

# Paylib payment method



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## What is Paylib ?

Paylib is payment method using electronic wallets (also called wallet) offered by the consortium of main French Issuing banks (ARKEA, CA, BNPP, SG, LBP, Hello Bank, Boursorama, BP, Caisse d'Epargne, CM and CIC).  
Paylib integrates Visa, Mastercard and local French *Cartes Bancaires* cards.

Its aims at simplifying and reliable online payments :

- Online shopper no longer needs to enter card information (PAN, expiration date, CVC).
- Paylib optimizes cardholder authentication by adapting it according to the risk calculated for each transaction.



More information : <https://www.paylib.fr/>

## Available functions

In summary, this payment method allows :

- full payments
- deferred payments (at shipping for example)
- total or partial capture
- payment cancellation
- total or partial refund.
- Payment Facilitator.

### Synchronous / asynchronous processing

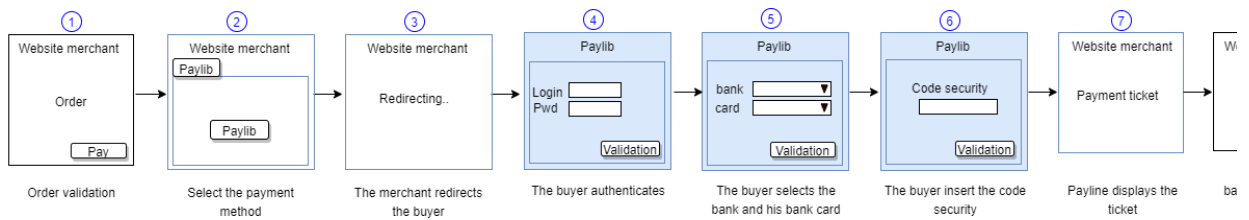
Payment processing is carried out in asynchronous mode.

Thus, the payment method is available only in **Webpayment** mode.

## What is the user experience ?

The user experience of a payment comes down to:

1. the shopper validates his order and initiate payment (on merchant site).
2. he chooses the Paylib (Payline) payment method.
3. he is redirected to Paylib login screen (Paylib)
4. he connects to his Paylib account
5. he chooses his card
6. he authenticates (Paylib).
7. he is redirected to the payment form and gets the result (and optionnally his payment receipt)the ticket (Payline).
8. he returns to the merchant website.



The figure above gives the sequencing of the pages. Note that pages 2 and 7 are optional

### Payment flow of a web payment

On your e-commerce site, your customer clicks on the “pay” button to proceed to payment for their order. Your site contacts Payline to complete a transaction. Payline returns a session token and the URL to use to redirect your customer to the Payline web pages.

#### Step 1: Choice of payment method

I chose another payment method

paylib EUR1.50 plus EUR0.02 (1.00%) fee

VISA MasterCard CB

I VALIDATE this payment

You are on a payment server secured by SSL.  
You can pay with confidence.

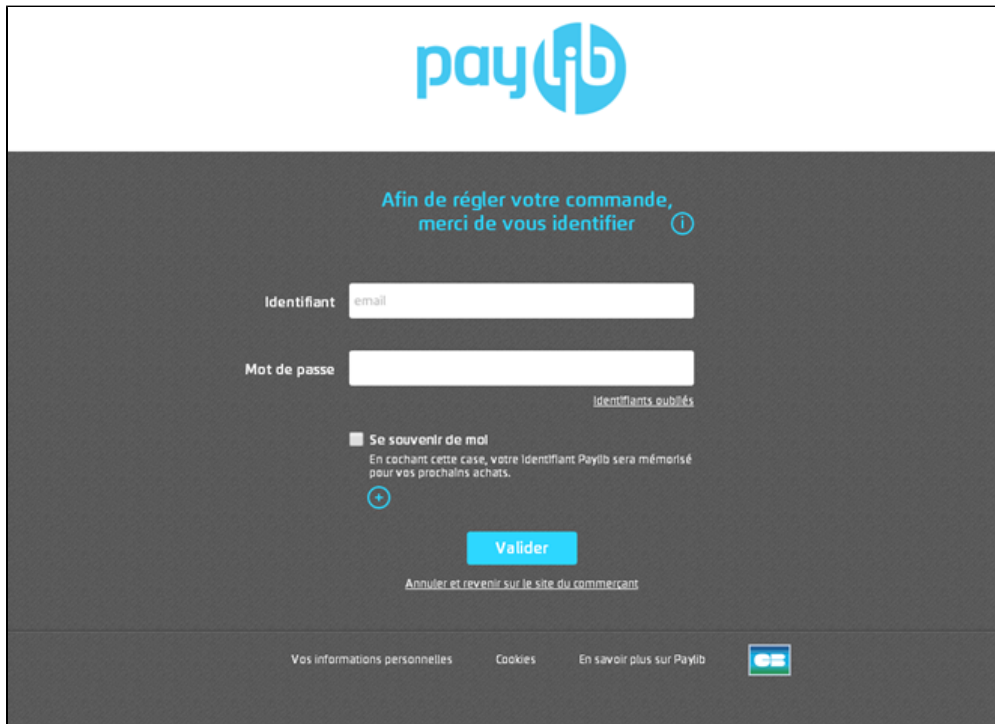
Order number  
PAYLIB\_01  
Amount to pay  
EUR1.50  
Beneficiary  
POS\_kiteworld  
Address  
duranne  
13000 marseille

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Secure payment by Payline

Payline

#### Step 2 : Redirection to the PAYLIB authentication page



The image shows the Paylib login interface. At the top is the Paylib logo. Below it, a heading reads "Afin de régler votre commande, merci de vous identifier" with an information icon. The login form consists of two input fields: "Identifiant" (with a placeholder "email") and "Mot de passe". Below the password field is a link "Identifiants oubliés". There is a checkbox labeled "Se souvenir de moi" with a subtext: "En cochant cette case, votre Identifiant Paylib sera mémorisé pour vos prochains achats." Below this is a plus icon in a circle. A blue "Valider" button is centered. Below the button is a link "Annuler et revenir sur le site du commerçant". At the bottom, there are three links: "Vos informations personnelles", "Cookies", and "En savoir plus sur Paylib", followed by a Mastercard logo.

paylib

Afin de régler votre commande,  
merci de vous identifier ⓘ

Identifiant

Mot de passe

[Identifiants oubliés](#)

☐ Se souvenir de moi  
En cochant cette case, votre Identifiant Paylib sera mémorisé pour vos prochains achats.

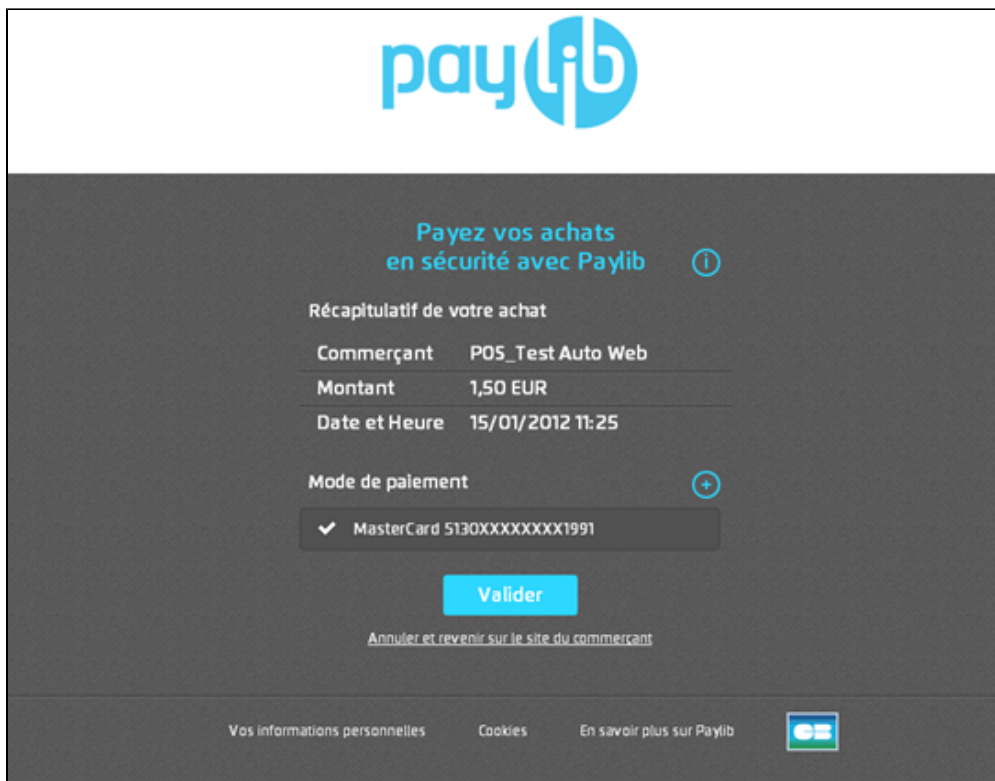
+

Valider

[Annuler et revenir sur le site du commerçant](#)

[Vos informations personnelles](#) [Cookies](#) [En savoir plus sur Paylib](#) 

**Step 3 :** Confirmation of the transaction from PAYLIB



The image shows the Paylib payment confirmation screen. At the top is the Paylib logo. Below it, a heading reads "Payez vos achats en sécurité avec Paylib" with an information icon. The section "Récapitulatif de votre achat" contains a table with the following data: "Commerçant" (P05\_Test Auto Web), "Montant" (1,50 EUR), and "Date et Heure" (15/01/2012 11:25). Below the table is the "Mode de paiement" section, which shows a plus icon in a circle and a selected payment method: "MasterCard 5130XXXXXXXX1991" with a checkmark. A blue "Valider" button is centered. Below the button is a link "Annuler et revenir sur le site du commerçant". At the bottom, there are three links: "Vos informations personnelles", "Cookies", and "En savoir plus sur Paylib", followed by a Mastercard logo.

paylib

Payez vos achats  
en sécurité avec Paylib ⓘ

Récapitulatif de votre achat

|               |                   |
|---------------|-------------------|
| Commerçant    | P05_Test Auto Web |
| Montant       | 1,50 EUR          |
| Date et Heure | 15/01/2012 11:25  |

Mode de paiement ⓘ

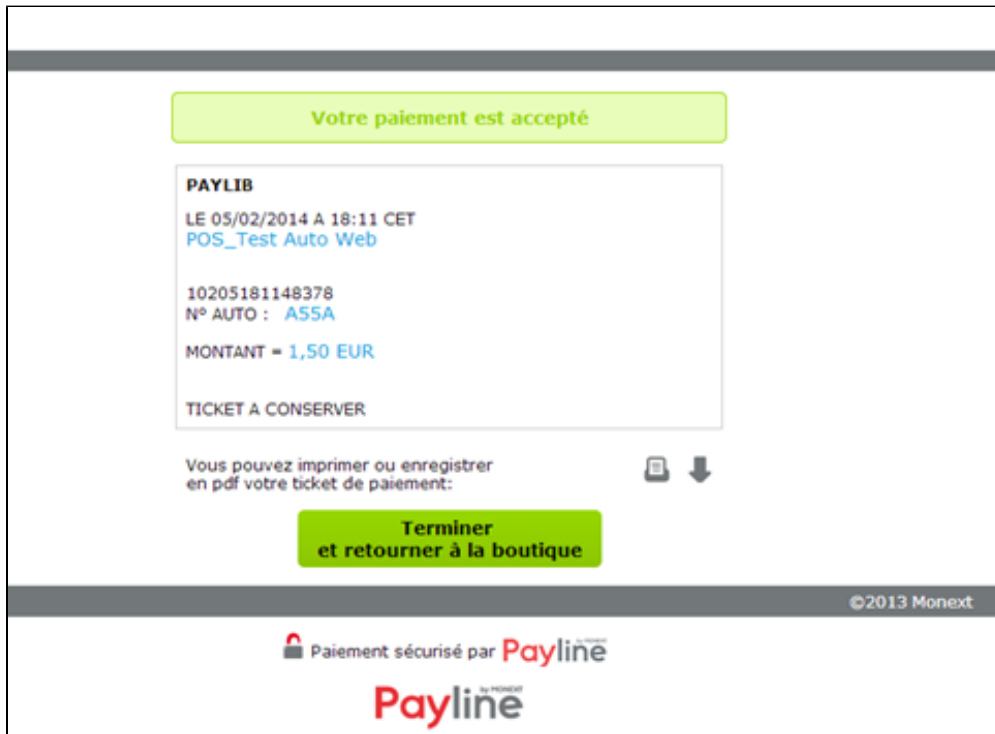
✓ MasterCard 5130XXXXXXXX1991

Valider

[Annuler et revenir sur le site du commerçant](#)

[Vos informations personnelles](#) [Cookies](#) [En savoir plus sur Paylib](#) 

**Step 4 :** Payment receipt then redirection to the merchant site



## Payment with PAYLIB with enrolled smartphone

Payment by mobile via PAYLIB requires installing the PAYLIB application and registering the user account on it.

Once the PAYLIB payment method has been selected on the merchant site, the user is redirected to his PAYLIB application in order to authenticate and finalize his purchases.

### Step 1 : Pay for purchases



### Step 2 : PAYLIB application management interface



**Step 3 :**Retrieving payment information



What reporting is available ?

### Monitoring of transactions from the Payline back office

On the back office you can view the transaction realized with the PAYLIB payment method.

Détails d'une transaction

ETAT

Code retour **00000**  
Message **Transaction approved**  
Code retour SAA **00**  
Temps de réponse SAA **513 ms**  
[Déclarer la transaction comme impayée](#)

TRANSACTION { AUTORISATION + VALIDATION } [RÉÉDITER LE TICKET DE CAISSE](#) - [REMBOURSER LA TRANSACTION](#) - [ANNULER LA TRANSACTION](#)

ID de la transaction **10206071751171**  
Date de la transaction **06/02/2014 07:17:51**  
Est un doublon **Non**  
N° d'autorisation **A55A**  
Montant **10,41 EUR**  
Origine **Interface web**  
Site **Primaire (pay1r2/paya1d2)**  
Mode de paiement **Comptant**  
Type de wallet **PAYLIB (PAYLIB)**

COMMERÇANT

Id Commerçant **76454465230995**  
Fuseau horaire **Europe/Paris (06/02/14 16:25:27 CET)**  
Raison Sociale **Test Auto Web**  
Point de Vente **POS\_Test Auto Web**  
N° de contrat **PAYLIB\_CB (PAYLIB\_CB)**

FRAUDE

PAIEMENTS ASSOCIÉS

| Id transaction | Type                     | Date                | Montant   | Etat | Id transaction d'origine |
|----------------|--------------------------|---------------------|-----------|------|--------------------------|
| 10206071751171 | Autorisation+ Validation | 06/02/2014 07:17:51 | 10,41 EUR | OK   | 10206071751171           |

CARTE

N° de carte **513039XXXXXX1991**  
[Mettre la carte de l'acheteur en liste grise](#)  
Type **MASTERCARD**  
Réseau d'acceptation **CB**  
Produit **MCS - MASTERCARD STANDARD CARD**  
Pays émetteur de la carte **FRANCE**  
Banque émettrice de la carte **20041 (LA POSTE)**  
Date d'expiration **1216**  
Token **5130hXMHUUmH1991**

COMMANDE

Référence **OR-1391667467716**  
Origine **E-commerce**  
Pays **FR**  
Taxes **0,00 EUR**  
Date **06/02/2014 07:17:00**  
Montant **10,41 EUR**

SUIVI DES RÈGLES DE ROUTAGE

DÉTAIL DE LA COMMANDE

TRANSACTION WEB

ACHETEUR

MÉDIA

DONNÉES PRIVÉES

3DSECURE ET GARANTIE DE PAIEMENT

## Reporting file

Payline integrates the PAYLIB reporting files, which allow you to monitor transactions in PAYLIB backoffice and find them out in your Payline settlement reports.

This file can be:

- Either generated manually via the administration center. In the Payment transactions menu, click Export your transactions.
- Either generated automatically daily and sent by a secure file transfer.

## Linked pages

- [Amazon Pay](#)
- [Amazon Pay - Intégration](#)
- [Google Pay - Intégration](#)
- [Google Pay™ payment method](#)
- [Lydia](#)
- [MB Way](#)
- [Paylib payment method](#)
- [PayPal](#)
- [PayPal - Configuration](#)
- [PayPal - Intégration](#)