

# Tokenisation with networks - Integration

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## How to set up your account ?

You must subscribe to the "Tokenisation by schemes" option: please contact the [Payline support team](#) to update your subscription.

Consult the configuration on the Monext Online backoffice : [Tokenisation configuration](#).

To activate a Scheme tokenisation service, you must enter a CLIENT APP ID and then request activation from Visa or Mastercard by clicking on Activate to receive a TRID.

## How to integrate when the merchant delegates the management of the Card On File to Monext ?

This concerns merchants who use the Monext wallet.

Merchants who register cards or tokenPANs (=Monext tokens) in their own information system do not fall into this category.

They have to refer to the case "the merchant manages his own Card On File".

### Tokenisation of a card without payment

This service allows a buyer to request the enrolment of his card in his wallet or to create a wallet if one does not exist.

You can use the Payline API

- in web page mode with the [manageWebWalletRequest](#) service
- in direct mode with the [createWalletRequest](#) service

### Tokenisation of a card during a payment

The cardholder wishes to register his card in the merchant's wallet when he makes a first payment.

In this case, the payment is made with the card data and the wallet is created for future purchases.

You can use the Payline API :

- in web page mode with the [doWebPayment](#) service functions

## Payment with a previously tokenised card

This use case corresponds to the payment request via a card already enrolled in VTS (Visa Token Service) or M4M (MDES for Merchants).

You can use the Payline API :

- in web page mode with the doWebPayment service functions
- in direct mode with the wallet functions of the doImmediateWalletPayment service

## Payment with a previously tokenised card

This use case corresponds to the payment request via a card already enrolled in VTS (Visa Token Service) or M4M (MDES for Merchants).

You can use the Payline API :

- in web page mode with the [doWebPayment](#) service functions.
- in direct mode with the wallet functions of the [doImmediateWalletPayment](#) service.

## Updating card information from Payline

This use case corresponds to a request to delete and update the card in the wallet. This request is forwarded via Payline to the Token Requestor in the form of a suspension or update of the card in the wallet.

You can deactivate a wallet and its token, simply by deactivating the wallet: see [Wallet Payment backoffice](#)

# How to integrate when the merchant manages his own Card On File ?

## Making a payment with a token

To make a payment with network token when the merchant does not use the Monext wallet:

1. Prerequisite: the merchant must first :
  - a. Integrate a Token Requestor, allowing him to access VTS and M4M.
  - b. Register with the networks and have a TRID for each.
2. The merchant makes an authorisation request with the token with the [doAuthorization](#) service as described below.
  - a. For a buyer initiated transaction (CIT):
    - i. Ask his Token Requestor to generate a cryptogram to seal the transaction.
    - ii. Provide this cryptogram in the [card.tokenRequestorCryptogram](#) field.
  - b. For a Merchant Initiated Transaction (MIT):
    - i. Provide additional information in the [card object](#) below.

## Web services

Authorisation requests work with a network token in the card.number :

- [doAuthorization](#) with additional information in the [card object](#) when requesting authorisation with a network token:

Name	Presence (*)	Description
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<b>card.panType</b>	C	Indicate the value "SCHEME TOKEN" (to be valued if a network token is used).
<b>card.number</b>	M	Value with the network token rather than the PAN.
<b>card.par</b>	O	PAR provided by the network.
<b>card.tokenRequestorCryptogram</b>	C	Token Cryptogram (TAVV or UCAF) calculated by the networks (present for CIT, absent for MIT).
<b>card.tokenRequestorId</b>	M	TRID assigned to the merchant by each network.
<b>card.last4</b>	O	Enter the last 4 digits of the token.

(\*) **Mandatory** ; **Optionnal** ; **Conditionnal**

## Brand choice



When using a network token in direct API, the merchant must indicate the brand of the token in the [payment.cardBrand](#) field.

## Backoffice

**Wallet:** you can view the updated card in a wallet as soon as it is tokenised.

**Transaction:** you can find the information in the transaction details, the token and the PAN type indicator = "SCHEME TOKEN" in the card block:

Carte	
N° de la carte	XXXXXXXXXXXXXXXXXX
Liste	Non classé depuis le 24/06/2022 15:58:48
Date d'expiration	07/25
Marques	CB-MASTERCARD
Marque utilisée	MASTERCARD
Type	DEBIT
Corporate	Non
Pays émetteur	FRANCE
Banque émettrice	30003 - SOCIETE GENERALE
Titulaire de la carte	M
Token	5185XXXXXXXXXXXX1862
Type de PAN	SCHEME TOKEN

## How to perform tests ?

The cards eligible for tokenisation:

- in direct mode: see the [test cards](#).

## Return codes

Monext Online vous informe du résultat d'un paiement via le ShortMessage, selon le mode d'intégration proposé par le moyen de paiement.

- pour l'[API WebPayment](#) avec le service [getWebPaymentDetails](#),
- pour l'[API DirectPayment](#) en réponse du service [doAuthorization](#) de manière synchrone ou [getTransactionDetails](#) en réponse asynchrone.

Les états retournés :

- Le paiement est accepté avec l'état ACCEPTED et le code retour 00000.
- Le paiement est refusé avec l'état REFUSED. Le code varie en fonction du motif de refus (Par exemple : 01xxx pour une raison bancaire ou 04xxx pour une suspicion de fraude).

La gestion des états et des codes retour sont listés [ici](#).

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## Pages linked

- [Portefeuille électronique](#)
- [Tokenisation avec Monext](#)
- [Payline Wallet](#)

[Documentation Monext Online](#)