

# Direct Payment

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## Introduction

The Direct interface integrates into your IT solution.

The Payline payment solution acts as a bridge between your point of sale and your financial institutions that manage payment transactions.

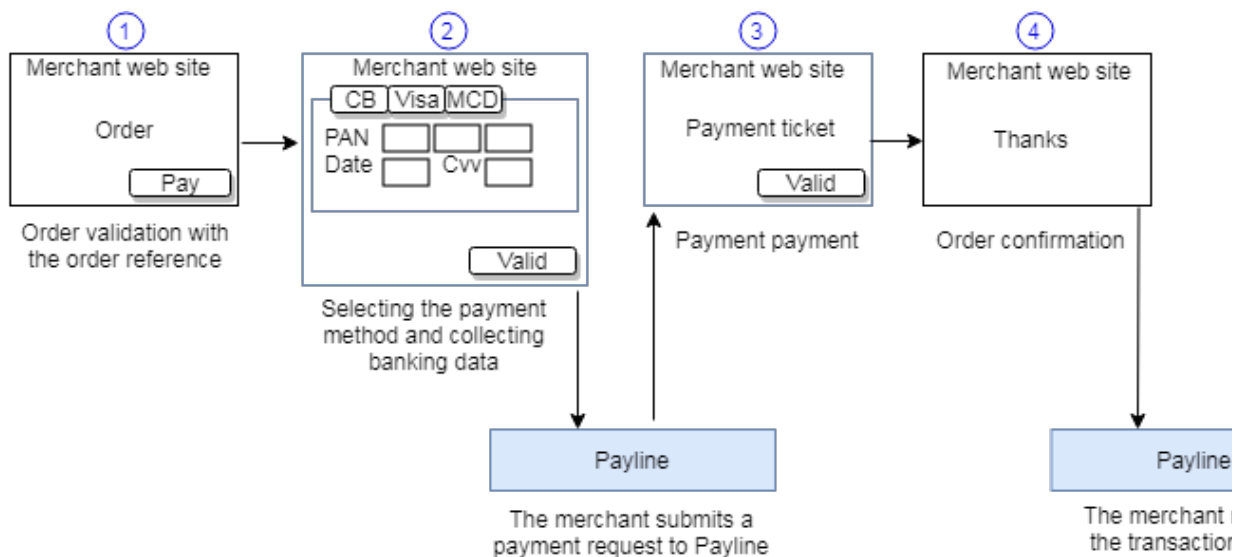
Payment data is submitted to Payline for real-time authorization by Internet or private network.

The payment steps are managed directly in your shop. Your web site controls the choice of payment methods offered to the buyer, collects the payment information and sends a payment request to Payline.

## Payment process workflow

Your sales application submits buyer payment information to Payline.

Payline provides secure transfer and data payment processing. One single point of integration is necessary to do a payment request and retrieve transaction.



### Steps

1. On your website, your buyer enters his card details.
2. Your information system sends a payment request to Payline (integration point).
3. The card data (PAN) or card token are recorded in your information system.
4. Payline processes the payment and returns the result (synchronous response). The merchant displays the proof of payment and the order validation (invoice).

## Integration Mode

The Integrated Mode has two types of integration, either by Ajax API or Direct API.

The **Ajax API** Mode allows :

- the use of the tokenizer to process a PAN and vCVV Token
- the use of Javascript to make getTokenWeb

The available functions are: authorization request, Wallet, VerifyEnrollment, DirectDebit and DirectCredit.

If the merchant chooses the integration type "Direct Post" or "Javascript-Form", they will have to complete the SAQ A-EP regulation of standard PCI-DSS.

The **Direct API** Mode allows:

- the use POST methods and iframes
- the use of the card number and the cryptogram

If the e-merchant chooses this integration, then its necessary to complete the regulation SAQ D of standard PCI-DSS.

## API services

The API services available are :