

Verifone e-Commerce Solutions CNP / e-Commerce Test parameters

Version 8.0

Verifone[®]

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CHANGE REVIEW

DATE	VERSION	DESCRIPTION	AUTEUR
2016-07-03	8.0	Update corporate identity and style guide	Project team

REFERENCES DOCUMENTATIONS

Most of the documents below are available on the Paybox Web site for download www.paybox.com :

REF.	DOCUMENT	DESCRIPTION
Ref1	ManuellIntegrationVerifone_PayboxSystem_V8.0_EN.docx	Integration guide for Paybox System.
Ref2	ManuellIntegrationVerifone_PayboxDirect_V8.1_EN.docx	Integration manual of the Paybox Direct / Direct+ solution
Ref3	ManuellIntegrationVerifone_RemoteMPI_V8.0_EN.docx	Integration guide for the remote MPI in order to use 3D secure on the Paybox Direct interface.

LEGENDE

Les conventions suivantes s'appliquent dans la suite de ce document :

Information insert: content allows a better understanding of the document.

Warning insert: content must be read thoroughly.

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INFORMATION & ASSISTANCE

For any merchant or integrator who needs some commercial information, or some technical information or support during the integration process, Verifone Sales service and Technical and client Helpdesk are available:

Technical and client Helpdesk

Monday - Friday 9h - 18h

support-paybox@verifone.com

+33 825 305 004 Service 0,15 € / min
+ prix appel

For any contact with our Sales service or Technical and client Helpdesk, you must provide the following Verifone identifiers:

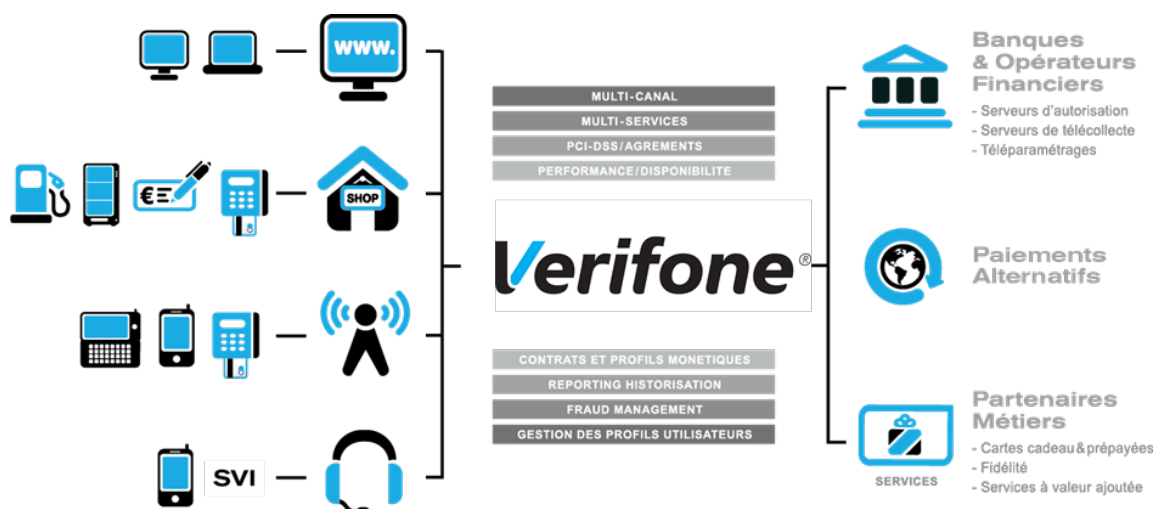
- SITE number (7 digits)
- RANG number (2 digits)
- IDENTIFIANT number (1 to 9 digits)

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1. INTRODUCTION

Verifone has developed and is managing its own centralized platform to provide an interface between different channels for payments or services and the corresponding recipients for processing (financial operators, banking institutions, business partners).



It is an Omni-channel and multi-services centralized platform:

- Omni-channel : the Verifone platform accepts connections originating from different kind of systems, physical POS (Card Present) as well as remote payments (Card Not Present, E-Commerce/M-Commerce) :
 - Internet, Merchant Web Sites
 - Electronic Payment Terminals, POS in a shop or retailer
 - Vending machines
 - Smartphones or PDA
 - Call centers, Interactive vocal servers (IVR), ...
- Multi-services : the Verifone platform is able to process many different types of payments instruments:
 - Debit cards and credit cards,
 - Private label cards,
 - Gift cards,

But the platform is also able to process multiple services and business oriented transactions:

- Loyalty cards,
- Consumer finance,
- Fleet management,
- Taxi booking, ...

2. PURPOSE OF THIS DOCUMENT

In the Card Not Present and E-Commerce/M-Commerce areas, Verifone is offering several solutions, each of them offering specific functionalities:

- **PAYBOX SYSTEM**: Paybox System is an integration with the Merchant Web or mobile site. At the time of payment, cardholders are automatically redirected to a secured multi-lingual payment page hosted by Verifone. This payment page can be personalized to fit the Merchant Web Site look and feel. PAYBOX SYSTEM complies with the highest security requirements for card payments on E-Commerce/M-Commerce Web Sites by using amongst others, an SSL 256 bits technology for the payment page and by managing the 3-D Secure protocol (if option subscribed by the Merchant).
-
- **PAYBOX DIRECT (PPPS)**: Paybox Direct ensures processing of payment in the most seamless way for the cardholder who will not be redirected. The merchant sales application has to collect the card information (such as Card number, expiry date ...) and send it to Verifone within a SSL secure server to server request, in order to process the payment.
- Paybox Direct can also be used to capture transactions which have already been authorized through Paybox System. Combining Paybox System with Paybox Direct allows merchants to improve flexibility by driving their operations post-payment in server to server mode, directly from their sales application (or back-office).
-
- **PAYBOX DIRECT Plus**: Refers to the Paybox service where the sales application asks Paybox to store cardholder information. This solution interfaces nicely with Paybox System or can be used alone directly in server to server mode.
- Paybox Version Plus allows the merchant to manage recurring payments, as well as express checkouts with 1-click payment where the cardholder doesn't have to enter its data for each transaction.
-
- **PAYBOX BATCH FILE PROCESSING**: This solution is based on mutual off-line deposits of structured files between the merchant and Paybox. The merchant information system has to collect the card information (such as Card number, expiry date ...) and send it to Verifone through a secure file transfer, in order to process the payments. Paybox Batch File Processing can also be used to capture transactions which have already been authorized through Paybox System. Paybox Batch File Processing also provides functionalities like refund and cancel of transactions, again through file deposit mechanism.

This document describe environnements and tests parameters for those differents solution. It is intended to people who need to test their implementation.

3. TEST PLATFORM

3.1 OBJECTIVE

Verifone provides merchants and integrators with a test (or pre-production) platform with easy and free access.

This environment allows validating the correct integration of the Paybox solutions without taking any risk.

Indeed, the payments processed within this environment are not transferred to the bank or the private acquirer. Thus, it is possible to process many tests in order to validate the integration without real financial impact (no debit or credit of the cards).

3.2 ACCES

It is important that both incoming and outgoing IP addresses are authorized within the firewalls or network equipments in charge of the security within the merchant network infrastructure.

To access to the standard **Paybox System** service:

https://preprod-tpeweb.paybox.com/cgi/MYchoix_pagepaiement.cgi

To access to **Paybox System Light (iFrame)** service:

https://preprod-tpeweb.paybox.com/cgi/MYframepagepaiement_ip.cgi

To access to **Paybox System Mobile** service:

<https://preprod-tpeweb.paybox.com/cgi/ChoixPaiementMobile.cgi>

To access to the **Paybox Direct** service:

<https://preprod-ppps.paybox.com/PPPS.php>

To access to the **Merchant Back Office**:

<https://preprod-admin.paybox.com>

- ⚠ Unlike the production platform, the pre-production platform does not provide redundancy. For each of the above services, there is only one unique URL to call and no backup URL. It is important that, in production, the merchant information system is able to switch from the primary URL to the secondary in case the first one is not available. For more details, please refer to the integration manual of each solution [\[Ref1\]](#) [\[Ref2\]](#).

3.3 SPECIFICITIES

3.3.1 Simulating error cases

More than testing the nominal case with a « PAYMENT ACCEPTED » return, the pre-production platform allows simulating different causes of rejected payments. It is possible not only to simulate internal Verifone error codes but also error codes coming from the bank server.

To receive an answer with a specific return code, the expected value should be filled in the following parameter ERRORCODETEST (PBX_ERRORCODETEST for Paybox System). This parameter is ignored within the production environment.

All the available return codes can be simulated, allowing the merchant to test if the processing of his application according to this return code is correct.

3.3.2 Differences between environments

In case of a test ending with a payment accepted, the authorization number returned by the platform will always be « XXXXXX ».

The merchant name displayed on the payment page of Paybox system is always prefixed by ***TEST*** allowing the tester to know in which environment (production / pre-production) he is processing transactions.

3.3.3 Execution of subscriptions terms

Terms of subscriptions created in pre-production environment are not executed. When creating a subscription, the success of the operation can be checked by the presence of the subscriber number in the Paybox System answer (field B of the PBX_RETOUT parameter). [\[Ref1\]](#)

3.3.4 3-D Secure

The 3-D Secure specific kinematic is simulated within the pre-production environment. Thus, when processing a 3-D Secure payment, you will be redirected to a test page that automatically and always validates the authentication without having to really authenticate the cardholder with a SMS or any other mean.

3.3.5 HMAC key

For a given merchant account, the HMAC key of the pre-production platform is different and independent from the key in the production environment. It is therefore necessary to generate a key in each of the environments from the menu « Information » of the Back Office (see the Integration manual for more details). [\[Ref1\]](#) [\[Ref2\]](#)

When going live to production, after the tests, it is necessary to change the called URLs and the HMAC key.

For the shared test accounts provided by Paybox in pre-production, the HMAC key is predefined and cannot be changed. The value of the key is available from the menu « Information » of the Back Office.

4. TEST ACCOUNT

4.1 SPECIFIC MERCHANT ACCOUNT

When the merchant accounts are declared, they are simultaneously created in the production environment and pre-production environment, with the same services and options.

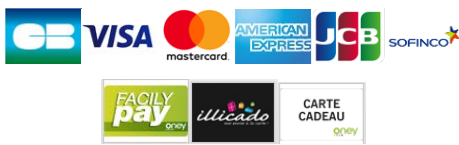
Therefore, when his account is already opened, the merchant should use his own account to validate that the integration is correct, according to the services and options activated.

4.2 SHARED TEST ACCOUNTS


In case the merchant does not yet have his own merchant account opened, Paybox provides shared test accounts, listed below, in different configurations that everybody can use:

4.2.1 Tests without 3-D Secure

For all the accounts below, the parameters *SITE*, *RANG*, and *IDENTIFIANT* are necessary in order to make payments. *LOGIN* and *PASSWORD* allow access to the Merchant Back Office.


SITE	RANG	IDENTIFIANT	LOGIN	PASSWORD
1999888	32	110647233	199988832	1999888I
SERVICES			PAYMENT METHODS	
<ul style="list-style-type: none"> Paybox System version Plus <ul style="list-style-type: none"> Option subscription management Paybox Direct Plus Merchant Back-office 				

4.2.2 Tests with Paybox System 3-D Secure

SITE	RANG	IDENTIFIANT	LOGIN	PASSWORD
1999888	43	107975626	199988843	1999888I
SERVICES			PAYMENT METHODS	
<ul style="list-style-type: none"> Paybox System version Plus <ul style="list-style-type: none"> Option subscription management Paybox Direct Plus* Merchant Back-office 				


* This account allows using Paybox Direct Plus for subscription management and post-payment operations (refund, capture...). However, in order to make a 3-D Secure payment via Paybox Direct, it is necessary to use the following account:

4.2.3 Tests with Paybox Direct 3-D Secure

SITE	RANG	IDENTIFIANT	LOGIN	PASSWORD
1999888	63	109518543	199988863	19998881
SERVICES			PAYMENT METHODS	
<ul style="list-style-type: none"> • Paybox Direct Plus <ul style="list-style-type: none"> ○ RemoteMPI • Merchant Back-Office 				

This test account allows processing 3-D Secure transactions with Paybox Direct by using the RemoteMPI module.

4.2.4 Tests Paybox System et Paybox Direct non 3D-Secure

SITE	RANG	IDENTIFIANT	LOGIN	PASSWORD
1999888	85	110647233	199988885	19998881
SERVICES			PAYMENT METHODS	
<ul style="list-style-type: none"> • Paybox System <ul style="list-style-type: none"> ○ Option subscription management • Paybox Direct <ul style="list-style-type: none"> ○ Merchant Back-office 				

This test account allows processing non 3-D Secure transactions with Paybox System or Paybox Direct.

5. TEST CARDS

5.1 FRENCH BANKS/ACQUIRERS (CB)

Those test cards are valid within the pre-production environment, for share tests accounts or merchant specific account, if the merchant's bank is a French bank.

One may also use his personal card within the pre-production environment, it will not be debited.

DESCRIPTION	CARD	EXPIRY*	CVV*
Paybox test card number	1111 2222 3333 4444	12/19	123
Card enrolled in 3-D Secure program	4012 0010 3714 1112	12/19	123
Card not enrolled in 3-D Secure program	4012 0010 3844 3335	12/19	123

5.2 ATOS WORLDLINE (BELGIQUE)

DESCRIPTION	CARD	EXPIRY*	CVV*
Belgian Visa card	4236 8615 8842 3130	12/19	123
Belgian Mastercard card	5476 8520 5684 3079	12/19	123
Belgian Maestro card	6703 1111 2222 3334	12/19	N/A

5.3 EMS

DESCRIPTION	CARD	EXPIRY *	CVV*
Visa card	4012 0010 3714 1112	12/19	123
Mastercard card	5135 1800 0000 001	12/19	123
Maestro card	6703 1111 2222 3334	12/19	N/A

5.4 BANCONTACT/MISTERCASH

It is currently not possible to process Bancontact Mistercash payments within the preproduction environment.

5.5 AMERICAN EXPRESS

DESCRIPTION	CARD	EXPIRY *	CVV*
American Express card	3749 0740 3001 005	12/19	1234

5.6 SOFINCO

DESCRIPTION	CARD	EXPIRY	PERSONAL CODE
Sofinco card	5049 7703 0000 0098 545	12/19	0825

5.7 JCB

DESCRIPTION	CARD	EXPIRY *	CVV*
JCB card	3569 9900 1200 0112	12/19	123

* Fields « Expiry » & « CVV » are not checked on the test platform. Any valid value dans be used.

5.8 PAYPAL

It is not possible to tests Paypal with the shared accounts but only with the specific merchant accounts.

Once his Paypal account is active within Paypal and then configured on his Verifone account, one can connect to the Paypal Developer area with his own account: <https://developer.paypal.com/>

Then click on « Applications » and « Sandbox accounts », where it is possible to tests accounts (Account type: Personal).

5.9 ONEY FACILYPAY

DESCRIPTION	CARD	EXPIRY *	CVV*
Oney FacilyPay Test card	4974520190460437	xx/xx	xxx

Enter these datas for the test, because there is a check on the amount:

PBX_TOTAL: 100000

PBX_ONEY_DATA:

```
%3Ccontrol%3E%0A%3Cutilisateur%20type%3D%22facturation%22%20qualite%3D%22%22%3E%0A%3Cnom%20titre%3D%22monsieur%22%3EFacilyPay%3C%2Fnom%3E%0A%3Cprenom%3EJeteste%3C%2Fprenom%3E%0A%3Csociete%3E%3C%2Fsociete%3E%0A%3Ctelhome%3E0328385800%3C%2Ftelhome%3E%0A%3Cteloffice%3E%3C%2Fteloffice%3E%0A%3Ctelmobile%3E0660868156%3C%2Ftelmobile%3E%0A%3Ctelfax%3E%3C%2Ftelfax%3E%0A%3Cemail%3Etest%40facilypay.fr%3C%2Femail%3E%0A%3Cidclient%3E1%3C%2Fidclient%3E%0A%3C%2Futilisateur%3E%0A%3Cadresse%20type%3D%22facturation%22%20format%3D%221%22%3E%0A%3Crue1%3E34%20avenue%20de%20Flandre%3C%2Frue1%3E%0A%3Crue2%3E%3C%2Frue2%3E%0A%3Ccpostal%3E59170%3C%2Fcpostal%3E%0A%3Cville%3ECroix%3C%2Fville%3E%0A%3Cpays%3EFRANCE%3C%2Fpays%3E%0A%3Cappartement%3E%3C%2Fappartement%3E%0A%3C%2Fadresse%3E%0A%3Cutilisateur%20type%3D%22livraison%22%20qualite%3D%22%22%3E%0A%3Cnom%20titre%3D%22monsieur%22%3EFacilyPay%3C%2Fnom%3E%0A%3Cprenom%3EJeteste%3C%2Fprenom%3E%0A%3Csociete%3E%3C%2Fsociete%3E%0A%3Ctelhome%3E0328385800%3C%2Ftelhome%3E%0A%3Cteloffice%3E%3C%2Fteloffice%3E%0A%3Ctelmobile%3E0660868156%3C%2Ftelmobile%3E%0A%3Ctelfax%3E%3C%2Ftelfax%3E%0A%3Cemail%3E%3C%2Femail%3E%0A%3C%2Futilisateur%3E%0A%3Cadresse%20type%3D%22livraison%22%20format%3D%221%22%3E%0A%3Crue1%3E34%20avenue%20de%20Flandre%3C%2Frue1%3E%0A%3Crue2%3E%3C%2Frue2%3E%0A%3Ccpostal%3E59170%3C%2Fcpostal%3E%0A%3Cville%3ECroix%3C%2Fville%3E%0A%3Cpays%3EFRANCE%3C%2Fpays%3E%0A%3Cappartement%3E%3C%2Fappartement%3E%0A%3C%2Fadresse%3E%0A%3Cinfocommande%3E%0A%3Cmontant%20devise%3D%22EUR%22%3E1000.00%3C%2Fmontant%3E%0A%3Cproduitprincipal%3ETelephone%3C%2Fproduitprincipal%3E%0A%3Cdatelivtheorique%3E18062099%3C%2Fdatelivtheorique%3E%0A%3Ctransport%3E%0A%3Ctype%3E4%3C%2Ftype%3E%0A%3Crapidite%3E2%3C%2Frapidite%3E%0A%3Cnom%3EChronopost%3C%2Fnom%3E%0A%3C%2Ftransport%3E%0A%3Clist%20nbproduit%3D%22%22%3E%0A%3Cproduit%20type%3D%2216%22%20ref%3D%221474%22%20nb%3D%221%22%3ESamsung%20U600%20Dark%20Silver%3C%2Fproduit%3E%0A%3Cproduit%20type%3D%2216%22%20ref%3D%221542%22%20nb%3D%221%22%3ESony%20Ericsson%20K850i%20Noir%3C%2Fproduit%3E%0A%3C%2Flist%3E%0A%3C%2Finfocommande%3E%0A%3C%2Fcontrol%3E
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