Merchant technical documentation

Getting Started Guide

MobilePay Online version 2.0 via Netaxept

Version 1.2

MobilePay Online (MPO) is a digital wallet payment solution for buyers to pay through their mobile for online stores. With MobilePay Online merchant can allow their customers to pay purchases in their online store with their payment cards via MobilePay app.

If you as a merchant have a working Netaxept API integration and a valid acquiring agreement for card payments, you are most likely able to take MobilePay in use via Netaxept only by activating the payment method in question in Netaxept Admin. Otherwise, please contact first Nets Sales for your country or your contact person at Nets, and visit our technical site at **https://shop.nets.eu/fi/web/partners** for more information about the general API integration.

This document guides you through the process of activating and implementing MobilePay as a payment method via Netaxept. Please forward this guide to the stakeholder responsible for the technical API implementation at your online store, if necessary.

For any issues concerning the activation or implementation of MobilePay via Netaxept, please contact Netaxept Customer Support for your country **https://shop.nets.eu/web/partners/contact**

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1. MobilePay Online Via Netaxept

MobilePay Online is a mobile payment solution for buyers to pay through their mobile for online stores. With MobilePay Online merchant can allow their customers to pay their purchases with their payment cards via MobilePay app in their online store.

1.1 Business features and restrictions

Below is the list of features and restrictions merchant to take note, when using MobilePay via Netaxept.

S.No	Feature / Restriction
1	Available for merchants in Denmark & Finland.
2	Available for online stores. Additional paid payment method and included in Start, Advanced and Premium service packages.
3	Supported payment cards for the buyers are Visa and Mastercard. The prerequisite is that merchant need to make an acquirer agreement with the chosen acquirer who accepts payments with the payment card.
4	Supported payment currencies are DKK & EUR.
5	Recurring payments are supported.
6	If Merchant has made both Netaxept and acquirer agreement for Visa or Mastercard, it is not required to sign any additional agreement. Merchant can start to accept payments via MobilePay Online. I.e. no separate agreement with Nets or acquirer is needed.
7	Card data which is needed to be able to shop online via MobilePay Online is stored safely and according to PCI DSS (Payment Card Industry Data Security Standard) requirements. No card data is saved at Netaxept database.
8	Payments done via MobilePay Online are considered and processed as regular card payments, and as such, all the same rules and possibilities apply. For example: → Payments should be captured when the order is shipped. → The authorization is valid in the same length as regular card authorizations, i.e. depending on Issuer rules. → The authorization is put on the underlying card. → The same liability shift rules apply as with regular card payments.

2. Activation of payment method

Merchant can set up MobilePay through Netaxept Admin. The Merchant is responsible for activating the payment method and ensuring that all information entered are correct.

S.no	Action
1	Log in to Netaxept Admin by using the merchant ID and login password. – Production environment: https://epayment.nets.eu – Test environment: https://test.epayment.nets.eu
2	Go to "Options" => "Agreement" page.
3	Pick "MobilePay" from the drop-down list and click "Add".
4	Select merchant desired currency (DKK & EUR), and enter the name of your online store which you would like MobilePay to use for a cardholder statement.
5	Add merchant logo link, as per given below specification. This is to display on Mobilepay app terminal, once transaction is successful. If not added, then by default MobilePay logo will be displayed. However, we recommend merchants to add their company logo for better buyer experience.
6	Click "Save".

3. Setting up Netaxept integration with MobilePay

3.1 Requirements for API integration

If merchant has a working Netaxept API integration, they don't necessarily need to do any technical changes in their online store implementation and start accepting card payments via MobilePay Online. However, to be sure everything works as expected it is highly recommended that you check the following technical requirements before going live with MobilePay Online.

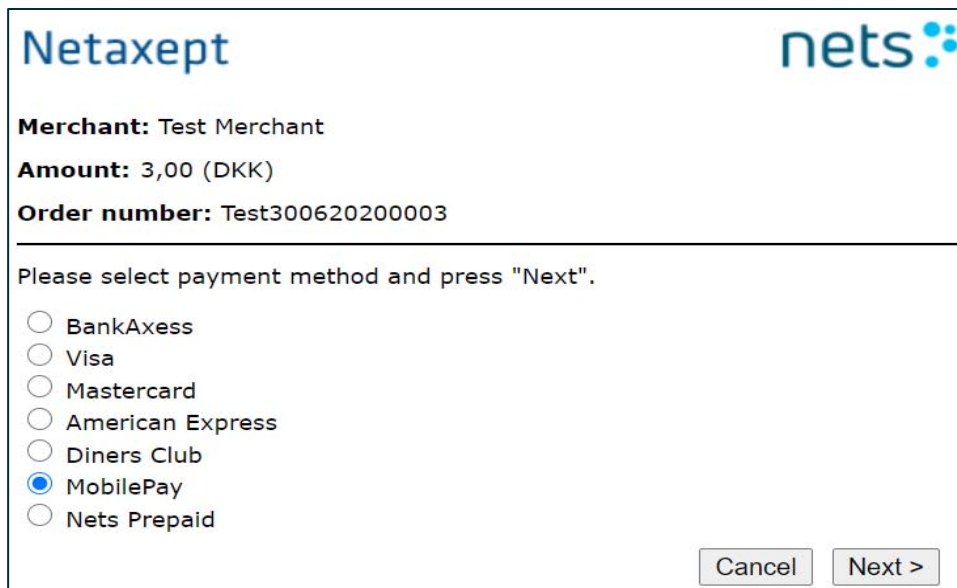| S.no	Process Information
1	If "Payment method action list" or "Payment method list" is used in Register call, then payment method name "Mobilepay" need to be added inside the element. → This element is used if the payment method is selected in your online store site or if merchant wanted to define the order of payment methods shown in Netaxept's payment terminal.
2	Netaxept runs an automatic authorization for all card payments done via MobilePay Online. → Therefore, you should confirm through a Query API call that the authorization is successful, and then capture the payment by doing a Process(CAPTURE) call. → Also, you can cancel the authorization by doing a Process(ANNUL) call if the purchase is cancelled already before the payment is captured.
3	If merchant prefers to perform direct Sale transaction, then AutoSale=True parameter should be included in Register call. Refer Netaxept API integration document for more details: https://shop.nets.eu/sv/web/partners/register
4	Both full and partial refunds are supported.
5	MobilePay Online is not supported in Single page terminal.
6	MobilePay Online can be tested in test environment. You can download the test API for mobile phone from the below link: https://developer.mobilepay.dk/products/online/test → Test User 1: +45 93283974 → Test User 2: +45 22378951 → Enter "1234" as pin → Enter "123456" as activation code and press OK P.S: Same test credentials for **DKK & EUR** currencies.

4. Payment flow

Payment flow of the successful MobilePay payment goes as follows. The prerequisite is that the buyer has downloaded the MobilePay app in their mobile phone and added one or more payment card(s) that can be used for payments via MobilePay when shopping online.

Besides card data, mobile phone number needs to be registered into the app and the buyer needs to select which card(s) they want to use for online payment purposes.

4.1. Transaction Register via Netaxept

When the buyer is shopping online and is moving to the payment phase, send the "Register" call to Netaxept. Depending on your technical API implementation, the payment method will be selected either in your online store site or in Netaxept payment terminal.

- If the buyer chooses the payment method in your online store site, include "Mobilepay" parameter in "Payment method action list" element in the "Register" call.
- If the payment method is selected in Netaxept payment terminal, "MobilePay" option is shown in the terminal page together with the other payment methods.

After chosen "MobilePay", Netaxept forwards the payment to MobilePay site where the buyer is asked to enter their mobile phone number registered in MobilePay app.
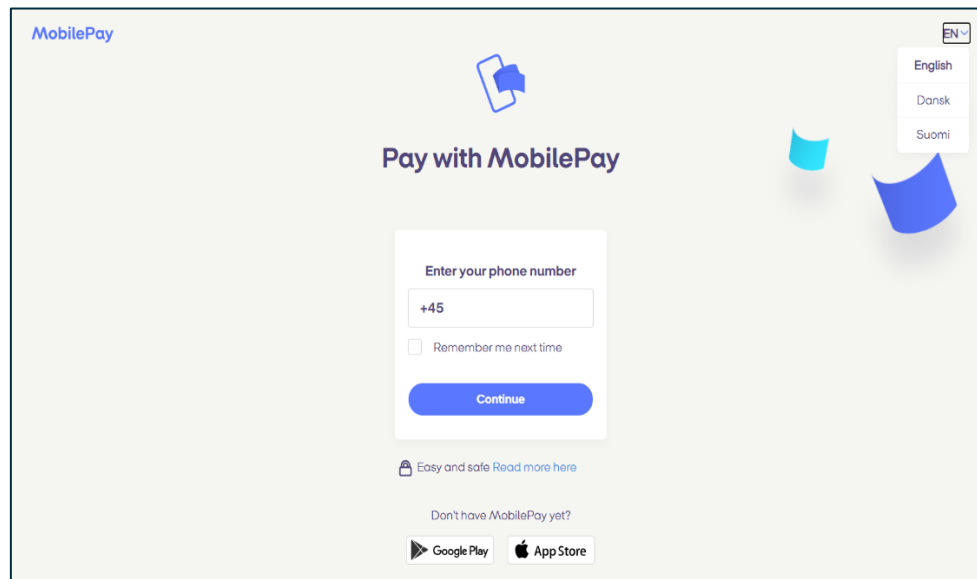
After entering the phone number, transaction request has been sent to MobilePay app and buyer has 5 minutes to approve the transaction.
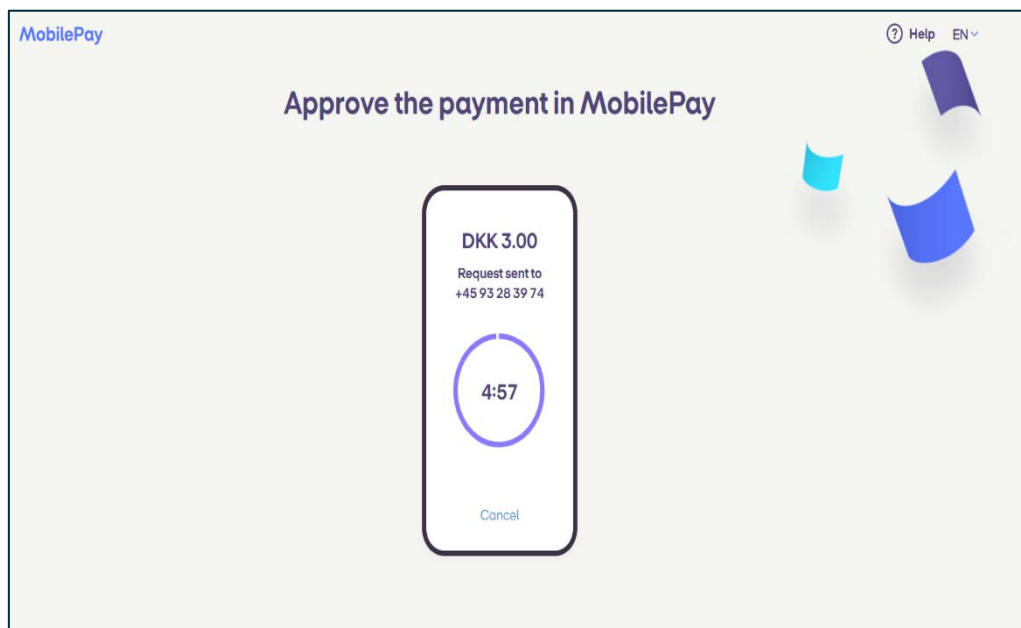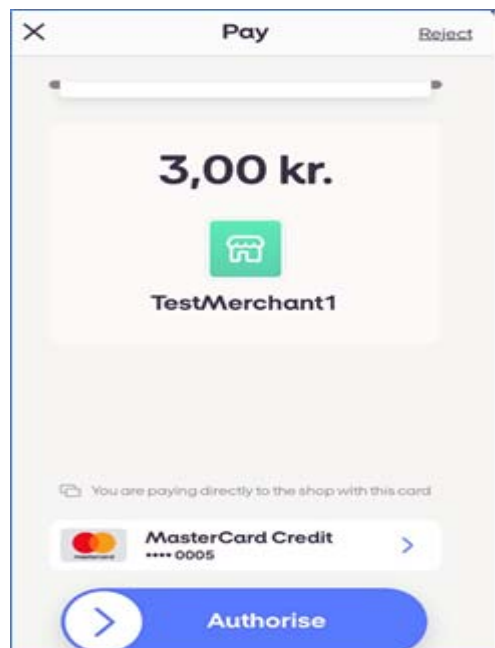

4.2. Transaction process in MobilePay app

- **a) Scenario 'browser A' -> MP App -> 'browser B'.** The merchant return page should not rely on any sort of session object (e.g. a cookie), to recognise the returning customer. It should solely rely on data given in the redirect.
- **b) Scenario 'browser -> MP App'.** If possible, the Merchant should not rely on the customer returning client side at all. Rather it should process the purchase when the server-to-server-to call-back is received or after getting confirmation on a status point.
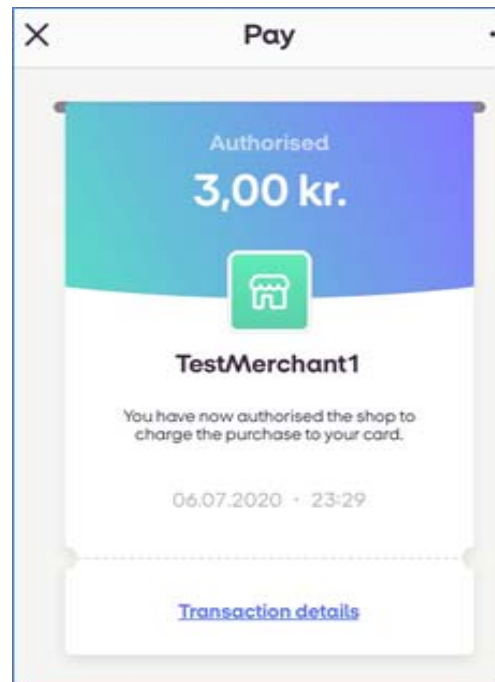
Buyer to check their mobile phone and go to MobilePay app to approve the transaction.
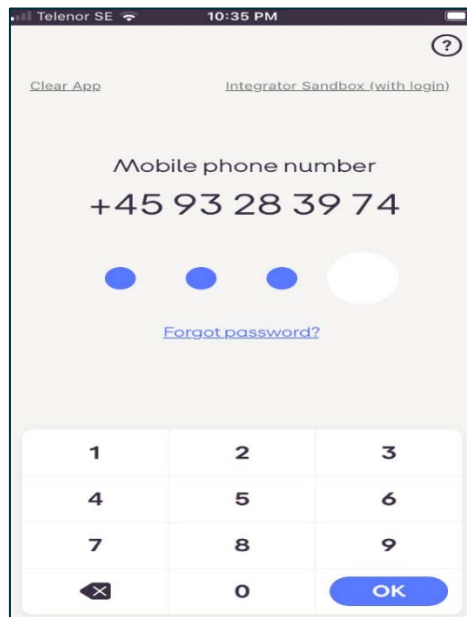
Initiated payment request resides in MobilePay app. Buyer chooses the card number (if wallet has been added with more than one card) and approves the transaction by swiping the authorise button.

Buyer can see the transaction authorised on the MobilePay app.

4.3. Transaction details in Netaxept Admin

During the approval process, Netaxept automatically authorizes the payment. If the authorization is accepted by the Issuer, buyer receives a receipt in MobilePay app showing the approval of the payment. The buyer can save this receipt or send it to the desired email address. Please note, that this is not an official receipt. The official receipt the buyer should receive from your online store site as they normally do.

Merchant can view the authorised transaction in their Netaxept Admin: Netaxept Merchant login→ Transaction page→ Transaction details

When the order is shipped, merchant need to capture the payment either via Netaxept API by doing Process (CAPTURE) call or manually via Netaxept Admin. Merchant can see the transaction status colour bar turned into green post capture process call.

After the capture is done, the order amount is withdrawn from the buyer's payment card linked to the MobilePay app and settled to your company's account in the same settlement batch and within the same timeframe as your regular card payments.

The buyer will see the payment as pending in the MobilePay app until the online store sends the goods and withdraws the money from the payment card after which, it will be shown as completed.

In case, merchant prefers to refund the transaction, they need to credit the transaction via Netaxept API by doing process (CREDIT) call or manually via Netaxept Admin. Merchant can see the transaction status colour bar turned into pink post credit process call.

In case, merchant prefers to cancel the transaction, they need to perform transaction cancellation via Netaxept API by doing process (ANNUL) call or manually via Netaxept Admin. Merchant can see the transaction status colour bar turned into red, post Annul process call.

4.4. Transaction behaviour in mobile browser

When transaction initiated in mobile phone browser, phone number is not required. For iOS phone, buyer will receive a message as "Open this page in Mobilepay". For Android phone, it will automatically switch to Mobilepay app.
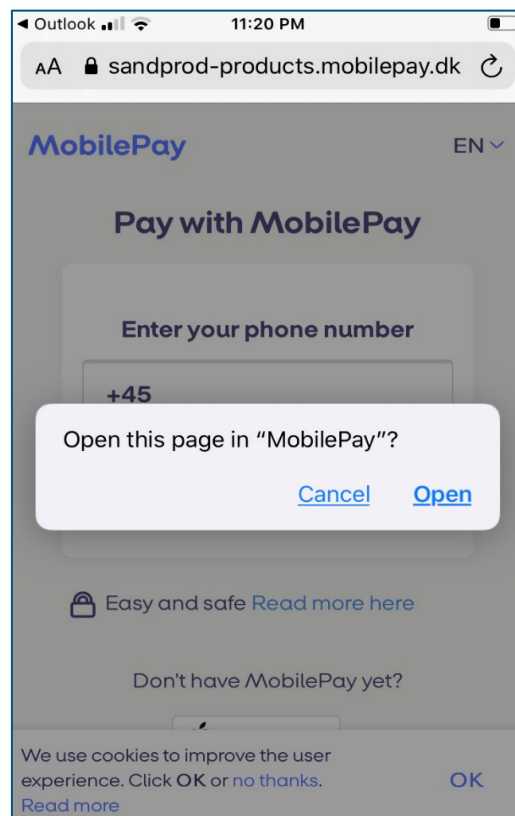

4.5. Transaction flow in app switching

This is applicable only for merchants with SDK app. When transaction is performed in merchant app, merchant should ensure the Register call contains the following parameters for app switch.

- PaymentMethodActionlist = Mobilepay
- ServiceType = M
- Currency = DKK or EUR

Transaction flow is given below:

- Initiate the transaction in merchant app.
- App switch to MobilePay app.
- Buyer pays to authorise the transaction and MobilePay switches back to merchant app.

Merchant app to MobilePay app
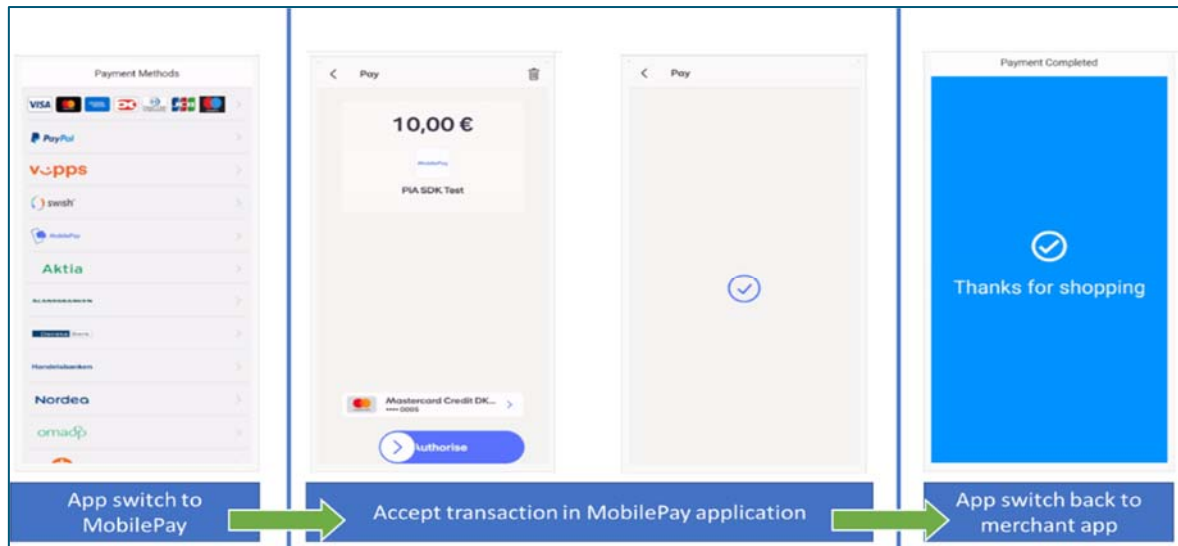
5. Merchant logo displayed in MobilePay app

We recommend merchant to add their logo in Netaxept Agreement page for better buyer experience. If not added, then default logo will be displayed on MobilePay checkout. The logo should be 250x250 pixels, png or jpg served over a secure connection, must be https, and publicly available.

Default logo at checkout
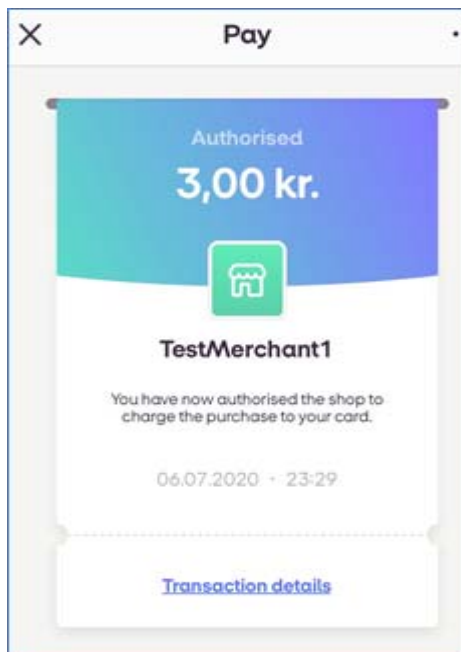
Merchant logo at checkout
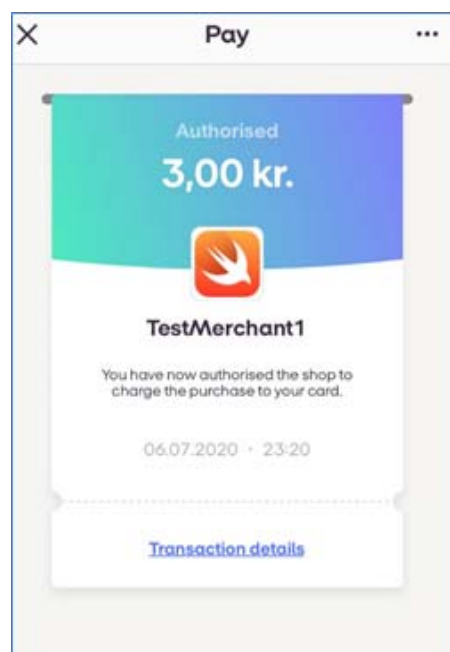
6. Settlements and pricing

6.1 Settlement batch and identification

Payments done via MobilePay Online will be processed as regular card payments in Netaxept, and therefore they will be included in the same settlement batch files as the other card payments. Also, because payment via MobilePay is equal to card payment, the timeframe when the money is settled into your company's account will be the same as for regular card payments.

For the time being you are not able to view and track which transactions were made via MobilePay Online, and which are regular card payments. Instead, Netaxept payments done via MobilePay Online will be shown as the underlying card. We will add identification so that card payments done via MobilePay Online can be recognized in Netaxept Admin Transaction list and Details page, and in Query API call. It is possible fetch reports and search payments in "Advanced transaction search" section as well.

6.2 Pricing

Using MobilePay Online is an additional paid payment method for the merchant. It means that you will be invoiced certain fees as an addition to the regular Netaxept monthly and transaction fees.

- The monthly fee for each month when you have MobilePay active in Netaxept Admin
- The transaction fee for each successful MobilePay transaction

Fees are applicable only for payments done in Netaxept production environment, not in Netaxept test environment.

Payments done via MobilePay are considered as regular card payments, also the acquiring prices remain the same.

Buyers, instead, don't have to pay a fee to use MobilePay for shopping online although you are still able to charge the usual card fee associated with the card which the buyer uses.