

# Getting Started Guide

## Enterpay B-to-B invoice solution via Netaxept

Version 1.1

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## Enterpay invoice solution via Netaxept

This guide gives you the instructions needed for a fluent implementation of Enterpay via Netaxept. Please forward this guide to the party responsible for the technical API implementation at your webshop, if necessary. For more information related to Enterpay, please visit <https://www.enterpay.fi>

For any issues concerning the implementation of Enterpay via Netaxept, please contact your contact person at Nets or Netaxept Customer Support for your country <https://shop.nets.eu/web/partners/contact>

### ***Definition of Enterpay invoice***

Enterpay is an invoice based payment method for business to business sales in eCommerce. Integrating Enterpay in your Netaxept solution, your customers can pay their company purchases easily and efficiently with an invoice in your webshop.

Enterpay is considered as a “front end” solution for B2B invoices. It means that in the invoicing process, they handle the invoice payment phase, the buyer identification and credit risk management, but not the actual settlement and invoice delivery. Enterpay cooperates with other invoice solution providers who are responsible for the “back end” services, such as settlements. At the moment, Enterpay provides their services in collaboration with Collector Bank and Lindorff.

### ***Business requirements for using Enterpay***

There are some requirements for merchants who wish to implement Enterpay via Netaxept.

- For the time being only merchants having a Finnish business ID can implement Enterpay via Netaxept. The supported payment currency is euro.
- Enterpay via Netaxept is available only to business to business (B2B) sales, not for private persons.
- Separate settlement partner is needed – Please discuss with Enterpay about your partner options.
- Merchants having only call center service via Netaxept cannot utilize Enterpay in their businesses. Enterpay can only be used in webshops and mobile environment.
- Easy payment or Recurring payments are not available for Enterpay.

Also, there are requirements for buyers who pay their purchases using Enterpay.

- The company being a buyer needs to have a valid Finnish business ID and a permanent and official address in Finland.
- The actual person paying the purchase needs to have the authority to sign official documents on behalf of the company whose business ID is used for the purchase.

## Sign agreements and activate the payment method

### ***Apply agreements***

Besides signing the Netaxept agreement, you need to make a separate agreement with Enterpay and/or the chosen settlement partner. For more information, please contact Enterpay Sales at <https://www.enterpay.fi/yhteystiedot>

Enterpay will guide you through their on-boarding process and advise you if something specific needs to be added in your webshop's payment method description regarding Enterpay as payment method. Also, if needed, they make merchant specific customization for your Enterpay profile to meet your webshop's requirements and business needs. Please discuss more about these subjects with Enterpay.

### ***Receive credentials***

After the Enterpay agreement has been processed, the contact person named in the Enterpay agreement will be provided the necessary credentials for both test and production environments.

### ***Activate payment method***

Activate Enterpay by adding the credentials received from Enterpay in Netaxept Admin. The merchant is responsible for activating the payment method and ensuring that all information entered is correct.

- Use the merchant ID and login password received from Nets to log in to Netaxept Admin.  
Test environment: <https://test.epayment.nets.eu>  
Production environment: <https://epayment.nets.eu>
- Go to the "Options" => "Agreements" tab and activate the payment method by selecting "Enterpay" from the drop-down list and click "Add".
- Choose "EUR" as currency and enter credentials received from Enterpay in the corresponding fields.

## Perform the technical API integration

Implement the technical API in accordance with Netaxept's standard API instructions: <https://shop.nets.eu/web/partners>. In API the payment method is called "Enterpay".

There are some special requirements that need to be taken account when implementing Enterpay in Netaxept. The payment flow and these requirements are described next in this document.

### **Register payment**

Start the payment process by sending the information required for the payment along the Register call. Use "paymentMethodActionList" element to indicate whether you want the buyer to select Enterpay as payment method on your webshop site or on Netaxept's payment window. Take account the mandatory parameters and special requirements described in the next chapters when formulating the Register call

**Example of the Register call:** Purchase 120 € which contains two items with the following info (payment method is selected in the webshop and Netaxept payment window is skipped)

- 200 pencils, cost 0,50 € each, incl. VAT 24%
- Shipping, cost 20 €, incl. VAT 0%

```
https://test.epayment.nets.eu/Netaxept/Register.aspx?merchantId=xxxxxxx&token=xxxxxxx&orderNumber=testorder&amount=12000&currencycode=EUR&redirectUrl=http://www.test.fi&servicetype=B&language=en_GB&paymentMethodActionList=[{"PaymentMethod":"Enterpay"}]&numberOfGoods=2&amount_1=50&title_1=Pencil&quantity_1=200&articleNumber_1=1&VAT_1=24&IsVatIncluded_1=true&amount_2=2000&title_2=Shipping&quantity_2=1&articleNumber_2=2&VAT_2=0&IsVatIncluded_2=true
```

### **Goods information**

In the Register call there is a Goods object, under the Order object, which is a mandatory object for all invoice payment methods implemented in Netaxept.

The Goods object contains an array of Item objects, each containing a set of parameters. One Item object represents one product line / item. Read more about the parameters at our API site:

<https://shop.nets.eu/web/partners/register> => Goods

If you don't send any VAT% in the Register call, Netaxept will pass the VAT value 0.00 to Enterpay since it is the mandatory parameter in their side.

When working with REST interface, the format of the above mentioned parameters needs special formatting. As the number of items is variable, you need to send a parameter "numberOfGoods" indicating how many product lines / items should be expected in the Goods list. Then, indexed from 1 up to "numberOfGoods", pass the parameters as amount\_N, articleNumber\_N etc. where "N" is the serial number of the item. In Web service interface, numberOfGoods parameter is not needed.

### **Invoicing start date**

The implementation will be different depending whether you want to choose to delay the invoicing and start it later or whether you want to start the invoicing right after the payment is captured.

- If you want to define an invoicing start date for the transaction, add the DeliveryDate parameter to the Register call with the date on the format YYYYMMDD. When using this parameter, Netaxept runs automatically the Process(Sale) call to the transaction after the successful Terminal phase. However, the invoicing towards the buyer will start on the date defined in this parameter. This setup can be used only if the final amount of the goods is known on the time of the purchase and the goods can be delivered immediately.
- If the final purchase amount or delivery date is not known on the time of purchase, don't add DeliveryDate in the Register call. In that case, Netaxept runs only the Process(Auth) call automatically for the transaction. When the final amount is known and there is certainty regarding the delivery, capture the payment by running the Process(Capture) call. This initiates the invoicing towards the buyer as well.

### ***Other requirements and restrictions***

When implementing Enterpay, pay attention also to the following special requirements.

- Enterpay is supported only in Netaxept payment window (Service type = "B") but not in merchant hosted payment window.
- Order number needs to be unique for each Enterpay transaction. It will be forwarded to Enterpay and included in the settlement batch reports (field: identifier\_merchant).
- Transaction Recon Reference is not supported in Enterpay transactions.
- All payments need to be done in euros so use EUR as currency. Amount can have maximum of two decimal places.
- Sending customer information is optional. However, we recommend you to send customer's delivery information so that it can be used for fraud detection purposes on Enterpay end.
- Recurring payments or Easy payments for Enterpay via Netaxept are not supported.

### ***Redirect to terminal***

After the Register call, perform the Terminal call to send the buyer either to the Netaxept's payment window or directly to Enterpay site for the payment. The Enterpay site is divided into different parts. On the top of the page, the buyer can see purchase information with different items / product lines.



**ENTERPAY**  
LASKU YRITYKSELLE

ENGLISH SUOMI

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**NETS FINLAND OY**

**201 ITEMS**

**120,00 €**

HIDE DETAILS

PRODUCTS	QTY	UNIT PRICE	VAT	TOTAL WITH TAXES
PENCIL	200	0,40 €	24%	100,00 €
SHIPPING	1	20,00 €	0%	20,00 €
<b>TOTAL WITHOUT TAXES</b>				100,65 €
<b>TAXES</b>				19,35 €
<b>TOTAL WITH TAXES</b>				120,00 €

●  
LOG IN AND IDENTIFY

●  
CONFIRMATION

**WELCOME!**

In the second part, the buyer is asked to log in to Enterpay service and identify themselves by choosing the company, entering their mobile phone number and one-time password sent to them via SMS.

If the buyer is about to log in for the first time, first they need to register their company in the Enterpay service and approve Terms of Service. Also, the actual person paying the purchase for the company needs to identify themselves with their personal online bank credentials or other strong authentication, in order to verify their identity. After this step, they can continue the payment process.



**ENTERPAY**  
LASKU YRITYKSELLE

**ENGLISH** SUOMI

● LOG IN AND IDENTIFY
● CONFIRMATION

**WELCOME!**

PLEASE CHOOSE ONE OF THE PREVIOUSLY USED ORGANISATIONS OR SEARCH FOR ANOTHER ORGANISATION

Nets Finland Oy  
 0980990-6

CLEAR ⓘ

SEARCH FOR ANOTHER ORGANISATION +

PLEASE ENTER YOUR MOBILE PHONE NUMBER

+358501234567 ⓘ

SEND

>> You always receive the passcode to your phone for log in. You don't need to remember any passwords for our service.

PLEASE ENTER THE PASSCODE YOU RECEIVED

[lock icon] ⓘ

SIGN IN

>> The passcode you received can only be used once. Do not try to use it again.

In the third part, the buyer is asked to confirm the payment. First, they need to choose the invoicing method and add optional invoice details. When they click “Confirm purchase”, the payment process is completed and the buyer is redirected back to your webshop.



**ENTERPAY**  
LASKU YRITYKSELLE

**ENGLISH** SUOMI

● LOG IN AND IDENTIFY
● CONFIRMATION

**SELECT INVOICING METHOD**

<b>INVOICE METHOD</b>	<b>EMAIL ADDRESS</b>
<input type="text" value="EMAIL INVOICE"/>	<input type="text" value="test@test.fi"/> ⓘ

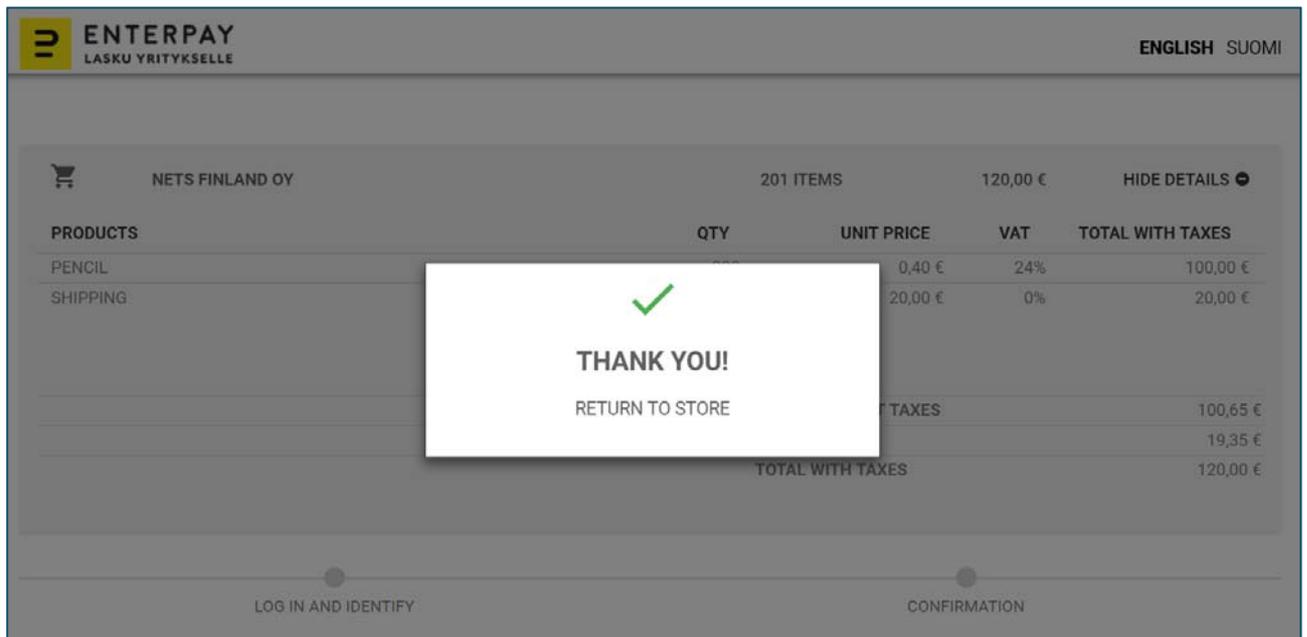
<b>INVOICING DATE</b>	<b>DUE DATE</b>	<b>PAYMENT TERM</b>
Waiting for merchant confirmation.	Due date is 14 days after the invoicing date	14 days net

OPTIONAL INVOICE DETAILS +

× CANCEL

**CONFIRM PURCHASE**

7 - 11



### **Authorize and capture**

After the Terminal phase, finalize the payment based on the setup you chose in the Register call.

- If you set the DeliveryDate parameter in the Register call, Netaxept runs automatically the Process(Sale) call for the transaction after the successful Terminal phase. No further actions are needed.
- If you didn't add the DeliveryDate parameter in the Register call, Netaxept runs automatically the Process(Auth) call for the transaction after the successful Terminal phase. When the final amount of the goods is known and the goods has been delivered or there is certainty regarding its delivery, you need to capture the payment by running the Process(Capture) call. Please note that if you decide to make a partial capture, then you may run only one partial capture per transaction. You cannot do a second one of any value. If needed, you can also run the Process(Annul) call to cancel the authorization.

In both cases ensure that the transaction has the correct status and the payment has succeeded by implement the Query function as part of the payment process. Callback is not supported with Enterpay transactions.

### **Credit**

Start the credit process by sending the Process(Credit) call to Netaxept via API. Both full and partial credits are supported when doing the credit via API. For the time being only full credits are supported when crediting Enterpay payments manually via Netaxept Admin due to the lack of Goods information the context of credit functionality.

When crediting the full amount, the Goods object can be ignored, as can the amount. When doing partial credit, you need to send the Goods object along the Process(Credit) call to Netaxept. The parameter values in the Goods object need to be comparable between the original payment and the

credit, i.e. if there have been e.g. two items in the original Goods object with VAT24% and VAT0%, then the same items and VAT% need to be present in the Process(Credit) call too. Item prices may of course vary depending on the amount to be credited.

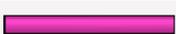
**Example of the Credit call:** Amount to be credited 120 € which contains two items with the following info

- 200 pencils, cost 0,50 € each, incl. VAT 24%
- Shipping, cost 20 €, incl. VAT 0%

[https://test.epayment.nets.eu/Netaxept/Process.aspx?merchantId=xxxxxxxx&token=xxxxxxxx&operation=CREDIT&transactionAmount=12000&transactionId=xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx&numberOfGoods=2&amount\\_1=50&title\\_1=Pencil&quantity\\_1=200&articleNumber\\_1=1&VAT\\_1=24&IsVatIncluded\\_1=true&amount\\_2=2000&title\\_2=Shipping&quantity\\_2=1&articleNumber\\_2=2&VAT\\_2=0&IsVatIncluded\\_2=true](https://test.epayment.nets.eu/Netaxept/Process.aspx?merchantId=xxxxxxxx&token=xxxxxxxx&operation=CREDIT&transactionAmount=12000&transactionId=xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx&numberOfGoods=2&amount_1=50&title_1=Pencil&quantity_1=200&articleNumber_1=1&VAT_1=24&IsVatIncluded_1=true&amount_2=2000&title_2=Shipping&quantity_2=1&articleNumber_2=2&VAT_2=0&IsVatIncluded_2=true)

After the credit process, the transaction status is set as credited in Netaxept. However, you will agree with your chosen settlement partner how in practice the credit transactions are deducted from your settlements. In most of the cases the settlement partner deducts credit transactions from the coming settlements. It means that if there are no new Enterpay payments, the settlement partner doesn't formulate the batch from the credit transactions until there are new Enterpay payments to cover these credits.

In Netaxept Admin you can view history and detailed information of all successful and failed original and credited payments.

Transactions - Test merchant (12000219)				
 Help				
<input type="text" value="Approved transactions"/>				
<input checked="" type="checkbox"/> Advanced				
Total number of transactions: 583				
Issuer	Date	Order number	Amount	
	2/11/2018 3:11:25 PM	689001	120,00 EUR	
	2/11/2018 2:54:44 PM	689000	120,00 EUR	
	2/11/2018 2:39:45 PM	688999	120,00 EUR	
	2/10/2018 9:32:09 AM	678998	120,00 EUR	
 	2/9/2018 5:29:45 PM	678999	120,00 EUR	

## Test the implementation in a test environment

The testing is intended to ensure that the API implementation works as intended at your webshop. The response codes and their descriptions are available at: <https://shop.nets.eu/web/partners/response-codes>

There are no generic Enterpay test credentials that all merchants could use in test environment. Instead, Enterpay will provide unique test credentials for each merchant which they can use when making payments and acting as a buyer in Enterpay site.

## Start accepting payments in production

### ***Updating the production credentials***

Before going live with Enterpay, update the production credentials and production URL address in your Netaxept API implementation. Test credentials will not work in the production environment.

Activate Enterpay in the production environment by adding the corresponding production credentials received from Enterpay in Netaxept Admin. The merchant is responsible for activating the payment method and ensuring that all information entered is correct.

### ***Receiving settlements from settlement partner***

You will receive the settlement batches of Enterpay payments from your chosen settlement partner. All details related to settlements, including the cut-off time, settlement time and batch reference number you need to agree with your chosen settlement partner.

After the agreed cut-off time, the settlement partner will create the settlement batch for the payments captured and/or credited within the agreed time frame and pay it to your company's bank account as one compiled settlement batch.

Credit transactions will be deducted from your settlements based on your agreement with your chosen settlement partner. In most of the cases the settlement partner deducts credit transactions from the coming settlements. It means that if there are no new Enterpay payments, the settlement partner doesn't formulate the batch from the credit transactions until there are new Enterpay payments to cover these credits.

The unique batch reference number will be generated to each of your settlement batch. You will agree the reference number that best fits to your business with your chosen settlement partner.

To be able to match settlement reports to the transactions found in Netaxept and in your own systems, you need to generate a unique Order number for each transaction. This value will be forwarded to Enterpay and included in the field "identifier\_merchant" in the settlement batch reports.