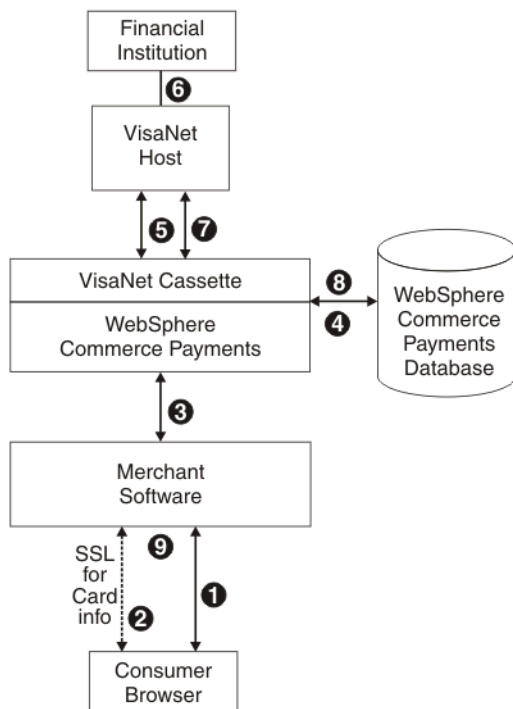


VisaNet Purchase

Purchase example



1. A consumer has been shopping online at a merchant Web site. After choosing several items to purchase, the consumer initiates a purchase, typically by pressing a Buy button on the shopping page.
2. The merchant software then requests card information from the consumer over a secure (typically SSL-protected) channel. This information includes the credit card number, the card expiration date, the card brand and possibly the cardholder's address.
3. Once this cardholder information has been received, the merchant software invokes the WebSphere Commerce Payments AcceptPayment command with card information and parameters, requesting that the purchase be approved immediately.
4. The WebSphere Commerce Payments and the Cassette for VisaNet record the information they need to run payment transactions.
5. The Cassette for VisaNet sends an approve request to the VisaNet host.
6. The VisaNet host forwards this request to the financial institution which processes the request and responds to the VisaNet host.
7. The VisaNet host records the result, and sends a success response to the cassette.
8. The Cassette for VisaNet, along with the WebSphere Commerce Payments update status in the database and return the success response to the merchant.
9. The merchant software replies to the consumer with an indication that the order is accepted.

Cassette for VisaNet payment command summary

API command	Payment card functions	VisaNet message
AcceptPayment	No comparable function	Handled by WebSphere Commerce Payments; no message sent
AcceptPayment with AutoApprove	Authorize	Authorization
AcceptPayment with AutoApprove and AutoDeposit	Authorize	Authorization
Approve	Authorize	Authorization
Approve with AutoDeposit	Authorize	Authorization
ApproveReversal	Authorize reversal	Authorization with appropriate reversal information
BatchClose	Close an existing batch	Data Capture
BatchOpen	Open a new batch	Not supported by cassette (Cassette opens batches internally as needed.)
BatchPurge	Purge an existing batch	Handled by WebSphere Commerce Payments; no message sent
CancelOrder	No comparable function	Handled by WebSphere Commerce Payments; no message sent
CloseOrder	No comparable function	Handled by WebSphere Commerce Payments; no message sent
DeleteBatch	No comparable function	Handled by WebSphere Commerce Payments; no message sent
Deposit	No comparable function	Handled by WebSphere Commerce Payments; no message sent
DepositReversal	No comparable function	Handled by WebSphere Commerce Payments; no message sent
ReceivePayment	No comparable function	Not supported by cassette
Refund	No comparable function	Handled by WebSphere Commerce Payments; no message sent
RefundReversal	No comparable function	Handled by WebSphere Commerce Payments; no message sent

Summary of state changes

API Command	Object-State
AcceptPayment	ORDER_REFUNDABLE
AcceptPayment with AutoApprove	ORDER_REFUNDABLE PAYMENT_APPROVED
AcceptPayment with AutoApprove and AutoDeposit	ORDER_REFUNDABLE PAYMENT_DEPOSITED
Approve	PAYMENT_APPROVED
Approve with AutoDeposit	PAYMENT_DEPOSITED
ApproveReversal, amount is non-0	PAYMENT_APPROVED
ApproveReversal, amount=0	PAYMENT_VOID
CancelOrder	ORDER_CANCELED
CloseOrder	ORDER_CLOSED
Deposit	PAYMENT_DEPOSITED
DepositReversal	PAYMENT_APPROVED
Refund	CREDIT_REFUNDED
RefundReversal	CREDIT_VOID
BatchClose	BATCH_CLOSED PAYMENT_CLOSED CREDIT_CLOSED ORDER_REFUNDABLE
DeleteBatch	Deletes the batch

Payments Entities

Role	Responsibilities
Payments Administrator	Define Merchant Administrators, Supervisors, and Clerks Configure merchants and their cassettes Identify the Payments host name and status Configure any installed cassettes Add, delete, and update event listeners Settle payments Approve or sale orders Issue credits and reverse credits Deposit orders Search for orders and batches View daily batch totals
Merchant Administrator	Define Merchant Administrators, Supervisors, and Clerks Configure merchants and their cassettes Add, delete, and update event listeners
Supervisor	Settle payments Approve or sale orders Issue credits and reverse credits Deposit orders Search for orders and batches View daily batch totals
Clerk	Settle payments Approve or sale orders Deposit orders Search for orders and batches View daily batch totals

Sources

<https://help.hcl-software.com/commerce/7.0.0/com.ibm.commerce.payments.developer.doc/concepts/cpyvitalmst04.html>

Author: Alexander Reed

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Company: X Financial Technologies