

Choice of brand



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Reminder on the regulations

The " *Choice of brand* " feature allows merchants to comply with European regulation 215/751 of 29 April 2015 relating to interchange fees for payment transactions linked to a card, generally called "MiFID regulation" (*Merchant Interchange Fees*).

One of the objectives of this regulation is to remove the monopoly of local schemes by letting the buyer choose the brand used during payment.

Merchants have been required to comply with this regulation since June 9, 2016.

Article relating to the regulations on [the FEVAD website](#).

Trademark principles

Cards issued by French banks are largely attached to the French *Cartes Bancaires* (CB) network but also to an international network (Electron, Maestro, Mastercard, Visa, etc.). This is what allows the cardholder to use his card abroad. There are other local networks that issue co-badged cards. In Belgium, banks issue cards that belong to both the Bancontact network and also Maestro or Visa.

i Note : there are non-co-badged cards for which the regulations do not apply.

As soon as a business accepts cards from different networks, it must allow buyers to select the brand they prefer.

If, for example, the merchant accepts CB, Mastercard and Visa cards, then the co-badged CB / Visa and CB / Mastercard cards are concerned, and the merchant cannot impose his choice. On the other hand, he can select his preferred network, which will be used if the buyer does not wish to change.

i Note : the network through which transactions pass can influence the amount of commissions applied by the acquirer. We invite you to contact your purchaser for more information.

Implementation

At the level of each Monext Online contract, the merchant can configure:

- The **activation of branding** : This option must be enabled to comply with MiFID regulations;
- The choice of **default network for** each type of card (debit, credit, business). This makes it possible to choose on which network the transaction will pass when the buyer does not make an explicit choice.

If the option is enabled, the buyer's choice always takes precedence over the merchant's default.

Wallet

Regarding the **Wallet** , the network used by the 1st transaction determines that used for the following transactions.

When activated on a contract, the "brand choice" functionality applies to transactions initiated in **WebPayment** (**Web mode**, payment page and / or registration of a card in the **Wallet**).

Backoffice

The manual entry of transaction in the [backoffice](#) allows the choice of the brand.

For the other modes, the collection of the choice from the customer is the responsibility of the merchant :

- [DirectPayment](#) : payment or payment by wallet, creation / modification of wallet;
- [Batch Interface](#) : authorization request function.

Configuration

Web mode

Choice of default network

In the configuration screen of a payment method in the backoffice, the merchant defines brand to be used by default according to type of card.

More information on [Administration Center - Payment method](#) .

buyer choice

In this same screen, the merchant must activate the functionality to leave the choice to the buyer on payment pages.



Brand choice on payment pages

When the buyer enters card number, the payment form will automatically offer the choice as soon as the card number is recognized as being co-badged.

By clicking on the network logo, the buyer makes his choice of brand and selects his network.

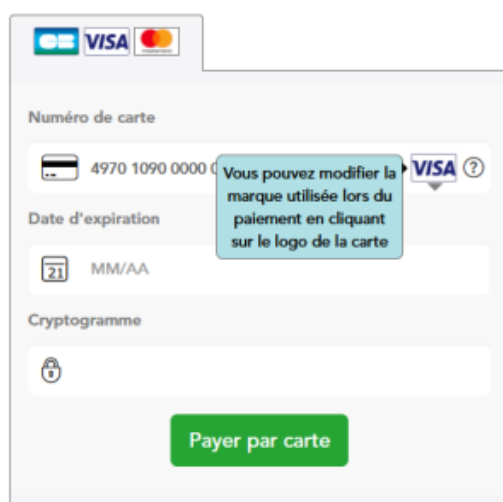
The image displays two identical payment forms side-by-side, illustrating the brand selection process. Each form includes a header with logos for American Express, VISA, and MasterCard. The main section contains three input fields: 'Numéro de carte' (Card number), 'Date d'expiration' (Expiration date), and 'Cryptogramme' (Card security code). The card number is '4970 1090 0000 0007' and the expiration date is '21 MM/AA'. Below the card number field, a dropdown menu shows the selected brand. In the left form, 'VISA' is selected, while in the right form, 'MasterCard' is selected. Both forms feature a green 'Payer par carte' button at the bottom.

Note : If the merchant overloads the logos and / or user experience of payment widget, they must ensure that this does not alter the functionality.

Additional information ?

The European regulation imposes a precise and clear message that the buyer has to choose the brand.

Monext Online offers an icon with this information in WebPayment mode (lightbox, column, tab, PWPV2 redirect page).



The screenshot shows a payment widget with the following elements:

- Logos for American Express, VISA, and Mastercard at the top.
- A field for "Numéro de carte" (Card number) containing "4970 1090 0000 0000".
- A field for "Date d'expiration" (Expiration date) with a calendar icon and "MM/AA" format.
- A field for "Cryptogramme" (Cryptogram) with a lock icon.
- A green button labeled "Payer par carte" (Pay by card).
- A tooltip pointing to the VISA logo that reads: "Vous pouvez modifier la marque utilisée lors du paiement en cliquant sur le logo de la carte" (You can modify the brand used during payment by clicking on the card logo).

Display mode overload

You can also override the display mode by **icon** by switching to a display mode by **an information text** below the card entry field.

You just need to add the *pl-other-brand-selection* css class in the PaylineWidget div to switch to the information text.

Example :

```
<div id="PaylineWidget" data-template="column" data-token="" data-expandAll="true" class="pl-other-brand-selection"></div>
```

Web page :



Numéro de carte

 4970 1090 0000 0007 

Vous pouvez modifier la marque utilisée lors du paiement en cliquant sur le logo de la carte

Date d'expiration

 MM/AA

Cryptogramme



Payer par carte

The payment receipt

The selected network is displayed on the ticket.

 **VISA**

Date et heure **LE 16/09/2021 A 08:44 CEST**
 Boutique **Demo Payline**
 Adresse url **WWW.PAYLINE.COM**
 Siret **22222222222222**
 Numéro de carte **4970 10XX XXXX 5544**
 Terminal / Accepteur **001 17 616 983 270 746**
 Numéro de transaction **12259064431310**
 Type de transaction **DEBIT VADS @**
 N° autorisation **A55A**
 Montant **11,00 EUR**
 Référence **Test_Rudy34456547**

CARTE DE TEST
TICKET CLIENT A CONSERVER

In DirectPayment mode

In the DirectPayment API mode, the merchant displays the payment form and collects the information from the buyer. It must offer a way to allow the buyer to select the brand (CB, Visa, Mastercard).

The Monext Online APIs can be used to pass information relating to the choice in order to comply with the banking protocol point of view with the acquirers.

To do this, the choice made by the buyer must be transmitted by [filling](#) in the [cardBrand](#) field of the [Payment](#) and [Wallet](#) objects.

API webservices

Web service Monext Online	Comments
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doWebPayment	Allow the merchant to transmit the brand to use (payment.cardBrand field) It is only taken into account if the payment method allows the brand choice. If the payment.cardBrand information is not present, then Monext Online uses the default brand configured in the contract.
getWebPaymentDetails	Monext Online returns to the field: 1. <i>network</i> of the extendedCardType object the network actually used by the transaction 2. <i>cardBrand</i> of the Payment object the value present in the request
getWebWallet	Monext Online returns the network to use in the <i>network</i> fields of extendedCardType and <i>cardBrand</i> of wallet.
doAuthorization	Monext Online allows the merchant to transmit the brand to be used (payment.cardBrand field). It is only taken into account if the payment method allows the brand choice. If the payment .<i>cardBrand</i> information is not present, then Monext Online uses the default brand configured in the contract.
createWallet	Monext Online allows the transmission of the brand in the <i>cardBrand</i> wallet field It is only taken into account if the payment method allows the brand choice. If the Wallet.<i>cardBrand</i> information is not present, then Monext Online uses the default brand configured in the contract. The response message is not changed.
updateWallet	Same as createWallet.
getWallet	Monext Online returns the network to be used in the fields extendedCardType .<i>network</i> and wallet.<i>cardbrand</i>
getCards	Monext Online returns the network to be used in the cardslist .<i>cards</i> and extendedCardType .<i>network</i> field
getTransactionDetails	Monext Online returns to the field: 1. extendedCardType .<i>network</i> the network actually used by the transaction 2. payment .<i>brand</i> the value present in the request

The screen for creating / modifying a wallet obtained after calling [manageWebWallet](#) supports the brand choice.

For recurring payments (*REC*), *n* times (*NX*) or wallet by web service, Monext Online sends the authorization request with the brand choice made during the 1st transaction.

Backoffice

Transaction detail

You can also consult the detail of the transaction [Backoffice - Transaction detail](#) .

The Card block indicates the brand of the card and the brand used to carry out the transaction

Create a transaction

In the backoffice, the brand selection information will be indicated by an information text.



Numéro de carte

4974 1321 5465 4656



Vous pouvez modifier la marque utilisée
lors du paiement en cliquant sur le logo
de la carte

Date d'expiration

Cryptogramme

MM/AA

Test card

The **4974132154654656** card allows a CB / Visa choice by the buyer on the payment interface in an approval environment.