Payment orders

Back Office user manual

Document version 3.9

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1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
3.9	La Banque Postale	7/1/2024	• Update of the chapter *Creating a custom notification rule*. • Update of the *Configuring up payment order details* chapter.
3.8	La Banque Postale	1/19/2024	• Update of the chapter *Creating a custom notification rule*.
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3.7	La Banque Postale	9/22/2022	• Addition of the *Video tutorial* chapter. Update of the following chapters: • *Simplified creation* • *View the order payment details*
3.6	La Banque Postale	6/10/2022	• Adding a new search criterion: "Created before the".
3.5	La Banque Postale	11/3/2021	• Addition of a precision on the order reference format in the creating a payment order procedure. • Addition of the *The invoice payment service* chapter. • Addition of the *Creating an invoice payment order* chapter.
3.4	La Banque Postale	6/24/2021	• Update of procedures for creating payment orders. • Addition of the 3D Secure preference configuration. • Addition of the chapter *Configuring the default validity period of a payment order*.
3.3	La Banque Postale	2/15/2021	• Addition of the SMS gateway configuration. • Addition of the QR Code upon payment URL generation.
3.2	La Banque Postale	10/26/2020	• In all relevant sections, addition of a note concerning the need to enable the *Payment confirmation e-mail sent to the buyer* notification rule to have the payment receipt sent to the buyer.

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Version	Author	Date	Comment
3.1	La Banque Postale	10/8/2020	• Addition of the *Lifecycle of a payment order* chapter. • Update of the *Creating a payment order by Web Services* chapter.
3.0	La Banque Postale	9/1/2020	• Addition of clarifications in the payment order creation chapters. • Addition of the *Actions available for an expired payment order*.

2.9	La Banque Postale	7/1/2020	• Addition of the token creation in the following payment order types:
			  • e-mail
			  • Payment URL
			  • SMS
			• Screenshots update

2.8.1	La Banque Postale	6/22/2020	• Update of the **Creating a payment order by Web Services** chapter. • Addition of a precision related to the Lyra SMS account.

2.8	La Banque Postale	9/3/2019	• Clarification on multiple recipients added to the creation process of a payment by e-mail.
			• Addition of two new actions to the “pending” orders:
			  • **Cancel the order**
			  • **Reactivate the order**

2.7	La Banque Postale	8/30/2019	Initial version

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2. DESCRIPTION

The **Payment orders** service allows **to create and send buyers information that must contain a payment proposal**.

There are several ways of sending a payment order:

- By e-mail
- by SMS
- manually via a URL

Access to these features depends on your offer. For more information, please contact the E-Banking Merchant Support Service.

A payment order is always made up of two distinct parts:

- generation of a payment proposal,
- payment transaction.

Similarly to transactions, the payment orders that are no longer associated with a transaction that expired over 15 months earlier are automatically purged.

2.1. The “payment order by e-mail” service

The **payment order by e-mail** service allows:

- to create a payment order,
- to create a customizable e-mail, containing the link to the payment page,
- to send the e-mail to the buyer.

Two statuses allow you to follow the payment order lifecycle:

- **Order status** which defines if the order has been paid.
  Possible values:
  - **In progress**: no payment attempt detected.
  - **Finalized**: a payment attempt has occurred.
    - in ***green****: the payment is accepted*
    - in ***red****: the payment is refused*
  - **Expired**: the order expiry date is reached. The order has not been paid.
- **Delivery status** which determines whether the order has been correctly delivered to its recipient.
  Possible values:
  - **In progress**: the order is being sent.
  - **Sent**: the order has been successfully sent.
  - **Failed**: the order could not be delivered.

For more information, see chapter **Lifecycle of a payment order on page 13**.

2.2. The “manual submission of a payment URL” service

The **payment URL** service allows:

- to create a payment order,
- to generate a payment URL, included or not in a customizable message, or in the form of a QR Code.

The merchant is responsible for sending the message or the payment URL.

Two statuses allow you to follow the payment order lifecycle:

- **Order status** which defines if the order has been paid.
  Possible values:
  - **In progress**: no payment attempt detected.
  - **Finalized**: a payment attempt has occurred.
    - in ***green****: the payment is accepted*
    - in ***red****: the payment is refused*
  - **Expired**: the order expiry date is reached. The order has not been paid.
- **Delivery status** which determines whether the order has been correctly delivered to its recipient.
  Possible values:
  - **Manual submission**: order initial status. The merchant must update it manually after sending the order.
  - **Sent**: the merchant has successfully transmitted the payment order and updated the status manually.

2.3. The “payment order by SMS” service

> This functionality requires a Lyra SMS account. For more information, see the FAQ.
> https://scelliuspaiement.labanquepostale.fr/doc/en-EN/faq/ec/lyra-sms.html

The **payment order by SMS** service allows:

- to create a payment order,
- to create a customizable SMS, containing the link to the payment page,
- to send the SMS to the buyer.

Two statuses allow you to follow the payment order lifecycle:

- **Order status** which defines if the order has been paid.
  Possible values:
  - **In progress**: no payment attempt detected.
  - **Finalized**: a payment attempt has occurred.
    - in ***green****: the payment is accepted*
    - in ***red****: the payment is refused*
  - **Expired**: the order expiry date is reached. The order has not been paid.
- **Delivery status** which determines whether the order has been correctly delivered to its recipient.

Possible values:

- **In progress**: the order is being sent.
- **Sent**: the order has been successfully sent.
- **Failed**: the order could not be delivered.

2.3.1. Configuring the SMS gateway

1. Sign in to the Back Office: https://scelliuspaiement.labanquepostale.fr/vads-merchant/.
2. Open the **Settings** > **Company** > **SMS Account Management** tab.

   The tab is visible for authorized users if you have opted for the “Payment order by SMS” or “SMS Notification” service.

   To benefit from this service, contact the E-Banking Merchant Support Service.

3. Enter your Lyra SMS login and password.

   You chose this information when you registered with Lyra SMS.

4. Enter the default phone number to be notified.

   This number will be used to pre-populate any notification rules you may create in the future. If notification rules have already been configured for your shop, the number will not be filled in automatically.

5. Click **Save**.

2.4. The "payment transaction" service

In case of payment order, the **payment transaction** service starts with payment validation by the buyer on the payment page.

The transaction then becomes visible in the Merchant Back Office.

A **payment transaction** can have several statuses:

- To be validated
- Waiting for capture
- Captured
- Refused

2.5. The “invoice payment” service

The **invoice payment** service allows merchants without a website to accept invoice payments via a custom data collection form.

The service does not allow edition or injection of invoices but only the payment from the invoice reference provided by the merchant.

For more information on the data collection form, see our user guide.

Subscribing to the service implies that you create a shop and a data collection form dedicated to invoice payment.

If you are already using the data collection form for donation collection or captures not linked to an invoice number, you must request to open a second shop for invoice payment. Contact the E-Banking Merchant Support Service to make the request.

If you are not using your data collection form at this time, it will be automatically associated with the invoice payment.

To be able to use the service in production, the merchant must have configured his/her data collection form and requested for it to be put into production.

Via their Merchant Back Office, the authorized merchant has an interface allowing him/her:

- To create invoice payment orders manually.
- To import a file containing a lot of invoice payment orders.

  If the file is valid, the payment gateway creates all the payment orders defined in the file.

  For more information about importing batch payment orders, seethe implementation guide.

The merchant must communicate the URL of the data collection form as well as the invoice reference to the buyer.

The buyer accesses the form via his/her browser and fills in the reference of the invoice to be paid.

The system then retrieves the details of the invoice and pre-fills the amount to be paid.

The buyer fills in the required data and proceeds to payment.

Once the payment is completed, the status of the payment order is updated in the Merchant Back Office.

Two statuses allow you to follow the payment order lifecycle:

- **Order status** which defines if the order has been paid.

  Possible values:

  - **In progress**: no payment attempt detected.
  - **Finalized**: a payment attempt has occurred.
    - in ***green****: the payment is accepted*
    - in ***red****: the payment is refused*
  - **Expired**: the order expiry date is reached. The order has not been paid.
- **Delivery status** which determines whether the order has been correctly delivered to its recipient.

  Possible values:

  - **Manual submission**: order initial status. The merchant must update it manually after sending the order.

- **Sent**: the merchant has successfully transmitted the payment order and updated the status manually.

Note

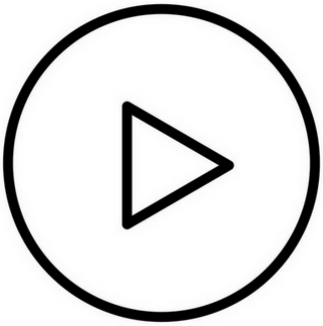
This service is not compatible with payment by token, even if the buyer has already saved their payment method.

An invoice order cannot be paid in installments.

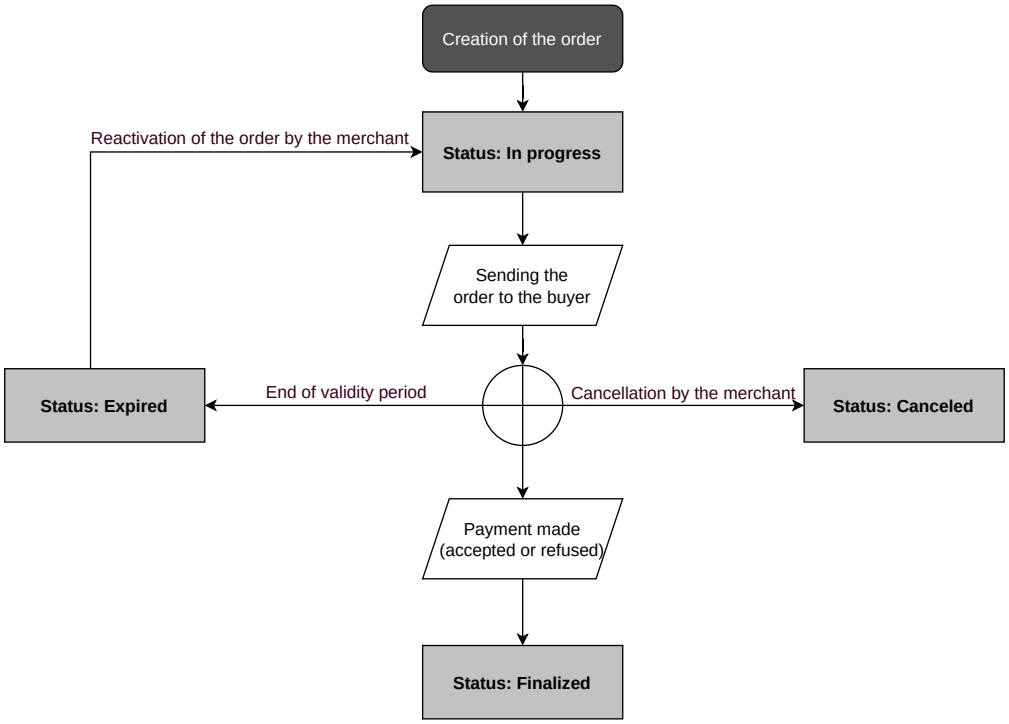
3. VIDEO TUTORIAL

For more information, go to our video tutorials page available on the documentary site.

Video tutorials



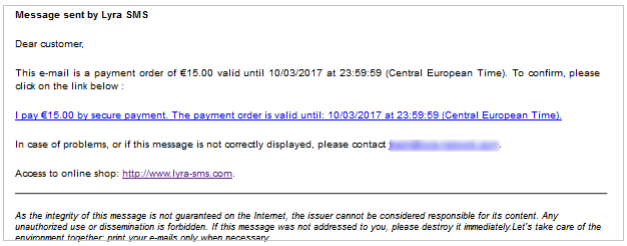
4. LIFECYCLE OF A PAYMENT ORDER



5. VIEWING THE PROCESS OF PAYMENT VIA A PAYMENT ORDER

1. The buyer receives a payment order from the merchant.

   Preview of a payment order by e-mail


Message sent by Lyra SMS

Dear customer,

This e-mail is a payment order of €15.00 valid until 10/03/2017 at 23:59:59 (Central European Time). To confirm, please click on the link below :

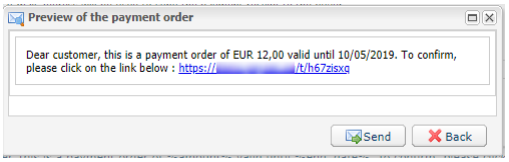
I pay €15.00 by secure payment. The payment order is valid until: 10/03/2017 at 23:59:59 (Central European Time).

In case of problems, or if this message is not correctly displayed, please contact [illegible].

Access to online shop: http://www.lyra-sms.com.

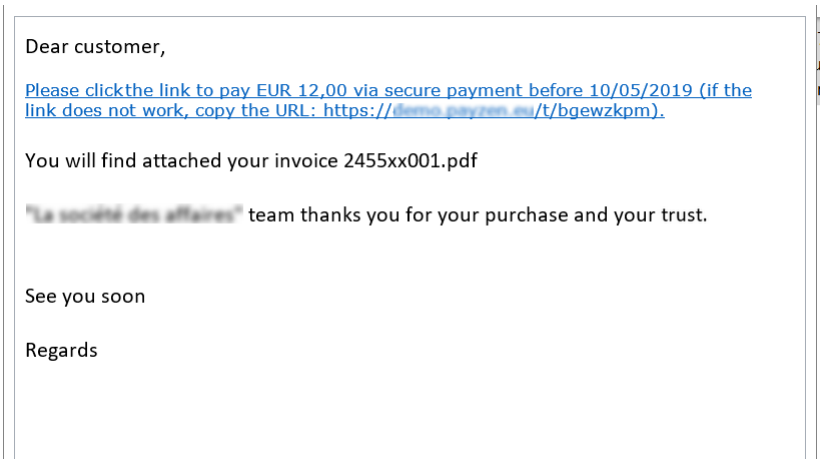
As the integrity of this message is not guaranteed on the Internet, the issuer cannot be considered responsible for its content. Any unauthorized use or dissemination is forbidden. If this message was not addressed to you, please destroy it immediately.Let's take care of the environment together: print your e-mails only when necessary.

   Preview of a payment order by SMS



   Preview of a payment order received via a URL

   Usually, the buyer receives the payment URL in an e-mail. The merchant selects this payment method as it presents the advantage of being able to copy and paste the payment URL into the e-mail and attach an invoice, for example.


Dear customer,

Please clickthe link to pay EUR 12,00 via secure payment before 10/05/2019 (if the link does not work, copy the URL: https://[illegible]/t/bgewzkpm).

You will find attached your invoice 2455xx001.pdf

"La société des affaires" team thanks you for your purchase and your trust.

See you soon

Regards

2. The buyer clicks on the URL inviting him/her to proceed to the payment.
3. The payment page appears.
4. The buyer selects his/her payment method.
5. The buyer enters his/her bank data.
6. The payment gateway displays the payment result.
7. The payment gateway sends an e-mail (notification), both to the buyer and the merchant, to inform them about the payment.

6. CONFIGURING PAYMENT ORDER DETAILS

In this section, you can:

- indicate default validity period of a payment order
- make the order **Reference** mandatory.

To set these parameters:

1. Sign in to the Back Office: https://scelliuspaiement.labanquepostale.fr/vads-merchant/.
2. Go to **Settings** > **Shop**, then select the shop for which the configuration must be changed.
3. Select the **Configuration** tab.
4. If needed, edit the section **Default validity period of a payment order** (in days) as desired.
5. If needed, check the box to make the order **Reference** mandatory for manual creations via the Merchant Back Office and on the mobile application.
6. Click **Save**.

Note that:

- When creating an order, the merchant has the possibility to set an expiry date for each transaction.
- As long as the payment order has not been finalized (i.e. settled by the buyer), the merchant has the possibility to change the validity period of a payment order via the “Change the expiry date of the order” function of the Merchant Back Office or automatically via the Web Service function PaymentOrder/Update.

7. ACCESSING THE "PAYMENT ORDER" SERVICE

To access the **Payment order** service:

1. Sign in to the Back Office: https://scelliuspaiement.labanquepostale.fr/vads-merchant/.
2. Select the **Management > Payment orders** menu.

> Depending on the user's profile, it is possible to perform test payment orders.
>
> To perform test payment orders, select **TEST payment orders** via the **Management** menu.

User interface is made up of 2 parts:

- Search tool
  Allows you to search for existing payment orders based on several criteria including:
  - the shop, if the user has rights to several shops
  - the order type (URL, email, etc.)
  - The order status,
  - the creation date or the expiration date,
  - the amount
- The payment order details view
  Allows to:
  - Create a new payment order
  - View the created payment orders
  - View the payment orders that match the search criteria entered via the search tool
  - View the order payment details
  - Modify / Resend / Remove a payment order

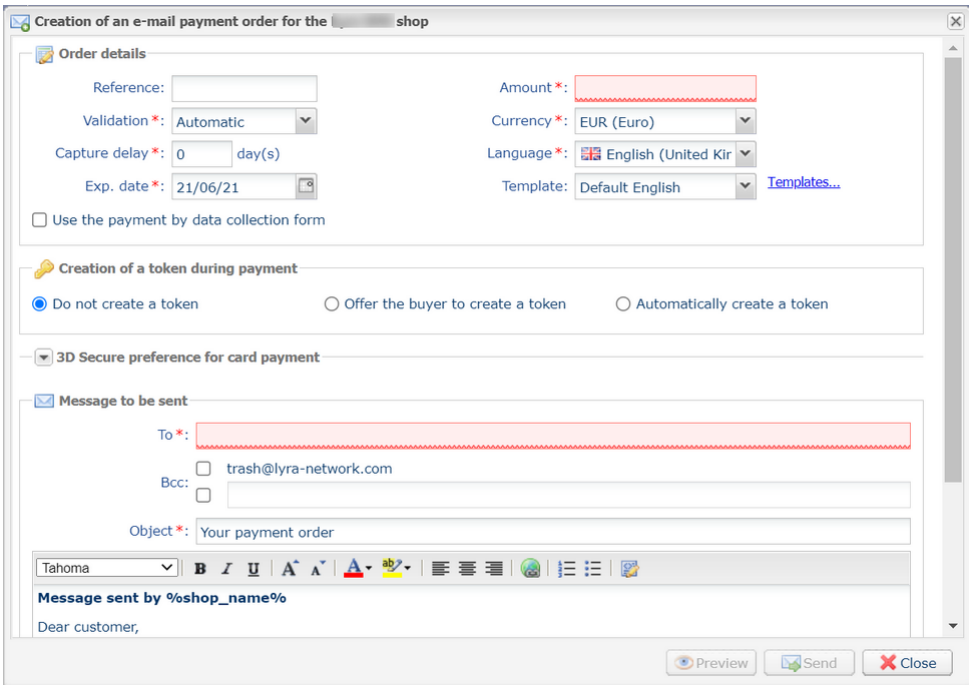
8. PAYMENT ORDER BY E-MAIL

8.1. Simplified creation

This simplified procedure sends the buyer an e-mail based on the “default” template, defined by the payment gateway, that contains a payment order.

Via the payment order details view:

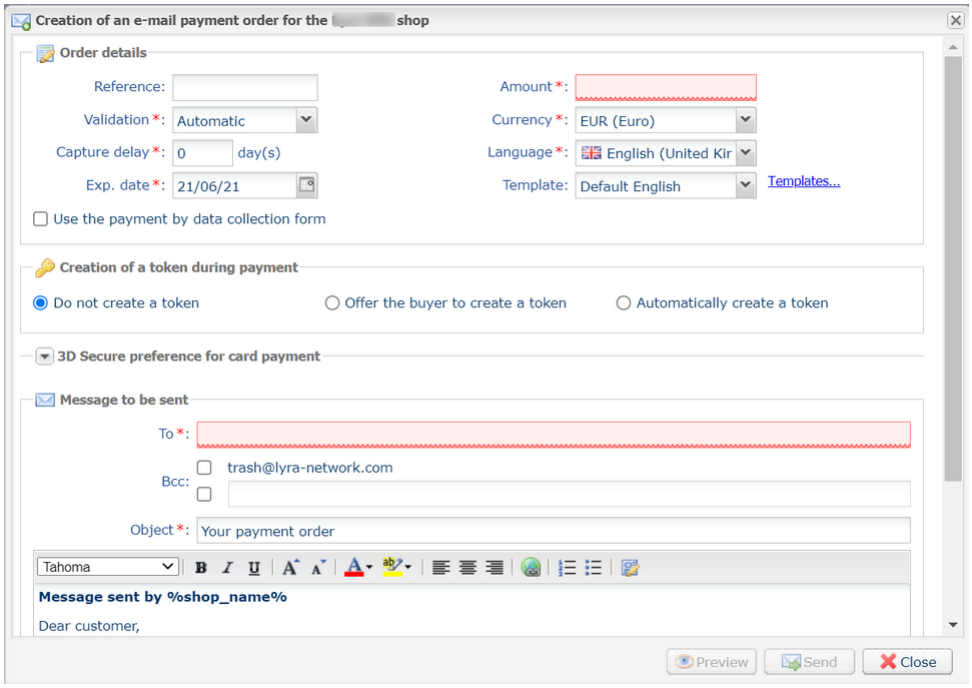
1. Click **Add**.
2. Select **Create an order via e-mail**.
3. Select a shop (this step appears if you have several shops).
   If the company has only one shop, payment orders can be created directly.
   The dialog box **Creation of an e-mail payment order** appears.



4. In the **Order details** section, enter:
   - The order **Reference** (64 alphanumeric characters maximum)
     - If required, set this field as **mandatory** from Merchant Back Office (Settings menu > Shop > Configuration).
   - The transaction **Amount**
5. Enter the recipient’s e-mail address in the **To** field of the **Message to be sent** section.
6. To send a blind copy, check in the **Cci** section of the **Message to be sent** :
   - the first box to choose the store manager e-mail, filled in by default (in the Merchant Back Office menu Settings > Shop > Configuration).
   - the second box to choose another recipient by entering his e-mail address.

7. Click the **Send** button to send the payment order by e-mail to the recipient.

8.2. Advanced creation



The payment order creation interface allows you:

- To adjust the payment characteristics, such as the validation mode or the capture delay.
- To send a payment order to a list of recipients.
- To use the data collection form for collecting buyer's data.
- To customize the content of the message to be sent.
- To use an e-mail template.
- To propose to the buyer to register their payment method for future purchases.
- To manage the 3D Secure preference transmitted to the payment method issuer.

8.2.1. Adjusting payment characteristics

In the **Order details** section, several parameters can be customized:

- **Payment validation mode**

  The merchant can confirm sending transactions to be captured manually or automatically:

  - Automatic validation: payments are captured automatically by the payment server.
  - Manual validation: each transaction must be validated using the “validate” function to be sent for capture.

    For more information on the “validate” function, see the guide dedicated to transaction management.

  As long as the transaction has not been captured, the merchant can change their capture date via the “modify” function, after right-clicking on the transaction.

  > Each transaction that has not been validated by the expected date is considered as expired and will never be captured in the bank.

  The validation mode selected by default when creating a payment order can be configured via the Merchant Back Office (Settings > Shop > Configuration).

  If you want to change the transaction validation mode, select the desired mode from the drop-down list (Automatic or Manual).

- **the Capture delay**

  This parameter allows to choose how long payments are kept in the system before they are transmitted to the bank, i.e. captured. It is useful if you want to debit the buyer on the day the order is shipped, for example.

  The transaction capture date is defined by the date when the transaction is made, plus the bank capture delay.

  The capture delay displayed by default can be configured via the Merchant Back Office (Settings > Shop > Configuration menu).

  If the default value is not suitable, enter the number of days that correspond to your needs.

- **Exp. date of the payment order.**

  The expiration date is set by default when a payment order is created (see chapter Setting the default expiration date for a payment order for more information).

  If you want to change the expiration date of the payment order, choose the new date using the calendar.

8.2.2. Sending a payment order to a list of recipients

It is possible to send a payment order to a list of recipients.

In this case, one payment order is created for each recipient. There are therefore as many payment orders as recipients.

After payment, each transaction corresponds to a unique recipient.

In order to identify the created orders, the **Reference** field is incremented by 1 to 3 numeric characters.

These characters are concatenated with the reference with a hyphen. For example: [ref]-001, [ref]-002, [ref]-003.

Example of a payment order sent to 3 recipients with the reference: “Recovery”. Three orders are created with the following references:

- Recovery-001
- Recovery-002
- Recovery-003

To send a payment order to multiple recipients, specify the list of recipients separated by “;”, in the **To** field of the **Message to be sent** section.

E.g.: example@sample.net;example2@sample.net;example3@sample.net

> The number of recipients is unlimited.

8.2.3. Using the data collection form

If the shop offer allows it, you can force the use of the data collection form to collect information about the buyer (last name, first name, address, etc.).

To do this, all you need to do is check the **Use the payment by data collection form** box in the **Order details** section.

When the buyer clicks on the link contained in the payment order, he or she is redirected to the data collection form of the shop.

The buyer will have to fill in the elements required in the form before proceeding to payment.

> It will not be possible to request payment method registration if you have enabled the use of the data collection form.

For more information on the data collection form, see our user guide.

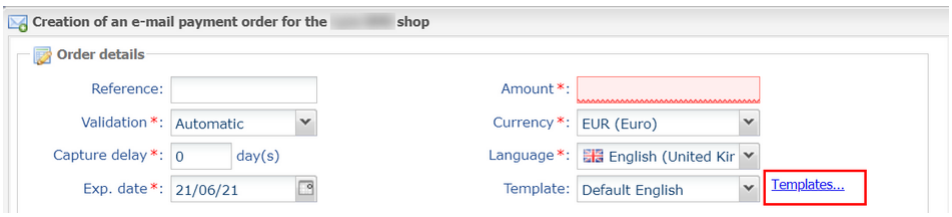
8.2.4. Using an e-mail template

The merchant has the possibility to create their own templates in every language available on the payment page. The number of templates is unlimited.

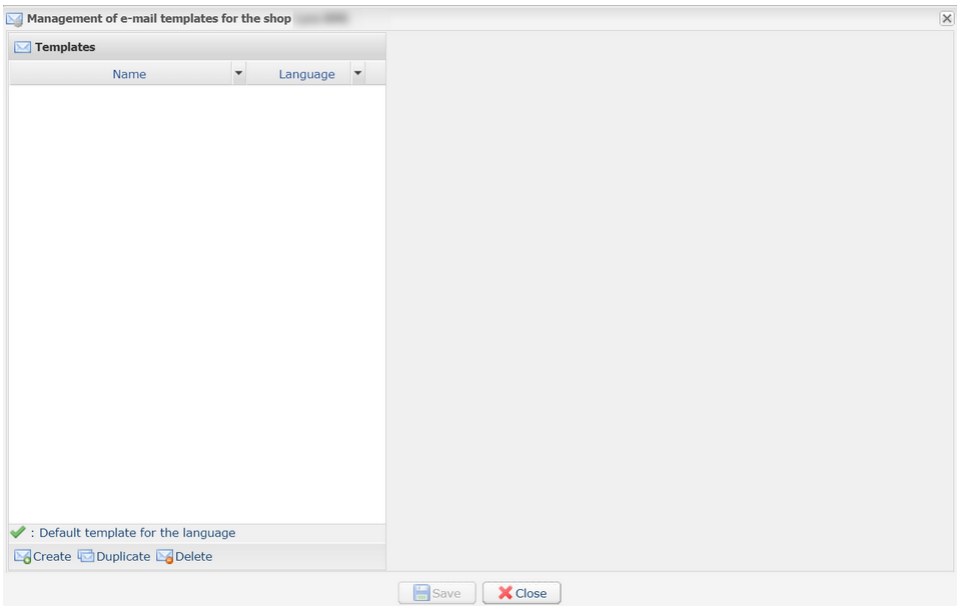
Once a template is created, the merchant can select it when creating the order and set it as the default template, if they wish.

To create a new template, you must first create a payment order.

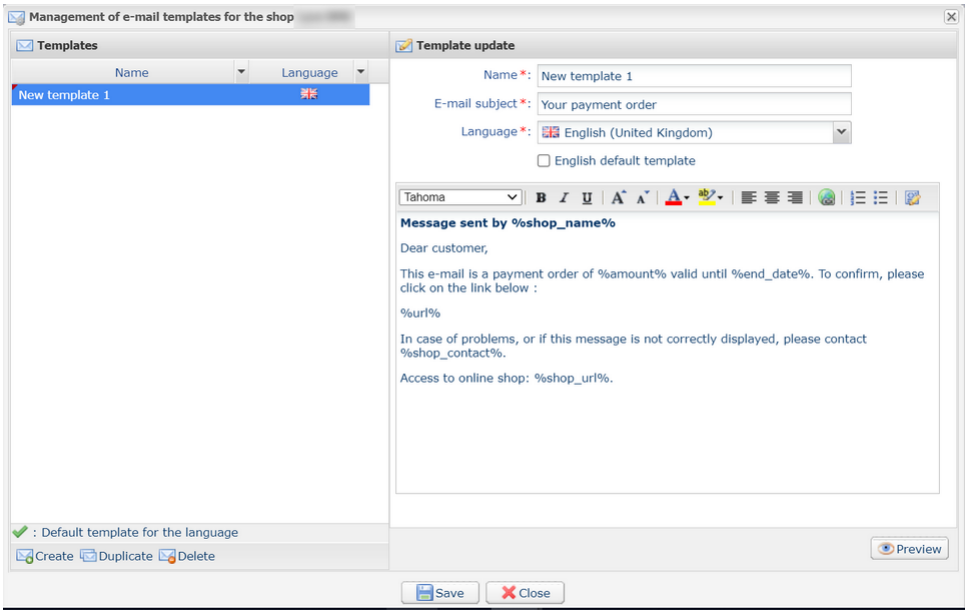
1. In the **Creation of a payment e-mail** dialog box, click on the **Templates** link.



The e-mail template manager is displayed. It allows you to create, duplicate and delete templates.



2. Click the **Create** button at the bottom of the window. A default template is loaded in the language of the shop.



3. Choose the language of the template and:
   - Enter the name of the new template.
   - Define the subject of the e-mail. You can use the available variables (see chapter Customizing the body of the message to be sent on page 24).
   - Edit the body of the message. You can use the available variables (see chapter Customizing the body of the message to be sent on page 24).
   - Check the “Default template” box, if you wish.
4. Click **Save**.

8.2.5. Customizing the body of the message to be sent

The merchant has the option to change the subject and body of the message containing the payment link.

By default, the e-mail containing the payment link has the following subject: “Your payment order”.

The default message is:

Message sent by %shop_name% Hello, This e-mail contains a payment order of %amount% valid until %end_date%. To confirm the payment, click on the following link: %url% If you encounter any difficulties or if this message is not correctly displayed, contact %shop_contact%. If you want to access the online shop: %shop_url%

It contains variables surrounded by two “%” that allow to dynamically display the associated values (e.g. %amount%).

The table below lists the available variables:

Variables	Description	Required
%reference%	Payment order reference. Corresponds to the field **Reference** of the **Order details** section.	No
%amount%	Amount to be paid. Corresponds to the **Amount** field of the **Order details** section.	No
%start_date%	The date of payment order creation. ***Note:*** *When editing a payment order, this variable is set to the creation date registered at the time of the creation. This value cannot be edited.*	No
%end_date%	Link expiration date. Corresponds to the field **Exp. date** of the **Order details** section.	No
%shop_name%	Shop name defined in the shop configuration.	No
%url%	Payment link. This link indicates: • The amount • The expiration date of the payment order (if provided) A click on the link allows to access the payment page. ***Note:*** If the **%url%** variable is not included in the body of the message, the payment link will be automatically inserted at the end of the message.	Yes
%shop_contact%	E-mail address to contact in case an issue occurs. The e-mail address corresponds to: • The e-mail address of the shop administrator, if you specified it when the shop was registered.	No

Variables	Description	Required
	• Otherwise, the e-mail address of the shop administrator. The e-mail address of the shop administrator can be changed via the Merchant Back Office (Settings > Shop > Configuration).	
%shop_url%	URL of the merchant website that is defined in the shop configuration.	No

Example of using variables for customizing the subject of the message:

```
Subject: Offer %reference% valid from %start_date% to %end_date% for %amount%
```

Result:

```
Subject: Offer 1234 valid from XX/XX/20XX to XX/XX/20XX of EUR 100
```

8.2.6. Requesting for the payment method to be saved

If you have signed up for the **Management of payments by token** service, you can offer your clients the possibility to associate a token with a payment method, in order to facilitate their future payments on the website (no more need to re-enter the credit card number or the IBAN).

Tokens allow you to:

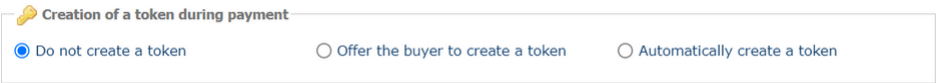
- Make fast and secure payments.

  The buyer no longer has to fill in bank details when making subsequent payments (1-click payment).

  The gateway stores the bank details in a highly secure environment, in accordance with the PCI-DSS requirements. Only the token is transferred during the exchange.

- Make recurring payments (subscriptions).

The **Token creation during the payment** section contains three options:



- **Do not create a token**

  Default value. Allows to create a payment order without registering the payment method.

- **Offer the buyer to create a token**

  Allows to display a checkbox on the payment page. If the buyer checks it, the payment method is registered.

  The token is visible in the transaction details (Buyer tab).

- **Automatically create a token**

  Allows to automatically register the payment method.

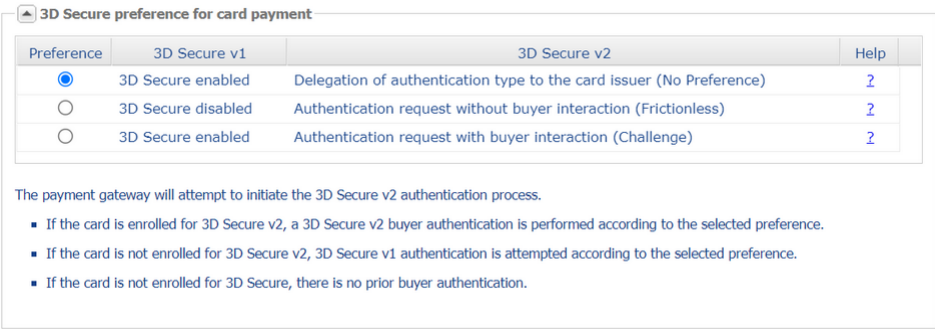
  The token is visible in the transaction details (Buyer tab).

> It will not be possible to request payment method registration if you have enabled the use of the data collection form.

8.2.7. Managing 3DSecure preference

> It is recommended to edit the default value with caution.
>
> An incorrect preference may result in loss of liability shift to the issuer in the event of a chargeback.

If your shop has the required options, you can change the 3D Secure preference to be used when paying for the order. To do this, expand the “3D Secure preference for card payment” section.



By default, the choice of the preference is transferred to the card issuer (No Preference).

The available combinations depend on the shop options. For example:

- Deactivation of 3DS1 is only available if the shop has the “Selective 3DS1” option.
- Authentication without buyer interaction (Frictionless) is only available if the shop has the “Frictionless 3DS2” option.

For each preference, you can get help by clicking the “?” symbol.

> Under PSD2, strong authentication is required when registering a card. Thus, if you have requested the registration of the payment method, you will not be able to change the 3D Secure preference.

9. PAYMENT ORDER BY URL

9.1. Simplified creation

This simplified procedure allows the merchant to generate a payment link that will be inserted in a document (for example, a commercial proposal) sent by e-mail or by post (the link is available as a QR code to be pasted in the document).

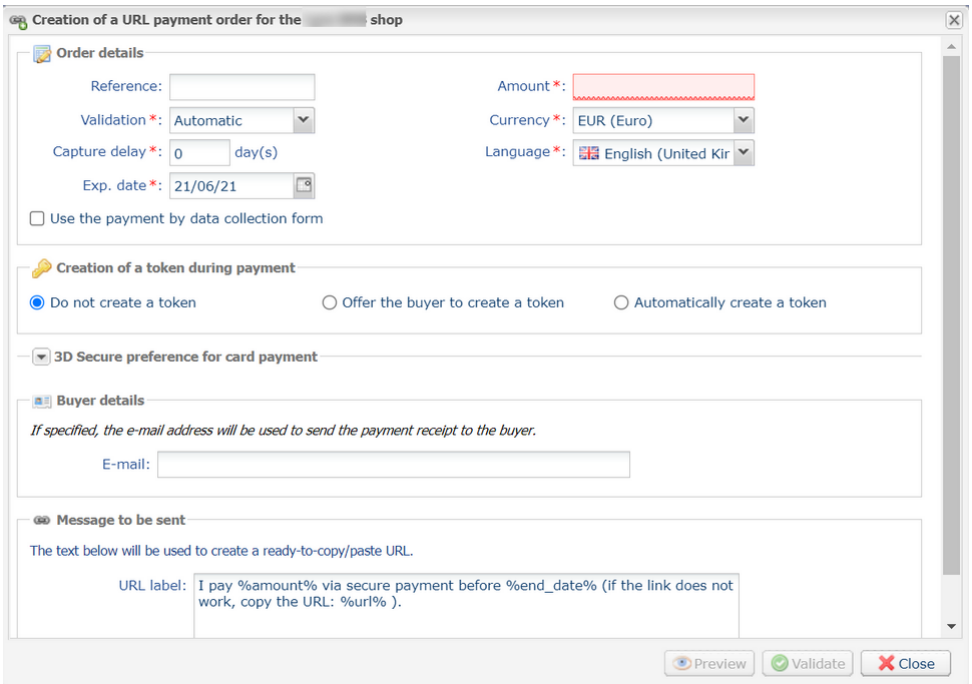
With this solution, the merchant can fully customize the message, attach a document, such as a logo or a quote, if desired.

The merchant can also simply retrieve the body of the message generated by the gateway in order to use it in the message that will be sent to the buyer.

The message is sent by the merchant.

Via the payment order details view:

1. Click **Add**.
2. Select **Create an order via a URL**.
3. Select a shop (this step appears if you have several shops).
   If the company has only one shop, payment orders can be created directly.
   The dialog box **Creation of a URL payment order** appears.



4. In the **Order details** section, enter:
   - The order **Reference** (64 alphanumeric characters maximum)
     - If required, set this field as **mandatory** from Merchant Back Office (Settings menu > Shop > Configuration).
   - The transaction **Amount**

5. In the **Buyer details** section, enter the buyer's e-mail address used for sending the payment receipt.

   *Requires the activation of the **Payment confirmation e-mail sent to the buyer** notification rule.*

6. Click the **Validate** button to create the payment order.

7. Once the order is created, the payment link appears:

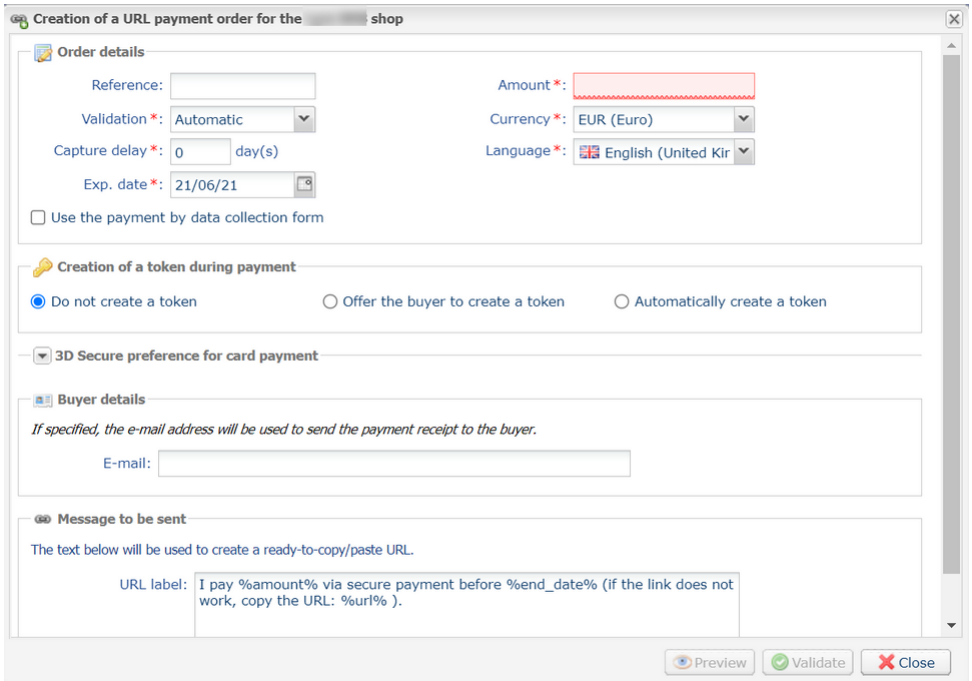
You can:

- Copy the URL
- Copy the link with the message
- Save the QR Code as an image (right click, "Save image as").

*It is possible that in some browsers the **Copy to clipboard** button may not work. In this case, you can select the content and copy-paste it using the "Ctrl+C" shortcut.*

A message confirms that a copy has been made. After that, simply paste the link or the QR Code to the medium of your choice to send the message.

9.2. Advanced creation



The payment order creation interface allows you:

- To adjust the payment characteristics, such as the validation mode or the capture delay.
- To use the data collection form for collecting buyer's data.
- To customize the content of the message to be sent.
- To propose to the buyer to register their payment method for future purchases.
- To manage the 3D Secure preference transmitted to the payment method issuer.

9.2.1. Adjusting payment characteristics

In the **Order details** section, several parameters can be customized:

- **Payment validation mode**

  The merchant can confirm sending transactions to be captured manually or automatically:

  - Automatic validation: payments are captured automatically by the payment server.
  - Manual validation: each transaction must be validated using the “validate” function to be sent for capture.

    For more information on the “validate” function, see the guide dedicated to transaction management.

  As long as the transaction has not been captured, the merchant can change their capture date via the “modify” function, after right-clicking on the transaction.

  > Each transaction that has not been validated by the expected date is considered as expired and will never be captured in the bank.

  The validation mode selected by default when creating a payment order can be configured via the Merchant Back Office (Settings > Shop > Configuration).

  If you want to change the transaction validation mode, select the desired mode from the drop-down list (Automatic or Manual).

- **the Capture delay**

  This parameter allows to choose how long payments are kept in the system before they are transmitted to the bank, i.e. captured. It is useful if you want to debit the buyer on the day the order is shipped, for example.

  The transaction capture date is defined by the date when the transaction is made, plus the bank capture delay.

  The capture delay displayed by default can be configured via the Merchant Back Office (Settings > Shop > Configuration menu).

  If the default value is not suitable, enter the number of days that correspond to your needs.

- **Exp. date of the payment order.**

  The expiration date is set by default when a payment order is created (see chapter Setting the default expiration date for a payment order for more information).

  If you want to change the expiration date of the payment order, choose the new date using the calendar.

9.2.2. Using the data collection form

If the shop offer allows it, you can force the use of the data collection form to collect information about the buyer (last name, first name, address, etc.).

To do this, all you need to do is check the **Use the payment by data collection form** box in the **Order details** section.

When the buyer clicks on the link contained in the payment order, he or she is redirected to the data collection form of the shop.

The buyer will have to fill in the elements required in the form before proceeding to payment.

> It will not be possible to request payment method registration if you have enabled the use of the data collection form.

For more information on the data collection form, see our user guide.

9.2.3. Customizing the text of the payment link

The merchant has the possibility to change the text of the payment link.

The default text is:

I pay %amount% via secure payment before %end_date% (if the link does not work, copy the URL: %url%).

It contains variables surrounded by two "%" that allow to dynamically display the associated values (e.g. %amount%).

The table below lists the available variables:

Variables	Description	Required
%reference%	Payment order reference Corresponds to the field **Reference** of the **Order details** section.	No
%amount%	Amount to be paid Corresponds to the **Amount** field of the **Order details** section.	No
%start_date%	The date of payment order creation. ***Note:*** *When editing a payment order, this variable is set to the creation date registered at the time of the creation. This value cannot be edited.*	No
%end_date%	Link expiration date. Corresponds to the field **Exp. date** of the **Order details** section.	No
%shop_name%	Shop name defined in the shop configuration.	No
%url%	Payment link. This link indicates: • the amount • the expiry date of the payment order A click on the link allows to access the payment page. ***Note:*** If the **%url%** variable is not included in the body of the message, the payment link will be automatically inserted at the end of the message.	Yes
%shop_contact%	E-mail address to contact in case an issue occurs. The e-mail address corresponds to: • The e-mail address of the shop administrator, if you specified it when the shop was registered. • Otherwise, the e-mail address of the shop administrator. The e-mail address of the shop administrator can be changed via the Merchant Back Office (Settings > Shop > Configuration).	No
%shop_url%	URL of the merchant website that is defined in the shop configuration.	No

Example of using variables for customizing the text:

```
I pay %amount% via secure payment before %end_date% (if the link does not work, copy the URL:
 %url%).
If you encounter any difficulties, contact %shop_contact%.
If you want to access the online shop: %shop_url%.
```

9.2.4. Requesting for the payment method to be saved

If you have signed up for the **Management of payments by token** service, you can offer your clients the possibility to associate a token with a payment method, in order to facilitate their future payments on the website (no more need to re-enter the credit card number or the IBAN).

Tokens allow you to:

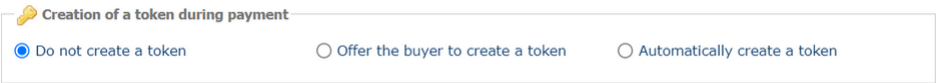
- Make fast and secure payments.

  The buyer no longer has to fill in bank details when making subsequent payments (1-click payment).

  The gateway stores the bank details in a highly secure environment, in accordance with the PCI-DSS requirements. Only the token is transferred during the exchange.

- Make recurring payments (subscriptions).

The **Token creation during the payment** section contains three options:



- **Do not create a token**

  Default value. Allows to create a payment order without registering the payment method.

- **Offer the buyer to create a token**

  Allows to display a checkbox on the payment page. If the buyer checks it, the payment method is registered.

  The token is visible in the transaction details (Buyer tab).

- **Automatically create a token**

  Allows to automatically register the payment method.

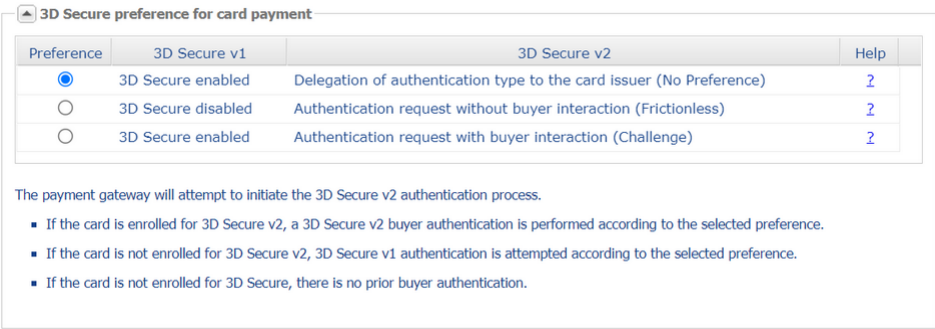
  The token is visible in the transaction details (Buyer tab).

> It will not be possible to request payment method registration if you have enabled the use of the data collection form.

9.2.5. Managing 3DSecure preference

> It is recommended to edit the default value with caution.
>
> An incorrect preference may result in loss of liability shift to the issuer in the event of a chargeback.

If your shop has the required options, you can change the 3D Secure preference to be used when paying for the order. To do this, expand the “3D Secure preference for card payment” section.



By default, the choice of the preference is transferred to the card issuer (No Preference).

The available combinations depend on the shop options. For example:

- Deactivation of 3DS1 is only available if the shop has the “Selective 3DS1” option.
- Authentication without buyer interaction (Frictionless) is only available if the shop has the “Frictionless 3DS2” option.

For each preference, you can get help by clicking the “?” symbol.

> Under PSD2, strong authentication is required when registering a card. Thus, if you have requested the registration of the payment method, you will not be able to change the 3D Secure preference.

10. PAYMENT ORDER BY SMS

This functionality requires a Lyra SMS account. For more information, see the FAQ.

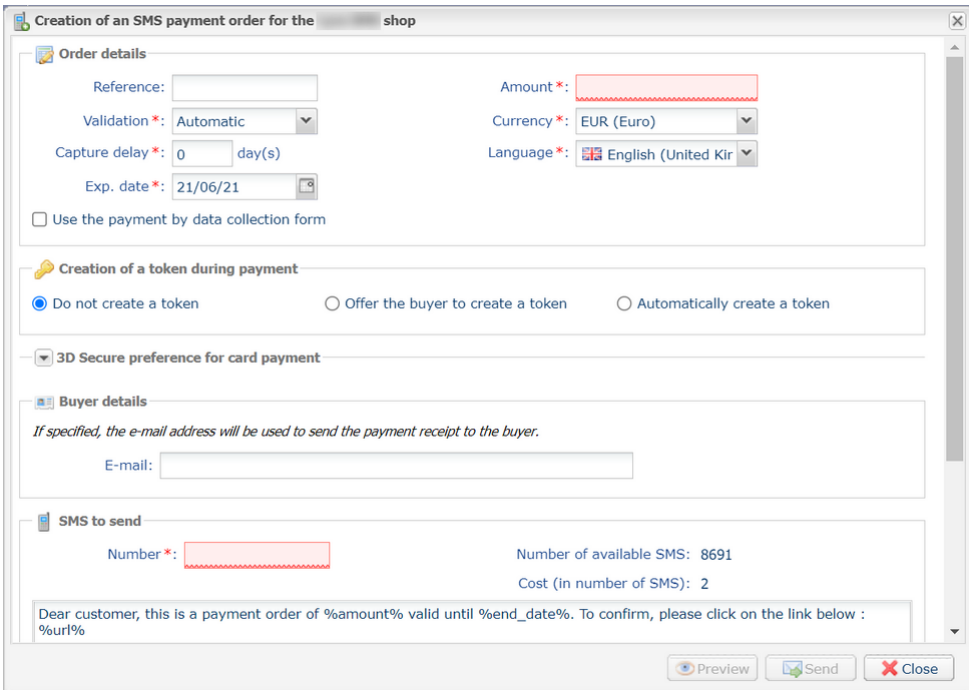
https://scelliuspaiement.labanquepostale.fr/doc/fr-FR/faq/faq-homepage.html

10.1. Simplified creation

This simplified procedure allows to send the buyer a payment link via SMS.

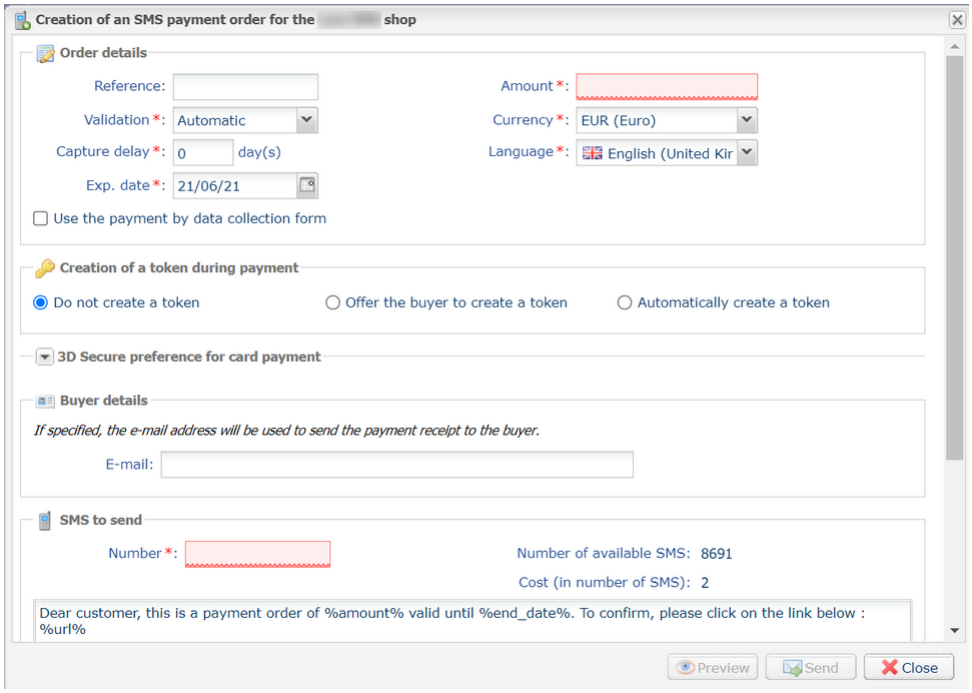
Via the payment order details view:

1. Click **Add**.
2. Select **Create an order via text message**.
3. Select a shop (this step appears if you have several shops).
   If the company has only one shop, payment orders can be created directly.
   The **Creation of a payment SMS** dialog box appears.



4. In the **Order details** section, enter:
   - The order **Reference** (64 alphanumeric characters maximum),
   - The transaction **Amount**
5. In the **Buyer details** section, enter the buyer's e-mail address used for sending the payment receipt.
   *Requires the activation of the **Payment confirmation e-mail sent to the buyer** notification rule.*
6. Enter the recipient's phone number in the **SMS to send** section.
7. Click **Send** to send the payment order by SMS.

10.2. Advanced creation



The payment order creation interface allows you:

- To adjust the payment characteristics, such as the validation mode or the capture delay.
- To use the data collection form for collecting buyer's data.
- To customize the content of the message to be sent.
- To propose to the buyer to register their payment method for future purchases.
- To manage the 3D Secure preference transmitted to the payment method issuer.

10.2.1. Adjusting payment characteristics

In the **Order details** section, several parameters can be customized:

- **Payment validation mode**

  The merchant can confirm sending transactions to be captured manually or automatically:

  - Automatic validation: payments are captured automatically by the payment server.
  - Manual validation: each transaction must be validated using the “validate” function to be sent for capture.

    For more information on the “validate” function, see the guide dedicated to transaction management.

  As long as the transaction has not been captured, the merchant can change their capture date via the “modify” function, after right-clicking on the transaction.

  > Each transaction that has not been validated by the expected date is considered as expired and will never be captured in the bank.

  The validation mode selected by default when creating a payment order can be configured via the Merchant Back Office (Settings > Shop > Configuration).

  If you want to change the transaction validation mode, select the desired mode from the drop-down list (Automatic or Manual).

- **the Capture delay**

  This parameter allows to choose how long payments are kept in the system before they are transmitted to the bank, i.e. captured. It is useful if you want to debit the buyer on the day the order is shipped, for example.

  The transaction capture date is defined by the date when the transaction is made, plus the bank capture delay.

  The capture delay displayed by default can be configured via the Merchant Back Office (Settings > Shop > Configuration menu).

  If the default value is not suitable, enter the number of days that correspond to your needs.

- **Exp. date of the payment order.**

  The expiration date is set by default when a payment order is created (see chapter Setting the default expiration date for a payment order for more information).

  If you want to change the expiration date of the payment order, choose the new date using the calendar.

10.2.2. Using the data collection form

If the shop offer allows it, you can force the use of the data collection form to collect information about the buyer (last name, first name, address, etc.).

To do this, all you need to do is check the **Use the payment by data collection form** box in the **Order details** section.

When the buyer clicks on the link contained in the payment order, he or she is redirected to the data collection form of the shop.

The buyer will have to fill in the elements required in the form before proceeding to payment.

> It will not be possible to request payment method registration if you have enabled the use of the data collection form.

For more information on the data collection form, see our user guide.

10.2.3. Customizing the body of the message to be sent

The merchant has the option to change the subject and body of the message containing the payment link.

The default message is:

Hello, here is a payment order of %amount% valid until %end_date%. To pay, click on %url%

It contains variables surrounded by two "%" that allow to dynamically display the associated values (e.g. %amount%).

The table below lists the available variables:

Variables	Description	Required
%reference%	Payment order reference Corresponds to the field **Reference** of the **Order details** section.	No
%amount%	Amount to be paid Corresponds to the **Amount** field of the **Order details** section.	No
%start_date%	The date of payment order creation. ***Note:*** *When editing a payment order, this variable is set to the creation date registered at the time of the creation. This value cannot be edited.*	No
%end_date%	Link expiration date. Corresponds to the field **Exp. date** of the **Order details** section.	No
%shop_name%	Shop name defined in the shop configuration.	No
%url%	Payment link. This link indicates: • The payment amount • The expiration date of the payment order (if provided) A click on the link allows to access the payment page. ***Note:*** If the **%url%** variable is not included in the body of the message, the payment link will be automatically inserted at the end of the message.	Yes
%shop_contact%	E-mail address to contact in case an issue occurs. The e-mail address corresponds to: • The e-mail address of the shop administrator, if you specified it when the shop was registered. • Otherwise, the e-mail address of the shop administrator. The e-mail address of the shop administrator can be changed via the Merchant Back Office (Settings > Shop > Configuration).	No
%shop_url%	URL of the merchant website that is defined in the shop configuration.	No

Example of using variables for customizing the message:

```
Hello, here is a payment order of %amount% valid until %end_date%.
To pay, click on %url%
If you encounter any difficulties, contact %shop_contact%.
If you want to access the online shop: %shop_url%
```

10.2.4. Requesting for the payment method to be saved

If you have signed up for the **Management of payments by token** service, you can offer your clients the possibility to associate a token with a payment method, in order to facilitate their future payments on the website (no more need to re-enter the credit card number or the IBAN).

Tokens allow you to:

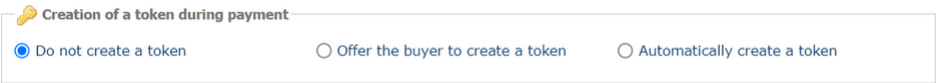
- Make fast and secure payments.

  The buyer no longer has to fill in bank details when making subsequent payments (1-click payment).

  The gateway stores the bank details in a highly secure environment, in accordance with the PCI-DSS requirements. Only the token is transferred during the exchange.

- Make recurring payments (subscriptions).

The **Token creation during the payment** section contains three options:



- **Do not create a token**

  Default value. Allows to create a payment order without registering the payment method.

- **Offer the buyer to create a token**

  Allows to display a checkbox on the payment page. If the buyer checks it, the payment method is registered.

  The token is visible in the transaction details (Buyer tab).

- **Automatically create a token**

  Allows to automatically register the payment method.

  The token is visible in the transaction details (Buyer tab).

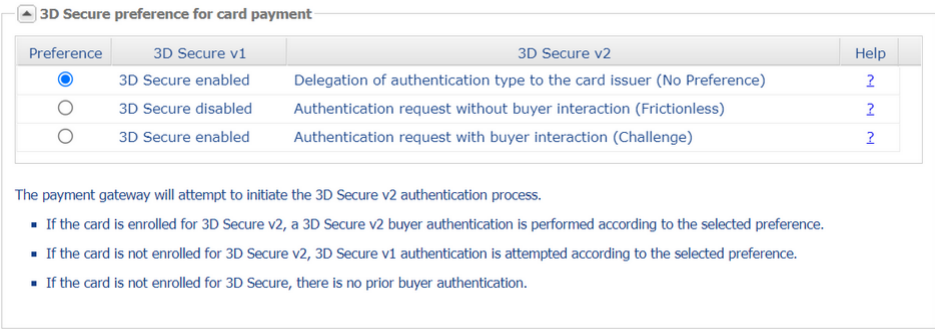
> It will not be possible to request payment method registration if you have enabled the use of the data collection form.

10.2.5. Managing 3DSecure preference

It is recommended to edit the default value with caution.

An incorrect preference may result in loss of liability shift to the issuer in the event of a chargeback.

If your shop has the required options, you can change the 3D Secure preference to be used when paying for the order. To do this, expand the “3D Secure preference for card payment” section.



By default, the choice of the preference is transferred to the card issuer (No Preference).

The available combinations depend on the shop options. For example:

- Deactivation of 3DS1 is only available if the shop has the “Selective 3DS1” option.
- Authentication without buyer interaction (Frictionless) is only available if the shop has the “Frictionless 3DS2” option.

For each preference, you can get help by clicking the “?” symbol.

Under PSD2, strong authentication is required when registering a card. Thus, if you have requested the registration of the payment method, you will not be able to change the 3D Secure preference.

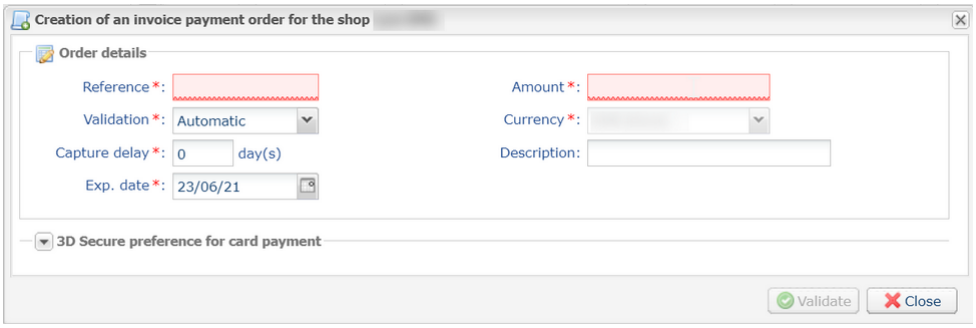
11. INVOICE PAYMENT ORDER

11.1. Simplified creation

> This operation requires the use of the data collection form.
>
> Before creating invoice orders in PRODUCTION mode, you must make sure that you have completed the form's parameters and requested for it to be uploaded online.
>
> For more information on the data collection form, see our user guide.

Via the payment order details view:

1. Click **Add**.
2. Select **Create an invoice order**.
3. Select a shop (this step appears if you have several shops).
   If the company has only one shop, payment orders can be created directly.
   The dialog box **Creation of an invoice phone payment order** appears.



4. In the **Order details** section, enter:
   - The order **Reference** (64 alphanumeric characters maximum)
   - The transaction **Amount**
   - The **Description** of the invoice to be paid

     To guide the buyer and to reassure him/her, the "Description" area allows the merchant to display information specifying the invoice to his/her buyer.

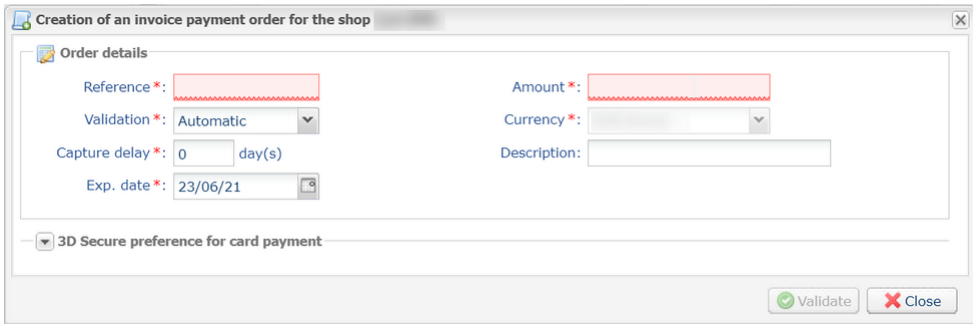
     This description is displayed when the buyer clicks the "**?**" symbol to the right of the "Reference" entry field.

     To be in compliance with the GDPR, it is recommended to limit the display of personal information in this field.

     For example, for rent payment, specify the billing period and the reference of the accommodation rather than the name of the tenant.
5. Click the **Validate** button to create the payment order.

Once the order is created, you must ensure that your data collection form is correctly configured before sending its URL to the buyer.

11.2. Advanced creation



The payment order creation interface allows you:

- To adjust the payment characteristics, such as the validation mode or the capture delay.
- To manage the 3D Secure preference transmitted to the payment method issuer.

11.2.1. Adjusting payment characteristics

In the **Order details** section, several parameters can be customized:

- **Payment validation mode**

  The merchant can confirm sending transactions to be captured manually or automatically:

  - Automatic validation: payments are captured automatically by the payment server.
  - Manual validation: each transaction must be validated using the “validate” function to be sent for capture.

    For more information on the “validate” function, see the guide dedicated to transaction management.

  As long as the transaction has not been captured, the merchant can change their capture date via the “modify” function, after right-clicking on the transaction.

  > Each transaction that has not been validated by the expected date is considered as expired and will never be captured in the bank.

  The validation mode selected by default when creating a payment order can be configured via the Merchant Back Office (Settings > Shop > Configuration).

  If you want to change the transaction validation mode, select the desired mode from the drop-down list (Automatic or Manual).

- **the Capture delay**

  This parameter allows to choose how long payments are kept in the system before they are transmitted to the bank, i.e. captured. It is useful if you want to debit the buyer on the day the order is shipped, for example.

  The transaction capture date is defined by the date when the transaction is made, plus the bank capture delay.

  The capture delay displayed by default can be configured via the Merchant Back Office (Settings > Shop > Configuration menu).

  If the default value is not suitable, enter the number of days that correspond to your needs.

- **Exp. date of the payment order.**

  The expiration date is set by default when a payment order is created (see chapter Setting the default expiration date for a payment order for more information).

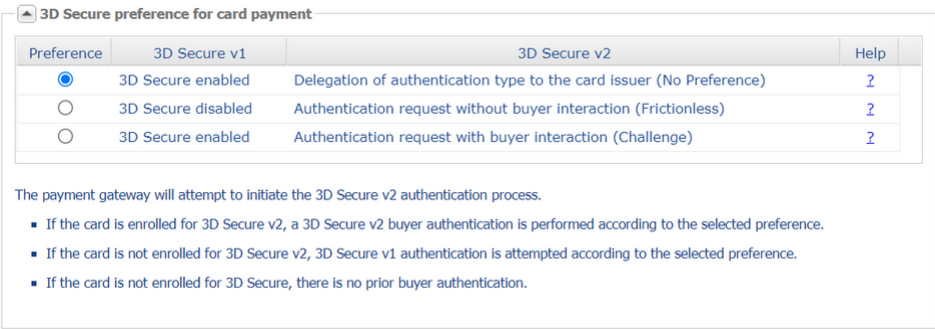
  If you want to change the expiration date of the payment order, choose the new date using the calendar.

11.2.2. Managing 3DSecure preference

It is recommended to edit the default value with caution.

An incorrect preference may result in loss of liability shift to the issuer in the event of a chargeback.

If your shop has the required options, you can change the 3D Secure preference to be used when paying for the order. To do this, expand the “3D Secure preference for card payment” section.



By default, the choice of the preference is transferred to the card issuer (No Preference).

The available combinations depend on the shop options. For example:

- Deactivation of 3DS1 is only available if the shop has the “Selective 3DS1” option.
- Authentication without buyer interaction (Frictionless) is only available if the shop has the “Frictionless 3DS2” option.

For each preference, you can get help by clicking the “?” symbol.

Under PSD2, strong authentication is required when registering a card. Thus, if you have requested the registration of the payment method, you will not be able to change the 3D Secure preference.

12. VIEWING PAYMENT ORDER DETAILS

12.1. View the order payment details

Two tabs present the details of a payment order. These tabs display:

- general information

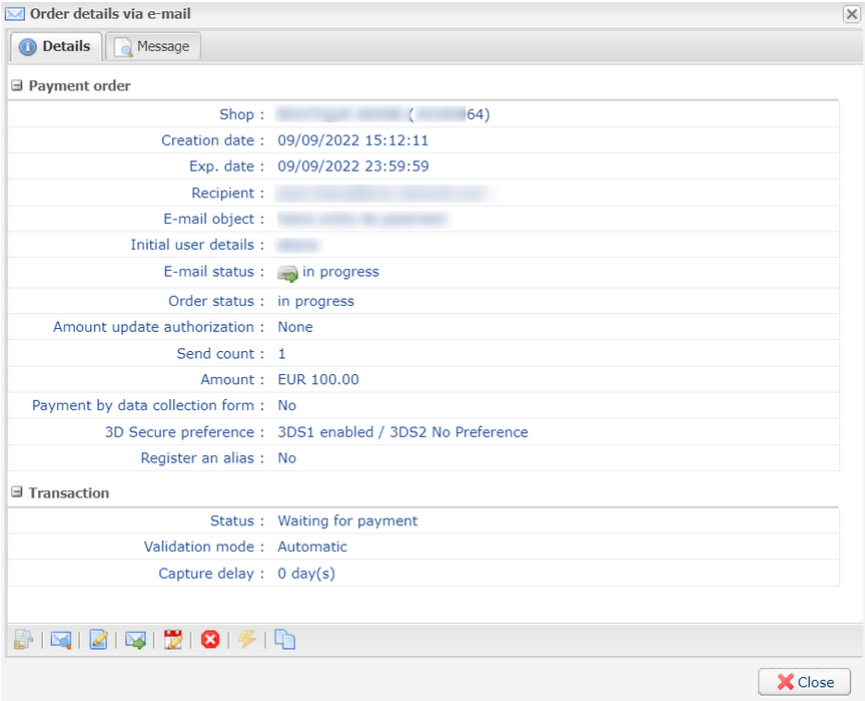


Figure 1: Details tab

- A reminder of the message sent to the buyer

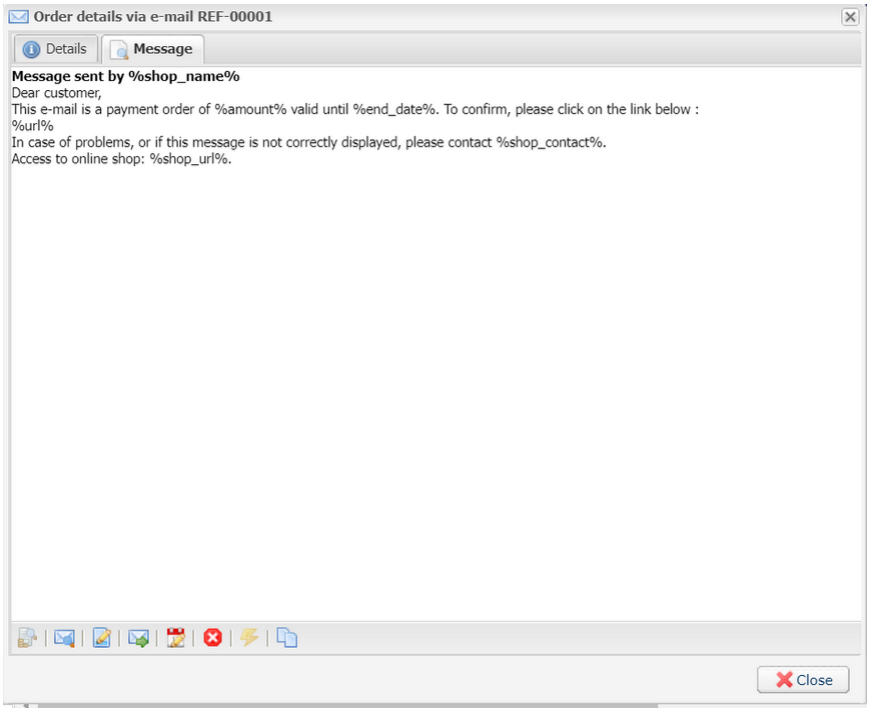


Figure 2: Message tab

The details of a payment order by URL are presented in one tab that presents the status and the transmitted information.

All the authorized operations for a selected payment order are available from the shortcuts situated at the bottom of the tabs.

12.2. Viewing the created payment order

Once a payment order has been created, it can be viewed in the Merchant Back Office.

Select the **Management > Payment orders** menu.

In addition to the information related to the payment order, the Merchant Back Office displays:

- The payment order status

  When the payment order is created, its status is **In progress**.

  When the buyer has completed his/her payment, its status is **Finalized**.

  If the buyer does not perform his/her payment before the order expiry date, its status is **Expired**.

- The delivery status

  When the payment order is created, its status is **In progress** Orders by URL maintain the **Manual submission** status until the merchant manually changes it to **Sent**.

  When the payment order is sent, its status is **Sent**.

  Note:

  The Merchant Back Office updates statuses every 15 minutes.

- Transaction number

  Order transaction number is generated when the payment order status is **Finalized**.

> A finalized transaction is also displayed in the **Transactions is progress** tab via the **Management > Transactions** menu. Furthermore, in the details of this transaction, the payment source of the **Payment order by e-mail** is mentioned, for instance.

The list of displayed columns can be customized. To view and customize this list:

a. Place the mouse pointer on a column header.

b. Select **Columns** in the context menu.

The available columns are:

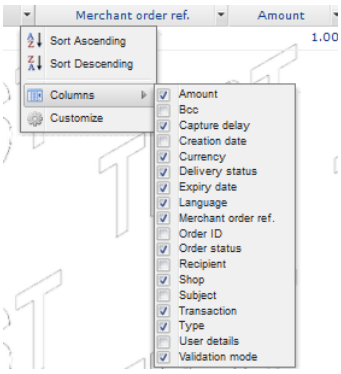


Figure 3: Column customization

c. Check or uncheck the desired columns.

> The merchant can also sort payment orders depending on the selected column by selecting **Sort ascending** or **Sort descending**.

13. MANAGING A PAYMENT ORDER

A certain number of features is available.

They are available via:

- the title
- a right click on a payment order
- a double click on a payment order

13.1. Actions available for a pending payment order

The available operations for a pending payment order (the payment has not yet occurred) are:

- **Display order details**

  The details of a payment order are divided into 2 tabs. They present respectively: the general information and a reminder of the message sent to the buyer.

- **Display the sent message**

  Display a preview of the message sent to the buyer.

- **Change and resend the order**

  Allows to modify the initial payment order and resend it to the buyer.

  The updated payment order will be resent by clicking the **Send** button.

- **Resend the order**

  Allows to resend the initially created payment order to the buyer.

  Operation available only for a payment order by e-mail.

- **Change the validity date of the order**

  Allows to modify the expiry date of the payment order.

  The payment order validity period proposed by default when modifying the order can be configured via the Merchant Back Office (Settings > Shop > Configuration menu).

  Warning: the payment order is not automatically reissued. However, the buyer can perform the payment again from the existing order that was identified as expired.

- **Cancel the order**

  A payment order can be canceled until the buyer has not accepted it and its status is **In progress**.

  Once the order is canceled, its status changes from **In progress** to **Cancelled**.

  Once the order is canceled, the buyer can no longer proceed to the payment, a message will appear indicating that the order is expired.

- **Reactivate the order**

  The merchant can re-activate a canceled order as long as its expiry date has not been reached.

  Once the order is re-activated, its status changes from **Cancelled** to **In progress**.

- **Create from the selected order**

  Allows to create a new order based on this order. All the initial order data is included, except the reference.

13.2. Actions available for a successfully completed payment order

The actions available for a successfully completed payment order (accepted payment) are:

- **Display order details**

  The details of a payment order are divided into 2 tabs. They present respectively: the general information and a reminder of the message sent to the buyer.

- **Display the sent message**

  Display a preview of the message sent to the buyer.

- **Display the order details**

  Allows to display the transaction details.

- **Create from the selected order**

  Allows to create a new order based on this order. All the initial order data is included, except the reference.

13.3. Actions available for a failed payment order

The actions available for a failed payment order (rejected payment) are:

- **Display order details**

  The details of a payment order are divided into 2 tabs. They present respectively: the general information and a reminder of the message sent to the buyer.

- **Display the sent message**

  Display a preview of the message sent to the buyer.

- **Display the order details**

  Allows to display the transaction details.

- **Create from the selected order**

  Allows to create a new order based on this order. All the initial order data is included, except the reference.

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13.4. Available operations for an expired payment order

If the payment order sent to your client has expired, it is possible to allow the client to perform his/her payment again. To do so, right-click on the order and select **Change the validity date of the order** (see procedure below).

The following operations are available by right-clicking an expired payment order (payment has not been performed and expiry date has passed):

- **Display order details**

  The details of a payment order are divided into 2 tabs. They present respectively: the general information and a reminder of the message sent to the buyer.

- **Display the sent message**

  Display a preview of the message sent to the buyer.

- **Change and resend the order**

  Allows to modify the initial payment order and resend it to the buyer.

  The updated payment order will be resent by clicking the **Send** button.

- **Change the validity date of the order**

  Allows to modify the expiry date of the payment order if it has already expired.

  The payment order validity period proposed by default when modifying the order can be configured via the Merchant Back Office (Settings > Shop > Configuration menu).

  Warning: the payment order is not automatically reissued. However, the buyer can perform the payment again from the existing order that was identified as expired.

- **Create from the selected order**

  Allows to create a new order based on this order. All the initial order data is included, except the reference.

14. CREATING A CUSTOM NOTIFICATION RULE

If the merchant uses a server, it is possible to create a personalized notification rule (call from the payment gateway server to the merchant server).

> Notifications are sent from an IP address in the **194.50.38.0/24**, default port 443 (HTTPS) range in Test and Production mode. This range of IP addresses must be authorized in the event of a restriction on the part of the merchant site.

1. Go to **Settings** > **Notification rules**.
2. Click the **Create a rule** button in the bottom left corner of the screen.
3. Select **Advanced notification**.
4. Select the type of **Instant Payment Notification URL call** notification.
5. Click **Next**.
6. Check one or several boxes depending on the desired event type(s):

   Example:

   - Payment accepted
   - Payment refused
7. In the **Rule condition** section, add the following condition:
   - **Variable** : Event source
   - **Operator** : is on the list
   - **Value** : Payment order
8. Click **Next**.
9. In the **General settings**, fill in the fields:
   - **Rule name**
   - **E-mail address to notify in case of failure**
   - **Automatic retry in case of failure**
10. If you wish to receive notifications in API Form format, enter the URL of your page in **URL to notify in TEST mode** and **URL to notify in PRODUCTION mode** field in the "Instant Payment Notification URL of the API form V1, V2" section.
11. If you're using the clientJavaScript, specify the URL of your page in the fields **Target URL of the IPN to notify in TEST mode** and **Target URL of the IPN to notify in PRODUCTION mode** in the "REST API Instant Payment Notification URL" section.
12. Click **Create**.

15. OBTAINING HELP

Looking for help? See our FAQ:

https://scelliuspaiement.labanquepostale.fr/doc/fr-FR/faq/faq-homepage.html

For any technical inquiries or if you need any help, contact technical support.

In view of facilitating the processing of your requests, please have your shop ID ready (an 8-digit number).

This information is available in the “registration of your shop” e-mail or in the Merchant Back Office (**Settings** > **Shop** > **Configuration**).

16. APPENDIX

16.1. Creating a payment order via Web Services

REST Web Services allow to generate a payment order composed of a payment link and a message via different distribution channels:

- by e-mail
- by SMS

If the merchant already has their own distribution solution, the generated link may simply be inserted into the message.

For merchants who do not have a merchant site, it is also possible to automate the creation of invoice payment orders via Web Services.

Other methods are available for managing your payment orders using Web Services.

For more information, see the https://scelliuspaiement.labanquepostale.fr/doc/en-EN/rest/V4.0/api/payment_order_reference.html implementation guide.