



eDirham Payment Method Router



وزارة المالية
Ministry of Finance

eDirham G2 Payment Method Router V 1.0



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Document Control

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1. Introduction

1.1 Purpose

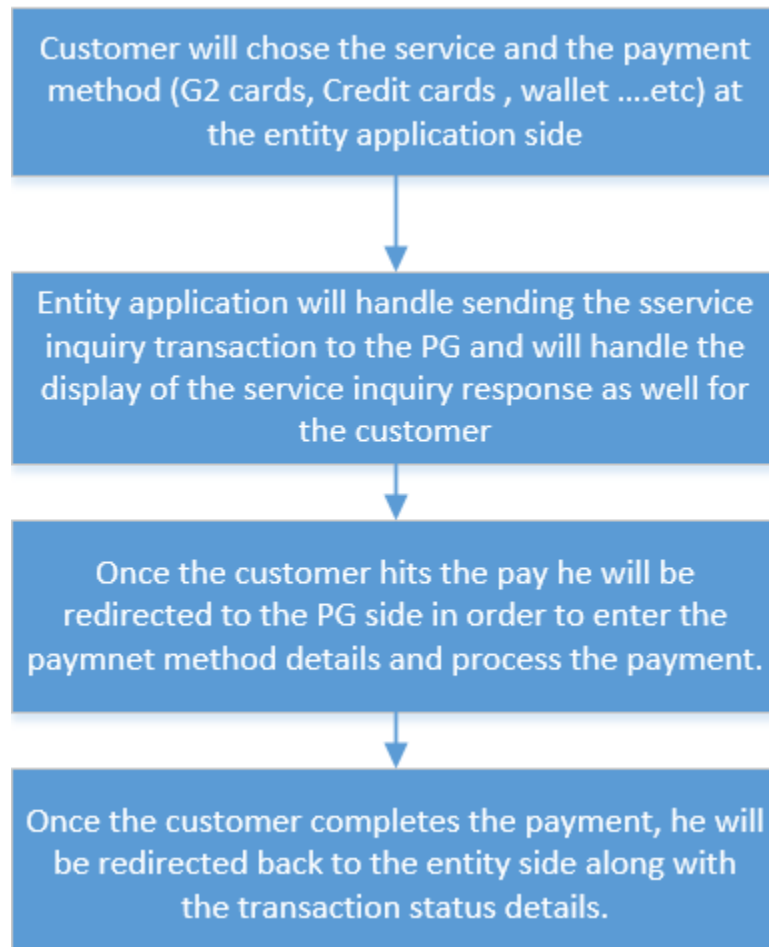
The purpose of this document is to explain the features of the payment integration mechanism known as "Payment Method Router".

2. Payment Method Router

2.1.1 The payment method router :

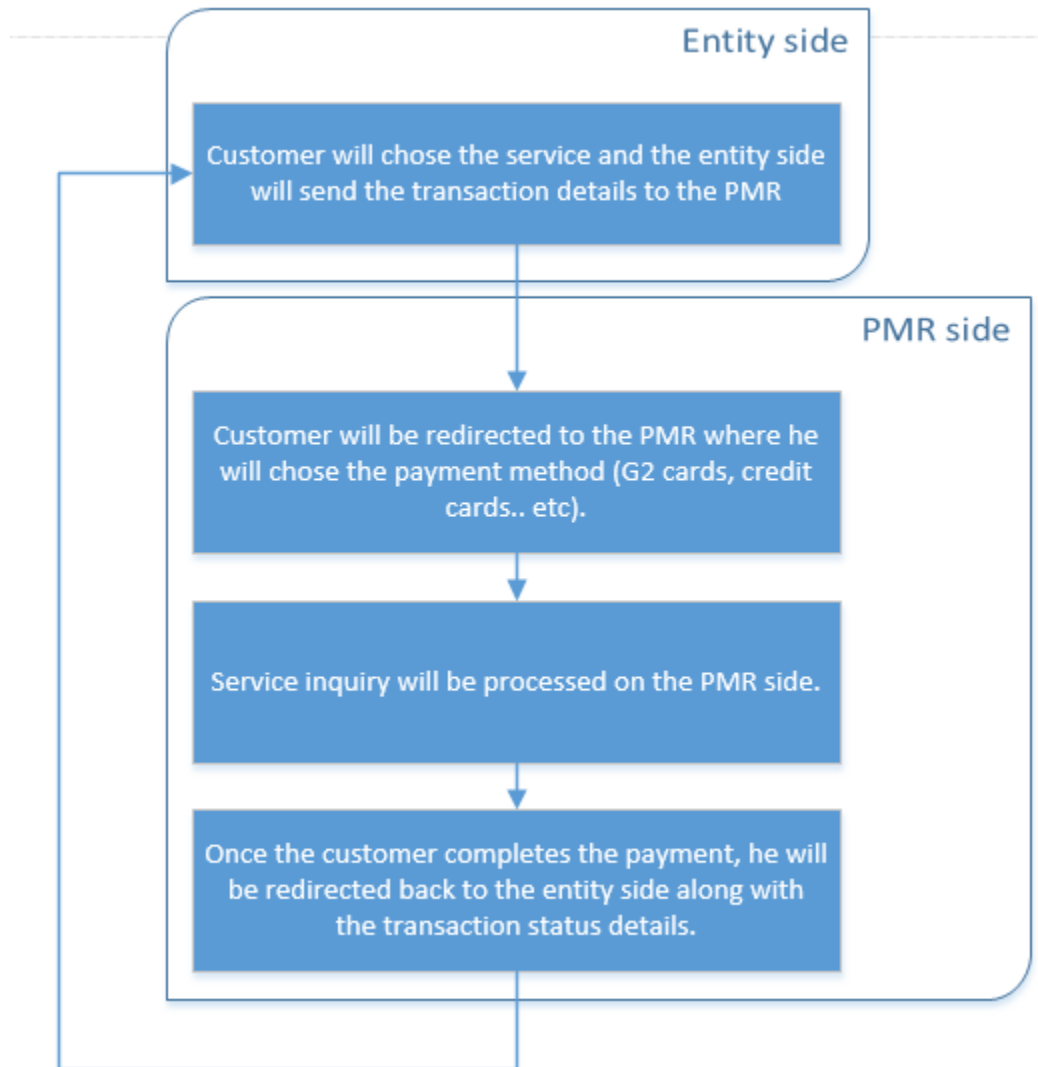
The payment method router is a mechanism that allows the entity that wants to integrate with e-Dirham G2 system over the web channel to have the payment method options accepted by eDirham system to be either :

- i- Listed at the entity web application side : in this case the entity need to develop the pages on their application and to handle the service inquiry request/response as well. This reflects the current implemenation of the payment integration where the following will be the payment handling process :



- ii- Listed at the PG side using the PMR, where the entity application portal will send the request directly to the PMR along with the redirection, where the service inquiry will be processed and all of the transaction

details will be displayed for the customer (service price + fees) before the payment. Then the customer will continue the payment process at the PMR side as well till the last step where he will be redirected back to the entity site along with transaction status details.



The current setup of eDirham's payment screens assumes that the merchant is responsible for developing the screen, which includes the different payment options that are accepted by eDirham such as:

- eDirham Gold Card
- eDirham Red Card
- eDirham Blue Card
- Visa & MasterCard

The setup provided by the the PMR will not require the merchant/entity to develop any pages to have the payment method at the entity side, all of these options will be available in the PMR page and the customer can chose what corresponds to him.

At the same time PMR gives the option for the entity to control the payment methods from their web application.

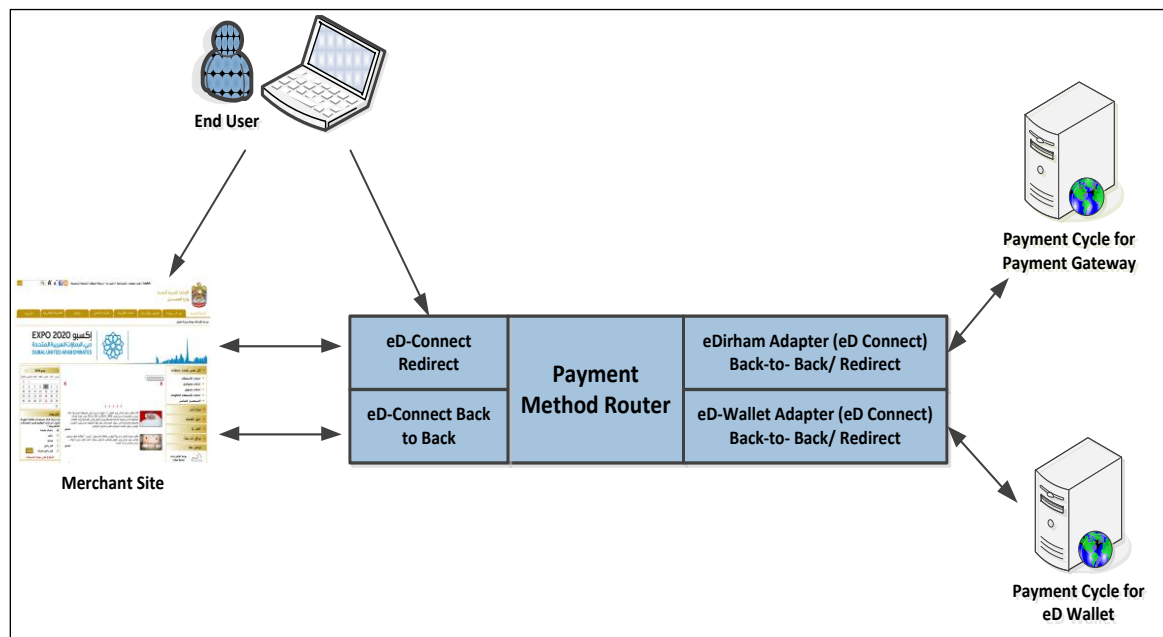


Figure 1: Payment Method Router

The Payment Method Page will have a list of the below payment methods (*Figure 2*):

1. G2 Cards
 - a. Blue card
 - b. Red Card
 - c. Gold Card
 - d. Silver Card
 - e. Green Card
2. eD Wallet
3. Non G2 Cards
 - a. Visa Card

b. Master Card

Note: This page will be updated in case adding any new Payment method

بطاقات الدرهم الإلكترونية



بطاقة الشريحة المتوائمة مع فيزا



بطاقة الشريحة والخاصة بالدرهم الإلكتروني



البطاقة الممغنطة والخاصة بالدرهم الإلكتروني



بطاقة الشريحة والخاصة بالدرهم الإلكتروني للشركات



بطاقة الشريحة والخاصة بالدرهم الإلكتروني للأفراد

المحفظة الإلكترونية

الدفع عن طريق المحفظة الإلكترونية

رقم المحفظة الإلكترونية

رقم الرمز

البطاقات الأخرى




MasterCard

VISA Card

إنهاء

استمرار

Figure 2: Select Payment Method Page



2.1.1 Service Inquiry Result

The system will retrieve the fees structure for the payment along with the e-Service details (Figure 3), the user should click continue to proceed with the payment. The “Payment Method Router” will redirect the user to the payment gateway pages (eDirham, eD Wallet...etc.) based on the selected payment method to enable the user to fill the payment details and confirm the transaction.

Note: This page will be updated in case adding any new changes applied on the Service Inquiry.

| | |
|------------------------|---|
| E-Service English Name | Apply for hasla Golden Card Individuals |
| E-Service Arabic Name | طلب الحصول على بطاقة الحسلة الذهبية |
| E-Service Fees | 0.0 |
| Price | 25.0 |
| Merchant Fees | 0.0 |
| EDirham Fees | 3.0 |
| Amount to be paid | 28.0 |

Continue

Cancel

Figure 3: Service Inquiry Confirmation Page