Sog@commerce

Adding the Franfinance payment button

Implementation Guide

Document version 1.9

SOCIETE GENERALE

DEVELOPPONS ENSEMBLE
L'ESPRIT D'EQUIPE

Contents

1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
1.9	Société Générale	4/7/2023	• Update of the *Technical information* chapter
1.8	Société Générale	11/29/2022	• Update of the *Adding a Franfinance contract for the TEST mode* chapter. • Update of the *Integration in the customer journey* chapter
1.7	Société Générale	10/25/2022	• Addition of the *Lifecycle of a payment* chapter. • Addition of the *Setting up a notification on batch change* chapter.
1.6	Société Générale	5/31/2022	• Update of the field format in the *Creating a Franfinance payment request* chapter.
1.5	Société Générale	2/16/2022	• Update of the **vads_trans_status** field values in the *Processing the response data* chapter.
1.4	Société Générale	12/14/2021	• Addition of the *Retrieve transmitted request to SIPS* chapter. • Update of the chapter *Processing the response data*.
1.3	Société Générale	5/10/2021	Clarification on the order data: the amount of an item must be greater than 0.
1.2	Société Générale	2/22/2021	Clarification on address formats.
1.1	Société Générale	12/1/2020	Additional information on partial cancellation.
1.0	Société Générale	10/12/2020	Initial version

2. PRESENTATION

Franfinance is a company specialized in consumer credit that offers 2 online payment solutions (3xWEB and 4xWEB) reserved for individuals residing in France.

These two solutions allow the buyer to easily pay online in 3 or 4 installments by credit card, without providing supporting documents.

Supported currencies
- EUR

Supported countries
- France

Additional information

- Transactions are captured immediately (the capture delay is ignored).
- Transaction validation is automatic (no manual validation).
- Minimum amount of €100.
- Maximum amount of €3,000 for payment in 3 installments, €4,000 for payment in 4 installments.
- The merchant can dynamically choose to apply fees by using the **vads_acquirer_transient_data** field.
- There is no capture file (payment is made via Franfinance).
- Full cancellation is authorized until 10 p.m.
- Partial cancellation is not supported.

3. TECHNICAL INFORMATION

Values of the vads_card_brand field	Supported currencies	Supported countries	Authorization validity period	Payment process
FRANFINANCE_3X FRANFINANCE_4X	EUR	FR	0	Immediate capture

Sales channel	
e-commerce	✔
m-commerce	✖
MOTO payment	✖
Interactive Voice Server	✖
Payment order by e-mail/ SMS via WS REST	✔
Payment order by e-mail/SMS via the Back Office	✖

Payment type	
Immediate payment	✔
Deferred payment	✖
Payment in installments (per issuer via payment method)	✔
Payment in installments (via Sogecommerce with vads_payment_config set to **MULTI**)	✖
Payment by subscription	✖
Payment by file (token or batch)	✖
One-click payment	✖
Payment by wallet	✖

Type of integration	
Redirection	✔
Iframe	✖
JavaScript Client	✖
Data collection form	✔
API Web Services	✖
Back Office	✖

Operations with transactions	
Cancellation	✔
Refund	✔
Modification	✖
Validation	✖
Duplication	✖
Manual reconciliation	✔

Miscellaneous	
Reporting	✔
Transaction settlement	✖
Chargeback settlement	✖
Extra payment attempts	✖

Identification of payment methods	
FRANFINANCE_3X	FRANFINANCE_3X
3xWEB	**4x**WEB
Payment in 3 installments	Payment in 4 installments

4. PREREQUISITES

To offer payment by Franfinance on your merchant site, you must follow the steps below:

1. Select the "Franfinance payment" option in your Sogecommerce offer.

2. Sign an acceptance contract with Franfinance.

   You will receive an e-mail with the technical elements (Merchant ID and authentication keys for the Sandbox mode).

3. Once you have these technical elements, you must add a **Franfinance Sandbox** MID to your shop.

5. INTEGRATION IN THE CUSTOMER JOURNEY

In order to simplify the customer journey, increase the conversion rate and thus reduce the number of abandoned orders, it is recommended to:

- select the payment method on the merchant website,
- generate a payment button for each type of payment method.

Example of payment method selection:

6. PAYMENT PROCESS

Here is he payment flow of a payment via Franfinance:
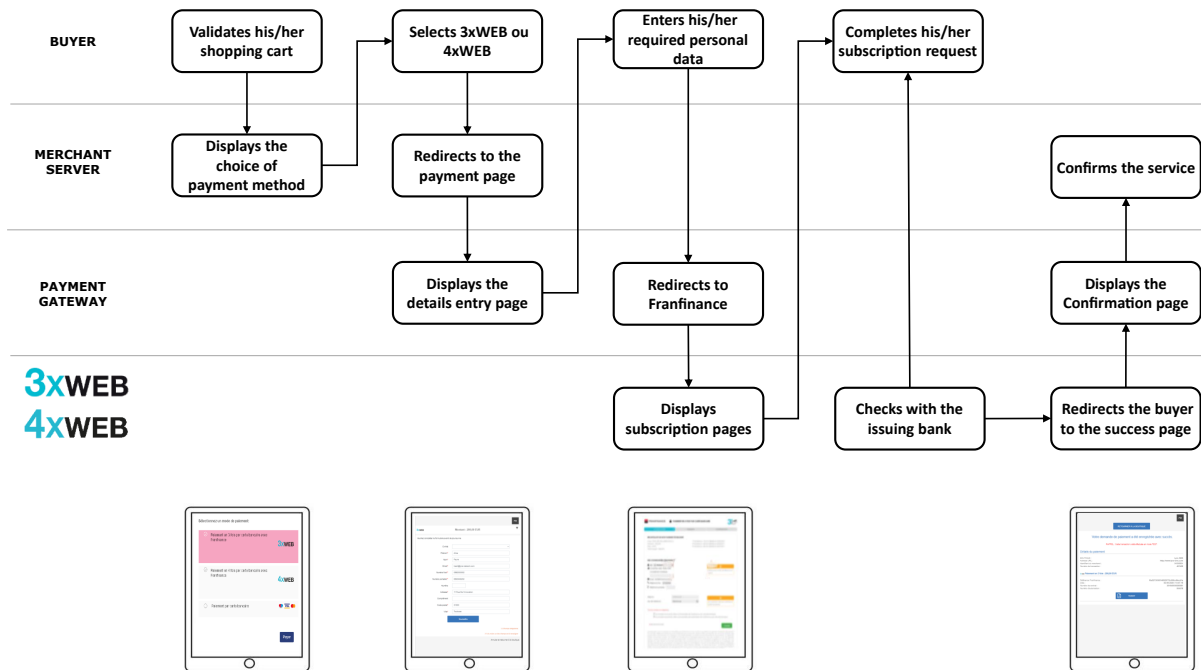
ℹ	If the mandatory fields have not been provided (see chapter **Creating a Franfinance payment request**), another page is provided to the buyer to allow him or her to fill in their personal details.	
	Every night, the payment gateway checks the Franfinance servers to verify the payment status. The transaction status will automatically change to **CAPTURED**. This status change is not reported.	

7. LIFECYCLE OF A PAYMENT FRANFINANCE
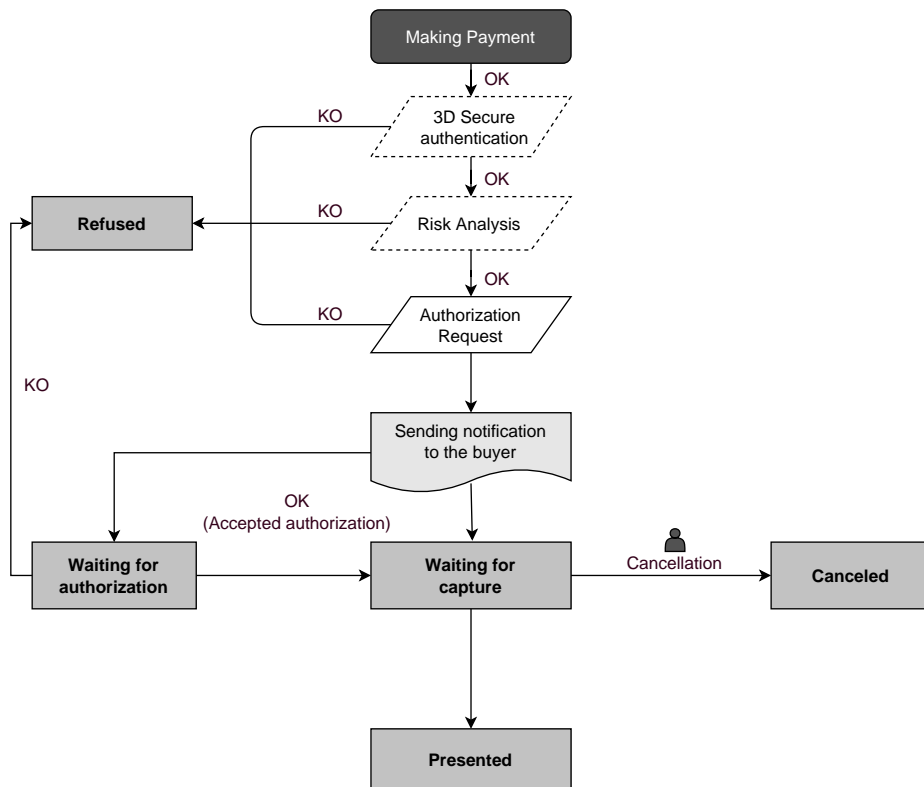
8. ADDING A FRANFINANCE CONTRACT FOR THE TEST MODE

1. Sign in to your Merchant Back Office

   https://sogecommerce.societegenerale.eu/vads-merchant/

2. Via the **Settings** > **Company** menu, click the **Merchant IDs** tab.

3. Click **Create a Merchant ID (MID)**.

4. From the list of available contracts, select **Franfinance Sandbox**.
   To facilitate the creation of a contractor, the assistant displays **pre-filled fields**:

   • The test secret key

   • The test key version

   • The authentication strings

5. Enter **only** the sandbox contract number received by e-mail in the **Merchant ID** field.

6. In the **Default payment options** section, specify if your want to automatically apply fees for each payment facility.
   You can override this parameter using the **vads_acquirer_transient_data** field (see chapter *Enabling or disabling the fee application* on page 31).

7. Click **Next**.

8. In the **Payment restrictions** section, enter the min and max amounts communicated to you by Franfinance.
   The amounts are pre-filled with default values imposed by Franfinance.

9. Click **Finish**.

Once the contract is registered, click the Associate with a shop button and select the shop to which you want to add the Franfinance payment method in TEST mode.

9. SETTING UP NOTIFICATIONS

The Merchant Back Office provides several types of notifications.

- Instant Payment Notification URL call
- E-mail sent to the merchant
- E-mail sent to the buyer
- SMS sent to the merchant
- SMS sent to the buyer

They allow to manage the events (payment accepted, payment abandoned by the buyer, payment canceled by the merchant, etc.) that will trigger a notification sent to the merchant website, the merchant or the buyer.

> ⚠️ **The notifications of Instant Payment Notification URL call type are very important as they represent the only reliable way for the merchant website to obtain the payment result.**

If the payment gateway is unable to access the URL of your page, an e-mail will be sent to the shop administrator.

It contains:

- The HTTP code of the encountered error
- Parts of error analysis
- Its consequences
- Instructions via the Merchant Back Office to resend the request to the previously defined URL.

To access notification rule management:

Go to the following menu **Settings** > **Notification rules**.

Instant Payment Notification	✉ E-mail sent to the merchant	✉ E-mail sent to the buyer	
Enabled ▾		Reference	
✖		Instant Payment Notification URL on batch authorization	
✔		Instant Payment Notification URL at the end of the payment	
✖		Instant Payment Notification URL on batch change	
✖		Instant Payment Notification URL on cancellation	
✖		Instant Payment Notification URL on an operation coming from the Back Office	

9.1. Setting up the Instant Payment Notification

This rule allows to notify the merchant website in the following cases:

- Payment accepted
- Payment refused
- Payment waiting for authorization (file analysis is in progress)

This notification is required to communicate the result of the payment request.

It will inform the merchant website of the payment result even if your client has not clicked the "Return to the shop" button.

1. Right-click **Instant Payment Notification URL at the end of the payment**.

2. Select **Manage the rule**.

3. Enter the **E-mail address(es) to notify in case of failure** field in the **General settings** section.
   To specify several e-mail addresses, separate them with a semi-colon.

4. Check the box **Automatic retry in case of failure** if you wish to authorize the gateway to automatically resend the notification in case of a failure (can be done up to 4 times).

5. In the **Instant Payment Notification URL of the API form V1, V2** section, specify the URL of your page in the fields **URL to notify in TEST mode** and **URL to notify in PRODUCTION mode** if you wish to receive notifications in the API form format.

6. Save the changes.

9.2. Setting up notifications in case of abandoned or canceled payments

This rule allows to notify the merchant website in the following cases:

• When the buyer abandons/cancels a payment - via the **Cancel and return to shop** button.

• When the buyer has not completed the payment and the payment session has expired.
  The maximum length of a payment session is 10 minutes.

This rule is **disabled by default**.

1. Right-click **Instant Payment Notification URL on cancellation**.

2. Select **Manage the rule**.

3. Enter the **E-mail address(es) to notify in case of failure** field in the **General settings** section.
   To specify several e-mail addresses, separate them with a semi-colon.

4. Check the box **Automatic retry in case of failure** if you wish to authorize the gateway to automatically resend the notification in case of a failure (can be done up to 4 times).

5. In the **Instant Payment Notification URL of the API form V1, V2** section, specify the URL of your page in the fields **URL to notify in TEST mode** and **URL to notify in PRODUCTION mode** if you wish to receive notifications in the API form format.

6. In the **REST API Instant Payment Notification URL** section, 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** if you are using the JavaScript client.

7. Save the changes.

8. Enable the rule by right-clicking **Instant Payment Notification URL on cancellation** and select **Enable the rule**.

9.3. Setting up a notification on batch change

It is imperative to enable this notification for **Franfinance** transactions in order to manage the status **WAITING_AUTHORISATION** . The merchant website will be notified about the acceptance or refusal by **Franfinance**.

1. Right-click **Instant Payment Notification URL on batch change**.

2. Select **Manage the rule**.

3. Enter the **E-mail address(es) to notify in case of failure** field in the **General settings** section.
   To specify several e-mail addresses, separate them with a semi-colon.

4. Check the box **Automatic retry in case of failure** if you wish to authorize the gateway to automatically resend the notification in case of a failure (can be done up to 4 times).

5. In the **Instant Payment Notification URL of the API form V1, V2** section, specify the URL of your page in the fields **URL to notify in TEST mode** and **URL to notify in PRODUCTION mode**.

6. Save the changes.

7. Enable the rule by right-clicking **Instant Payment Notification URL on batch change** and select **Enable the rule**.

9.4. Instant Payment Notification URL on an operation coming from the Back Office

This rule allows to notify the merchant website about every operation made via the Merchant Back Office.

See the chapter *Managing Franfinance transactions from the Merchant Back Office* on page 41 for more information.

1. Right-click **Instant Payment Notification URL on an operation coming from the Back Office**.

2. Select **Manage the rule**.

3. Enter the **E-mail address(es) to notify in case of failure** field in the **General settings** section.
   To specify several e-mail addresses, separate them with a semi-colon.

4. Check the box **Automatic retry in case of failure** if you wish to authorize the gateway to automatically resend the notification in case of a failure (can be done up to 4 times).

5. In the **Instant Payment Notification URL of the API form V1, V2** section, specify the URL of your page in the fields **URL to notify in TEST mode** and **URL to notify in PRODUCTION mode**.

6. Save the changes.

7. Enable the rule by right-clicking **Instant Payment Notification URL on an operation coming from the Back Office** and select **Enable the rule**.

9.5. Automatic retry in case of failure

Automatic retry does not apply to notifications manually triggered via the Merchant Back Office.

The merchant can enable a mechanism that allows the payment gateway to automatically return notifications when the merchant website is temporarily unavailable, **up to 4 times**.

A notification will be considered as failed if the HTTP code returned by the merchant site is not on the following list: **200**, **201**, **202**, **203**, **204**, **205**, **206**, **301**, **302**, **303**, **307**, **308**.

Call attempts are scheduled at fixed intervals every 15 minutes (00, 15, 30, 45).

After each failed attempt, a notification e-mail is sent to the e-mail address specified in the configuration of the notification rule in question.

In this case, the subject of the e-mail contains the number corresponding to the notification retry attempt. It is presented as attempt # followed by the attempt number.

- Example of an e-mail subject following a first notification failure at the end of payment:

```
[MODE TEST] My Shop – Tr. ref. 067925 / FAILURE during the call to your IPN URL
 [unsuccessful attempt #1]
```

- Example of an e-mail subject following a second failure:

```
[MODE TEST] My Shop – Tr. ref. 067925 / FAILURE during the call to your IPN URL
 [unsuccessful attempt #2]
```

- Example of an e-mail subject following a third failure:

```
[MODE TEST] My Shop – Tr. ref. 067925 / FAILURE during the call to your IPN URL
 [unsuccessful attempt #3]
```

- Example of an e-mail subject following the last failure:

```
[MODE TEST] My Shop – Tr. ref. 067925 / FAILURE during the call to your IPN URL
 [unsuccessful attempt #last]
```

To notify the merchant website of the last notification attempt, the e-mail subject will contain the mention attempt #last.

During the automatic retry, certain details are not stored in the database or are modified.

Examples of fields not available/not registered in the database:

Field name	Description
vads_page_action	Completed operation
vads_payment_config	Payment type (immediate or installment).
vads_action_mode	Acquisition mode for payment method data.

Examples of fields sent with different values:

Field name	New value
vads_url_check_src	Always set to **RETRY** in case of automatic retry.
vads_trans_status	The transaction status may vary between the initial call and the automatic retry (cancellation by the merchant, transaction capture at the bank, etc.).
vads_hash	The value of this field is regenerated with each call.
signature	The signature value depends on the different statuses that may vary between the initial call and the automatic retry.

These e-mails contain:

- the encountered problem,
- parts of analysis depending on the error,
- its consequences,
- instructions for manually triggering the notification from the Merchant Back Office.

> ℹ️ After the fourth attempt, it is still possible to retry the IPN URL **manually** via your Merchant Back Office.

> ⚠️ Warning, during the automatic retry, any manual call to the IPN URL will affect the number of automatic attempts:
> - a successful manual call will stop the automatic retry,
> - a failed manual call will have no impact on the current automatic retry.

10. GENERATING A PAYMENT FORM

To generate a payment request, you must create an HTML form as follows:

```
<form method="POST" action="https://sogecommerce.societegenerale.eu/vads-payment/">
 <input type="hidden" name="parameter1" value="value1" />
 <input type="hidden" name="parameter2" value="value2" />
 <input type="hidden" name="parameter3" value="value3" />
 <input type="hidden" name="signature" value="signature"/>
 <input type="submit" name="pay" value="Pay"/>
</form>
```

It contains:

- <u>The following technical elements</u>:

  - The <form> and </form> tags that allow to create an HTML form.

  - The method="POST" attribute that defines the method used for sending data.

  - The action="https://sogecommerce.societegenerale.eu/vads-payment/" attribute that defines where to send the form data.

- <u>Form data</u>:

  - The shop ID.

  - Information about the payment depending on the use case.

  - Additional information depending on your needs.

  - The signature that ensures the integrity of the form.

  This data is added to the form by using the <input> tag:

  <input type="hidden" name="parameter1" value="value1" />

  For setting the name and value attributes, see the **Data dictionary** chapter also available in the online document archive.

  All the data in the form must be encoded in **UTF-8.**

  This will allow for the special characters (accents, punctuation marks, etc.) to be correctly interpreted by the payment gateway. Otherwise, the signature will be computed incorrectly and the form will be rejected.

- <u>The **Pay** button for submitting the data</u>:

  <input type="submit" name="pay" value="Pay"/>

Different use cases are presented in the chapters below. They will allow you to adapt your payment form to your needs.

The following table lists the different formats that you can encounter when building your form.

Notation	Description
a	Alphabetic characters (from 'A' to 'Z' and from 'a' to 'z')
n	Numeric characters
s	Special characters
an	Alphanumeric characters
ans	Alphanumeric and special characters (except '<' and '>')
3	Fixed length of 3 characters
..12	Variable length up to 12 characters
json	JavaScript Object Notation. Object containing key/value pairs separated by commas. It starts with a left brace "{" and ends with a right brace "}". Each key / value pair contains the name of the key between double-quotes followed by " : ", followed by a value. The name of the key must be alphanumeric. The value can be: • a chain of characters (in this case it must be framed by double-quotes) • a number • an object • a table • a boolean • empty Example: {"name1":45,"name2":"value2", "name3":false}
bool	Boolean. Can be populated with the **true** or **false** value.
enum	Defines a field with a complete list of values. The list of possible values is given in the field definition.
Enum list	List of values separated by a " ; ". The list of possible values is given in the field definition. Example: vads_available_languages=fr;en
map	List of key / value pairs separated by a " ; ". Each key / value pair contains the name of the key followed by " = ", followed by a value. The value can be: • a chain of characters • a boolean • a json object • an xml object The list of possible values for each key/value pair is provided in the field definition. Example: vads_theme_config=SIMPLIFIED_DISPLAY=true;RESPONSIVE_MODEL=Model_1

10.1. Creating a Franfinance payment request

1. Use the required fields below to create your payment form.

Field name	Description	Format	Value
vads_payment_cards	Allows to force the card type to be used. It is recommended to provide a different payment button for each payment method on the merchant website. **It is recommended not to leave the field empty**.	enum	• `FRANFINANCE_3X;` to directly call the Franfinance 3XWEB payment button. • `FRANFINANCE_4X` to directly call the Franfinance 4XWEB payment button.
vads_page_action	Action to perform	enum	**PAYMENT**
vads_amount	Payment amount in the smallest currency unit (cents for euro).	n..12	E.g.: 30000 for EUR 300.
vads_ctx_mode	Mode of interaction with the payment gateway	enum	**TEST** or**PRODUCTION**
vads_currency	Numeric currency code to be used for the payment, in compliance with the ISO 4217 standard (numeric code).	n3	Possible values: • **978** (EUR)
vads_action_mode	Acquisition mode for payment method data	enum	**INTERACTIVE**
vads_cust_email	Buyer's e-mail address	ans..128	E.g.: abc@example.com

vads_cust_first_name	Buyer's first name.
	The following characters are accepted:
	
	• Alphabetical [aA-zZ]
	
	• Numeric [0-9]
	
	• Special " ' ` _ + . - @ ,
	
	  • The apostrophe character that is accepted is the character 039 of the ISO 8859-1 table
	
	  • The accepted quotation mark character is 034 from the ISO 8859-1 table
	
	• Space
	
	• All characters of the all languages alphabets.
		ans..50	E.g.: John

vads_cust_last_name	Buyer's name.
	The following characters are accepted:
	
	• Alphabetical [aA-zZ]
	
	• Numeric [0-9]
	
	• Special " ' ` _ + . - @ ,
	
	  • The apostrophe character that is accepted is the character 039 of the ISO 8859-1 table
	
	  • The accepted quotation mark character is 034 from the ISO 8859-1 table
		ans..50	E.g.: Doe

Field name	Description	Format	Value
	• Space • All characters of the all languages alphabets.		
vads_cust_phone	Shipping buyer's phone number Required field.	n10	E.g.: +31421234567 or +31-42-12-34567
vads_cust_cell_phone	Buyer's cell phone number Required field.	n10	E.g.: +31421234567 or +31-42-12-34567

vads_cust_address	Postal address
	Accepted characters:
	• Alphabetical [aA-zZ]
	• Numeric [0-9]
	• Special " ' ` _ + . - @ ,
	   • The apostrophe character that is accepted is the character 039 of the iso 8859-1 table
	   • The accepted quotation mark character is 034 from the iso 8859-1 table
	• Space
	• All characters of the all languages alphabets.
		ans..50	E.g.: Rue de l'Innovation

vads_cust_zip	ZIP code. Accepted characters: • Alphabetical [aA-zZ] • Numeric [0-9]	an..10	E.g.: 31670

vads_cust_city	City.
	Accepted characters:
	• Alphabetical [aA-zZ]
	• Numeric [0-9]
	• Special " ' ` _ + . - @ ,
	   • The apostrophe character that is accepted is the character 039 of the iso 8859-1 table
	   • The accepted quotation mark character is 034 from the iso 8859-1 table
	• Space
	• All characters of the all languages alphabets.
		ans..50	E.g.: Labège

vads_payment_config	Payment type	enum	**SINGLE**
vads_site_id	Shop ID	n8	E.g.: 12345678
vads_trans_date	Date and time of the payment form in UTC format	n14	Respect the YYYYMMDDHHMMSS format E.g.: 20200101130025
vads_trans_id	Transaction number. Must be unique within the same day (from 00:00:00 UTC to 23:59:59 UTC). **Warning: this field is not case sensitive.**	an6	E.g.: xrT15p

Field name	Description	Format	Value
vads_version	Version of the exchange protocol with the payment gateway	enum	**V2**

2. Add optional fields according to your requirements (see **Using additional features** chapter of the *Implementation Guide Hosted Payment Page*).

3. Compute the value of the **signature** field using all the fields of your form that start with **vads_** (see chapter **Computing the signature** of the *Implementation Guide Hosted Payment Page* available on our website).

10.2. Transmitting buyer details

The Merchant can specify the buyer's billing details (e-mail address, title, phone number, etc.). This information will be used to create the invoice.

All the data transmitted via the payment form can be viewed in the transaction details in the Merchant Back Office (**Buyer** tab).

Use the fields below according to your requirements. *These fields will be returned with the response and will include the value transmitted in the form.*

Field name	Description	Format	Value
vads_cust_email	Buyer's e-mail address. Required field.	ans..128	E.g.: abc@example.com
vads_cust_title	Buyer's title	a1	Possible values: "M" for mister, "Mme" for madam

vads_cust_first_name	Buyer's first name.
	Required field.
	The following characters are accepted:
	• Alphabetical [aA-zZ]
	• Numeric [0-9]
	• Special " ' ` _ + . - @ ,
	  • The apostrophe character that is accepted is the character 039 of the ISO 8859-1 table
	  • The accepted quotation mark character is 034 from the ISO 8859-1 table
	• Space
	• All characters of the all languages alphabets.
		ans..50	E.g.: John

vads_cust_last_name	Buyer's name.
	Required fields.
	The following characters are accepted:
	• Alphabetical [aA-zZ]
	• Numeric [0-9]
	• Special " ' ` _ + . - @ ,
	  • The apostrophe character that is accepted is the character 039 of the ISO 8859-1 table
	  • The accepted quotation mark character is 034 from the ISO 8859-1 table
	• Space
	• All characters of the all languages alphabets.
		ans..50	E.g.: Doe

vads_cust_phone	Shipping buyer's phone number Required field.	n10	E.g.: +31421234567 or +31-42-12-34567
vads_cust_cell_phone	Buyer's cell phone number Required field.	n10	E.g.: +31421234567 or +31-42-12-34567
vads_cust_address_number	Street number	an..10	E.g.: 109

Field name	Description	Format	Value
	Accepted characters: • Alphabetical [aA-zZ] • Numeric [0-9]		
vads_cust_address	Postal address Required field. Accepted characters: • Alphabetical [aA-zZ] • Numeric [0-9] • Special " ' ` _ + . - @ , • The apostrophe character that is accepted is the character 039 of the ISO 8859-1 table • The accepted quotation mark character is 034 from the ISO 8859-1 table • Space • All characters of the all languages alphabets.	ans..50	E.g.: Rue de l'Innovation
vads_cust_address2	Address line 2 Accepted characters: • Alphabetical [aA-zZ] • Numeric [0-9] • Special " ' ` _ + . - @ , • The apostrophe character that is accepted is the character 039 of the ISO 8859-1 table • The accepted quotation mark character is 034 from the ISO 8859-1 table • Space • All characters of the all languages alphabets.	ans..50	E.g.:
vads_cust_zip	ZIP code. Required field. Accepted characters: • Alphabetical [aA-zZ] • Numeric [0-9]	an..10	E.g.: 31670
vads_cust_city	City. Required field. Accepted characters: • Alphabetical [aA-zZ] • Numeric [0-9] • Special " ' ` _ + . - @ , • The apostrophe character that is accepted is the character 039 of the ISO 8859-1 table	ans..50	E.g.: Labège

Field name	Description	Format	Value
	• The accepted quotation mark character is 034 from the ISO 8859-1 table • Space • All characters of the all languages alphabets.		

10.3. Transmitting order details

The merchant can indicate in their payment form if they wish to transfer the order details (order reference, description, shopping cart contents, etc.).

This information can be found in the transaction details in the Merchant Back Office (**Shopping cart** tab).

1. Use the fields below according to your requirements. These fields will be returned with the response and will include the value transmitted in the form.

Field name	Description	Format	Value
vads_order_id	Order ID. Accepted characters: • Alphabetical [aA-zZ] • Numeric [0-9] • Special _ -	ans..32	E.g.: 2-XQ001
vads_order_info	Additional order info	ans..255	E.g.: Door code 3125
vads_order_info2	Additional order info	ans..255	E.g.: No elevator
vads_order_info3	Additional order info	ans..255	E.g.: Express
vads_nb_products	Number of items in the cart	n..12	E.g.: 2
vads_product_labelN	Item name. N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.). Accepted characters: • Alphabetical [aA-zZ] • Numeric [0-9] • Special _ . + - @ Space	ans..255	E.g.: vads_product_label0 = "Dated 3 days stay" vads_product_label1 = "Private concert"
vads_product_amountN	Item amount expressed in the smallest currency unit. N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.). **The amount of the article must be greater than 0**.	n..12	E.g.: vads_product_amount0 = "32150" vads_product_amount1 = "10700"
vads_product_typeN	Item type. N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).	See below.	E.g.: vads_product_type0 = "TRAVEL" vads_product_type1 = "ENTERTAINMENT"
vads_product_refN	Item reference. N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.). Any character is accepted.	ans..64	E.g.: vads_product_ref0 = "1002127784" vads_product_ref1 = "1002127693"
vads_product_qtyN	Item quantity. N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).	n..12	E.g.: vads_product_qty0 = "1" vads_product_qty1 = "1"

2. Populate the **vads_nb_products** field with the number of items contained in the cart.

> ⓘ This field becomes mandatory for the shopping cart to be taken into account.
>
> *When it is populated, the **Shopping cart** tab becomes available in the transaction details in the Merchant Back Office.*

> *However, if the other fields that start with **vads_product_** are not populated, the tab will not include any information. For this reason, when populating the **vads_nb_products** field, it <u>becomes mandatory</u> to populate the other fields that start with **vads_product_**.*

3. Populate the **vads_product_amountN** field with the amount for the items in the cart, using the smallest currency unit.

N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).

4. Populate **vads_product_typeN** with the value corresponding to the item type.

N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).

Value	Description
FOOD_AND_GROCERY	Food and grocery
AUTOMOTIVE	Cars / Moto
ENTERTAINMENT	Entertainment / Culture
HOME_AND_GARDEN	Home / Gardening
HOME_APPLIANCE	Household appliances
AUCTION_AND_GROUP_BUYING	Auctions / Group purchasing
FLOWERS_AND_GIFTS	Flowers / Presents
COMPUTER_AND_SOFTWARE	Computers / Software
HEALTH_AND_BEAUTY	Health / Beauty
SERVICE_FOR_INDIVIDUAL	Services for individuals
SERVICE_FOR_BUSINESS	Services for companies
SPORTS	Sports
CLOTHING_AND_ACCESSORIES	Clothes / Accessories
TRAVEL	Travel
HOME_AUDIO_PHOTO_VIDEO	Audio / Photo / Video
TELEPHONY	Telephony

5. Populate **vads_product_labelN** with the name of each item contained in the cart.

N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).

6. Populate **vads_product_qtyN** with the quantity of each item contained in the cart.

N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).

7. Populate **vads_product_refN** with the reference of each item contained in the cart.

N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).

8. Check the value of the **vads_amount** field. It must correspond to the total amount of the order.

10.4. Transmitting shipping details

The merchant can transmit the buyer's shipping details (e-mail address, title, phone number etc.).

This information can be found in the transaction details in the Merchant Back Office (**Shipping tab**).

Use the fields below according to your requirements. *These fields will be returned with the response and will include the value transmitted in the form.*

Field name	Description	Format	Value
vads_ship_to_city	City	an..128	E.g.: Bordeaux
vads_ship_to_country	Country code in compliance with the ISO 3166 standard (required for triggering one or more actions	a2	E.g.: FR

Field name	Description	Format	Value
	if the **Shipping country control** profile is enabled).		
vads_ship_to_delivery_company_name	Transporter's name providing the delivery. Recommended field.	ans..255	E.g.: DHL
vads_ship_to_district	District	ans..127	E.g.: La Bastide
vads_ship_to_first_name	First name	ans..63	E.g.: Albert
vads_ship_to_last_name	Last name	ans..63	E.g.: Durant
vads_ship_to_legal_name	Legal name	an..100	E.g.: D. & Cie
vads_ship_to_phone_num	Phone number	ans..32	E.g.: 0460030288
vads_ship_to_state	State / Region	ans..127	E.g.: Nouvelle Aquitaine
vads_ship_to_status	Allows to specify the type of the shipping address.	enum	**PRIVATE** : for shipping to a private individual **COMPANY** : for shipping to a company
vads_ship_to_street	Postal address The following characters are accepted: • Alphabetical [aA-zZ] • Numeric [0-9] • Special " ' ` _ + . - , • Space	ans..255	E.g.: Rue Sainte Catherine
vads_ship_to_street_number	Street number	ans..64	E.g.: 2
vads_ship_to_street2	Address line 2. The following characters are accepted: • Alphabetical [aA-zZ] • Numeric [0-9] • Special " ' ` _ + . - , • Space	ans..255	
vads_ship_to_type	Shipping mode. Recommended field. Possible values: • **RECLAIM_IN_SHOP** for picking up the item at the shop. • **RELAY_POINT** for using a third-party pick-up network (Kiala, Alveol, etc.). • **RECLAIM_IN_STATION** for picking up the item at an airport, a guard or a travel agency. • **PACKAGE_DELIVERY_COMPAN** for shipping by the transporter (Colissimo, UPS, etc.). • **ETICKET** for sending an electronic ticket, download.	enum	E.g.: RECLAIM_IN_SHOP
vads_ship_to_speed	Shipping delay. Recommended field. Possible values: • **STANDARD** : • **EXPRESS** : - than 24 hours	enum	E.g.: EXPRESS

Field name	Description	Format	Value
	• **PRIORITY** : Click and Collect. This value will be used if vads_ship_to_type is sent to RECLAIM_IN_SHOP.		
vads_ship_to_zip	Zip code	an..64	E.g.: 33000

10.5. Enabling or disabling the fee application

Make sure you have correctly filled in the corresponding authentication strings in your Franfinance contract before forcing the application of fees for a payment option.

By default, the rules for fee application upon a 3xWEB or 4xWEB payment are defined in MID configuration.

For specific business transactions, the merchant has the ability to enable or disable the application of fees via their payment form.

For this, use the **vads_acquirer_transient_data** field as follows:

- To enable fee application upon a 3xWEB payment only:

```
vads_acquirer_transient_data={"FRANFINANCE":{"FEES_3X":"Y","FEES_4X":"N"}}
```

- To enable fee application upon a 4xWEB payment only:

```
vads_acquirer_transient_data={"FRANFINANCE":{"FEES_3X":"N","FEES_4X":"Y"}}
```

- To enable fee application upon a 3xWEB and a 4xWEB payment:

```
vads_acquirer_transient_data={"FRANFINANCE":{"FEES_3X":"Y","FEES_4X":"Y"}}
```

- To disable fee application upon a 3xWEB and a 4xWEB payment:

```
vads_acquirer_transient_data={"FRANFINANCE":{"FEES_3X":"N","FEES_4X":"N"}}
```

- To enable fee application upon 3xWEB payment and leave the default choice for the 4xWEB payment:

```
vads_acquirer_transient_data={"FRANFINANCE":{"FEES_3X":"Y"}}
```

> The **FRANFINANCE**, **FEES_3X** and **FEES_4X** keys are case sensitive.
>
> The values "**Y**" and "**N**" are not case sensitive (you can send "y" and "n").
>
> If there is an error in keys or values, the payment form will be rejected.

11. SENDING THE PAYMENT REQUEST

The buyer will be able to finalize his/her purchase once he/she is redirected to the payment page.

The buyer's browser must transmit the payment form data.

11.1. Redirecting the buyer to the payment page

The URL of the payment gateway is:

https://sogecommerce.societegenerale.eu/vads-payment/

Example of parameters sent to the payment gateway:

```
<form method="POST" action="https://sogecommerce.societegenerale.eu/vads-payment/">
<input type="hidden" name="vads_action_mode" value="INTERACTIVE" />
<input type="hidden" name="vads_amount" value="30000" />
<input type="hidden" name="vads_ctx_mode" value="TEST" />
<input type="hidden" name="vads_currency" value="978" />
<input type="hidden" name="vads_cust_address" value="rue de l'Innovation" />
<input type="hidden" name="vads_cust_address_number" value="109" />
<input type="hidden" name="vads_cust_cell_phone" value="0623456789" />
<input type="hidden" name="vads_cust_city" value="Labège" />
<input type="hidden" name="vads_cust_email" value="me@example.com" />
<input type="hidden" name="vads_cust_first_name" value="John" />
<input type="hidden" name="vads_cust_last_name" value="Smith" />
<input type="hidden" name="vads_cust_phone" value="0123456789" />
<input type="hidden" name="vads_cust_title" value="Mr" />
<input type="hidden" name="vads_cust_zip" value="31670" />
<input type="hidden" name="vads_order_id" value="CMD-20200901-0111" />
<input type="hidden" name="vads_page_action" value="PAYMENT" />
<input type="hidden" name="vads_payment_cards" value="FRANFINANCE_3X" />
<input type="hidden" name="vads_payment_config" value="SINGLE" />
<input type="hidden" name="vads_site_id" value="12345678" />
<input type="hidden" name="vads_trans_date" value="20200102101407" />
<input type="hidden" name="vads_trans_id" value="xrT15p" />
<input type="hidden" name="vads_version" value="V2" />
<input type="hidden" name="signature" value="NM25DPLKEbtGEHCDHn8MBT4ki6aJI/ODaWhCzCnAfvY="/>
<input type="submit" name="pay" value="Pay"/>
</form>
```

11.2. Processing errors

If the payment gateway detects an error while receiving the form, an error message will appear and the buyer will not be able to proceed to the payment.

In TEST mode

The message indicates the source of the error and provides a link to the error code description to help you fix it.

In PRODUCTION mode

The message simply indicates to the buyer that a technical problem has occurred.

In both cases the merchant receives a notification e-mail.

It contains:

• the source of the error,

• a link to possible causes to facilitate its analysis,

• all the fields of the form.

The e-mail is sent to the company administrator.

If you wish to change this address or add an address, contact your customer advisorSociété Générale.

You can also create a personalized notification rule to receive this e-mail at another address.

To do this:

1. Sign in to your Merchant Back Office:

   https://sogecommerce.societegenerale.eu/vads-merchant/

2. Open the **Settings** > **Notification rules** menu.

3. Select **Advanced notification**.

4. Select the type of **E-mail sent to the merchant** notification.

5. Click **Next**.

6. Select the trigger event for **Invalid payment form**.

7. In the **General settings**, fill in the fields:

   • **Rule reference**

   • **E-mail address to notify**

8. Click **Create**.

A description of the error codes with their possible causes is available on our website

https://sogecommerce.societegenerale.eu/doc/fr-FR/error-code/error-00.html

Error codes specific to the FRANFINANCE_3X;FRANFINANCE_4X payment method:

Code	Message	Description of the error
170	FRANFINANCE_UNRECOGNIZED_FIELD	The transmitted keys do not correspond to "FEES_3X" or "FEES_4X".
171	FRANFINANCE_3X_FEES_OPTION	Invalid FEES_3X value.
172	FRANFINANCE_4X_FEES_OPTION	Invalid FEES_4X value.
10190	FRANFINANCE_MISSING_AUTHENT_ CHAIN_FOR_NO_FEES_OPTION	The merchant has forced the fee deactivation in their payment form, whereas no corresponding authentication string is configured for the contract.
10191	FRANFINANCE_MISSING_AUTHENT_ CHAIN_FOR_WITH_FEES_OPTION	The merchant has forced the fee activation in their payment form, whereas no corresponding authentication string is configured for the contract.

12. ANALYZING THE PAYMENT RESULT

The analysis of the payment result is described in the *Hosted Payment Page Implementation Guide* available in our online documentation archive (*https://sogecommerce.societegenerale.eu/doc/*).

This document only describes the steps for processing data relative to the response of a payment made with Franfinance.

12.1. Processing the response data

Here is an example of analysis to guide you through processing the response data.

1. Identify the order by retrieving the value of the **vads_order_id** field if you have transmitted it in the payment form.

   Make sure that the order status has not been updated yet.

2. Retrieve the payment result transmitted in the **vads_trans_status** field.

   Its value allows you to define the order status.

VALUE	DESCRIPTION
WAITING_AUTHORISATION	**Waiting for authorization** Transaction waiting for authorization. This status is temporary. A transaction in this status will evolve into one of the following statuses: • ABANDONED • AUTHORISED • REFUSED This status does not allow cancellation. ⓘ To know the final status of the transaction, you must activate the rule **Instant Payment Notification URL on batch change**.
ABANDONED	**Abandoned** Payment abandoned by the buyer The transaction is visible in the Merchant Back Office.
REFUSED	**Refused** The payment is declined.
AUTHORISED	**Waiting for capture** The credit request is accepted. The payment will be automatically captured in the bank.
CAPTURED	**Captured** The payment is captured in the bank. The fund transfer to the merchant's account is complete.
CANCELLED	**Canceled** The payment was canceled by the merchant before it was captured in the bank.

3. Retrieve the field **vads_trans_uuid** containing the transaction unique reference generated by the payment server.

4. Retrieve the Franfinance payment reference in the **vads_ext_trans_id** field.

5. Retrieve the value of the **vads_trans_date** field to identify the payment date.

6. Retrieve the amount and currency. To do this, retrieve the values of the following fields:

Field name	Description
vads_amount	Payment amount in the smallest currency unit.
vads_currency	Numeric code of the currency used for the payment.

7. Retrieve the payment method data used for the payment by analyzing the following fields:

Field name	Description
vads_card_brand	Used payment method Set to: • **FRANFINANCE_3X**: for a 3 installments payment. • **FRANFINANCE_4X**: for a 4 installments payment.
vads_acquirer_network	Acquirer network code. Populated with: • **FRANFINANCE** for a production payment • **FRANFINANCE_SB** for a test payment.

8. Retrieve all the order, buyer and shipping details.

These details will be provided in the response only if they have been transmitted in the payment request.

Their values are identical to the ones submitted in the form.

9. Proceed to order update.

12.2. Analyzing the result of the authorization request

The result of the authorization is specified in the **vads_auth_result** field.

This field is set to:

- **00** when the payment is underline successful,

- one of the values below when the payment is underline rejected:

Codes returned by the **FRANFINANCE** network:

Value	Description	Value	Description
00	Transaction approved	54	Payment method expired
02	Contact the payment method issuer	55	Invalid PIN
03	Invalid acceptor	56	Payment method missing in the file
04	Maintain the payment method support	57	Transaction not authorized for this cardholder
05	Do not honor	58	Transaction prohibited at the terminal
07	Maintain the payment method support	59	Suspected fraud
08	Confirm after identification	60	The payment method acceptor must contact the acquirer
12	Incorrect Transaction Code	61	Exceeds the authorized maximum
13	Invalid amount	62	Transaction awaiting payment confirmation
14	Invalid details of the payment method	63	Security rules unfulfilled
15	Payment method issuer unknown	65	Number of daily transaction limit exceeded
17	Payment interrupted by the buyer	68	Response not received or received too late
24	Operation impossible	75	Number of entry attempts of payment method details exceeded
25	Unknown transaction	87	Unknown terminal
30	Format error	90	Temporary shutdown
31	Unknown acquisition organization ID	91	Payment method issuer unavailable
33	Payment method expired	92	Insufficient transaction details for redirection to the organization
34	Suspected fraud	94	Duplicate transaction
40	Unsupported function	96	System malfunction
41	Payment method lost	97	Expired request: transaction refused
43	Payment method stolen	98	Server can not be reached
51	Insufficient balance or exceeded credit limit	99	Technical problem

13. PROCEEDING TO TEST PHASE

A test kit will be sent to you by Franfinance.

It contains:

- The test Merchant ID

- The test secret key

- The test key version

- The authentication strings

- The test cards to use

- The test cards to make

The process is described in the following chapter: *Adding a Franfinance contract for the TEST mode* on page 11 .

Once all **the tests have been validated by Franfinance**, you will receive your technical production elements (Merchant ID, authentication chains, ...).

The procedure is detailed in this chapter: *Adding a Franfinance contract for the PRODUCTION mode* on page 38 .

14. ADDING A FRANFINANCE CONTRACT FOR THE PRODUCTION MODE

1. Sign in to your Merchant Back Office

   https://sogecommerce.societegenerale.eu/vads-merchant/

2. Via the **Settings** > **Company** menu, click the **Merchant IDs** tab.

3. Click **Create a Merchant ID (MID)**.

4. From the list of available contracts, select **Franfinance**.
   The Merchant ID creation wizard appears.

5. Enter the production contract number received by e-mail in the **Merchant ID** field.

6. Enter your **secret key** and its **version**.
   Key example:
   v57WvAr4R3ixX7fokyHtkgEuLgKDzausmv-nBtWlxdE

7. If you have received a personalization code, enter it. Otherwise, leave the field empty.

8. In the **Authentication strings** section, enter the authentication strings received by e-mail for each payment facility supported by your contract.
   Example of authentication string for payment in **3 installments without fees**:
   a=f68ISKjFfi4%3D&b=bSG9zKqFqCY%3D&c=tTYEf2WKm%2BE%3D&d=fP6llgvdBOc%3D

9. In the **Default payment options** section, specify if your want to automatically apply fees for each payment facility.
   You can override this parameter using the **vads_acquirer_transient_data** field (see chapter *Enabling or disabling the fee application* on page 31).

10. Click **Next**.

11. In the **Payment restrictions** section, enter the min and max amounts communicated to you by Franfinance.

The amounts are pre-filled with default values imposed by Franfinance.

12. Click **Finish**.

Once the contract is registered, click the Associate with a shop button and select the store to which you want to add the Franfinance payment method <u>in PRODUCTION mode</u>.

15. UPDATING THE SECRET KEY

Your secret key is renewed every two years.

A warning e-mail will be sent to you by Franfinance detailing the steps to follow for the update.

Once you have obtained the new key, you must update the key in your Merchant Back Office.

1. Sign in to your Merchant Back Office

   https://sogecommerce.societegenerale.eu/vads-merchant/

2. Via the **Settings** > **Company** menu, click the **Merchant IDs** tab.

3. Select your **Franfinance** production contract (not the sandbox contract).

4. In the **Details** tab, enter your new secret key.

5. Click the **Save** button to save the changes.

16. MANAGING FRANFINANCE TRANSACTIONS FROM THE MERCHANT BACK OFFICE

16.1. Viewing your Franfinance transactions

Franfinance transactions can be viewed in the Merchant Back Office from the **Management** > **Transactions** or **TEST transactions** menu:

- The payments of the day are visible in the **Transactions is progress** tab.

  Every evening, after confirmation of their transfer to the bank, these transactions move to the **Captured transactions** tab.

- The payments made before the current date are visible in the **Captured transactions** tab.

- The refused payments are visible in the **Transactions is progress** tab.

- Franfinance payments are not visible in the **Captures** tab.

Details of a 3xWEB transaction

Details of a 4xWEB transaction

16.2. Canceling a transaction

This operation consists of canceling the transaction definitively. Partial cancellation (decreasing the amount) is not supported.

The **Cancel** operation is only available for the transactions that have not been captured.

1. In the **Transactions is progress** tab, right-click the transaction to be cancelled.

2. Select **Cancel**.

3. Confirm that you wish to definitively cancel the selected transaction.

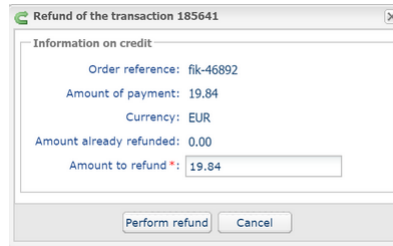The transaction status changes to **Canceled**.

16.3. Making a refund

This operation is only available for transactions with **CAPTURED** status.

The refund can be full or partial.

In case of a partial refund, you can make several refunds until the initial amount is fully paid back (you cannot refund more than the initial amount).

1. In the **Captured transactions** tab, right-click the transaction to be refunded.

2. Select **Making a refund** in the context menu.

The **Refund of the transaction** dialog box appears.

3. Enter the amount to be refunded.

4. Click **Perform refund**.

If the refund request is accepted, a "credit" type transaction is created with the Captured status.

17. RETRIEVE TRANSMITTED REQUEST TO SIPS
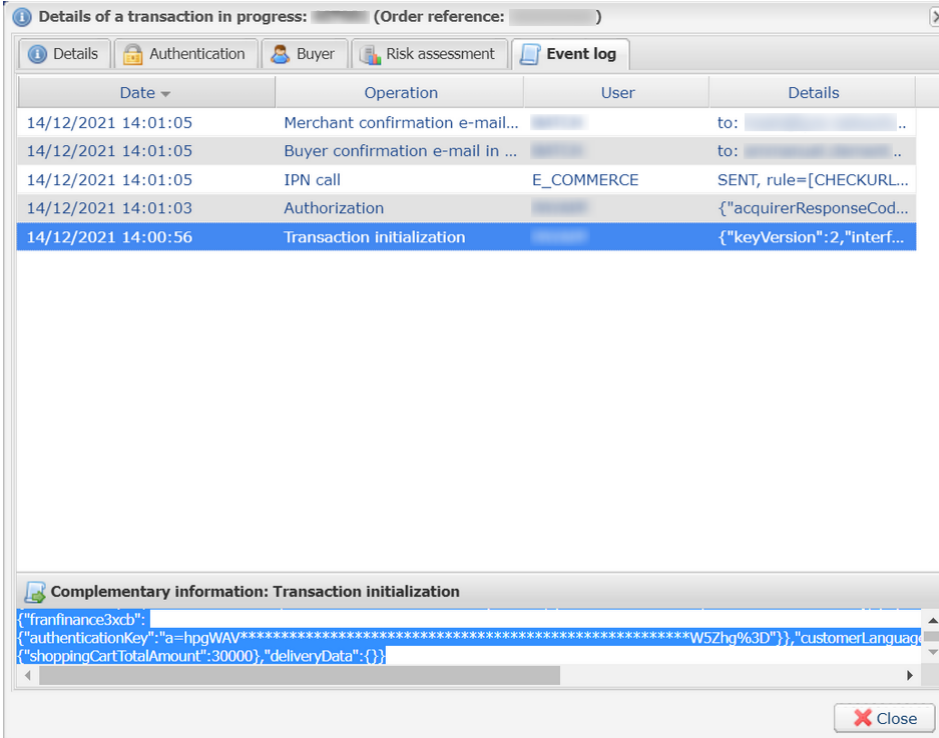
When you contact Franfinance to obtain transaction information (usually a payment refused), Franfinance may ask you the transmitted request to SIPS.

In this case, Sign in to your Merchant Back Office and follow the steps below:

To retrieve request SIPS:

1. Doubleclick the concerned transaction impacted to view the transaction details.

2. Then open the **History** tab.

3. Select the **Transaction initialization** line.

   SIPS request appears at the bottom window in the **Complementary information** section.

18. OBTAINING HELP

Looking for help? Check our FAQ on our website

https://sogecommerce.societegenerale.eu/doc/en-EN/faq/sitemap.html

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

In view of facilitating the processing of your requests, please specify your shop ID (an 8-digit number) in your query

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