

Paylib - Integration (EN)



Content

More information

[Payment method presentation](#)

- [How to configure your account ?](#)
- [View Paylib payment pages](#)
- [How to offer Paylib payment to yours customers ?](#)
- [Paylib One-Click](#)
- [Linked pages](#)

How to configure your account ?

You need to contact your partner account manager to obtain the necessary information to configure your test and production account on Payline (account login and password).

In order to create the PAYLIB payment method on Payline, in test and in production, go to the backoffice in the "Configuration" tab then "Your payment methods". A search screen appears, click on the "New payment method" button.

Payment method creation screen 1/2:

Select your point of sale then the payment method type "PAYLIB". Then click on the "Next" button.

Payment method creation screen 2/2:

Enter a description, a contract number of your choice then select your currency. Click on the "Active" status and fill in the associated acquirer contract. You must perform test transactions to validate proper operation in production.

The acquirer contract must be 3D-Secure but the 3DS option must not be activated on Payline, 3DS will be triggered by Paylib.

Création d'un nouveau moyen de paiement - Etape 2/2

Les champs marqués d'un ● sont obligatoires.
Renseignez ici les informations du contrat pour ce moyen de paiement

Informations Bancaires Autorisation

Type de moyen de paiement **PAYLIB**

Libellé

● N° contrat

Devise

Description

Statut Actif Inactif

Type d'autorisation

Redirection automatique Actif Inactif

Cette fonction ne s'applique qu'aux paiements via l'API WebPayment mode intégré et li

Cette fonction ne s'applique qu'aux paiements via l'API WebPayment mode intégré et li

Informations Contrat associé

● Contrat VAD associé

[View Paylib payment pages](#)

Displaying the PAYLIB payment pages simply requires contacting the [doWebPayment](#) web service. This web service returns to your server the url to which you must redirect your customer to so that he can complete his payment.

To select the payment method to be displayed to the consumer, you must add to the value of the "selectedContractNumber" field the number you entered when configuring the payment method.
You must fill in the "contractNumber" field with the value that you entered when configuring the payment method.

Payline informs you of the result of a payment via the return code of the [getWebPaymentDetails](#) and [getTransactionDetails](#) messages.

How to offer Paylib payment to yours customers ?

Once the payment method is activated, you need to implement web service calls in web mode: [doWebpayment](#) and [getWebPaymentDetails](#).

The available payment features are described below.

Payment Validation

Transactions are debited automatically the same day.
This payment requires the following parameters:

- Payment.mode = CPT
- Payment.action = 101

Deferred payment with automatic capture

Transactions are debited in a delay of *n* days (maximum 6 days).
This payment requires the following parameters:

- Payment.mode = DIF
- Payment.action = 101
- differedActionDate = Date when the capture (debit) shall be executed.

Payment with manual capture

Transactions are debited only if you capture the payment. If the payment is not captured, it changes to expired status and can no longer be settled.
You have 30 days to capture. The transaction is not guaranteed until it is captured.
This payment requires the following parameters :

- Payment.mode = CPT
- Payment.action = 100

Other features

The following functions are available via the Payline back office and webservice API:

- Total or partial capture
- Cancellation
- Full or partial refund.

Paylib One-Click

One-Click Paylib allows to speed up payment process while keeping it guaranteed.

The buyer has to request to register the Paylib wallet used during a standard payment. Then for subsequent operations, he will have the ability to pay in one click by referencing the registered wallet.

Paylib makes the payment in one click using the preferential card from the referenced wallet.
The preferred card is defined or modified by Paylib user's holder by connecting to his online banking application.
The preferred card management is carried out outside of any payment process.

Available functions

- Paylib allows you to renew the authorization using the [doReAuthorization](#) web service.
- The capture can be performed from the backoffice, the [doCapture](#) web service, or through the batch interface.
- The refund / cancellation is made from the backoffice or the [doRefund/doReset](#) web service.
- The masked PAN and card expiration date are updated as needed after each Paylib One-Click payment.
- Payments with Paylib allow the tokenized PAN of the card used for payment to be sent to the merchant ([getPaymentStatus](#)).
- Recurring or Instant payments are not supported by Paylib Wallet

The user is identified automatically via an association between a technical Wallet identifier provided by Paylib and a buyer identifier provided by the merchant.

Configuration

To use Paylib one-click payments, the merchant needs to configure its points of sale :

- Commercial offer allows Paylib payments.
- The reference acquiring contracts are 3DS.
- Do not activate 3DS in Payline.
- Sharing wallets.
- Registration of payment data in the Payline wallet.
- The conditions for recording payment data.

Integration

The consumer must realize a first payment and register his card in the wallet using the [doWebpayment](#) web service and providing an order reference, the OK and KO return URLs, the URL to allow Payline to notify the end of the order, the data related to the order, delivery, holder, payment method, etc.

If the cardholder is authenticated and the card is present, Payline records the data and the identification token of the Paylib wallet.

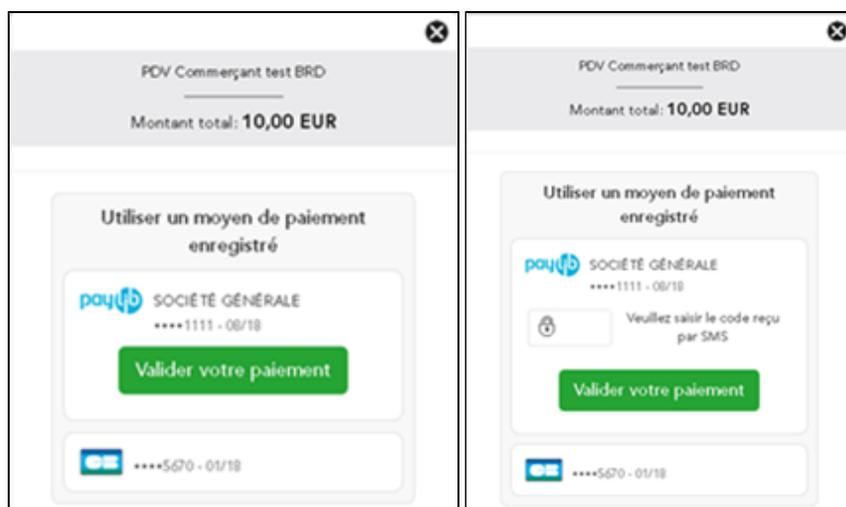
For the second payment, if the merchant provides the reference of this wallet in a [doWebpayment](#) payment request with a wallet containing a Paylib type card, then Payline offers Paylib payment in one click.

As for all payments made by with wallet, the [getWebPaymentDetails](#) returns the VAD contract number associated with the Paylib wallet. To retrieve information on the type of wallet used during the transaction, use the "externalWalletType" field and the "externalWalletContractNumber" field at the output of the [getWebPaymentDetails](#) service.

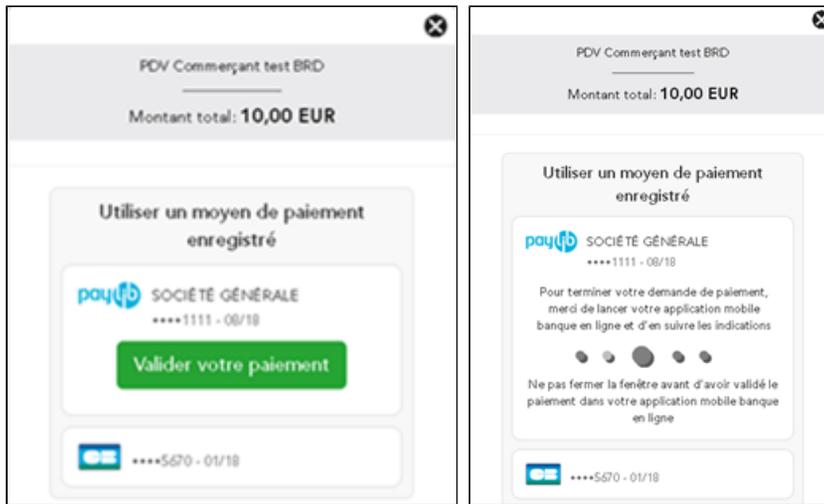
Paylib authenticates wallet holders in two different ways. The method used is defined by the issuing bank :

1. By sending an OTP SMS that the holder must return (M1 method).
2. Via the mobile application (M2 method).

Method 1: With password received by SMS



Méthod 2: with validation on the smartphone in-app



You must contact support and ask them to create a PAYLIB account from your existing banking contracts.

One-click cancellation of a Paylib payment

A buyer who chooses a one-click Paylib payment can abandon this payment method and choose another before the authentication step. The standard customization of payment pages requires the buyer to cancel the in progress Paylib payment with one click before changing the payment method. Personalization by Widget allows the change of payment method without explicitly requesting the cancellation of the Paylib one-click payment.

Processing of the brand choice function

The Paylib payment method is not subject to the European regulation known as the choice of brand. Payline forwards authorization requests to the SAA requesting processing through the CB network.

Return codes

Payline informs you of the result of a payment via the return code of the [getWebPaymentDetails](#) and [getTransactionDetails](#) messages. When the payment is accepted, Payline returns the return code to the value "00000". For a refused payment, the code varies according to the reason for refusal (For example: 04xxx for a suspected fraud).

Code	ShortMessage	LongMessage
35000	ONHOLD_PARTNER	Paylib transaction In progress
35001	ERROR	Cardholder authentication failed.
35002	CANCELLED	Buyer cancel payment
35003	ERROR	Cardholder not enrolled
35004	ERROR	Merchant not enrolled
35005	ERROR	Card data not available
35006	ERROR	Technical error
35007	ERROR	Message Error
35008	ERROR	Invalid token
35009	ERROR	Paylib is unreachable
35010	ERROR	SAA is unreachable

35011	REFUSED	Requested function not available
35012	CANCELLED	Transaction cancelled
35013	REFUSED	Fraud suspected by Payline
35014	REFUSED	Retrograded transaction

Linked pages

- [In-Shop Mode](#)
- [PW - Customizing the widget: CallBack function](#)
- [PW - Customizing the widget: CSS tags](#)
- [PW - JavaScript API](#)
- [PW - Widget customization: JQuery](#)
- [PW - Widget customization: Style sheet](#)