

Payment Facilitator (en)



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Introduction

To comply with the regulations, the networks must know the final merchants at the origin of the payment request. The Payment Facilitator function meets this need.

A payment facilitator collects transactions from an acquirer on behalf of its affiliated merchants

Payment Facilitator merchants assume the role of service provider and are registered as such with their acquirer (s) to facilitate sub-merchant transactions.

The "final" seller of the goods or services is considered a sub-merchant or an affiliated merchant rather than a merchant.

When the consumer makes a purchase, the sub-merchant sends a payment request to his *payment facilitator*. The latter adds all the identification data of the sub-merchant and then transmits it to the acquirer (via Payline).

Available functions

Payment Facilitator features:

- are taken into account in web mode and in direct interface;
- accept simple payments (cash), offline and 1-click;
- are authorized by the following networks:
 - AMEX ;
 - CB ;
 - MASTERCARD ;
 - VISA.

Not available:

- Recurring payments or n times with a schedule managed by Payline;
- Payments by Batch Interface, TPEV or Administration Center.

Interface webservice

To transmit the information from the sub-merchant to the buyer, the merchant must add them in the new *subMerchant* object , as input to the Payline API webservices (version 18 to higher).

All the webservices allowing to initiate a payment are concerned:

en Request :

- [doWebPayment](#)
- [doAuthorization](#)
- [doCredit](#)
- [doDebit](#)
- [doImmediateWalletPayment](#)
- [doScheduledWalletPayment](#)

en Response :

- [getWebPaymentDetails](#)
- [getTransactionDetails](#)

How to set up the PaymentFacilitator

Enrollment

The Payment Facilitator must comply with regulatory requirements by enlisting and enrolling affiliates with the acquirer. A payment enabler must assign a unique identifier for each of its affiliated merchants. These identifiers must be identical to the different purchasers to be able to use the function of choice of the means of payment on Payline payment pages.

These operations run outside of Payline.



Contraintes de nommage

Acquirers and networks limit the size of the names of affiliated merchants (sub-merchants):

Acquirer / network	Limites	Format	Example
CB	The concatenation of the name of the facilitator and the sub-merchant must not exceed 35 characters	Name of facilitator on BO+**+subMerchant.Name+//+subMerchant.ZipCode	DEMO*Boutique Demo//75010
Mastercard	The concatenation of the name of the facilitator and the sub-merchant must not exceed 21 characters		
Visa	The concatenation of the name of the facilitator and the sub-merchant must not exceed 24 characters		
American Express	The concatenation of the name of the facilitator and the sub-merchant must not exceed 37 characters		

Contract management

Payline adjusts the contract management function to enable a payment facilitator to create **specific contracts** for affiliate payments.

A Payline merchant making payments on their behalf and on behalf of affiliates must define at least two contracts:

1. one for his own account, without any facilitator information;
2. another on behalf of his affiliates, containing his credentials as a facilitator.

A payment enabler can:

1. create a single facilitator contract and use this contract for payments from all affiliates;
2. Duplicate your facilitator contract at the level of each affiliate contract.

The first simplifies the configuration, but does not allow unlike the second to benefit from the functions of choice of means of payment, management, reconciliation, report statistics differentiated by point of sale and contract.

Contract configuration

This information is to be provided for each contract using the Payment Facilitator functions. They are configured by the Payline Support team.

- Payment facilitator name
- Buyer's contract reference

In the Amex contract configuration screen:

Parameter	Comment
contract.paymentFacilitator.activate	Activation switch of the function for the contract. Must be set to 'Y' to activate PF, default 'N'.
contract.paymentFacilitator.name	Payment facilitator name exchanged with the acquirer

Initialization payment

Payline retrieves the credentials:

- the facilitator in the contract data;
- of the affiliate in the application for authorization.

The [subMerchant](#) object contains the following elements:

3DS authentication

The 3DS message exchanges are carried out using the 3DS identifiers of the contract of the payment facilitator (BIN acquirer, merchant identifier).

Operations management

Payline retrieves the credentials of the facilitator from the contract.

For those related to the affiliate it depends on the operation:

Surgery	Recipient's credentials retrieved
Capture	authorization
Refund	authorization
R authorization	authorization
Credit	you web service
Debit	you web service

Administration Center

Payline displays the 'Affiliated Merchant Data' in the transaction details for the various transactions (authorization, cash transaction, re-authorization).

Payline modifies the export of transactions to return the details of the affiliated merchant.

Report

Transaction file

For the export of the transaction file, the tag is PAYMENT_FACILITATOR. Payline returns the information:

- SUBMERCHANT_NAME
- SUBMERCHANT_MCC
- SUBMERCHANT_SIRET
- SUBMERCHANT_TAX_CODE
- SUBMERCHANT_STREET
- SUBMERCHANT_CITY
- SUBMERCHANT_ZIP_CODE
- SUBMERCHANT_COUNTRY
- SUBMERCHANT_EMAIL_ADDRESS
- SUBMERCHANT_PHONE_NUMBER
- SUBMERCHANT_STATE

NB: All the columns of the parameters are added to the report as soon as the PAYMENT_FACILITATOR tag is added to the list of data to be exported.

Reconciliation and notification

The reconciliation and notification data are not impacted for a facilitator, who receives the data referencing the contract used for the payment.

No data related to the affiliate is reported to the facilitator.