

RN Payline 4.53

Payline #4.53's new operational features

Environment	Date	Published version
Testing	10/01/2018	4.53
Production	31/01/2018	4.53

New: Payment Facilitator feature

A payment facilitator looks after payment acceptance transactions for an acquiring bank on behalf of their sub-merchants.

If this is how you operate, regulations require that you inform the Visa, MasterCard and CB schemes of the name of the sub-merchants who are making a payment request.

Your acquiring bank will send you a specific payment facilitator ID.

You will have to communicate this ID, along with information associated with the sub-merchant, in the [subMerchant](#) field featured in your payment requests.

E-wallets for multiple contracts and multiple sales outlets

We are making it easier to manage your e-wallets by linking them to your merchant account instead of your contracts or sales outlets. This means a shopper can pay in 1 click regardless of the sales outlet or contract their card was associated with when they registered their card in the e-wallet.

Moreover, payments can be performed with any payment method that is operational and linked to the e-wallet.

This improvement is relevant to you if you use the integration Widget or version 2 of the web payment pages.

Automatic launch of the Lydia app

Payline now offers the DeepLink feature in Widget integration mode. This automatically launches the Lydia app when you are ready to make a payment.

The 'Redirection' option in Payment Method in the Payline Merchant administration centre must be activated.

Cielo - Installment Payment

The Installment Payment feature of acquirer Cielo is available through the integration Widget for Amex/Cielo and MasterCard-Visa/Cielo accounts. It works up to 12 instalments.

We can now offer you two different approaches to processing payments by instalments with the Brazilian acquirer Cielo:

1. Web service: you will take the number of instalments chosen by the consumer and communicate it along with your payment request via the *payment.mode* field.
2. Web pages: the number of instalments is indicated in a drop-down menu on the payment form. You will input the maximum number of instalments permitted in the *payment.mode* field when a web payment is begun.

Casino payment in 3 or 4 instalments – data relating to air transport from Online Travel Agencies can now be taken into account

Merchants can now use data from Online Travel Agencies to help increase the accuracy of the payment method score when clients of these businesses make a purchase. A new miscData tag is used in the doWebPayment payment service in web page mode.

Casino payment in 3 or 4 instalments - Direct Payment API

The DirectPayment API integration mode is available with this method, enabling you to gather payment and personal data on your website before communicating them to Payline to make a payment request. You should note that you are subject to PCI DSS requirements if you use this API.

Delivery charges

You can now use a new tag, *deliveryCharge*, in the [Order object](#) to manage delivery charge data in all your payment services and reports.

Integration Widget - Modification to the name 'Fast Checkout'

Payline has decided to use the term 'Shortcut mode' instead of 'FastCheckout mode'. The template and API features have been updated accordingly. This integration mode is used by PayPal, ApplePay and Visa CheckOut.

Cofidis payment in 3 or 4 instalments

Cofidis is changing the logos for its payment in 3 or 4 instalments payment method. The payment and payment method selection pages have been updated accordingly.

Sofort

Klarna is changing the Sofort logo as it is shown on web payment pages. The payment and payment method selection pages have been updated accordingly.

GiroPay

We are now offering a refund by SEPA bank transfer option, activated by making an API call to the doRefund feature.

Cetelem

The Aurore contract number is now displayed on the receipt.

Anti-fraud Module: warning feature for transactions on the stop list

The email warning or server-to-server notification features are now available for transactions that are placed on the stop list. A specific alert management user interface is available: *My actions against fraud > Rules > Stop list/Black list*, enabling you to choose the type of warning to be issued.

Anti-fraud Module: Implementation of rules allowing 3DS authentication results to be used with combined rules

The 3DS Authentication Result rule can now be combined with other rules. Additional conditions can now be added to this rule such as an activation threshold (3DS authentication result + Maximum transaction amount) or card issuer country.

Production – Improving response times

This version also includes numerous improvements to how transactions are processed and updates to bring it into line with new regulations, resulting in a more efficient, user-friendly platform that caters to your specific needs.

For instance, improvements have been made to how payment acceptance transactions and refunds of transactions dating back more than 11 days are processed.