, before making a new payment.

17.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.




↓ Transaction summary

2 Mon, Aug 28, 2023, 08:27:04 PM



The transaction is pending


Payment method
 **** 1214

Total to be paid \$ 12.00	Authorization / CUS 000000
Transaction date 2023-08-28 20:27:04	IP address 186.80.28.28
Response code ?*	

Back to merchant


The voucher will be sent to dnetix@yopmail.com

1 Mon, Aug 28, 2023, 08:26:40 PM



Declined transaction

Failure in the response reading

Payment method
 **** 0016

Total to be paid \$ 12.00	Authorization / CUS 000000
Transaction date 2023-08-28 20:26:40	Receipt 1591096439
IP address 186.80.28.28	Response code XR

Total to be paid S2393161-T1

\$ 12.00 USD

Molestiae dolor ullam quo facilis quo nulla.


Print

Payment details

Reference you_reference_here

Request date 2023-08-28 20:05:25

Get help at juanpepetest@gmail.com

Made by  English (Puerto Rico) ▾

18.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.

19.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.

20.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: Depending on the closing date in the network, the reverse will not be effective the same day when the scenario that is made after this time arrives and in its case an extemporaneous reverse must be processed with the financial institution

For dispersion, the operational and functional process must be defined to give control to transactions under PARTIAL APPROVED status, in such a way that an internal control in the trade is defined for this type of situations on the transactions.

21. RELEVANT INFORMATION

21.1. 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.paymentdate]
State	"Transaction" * Result of the transaction - Approved/Rejected/Pending/Failed
Description of the payment	p2p.get.Description
Reason	p2p.getfrorcodeg*p2p.ErrorMessage)
Authorization/CUS	p2p.get.authorizationg
Type of Currency and Value	p2p.getCurrency0+p2p.getTotalAmount
Via	p2p.getCurrency0 + p2p.getTaxAmount


Example of the response template (Transaction approved):





Approved transaction

Payment method

 1111

Total paid	Authorization / CUS
\$ 12.00	614761
Transaction date	Receipt
2023-08-28 20:40:35	110000466090
IP address	Response code
186.80.28.28	00


[Back to merchant](#)


The voucher will be sent to dnetix@yopmail.com

Total paid

\$ 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  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   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   English (Puerto Rico) 

Example of the Response Template (Partial Approved Transaction):

Total payable
US\$650.00

Total Paid US\$ 150.00	SALDO US\$ 500.00
---------------------------	----------------------

The process of payment will be finished in less than one minute

TEST-WC-1

Description
Dispersion

Date
2022-02-22 22:56:59

Meeting
371600

Partially approved payment

Some payment transactions were not debited, please contact the merchant

Total paid
US\$150.00

Means of payment
 0007

Date 2022-02-22 22:57:45

Authorization /CUS 999999

Original amount US\$ 650.00

Value interest US\$0.00

Total value US\$ 150.00

Value quota US\$0.00

Type of credit Current

Months plazo1

Receipt: 259767

IP ADDRESS 2800:e2:2380:225c:3c99:2e0d:d04c5e48

State Partially approved

Response Code xc

See us

Example of the Response Template (Transaction Failed):

Failed transaction

Failure in the response reading

Payment method
 0065

Total to be paid \$ 12.00	Authorization / CUS 000000
Transaction date 2023-08-28 20:50:50	IP address 186.80.28.28
Response code XR	

[Back to merchant](#)

[Retry payment](#)

Total to be paid S2393167-T1
\$ 12.00 USD

Molestiae dolor ullam quo facilis quo nulla.

Print

Payment details

Reference	you_reference_here
Request date	2023-08-28 20:50:32

The process will expire in 8 minutes

Get help at juanpepetest@gmail.com

Made by English (Puerto Rico) ▾

21.2. 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: <https://placetopay-api-en.stopligh.io/docs/webcheckout-docs/ZG9jOjEzNTczNzAw-test-you-integration#test-cards>

For testing in all franchises:

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

21.3. DEBIT TO SAVINGS AND CHECKING ACCOUNTS PSE

To perform tests with debit to savings and checking account (PSE) you must perform the following steps:

- List Banks: Regardless of whether the integration is by Web Services or Redirection, in case the buyer selects the PSE payment method, the list of banks must be obtained, in which the bank that the user requires to carry out their payment process will be selected, for testing purposes always select the bank "Unión Colombiano".

Banco

Selecciona el banco ▼

- BANCO FALABELLA
- BANCO GNB COLOMBIA (ANTES HSBC)
- BANCO GNB SUDAMERIS
- BANCO PICHINCHA S.A.
- BANCO POPULAR
- BANCO PRODUCTOS POR SEPARADO
- Banco PSE
- BANCO SANTANDER COLOMBIA
- BANCO SERFINANZA
- BANCO TEQUENDAMA
- Banco union Colombia Credito
- BANCO UNION COLOMBIANO**
- BANCO UNION COLOMBIANO FD2
- Banco Web Service ACH WSE 3.0
- BANCOLOMBIA DATAPOWER
- BANCOLOMBIA DESARROLLO
- BANCOLOMBIA QA
- BANKA
- BBVA COLOMBIA S.A.
- BBVA DESARROLLO

← Cambiar medio de pago PSE

Tipo de persona Banco

Personas ▼ BANCO UNION COLOMBIANO ▼

CONTINUAR

No deseo continuar el proceso

- User registration: In case you do not have a test email for PSE you must press the option "I want to register now". Otherwise, the email that has been registered at the time is entered.



Fácil, rápido y seguro



PSE - Pagos Seguros en Línea / Persona Natural



Persona natural



Persona jurídica



Soy un usuario registrado



Quiero registrarme ahora

E-mail

E-mail registrado en PSE


[Regresar al comercio](#)


[Ir al Banco](#)

Select the option "Natural person" or "Legal person", fill out the submitted form and accept the terms, then press the "Continue with payment" button.



Fácil, rápido y seguro


Persona natural


Persona jurídica

Al diligenciar el formulario dale clic al botón "Registrar" y listo, podrás empezar a realizar tus pagos con PSE y disfrutar sus beneficios.

Tipo de identificación	Número de identificación
<input type="text" value="Cedula de ciudadanía"/>	<input type="text" value="Número de identificación"/>
Nombre y apellido	
<input type="text" value="Nombre completo y apellidos"/>	
Número de celular	Dirección
<input type="text" value="Número de celular"/>	<input type="text" value="Dirección de residencia o trabajo"/>
E-mail	Confirmar e-mail
<input type="text" value="E-mail"/>	<input type="text" value="Confirmar e-mail"/>
Pregunta de seguridad	Respuesta
<input type="text" value="Colegio en el cual obtuvo su título de bachiller?"/>	<input type="text" value="Respuesta"/>

☐ Quiero mantenerme al día con las novedades de PSE.

☐ He leído y acepto el tratamiento de mis datos personales. [Ver más](#)

☐ He leído y acepto los términos y condiciones. [Ver más](#)

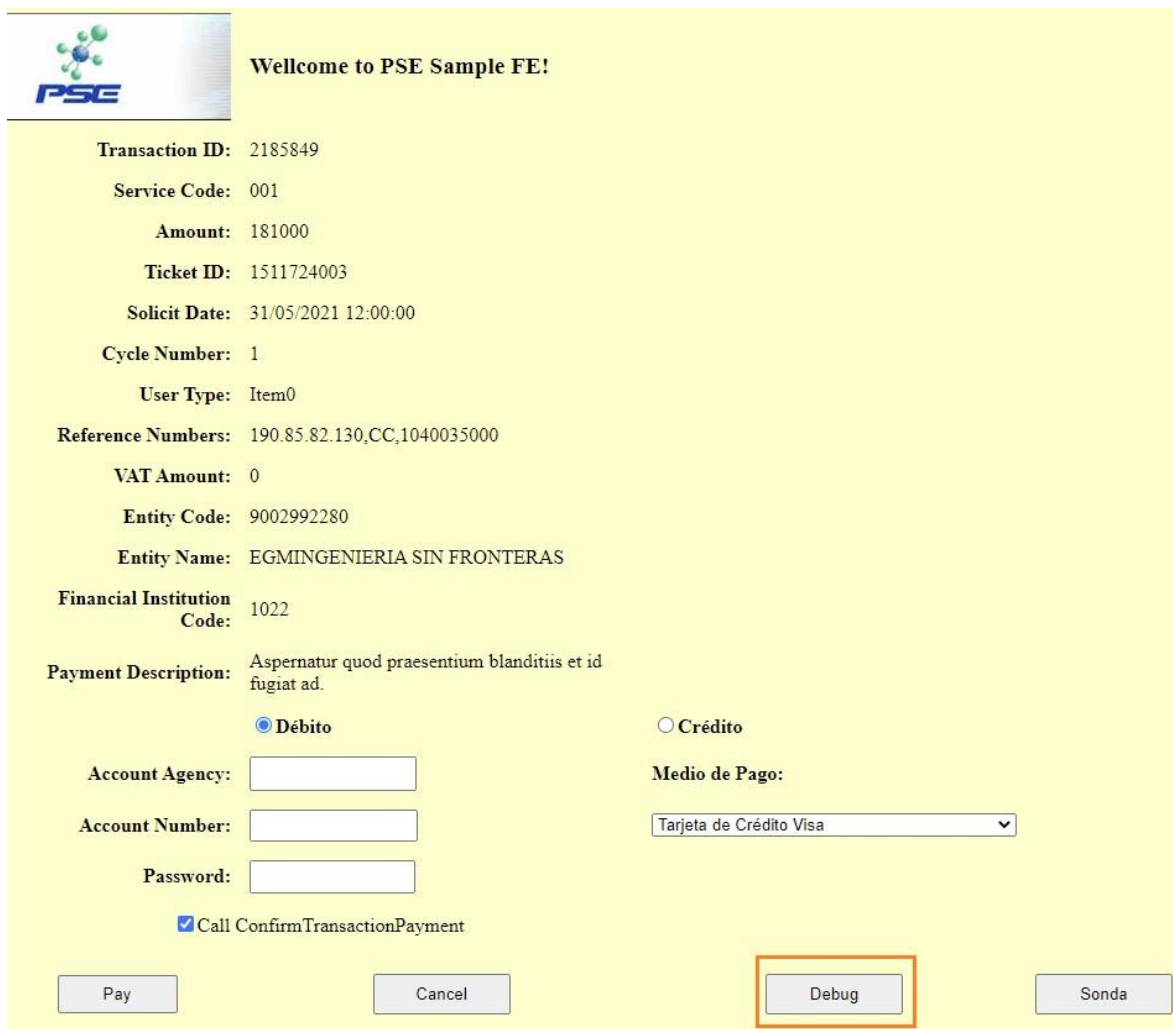
Regresar

Seguir con el Pago

Once this step is done, it will redirect you to the page of the financial institution selected in the "List Banks" step.

The registered email can be used in the next tests you perform.

- Redirect to the bank simulator page: Once redirected to the bank page, we will see a yellow page in which the fields should not be filled in, but the "Debug" button should be clicked.



The screenshot shows a web form titled "Wellcome to PSE Sample FE!". The form contains several fields for transaction details, payment information, and a "Debug" button highlighted with an orange border.

PSE

Wellcome to PSE Sample FE!

Transaction ID: 2185849

Service Code: 001

Amount: 181000

Ticket ID: 1511724003

Solicit Date: 31/05/2021 12:00:00

Cycle Number: 1

User Type: Item0

Reference Numbers: 190.85.82.130,CC,1040035000

VAT Amount: 0

Entity Code: 9002992280

Entity Name: EGMINGENIERIA SIN FRONTERAS

Financial Institution Code: 1022

Payment Description: Aspernatur quod praesentium blanditiis et id fugiat ad.

☒ Débito ☐ Crédito

Account Agency:

Account Number:

Password:

☒ Call ConfirmTransactionPayment

Medio de Pago:

- Fill out page debug: Once on the page debug we must fill in the fields: bankProcessDate that can be equal to soliciteDate and fill authorizationID (put 12 for Approved, Pending and Failed status; and 00001 for Rejected status), after this I must select in transactionState the response you want to expect from PSE (OK, NOT_AUTHORIZED, PENDING, FAILED) after clicking on call, When you perform this action, the result of the operation will appear in red letters. Finally to redirect to the trading page click on the "Return to PPE" button.

Debug ConfirmTransactionPayment


trazabilityCode:	2185849
financialInstitutionCode:	1022
entityCode:	9002992280
transactionValue:	181000
vatValue:	0
ticketID:	1511724003
soliciteDate:	31/05/2021
bankProcessDate:	
transactionState:	OK
authorizationID:	
Procedencia de Pago:	<input checked="" type="radio"/> Débito <input type="radio"/> Crédito
Medio de Pago:	Tarjeta de Crédito Visa
	<input type="button" value="Call"/> <input type="button" value="Return to PPE"/> <input type="button" value="Return to PPE (without clear transaction)"/>

Debug ConfirmTransactionPayment

trazabilityCode:	2185849
financialInstitutionCode:	1022
entityCode:	9002992280
transactionValue:	181000
vatValue:	0
ticketID:	1511724003
soliciteDate:	31/05/2021
bankProcessDate:	31/05/2021
transactionState:	PENDING
authorizationID:	12
Procedencia de Pago:	<input checked="" type="radio"/> Débito <input type="radio"/> Crédito
Medio de Pago:	Tarjeta de Crédito Visa
	<input type="button" value="Call"/> <input type="button" value="Return to PPE"/> <input type="button" value="Return to PPE (without clear transaction)"/>

- Show response: You must submit the PSE response on your page as indicated in the response examples. Example:

Total pagado
US\$ 192,00

 El proceso de pago se terminó hace 1 minuto


Referencia
TEST_4

Monto solicitado
US\$ 192,00


Descripción
Compra en Placetopay

Fecha
2022-02-22 23:04:20

Sesión
1903313


Transacción Aprobada

Total pagado
US\$ 192,00

Medio de pago
 Débito a cuentas corrientes y ahorros (PSE)

Fecha 2022-02-22 23:06:27

Autorización / CUS 2559750

Monto original US\$ 192,00

Recibo 1532824374

Banco BANCO UNION COLOMBIANO

Dirección IP 2800:e2:2380:225c:3c99:2e0d:d04c:6e48

Estado Aprobada

Código Respuesta 00

[Ver menos](#)



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