ALFEBA
PROCESSING SOLUTIONS

SEQUOIA MOSAIC 3000:

INTERNET-ACQUIRING PLATFORM

Transactions, corrections and refunds

User's manual

Version 1.0

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Content

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Chapter 1. About the document

This chapter contains the next sections:

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1.1. Purpose of the document

This document describes the systems operator’s work with transactions, corrections and refunds with the SM 3000 Internet-acquiring platform. This document was prepared for users of the SM 3000 Internet-acquiring platform.

1.2. How to use this manual

The manual is designed to explicate the process to work with transactions made by the Payment Gateway Operator and corrections on them in five separate chapters. The refunds creation and monitoring is also described in this manual and placed into the separate chapter.

The terms, abbreviations and useful references to other documents about the SM 3000 system are provided at the final part of the document.

Terms and Abbreviations - A glossary of terms commonly used in the card processing and electronic funds transfer industry.

1.3. Classification

This document has been classified as External.

1.4. Document sheet

200105

1.5. Document contacts

In the case of questions or proposals about information presented in this document, you can contact Alfeba's Documentation Division by email doc@alfeba.com, by phone +598 2 208 31 42 or by mail, using the address: Av. Agraciada 2770, Montevideo, 11823, Uruguay.

1.6. Document history

Version	Date	Modification	Notes	Authors
1.0	07.05.2020	-	Init. Version	Natalia Bogorodskaya

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Chapter 2. Transactions

This chapter contains the next sections:

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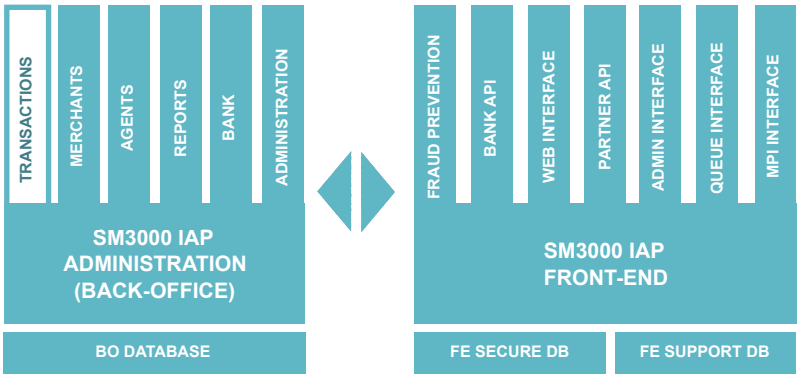
2.1. General information

In this chapter we describe how to work with the transactions data, based on internet-acquiring operations, using SM3000 IAP Administration (Back-office), its structure and export possibilities from the Sequoia Mosaic 3000 Internet-acquiring platform [SM3000 IAP].

2.2. The place of Transactions user interface [TUI] in the Platform structure

The SM3000 IAP Administration part of the platform presents the Back-office functions of the platform and stores data of all of the cards transaction made by Front-end of the SM3000 IAP and allows to set necessary parameters to manage the Platform. The structure is shown on the Picture 2.2.0.0.

Picture 2.2.0.0. The SM3000 IAP global structure

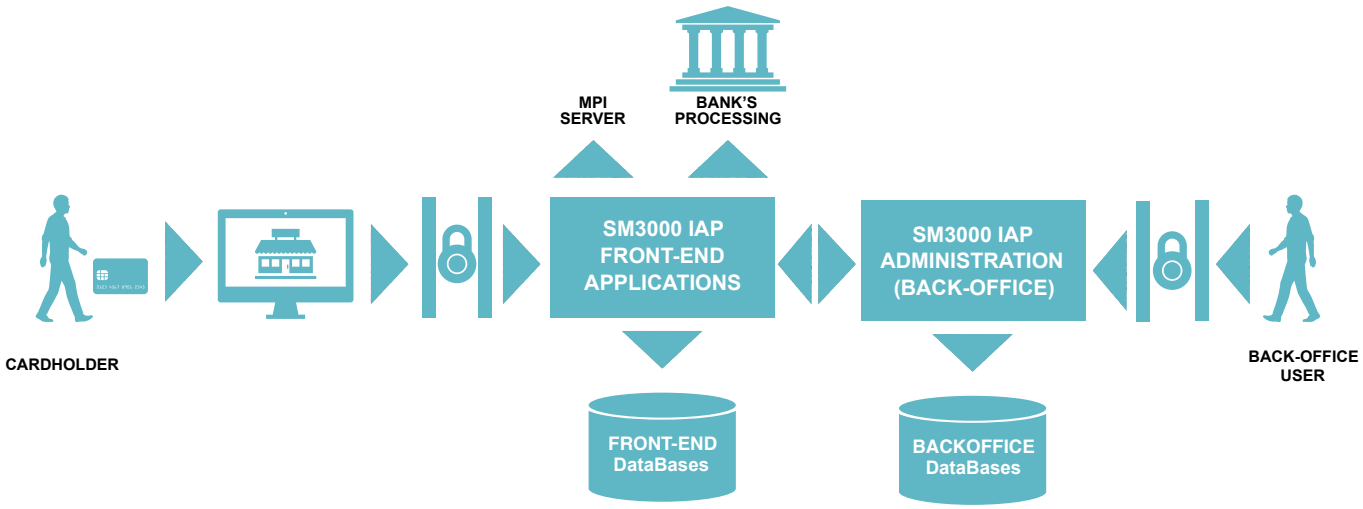


Using this part of the platform the user can create and edit setup data through the SM3000 IAP environment, for the merchant profiles, fees and other parameters.

2.3. The transaction flow through the Platform

The card transaction flow globally is presented in the Picture 2.3.0.0. The full description of the SM3000 IAP functionality and data flow you can see in the SM 3000 IAP Functional description and administrator's manuals of the Platform. The full list of the SM3000 IAP documentation you can find at the Manual No 200100 "SM3000: IAP. Documents register".

Picture 2.3.0.0. The SM3000 IAP interaction chart



In according with this scheme the Platform has 2 user's entrances: from the side of the cardholder and from the side of the Platform's user.

At the same time the Platform integrates with the banking infrastructure and international payment systems security parts:

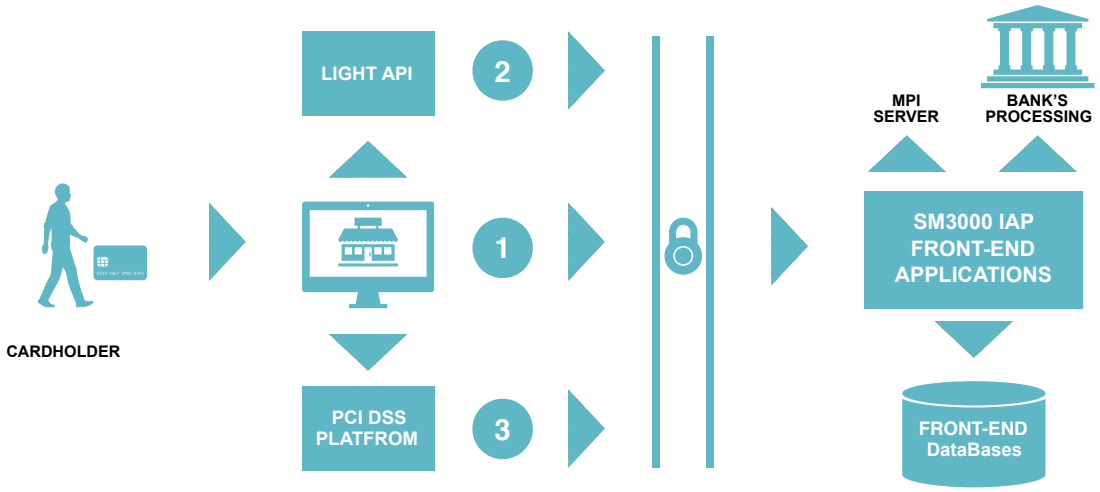
- banking processing for on-line authorizations routing,
- banking processing for the incoming/ outgoing jobs and
- MPI server functionality.

In this manual we explore how the Platform's user can manage the merchant's data with the SM3000 IAP Administration (Back-office). To understand well the transactions routing we explicate the common process, implemented in the IAP.

The first step is when the cardholder selects the goods at the Merchant's internet store. The merchant's internet store can be connected to the IAP by three ways as it is shown in the Picture 2.3.0.1.:

- inputting the cardholder data with a direct page of the Platform;
- inputting the cardholder data with a Merchant's page, if it has the PCI DSS certification or through the Agent Payment Operator stand alone procesing. In this case the Merchant or the Operator has the Host2Host interface of its system with a SM3000 IAP;
- inputting the cardholder data through the Light API without card data storage.

Picture 2.3.0.1. The cardholder access to the SM3000 IAP authorization



By any technical access to the platform as its shown above, the merchant can initiate a payment with a token, to make a refund by transaction id and to make recurrent payment with a saved card by order id. The difference is in the cardholder data storage, that stores the data with a special Secure Database of the Platform and internal applications.

In the same time the Front-End makes internal request for the fraud prevention measures. The request contains only card token, masked pan and other information without full PAN.

After this, the platform sends the cardholder data to the internal banking API for the authorization via itself or the 3D-Secure checks via MPI server of the Platfom. Banking API of the Platform sends "verifyEnrollment" (with PAN) or "checkPaRes" (without PAN) requests to MPI. MPI sends requests to Directory Servers of VISA or MasterCard. Banking API sends requests to acquiring banks with cardholder data for authorization requests and without cardholder data in other requests.

2.4. The transaction structure

The transaction data, that the Platform routs to the payment system through the bank, grows as it follows the transaction flow chart steps as shown in the Picture 2.4.0.0.:

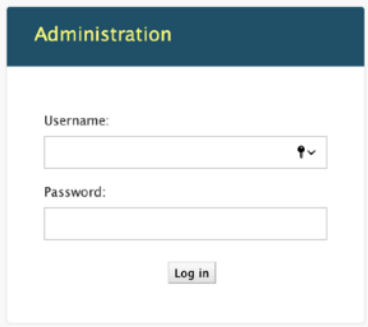
Picture 2.4.0.0. The cardholder access to the SM3000 IAP authorization

The complete transaction outgoing data from the Platform to the external processing and systems is described in the Table 2.3.0.0.

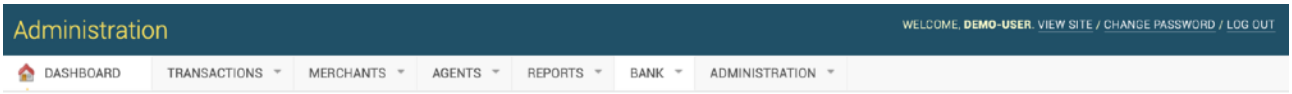
All of the transaction data structure is shown in the Table 5.3.0.1. in the Annex 5.3. in the Chapter 5 of this manual.

2.5. Logging into the system

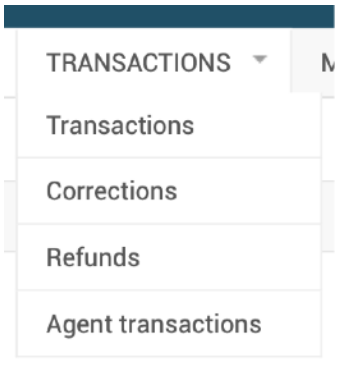
The Platform’s user has to login into the system with his own Username and Password, assigned previously:



After the enter to the system the main page with the menu above will be shown:

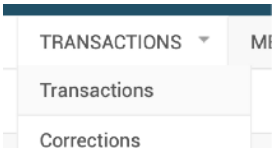


From the TRANSACTIONS menu you should choose the item to work with transactions:



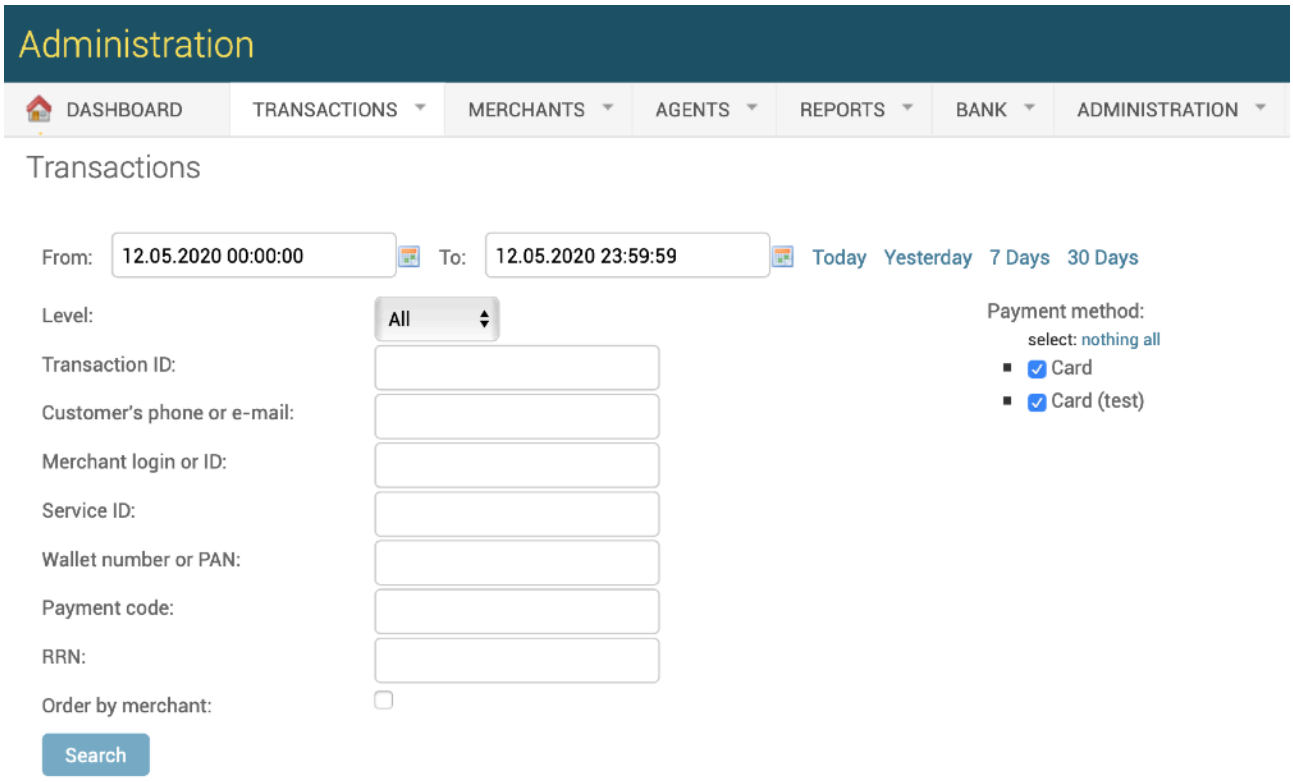
2.6. Transactions search and view

To view the transactions made with the Platform you should choose the Transactions item in the Transactions menu:



2.6.1. Transactions view

When the Transactions item is selected, a page with a list of registered transactions will be opened:



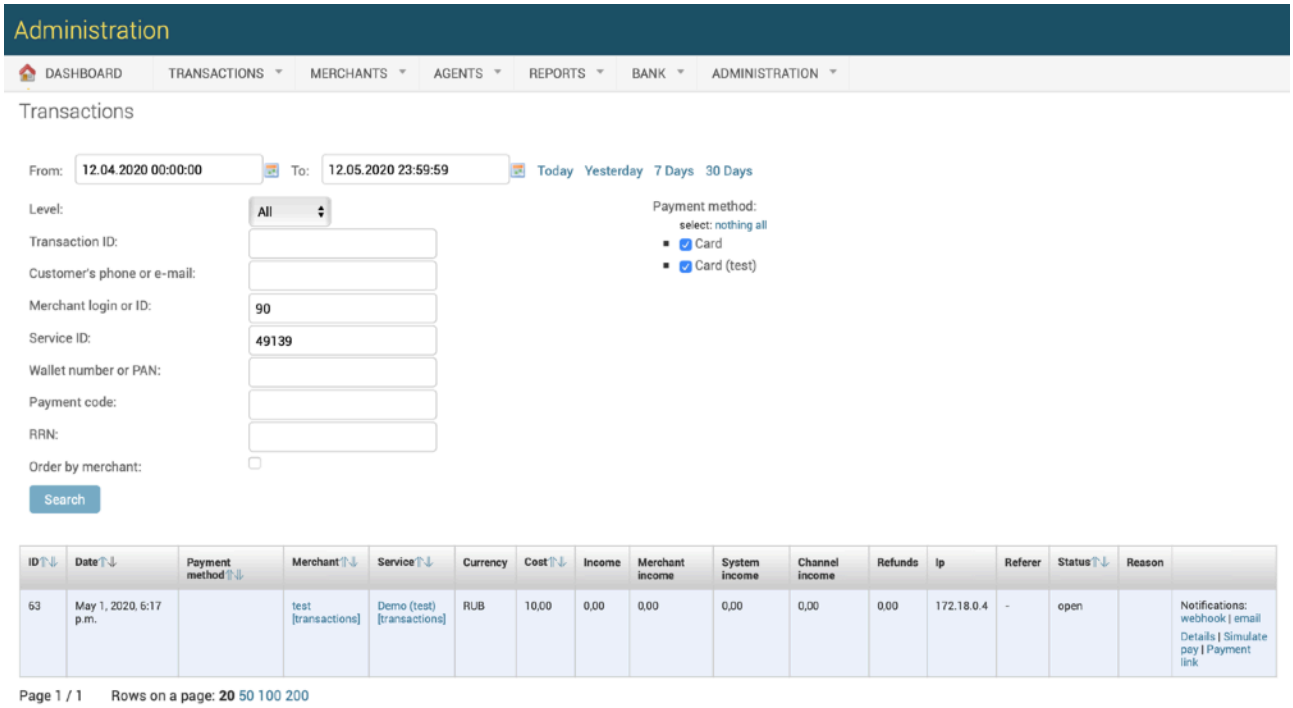
The fields, located in the page are described in the table 2.6.1.0.

Table 2.6.1.0. The Transactions (search) page fields description

Field name	Field format	Data format	Description
From …. To ….	Filter	Date&Time	Search the transactions made inside of the selected period
Today	Link to the filter	Date&Time	Quick select the search period for today's transactions
Yesterday	Link to the filter	Date&Time	Quick select the search period for yesterday transactions
7 days	Link to the filter	Date&Time	Quick select the search period for the transactions made during the past 7 days
30 days	Link to the filter	Date&Time	Quick select the search period for the transactions made during the past 30 days
Payment method by Card	Filter	Bool	Selects the transactions made by Card
Payment method by Card (Test)	Filter	Bool	Selects the transactions made by Card in the test environment
Level	Filter	Logical	Selects the Error o Success transactions
Transaction ID	Filter	Text	Selects the transaction with a mentioned ID here
Customer's phone or email	Filter	Text	Selects the transaction by the cardholder's phone o cardholder's email, entered here
Merchant Login or ID	Filter	Text	Selects the transaction by the Merchant Login name or Merchant's ID, entered here
Service ID	Filter	Numeric	Selects the transaction by the Service ID, entered here
Wallet number o PAN	Filter	Text	Selects the transaction by the Wallet number or the card number (PAN), entered here
Payment code	Filter	Text	Selects the transaction by the payment code, entered here
RRN	Filter	Numeric	Selects the transaction Reference Retrieval number
Order by merchant	Filter	Bool	Orders the found transaction by Merchant name
Search	Button	Button	Starts the transactions search operation, based on the filters selected on the page

2.6.2. Transactions list

After applying the filter the list of the selected transactions will be shown below in the Search form on the same page:



In this list they used the columns to show the information about the transactions. The description of the columns is provided in the Table 2.6.2.0.

Table 2.6.2.0. The Transactions list table description

Field name	Field format	Data format	Description
Date	Date&Time	Date&Time	Shows the date and time of the transaction
Payment method	Text	Text	Shows the method, chosen by the Cardholder to pay for the goods and services
Merchant (Merchant's name link)	Link	Link	Links to the Merchant data page
Merchant (Merchant's transactions link)	Link	Link	Filters and shows the transactions for this merchant on the same opened page (the Merchant ID appears in the field Merchant ID of the Search table automatically)
Service (Service name)	Link	Link	Links to the Service data page
Service (Service transactions link)	Link	Link	Filters and shows the transactions for this service on the same opened page (the Service ID appears in the field Service ID of the Search table automatically)
Currency	Text	Numeric	Shows the Currency code of the authorization transaction
Cost	Numeric	Numeric	The authorization request amount
Income	Numeric	Numeric	The successes authorization amount

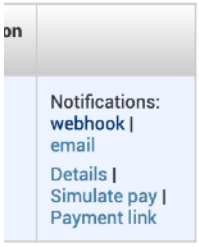
Field name	Field format	Data format	Description
Merchant Income	Numeric	Numeric	The revenue amount that we paid to the merchant
System income	Numeric	Numeric	The Payment operator income
Channel income	Numeric	Numeric	The cost of the channel on the base of the bank-acquirer fee
Refunds	Numeric	Numeric	Refund amount
IP	Text	Text	The cardholder IP-address
Referer	Text	Text	The link of the merchant page, from where the cardholder comes and clicked
Status	Text	Text	Orders the found transaction by Merchant name
Reason	Text	Text	The reason of error
Notifications (webhook)	Link	Link	Links to make a notification for the merchant by web. See 2.6.3. Notifications by web
Notifications (email)	Link	Link	Links to make a notification for the merchant by email. See 2.6.5. Notifications by web
Notifications (details)	Link	Link	Opens a form with the transaction details. See 2.6.6. Transactions detail form
Notifications (simulate pay)	Link	Link	Opens a form to make the transaction manually. See 2.6.7. Simulate pay
Notifications (payment link)	Link	Link	Opens a form with a payment link. See 2.6.8. Transactions payment link

2.6.3. Notifications by web

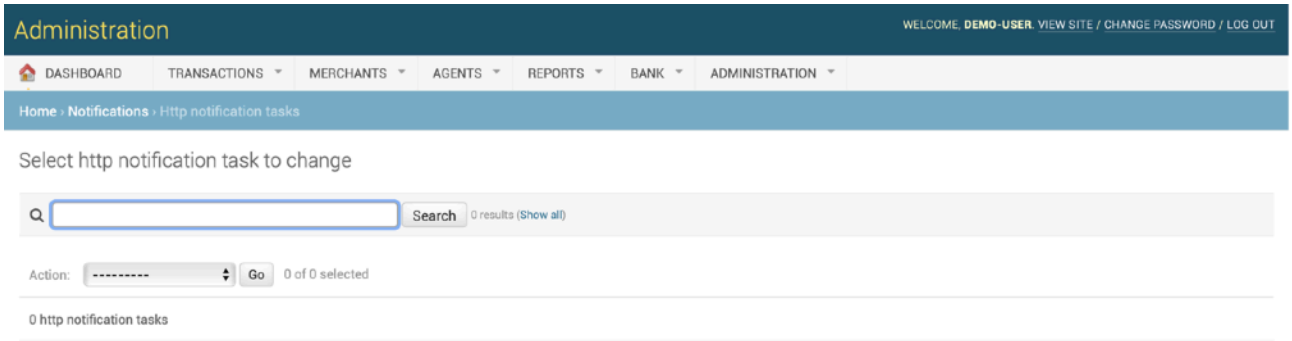
You can prepare and send the notification to the Merchant by web in the case of Light API and Host2Host API usage. It means, that it could be used, when the Merchant is connected to the platform through the special API, has minimum needed PCI DSS certification and participates in the process of the cardholder data transfer from its own system to the SM3000 IAP.

The notifications by WEB are used for the Light API and Host2Host connections only!

To start a work with this job you have to activate the link Notifications: web hook in the Transactions list table, which is described in the subsection 2.6.2.:



The page Select http notification task to change will be opened:

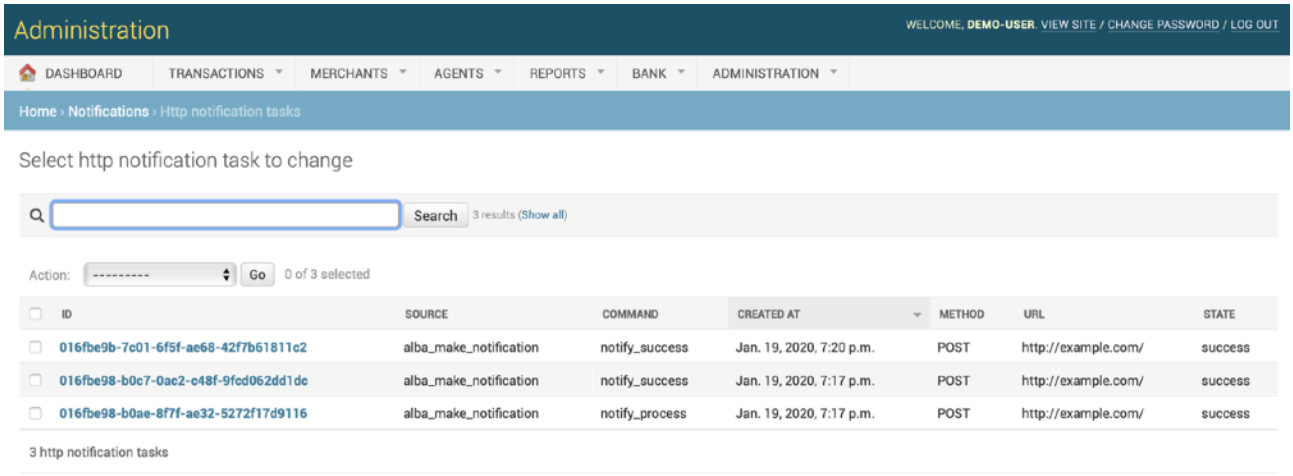


The fields, located on the page are described in the table 2.6.3.0.

Table 2.6.3.0. The http notification task to change page description

Field name	Field format	Data format	Description
Search	Search with Button	text	Searches the necessary notification to change
Show all	Link	Link	Searches and shows all of the notifications
Action	Logical	Logical	Offers 3 actions to do (see the Table 2.6.3.2.): • Start/ Repeat tasks, • Revoke tasks and • Get Avro
Go	Button	Button	Starts the usage of the chosen action's option

To make the task you should search for the needed item by ID or pressing the **Show all** link to show the full list of the notifications:



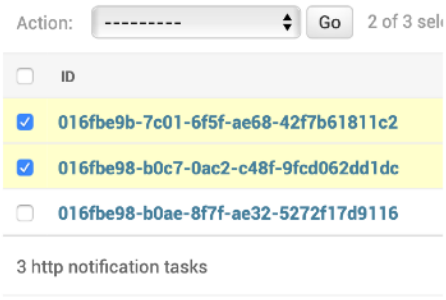
In this list they used the columns to show the information about the notifications. The description of the columns is provided in the Table 2.6.3.1.

Table 2.6.3.1. The http notification task to change list description

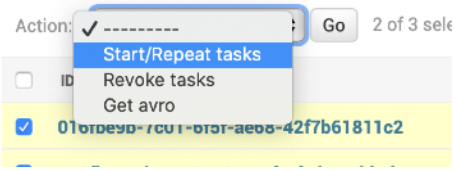
Field name	Field format	Data format	Description
ID	text	text	Shows the ID number of the notification
Source	text	text	Informs about the notification's source
Command	text	text	Shows the command taken on the notification
Created at	Date and Time	Date and Time	Shows the creation date and time of the notification
Method	text	text	Method of the notification data transfer
URL	link	link	Link to the notification page, where to the notification was sent. Is presented by Merchant, using the Light API
State	text	text	The state of the notification process

To change you should:

a) Select the needed Notifications from the Notifications list and



b) Press the necessary **Action** from the Action list and press the button **Go**:



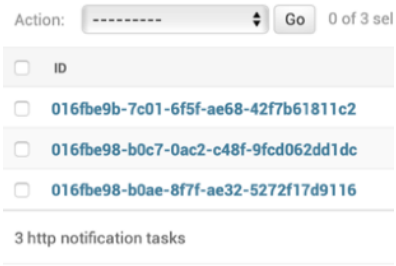
The list of possible actions, are described in the table 2.6.3.2.

Table 2.6.3.2. The http notification task to change actions description

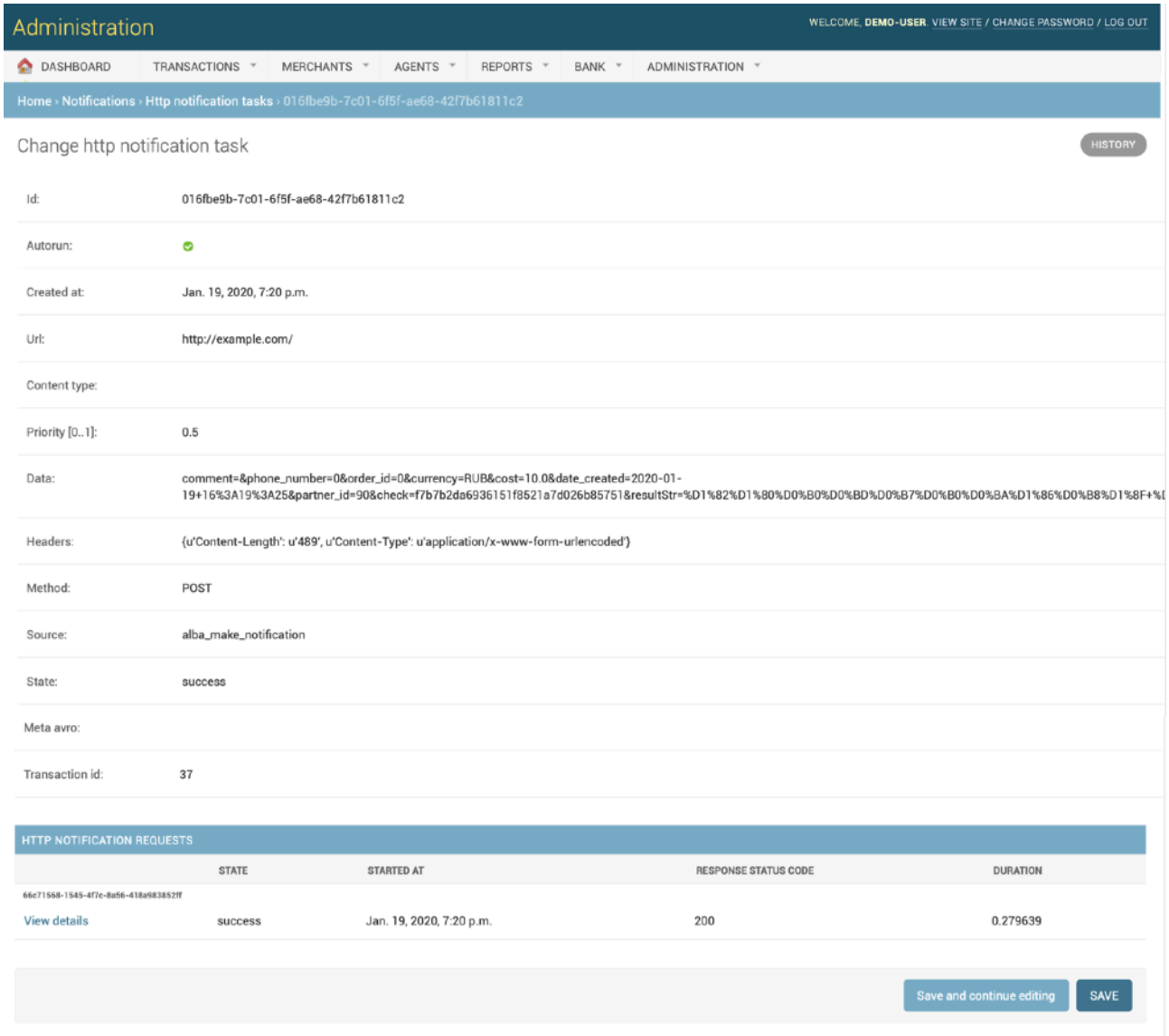
Field name	Description
Start/ Repeat tasks	Starts the process or repeat the existent process
Revoke tasks	Cancels tasks
Get avrò	Not used currently

2.6.4. Change notifications task details forms

To look the details of the notification you should press the link in the column ID (See the Table 2.6.3.1.):



The page opens:

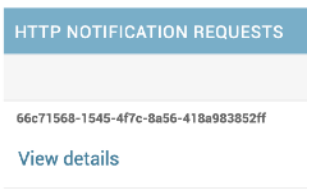


The fields, located on the page are described in the table 2.6.4.0.

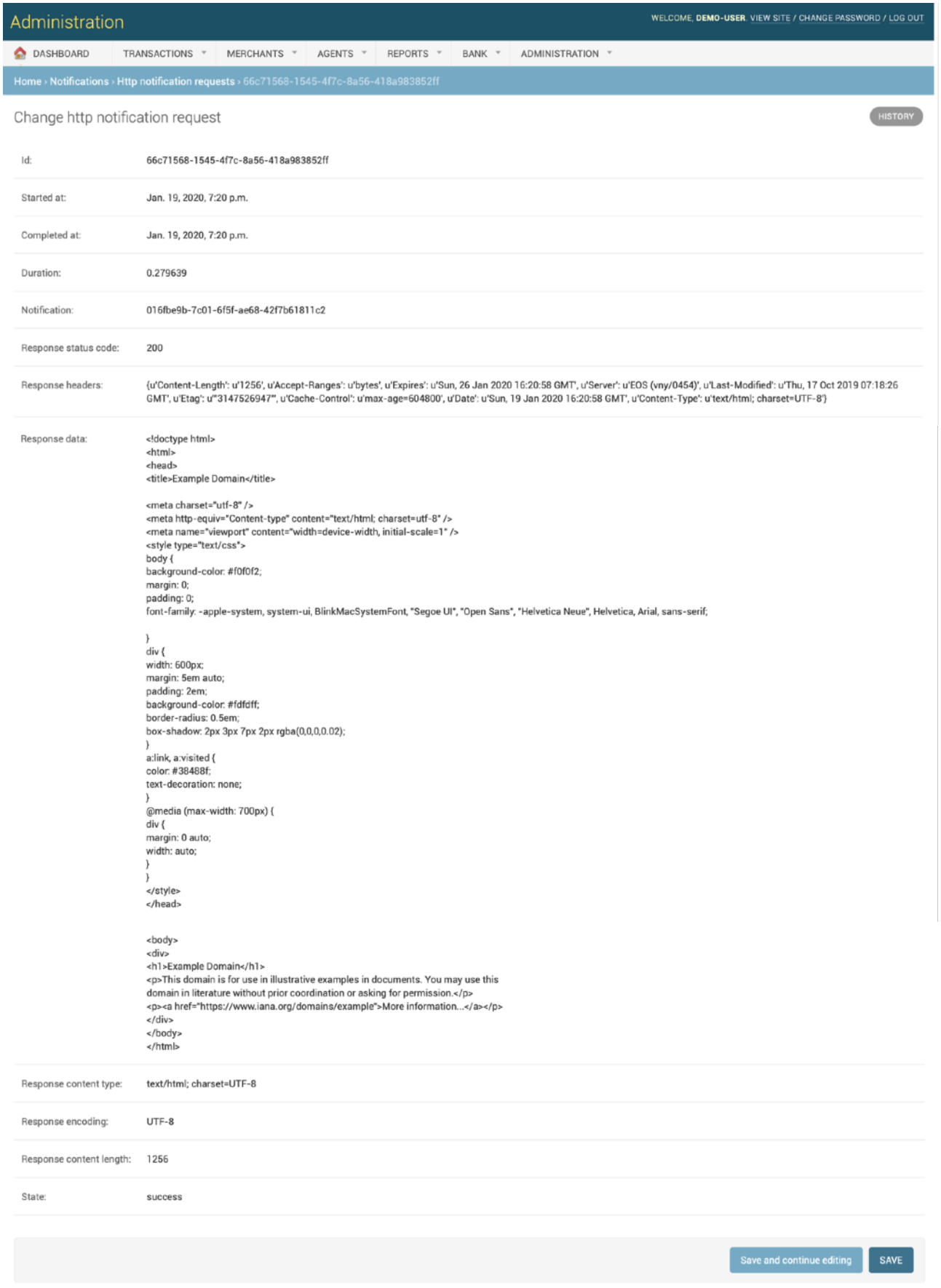
Table 2.6.4.0. The change notifications task details form description

Field name	Field format	Data format	Description
ID	Text	Text	Shows the ID number of the notification
Autorun	Bool	Bool	Informs if the process starts automatically
Created at	Date and Time	Date and Time	Date and time of the transaction
URL	text	text	Shows the Link to the notification page, where to the notification was sent. Is presented by Merchant, using the Light API
Content type	text	text	Shows type of the content
Priority [0..1]	Numeric	Numeric	Informs about the priority from 0 to 1
Data	text	text	Shows the data of the notification
Headers	text	text	Shows the header of the notification
Method	text	text	Shows the method of the data transfer (Post etc)
Source	text	text	Shows the source of the notification data
State	text	text	Shows the state of the notification (Success, Error etc.)
Meta avro	text	text	Not used in the current version
Transaction id	Numeric	Numeric	Shows the ID number of the transaction
View details	link	link	Opens the technical details on the notification in the separate page. See the Table 2.6.4.1. for further information
RESPONSE STATUS CODE	Numeric	Numeric	Shows the Response code
DURATION	Numeric	Numeric	Shows the time of the response waiting from the merchant
Save and continue editing	Button	Button	To save and continue the edit process
Save	Button	Button	To save

To see the technical details of the notification you should press the link **View details**:



The page opens:



The fields, located on the page are described in the table 2.6.4.1.

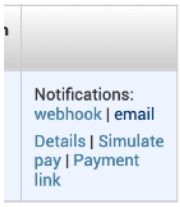
Table 2.6.4.1. The change notifications task technical details form description

Field name	Field format	Data format	Description
ID	Text	Text	Shows the ID number of the notification
Started at	Date and Time	Date and Time	Date and time of the start of the process
Completed at	Date and Time	Date and Time	Date and time of the finish of the process
Duration	Numeric	Numeric	Shows the duration of the notification’s delivery
Notification	text	text	Shows the notification
Response status code	Numeric	Numeric	Shows the Response code
Response headers	text	text	Shows the response header of the notification
Response data	text	text	Shows the response data
Response content type	text	text	Shows the content type of the response, for example text/html; charset=UTF-8
Response encoding	text	text	Shows the encoding format of the response, for example UTF-8
Response content length	text	text	Shows the length of the content of the response, for example 1256
State	text	text	Shows the state of the operation, success, error etc.
Save and continue editing	Button	Button	To save and continue the edit process
Save	Button	Button	To save

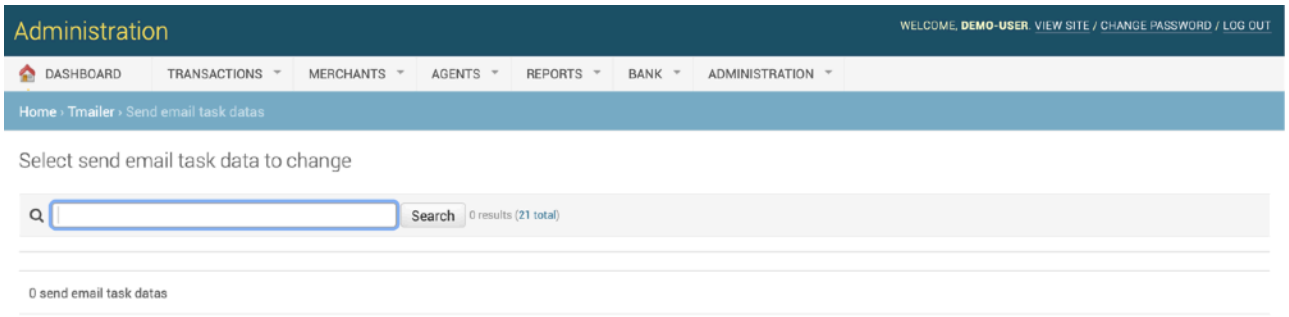
2.6.5. Notifications by e-mail

You can prepare and send the notification to the Merchant by e-mail.

To start a work with this job you have to activate the link Notifications: **email** in the Transactions list table, which is described in the subsection 2.6.2.:



The pages «Select send email task data to change» opens:

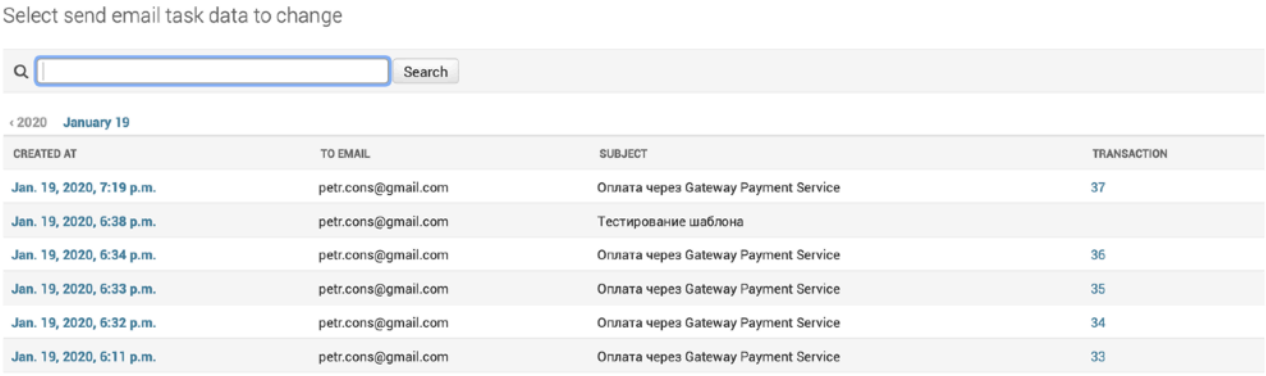


The fields, located on the page are described in the table 2.6.5.0.

Table 2.6.5.0. The email notification task to change page description

Field name	Field format	Data format	Description
Search	Search with Button	text	Searches the necessary notification to change
… total	Link	Link	Searches and shows all of the notifications

To make the task you should search for the needed item by ID or pressing the **… total** all link to show the full list of the notifications:

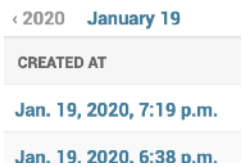


Structure and fields description are in the Table 2.6.5.1.

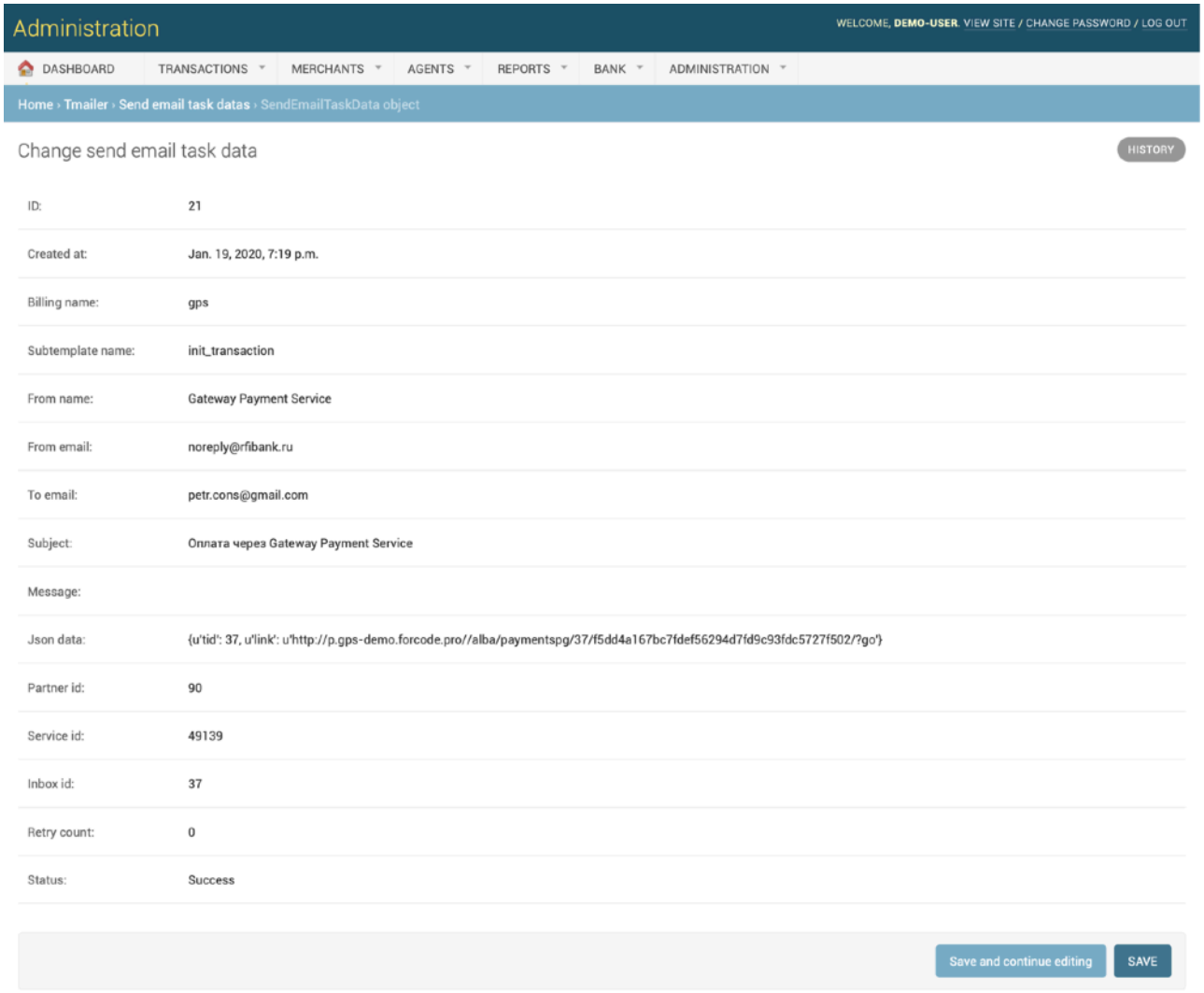
Table 2.6.5.1. The email notification task list to change page description

Field name	Field format	Data format	Description
Created at	Link	Date and Time	Shows the date and time of the notification creation and links to the details page of the email notification
To email	text	text	Shows the e-mail address to send the notification
Subject	text	text	Shows the subject of the message
Transaction	Link	Numeric	Shows the ID number of the transaction and links to the Transaction details page. See Subsection 2.6.2. Transaction lists

To look through the email notification data you should press the link **Created at**:



The new page with email notification details opens:



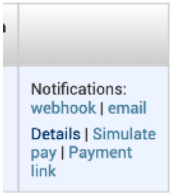
The fields of the page are described in the Table 2.6.5.2.

Table 2.6.5.2. The email notification task list to change page description

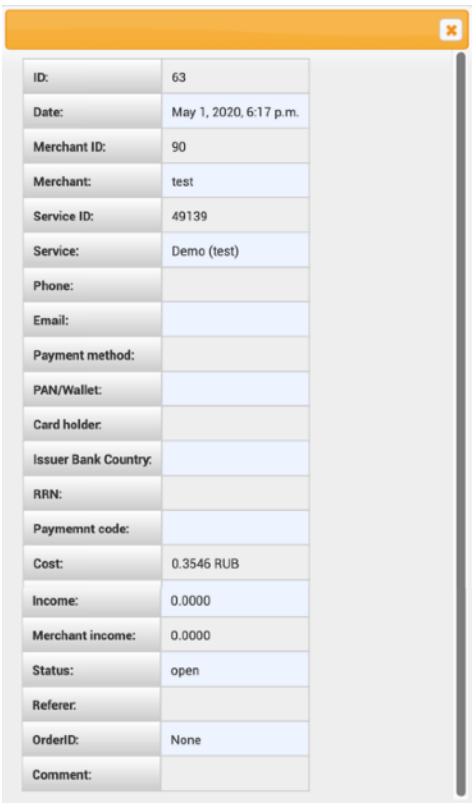
Field name	Field format	Data format	Description
ID	Numeric	Numeric	ID of the email notification
Created at	Link	Date and Time	Shows the date and time of the notification creation and links to the details page of the email notification
Billing name	text	text	Shows the name of the payment operator, that uses the SM3000 IAP
Subtemplate name	text	text	Visual template, that they used to send e-mail messages. For example, to send the message about the transaction creation they can use one template, and for the transaction success notification - the other one.
From name	text	text	Here they can input the name of the message sender
From email	text	text	Here they can input the email address of the message sender
To email	text	text	Here they can input the email address of the message receiver
Subject	text	text	Subject of the message notificationon
Message	text	text	The body of the message
Json data	text	text	Arbitrary data to insert into the template
Partner id	Numeric	Numeric	The ID number of the Partner
Service ID	Numeric	Numeric	The ID number of the Service of the Merchant
Inbox ID	Numeric	Numeric	The ID number of the Invoice, sent by the Merchant to the Cardholder
Retry count	Numeric	Numeric	The number of attempts to send the message
Status	text	text	The status of the message sending (success, error etc.)
Save and continue editing	Button	Button	To save and continue the edit process
Save	Button	Button	To save

2.6.6. Transactions detail form

You can look through the transaction details on the separate page. To do it you have to activate the link **Details** in the Transactions list table, which is described in the subsection 2.6.2.:



The pop-up window with the transaction's details opens:



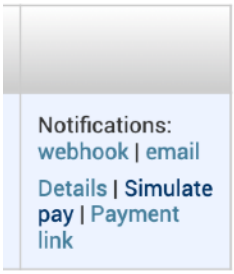
The window's fields description is provided in the Table 2.6.6.0.

Table 2.6.6.0. The Transaction’s details description

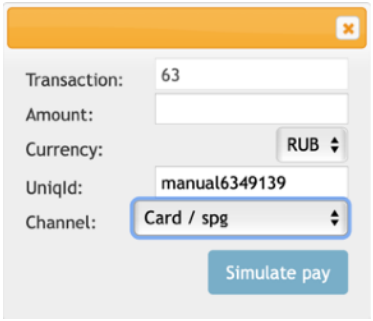
Field name	Field format	Data format	Description
ID	Numeric	Numeric	The transaction's ID number
Date	Date&Time	Date&Time	Shows the date and time of the transaction
Merchant ID	Numeric	Numeric	The Merchant's ID number
Service ID	Numeric	Numeric	The Service's ID number of the Merchant
Service	Text	Text	The service name of the Merchant
Phone	Text	Text	The phone of the Cardholder
Email	Text	Text	The email address of the Cardholder
Payment method	Text	Text	Shows the method, chosen by the Cardholder to pay for the goods and services
PAN/ Wallet	Numeric	Numeric	The card or wallet number of the Cardholder
Cardholder	Text	Text	The Cardholder name
Issuer Bank Country	Text	Text	The country name of the Bank, issued the card
RRN	Numeric	Numeric	The reference retrieval number of the transaction
Payment code	Numeric	Numeric	The code of the payment with a card
Cost	Numeric	Numeric	The authorization request amount
Income	Numeric	Numeric	The successes authorization amount
Merchant Income	Numeric	Numeric	The revenue amount that we paid to the merchant
Status	Text	Text	Shows the Status of the transaction
Referer	Text	Text	The link of the merchant page, from where the cardholder comes and clicked
Order ID	Text	Text	The ID number of the order
Comment	Text	Text	Comment field

2.6.7. Simulate pay

You can edit the transaction amount and currency on the selected transaction. To do it you have to activate the link **Simulate pay** in the Transactions list table, which is described in the subsection 2.6.2.:



The pop-up window with the transaction's details to edit opens:



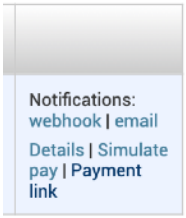
The window's fields description is provided in the Table 2.6.7.0.

Table 2.6.7.0. The Transaction's details to edit description

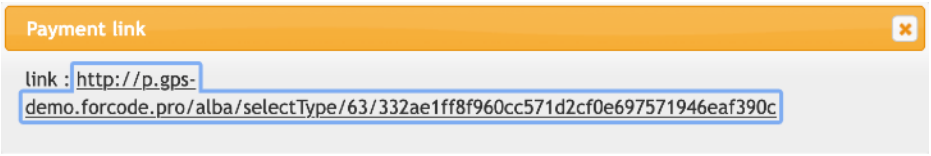
Field name	Field format	Data format	Description
Transaction	Numeric	Numeric	The transaction's ID number
Amount	Numeric	Numeric	The amount of the transaction to correct
Currency	Numeric	Numeric	The currency of the transaction to correct
UniqID	text	text	The Uniq ID number, offered by the Platform automatically
Channel	text	text	The channel of the authorization
Simulate pay	Button	Button	Starts the payment changes

2.6.8. Transactions payment link

You can look the payment link on the selected transaction. To do it you have to activate the link **Payment link** in the Transactions list table, which is described in the subsection 2.6.2.:



The pop-up window with the transaction's link opens:



This window has unique field with an active link to the payment.

Chapter 3. Corrections

This chapter contains the next sections:

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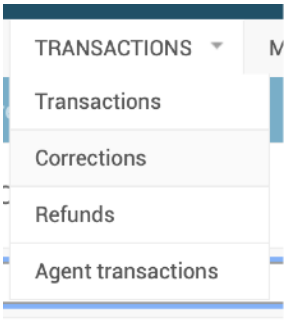
3.1. General information

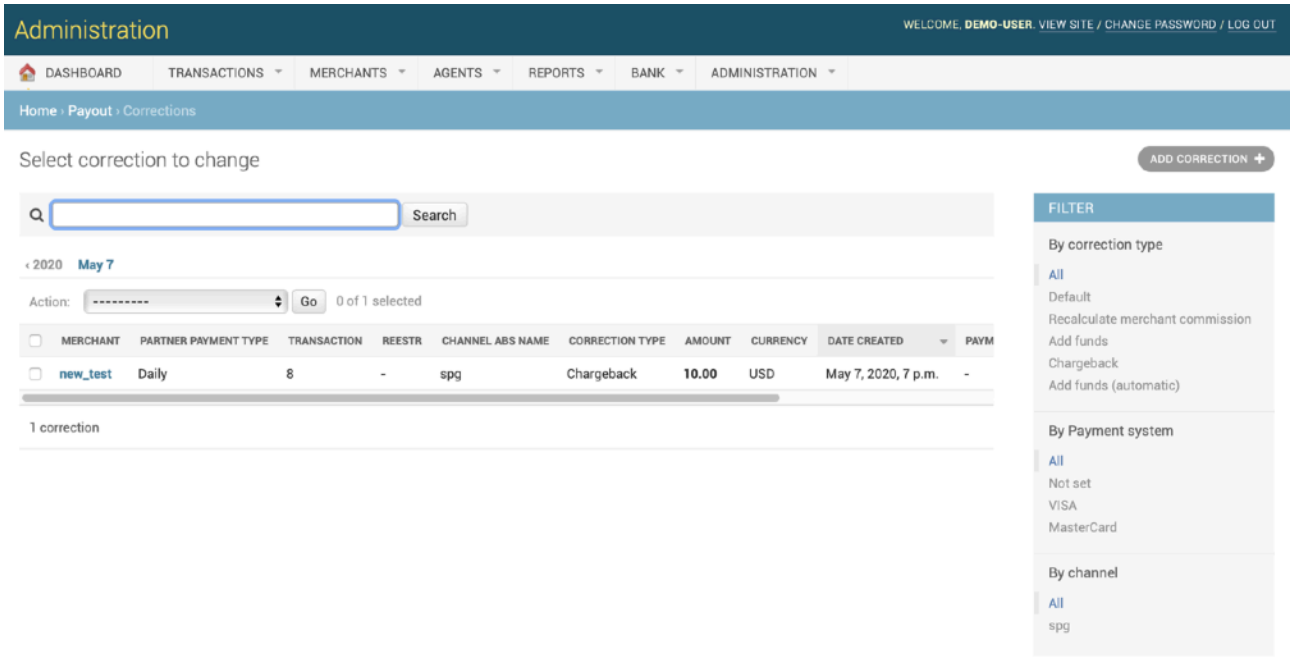
In this chapter we describe how to correct operations data using SM3000 IAP Administration (Back-office).

3.2. Corrections search and view

To start a work with corrections page you should open an item Corrections in the Transactions menu:



The Corrections window opens:

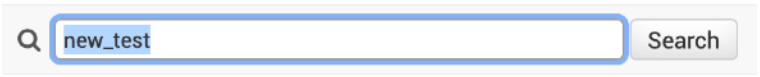


The description of the fields is provided in the Table 3.2.0.0.

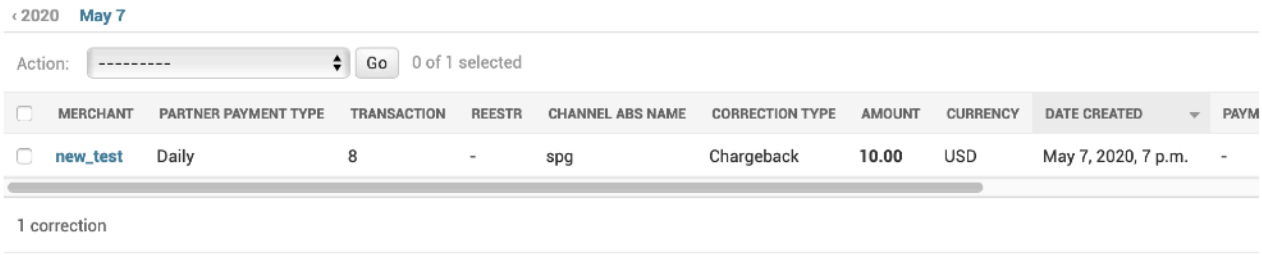
Table 3.2.0.0. The Corrections (search) page fields description

Field name	Field format	Data format	Description
Search	Filter	Text	Search the transactions to correct by the Merchant name or ID
XXXX	Link to the filter	Date	Quick select the search period by year to show corrections
Month X	Link to the filter	Date	Quick select the search period by Month and date to show corrections
ADD CORRECTION	Link to the page	Link	Links to the page to make a transaction's correction
Action	Logic	Logic	Chooses the command to do with the marked corrections
Go	Button	Button	Starts the action job
Merchant	Link	Link	Links to the Correction details
Partners payment type	Text	Text	The period of the payment
Transaction	Text	Text	Shows transaction ID number
Reestr	Text	Text	Shows the rester ID number
Channel ABS Name	Text	Text	Shows the name of the Banking system core channel
Correction type	Text	Text	Shows the type of the correction (chargeback etc.)
Amount	Number	Number	Shows the correction’s amount
Currency	Text	Text	Shows the currency of the correction
Date created	Date&Time	Date&Time	Shows the date and a time of the transaction’s correction creation
Payment system	text	text	Shows the Payment system name (MasterCard, VISA etc.)
Create registry	Bool	Bool	Option to create the register for this correction
By correction type (FILTER)	Filter	text	Filter the corrections to show on the page by type: • All - to show all of the corrections, • Default - to show the corrections by default filter, tuned during the system’s setup, • Recalculate merchant commission - to show the corrections by fees change, • Add funds - to show the corrections by adding funds to the transaction made, • Chargeback - to show the corrections with chargebacks, • Add funds (Automatic) - to show the automatic adding funds to the transaction.
By Payment system (FILTER)	Filter	text	Filter the corrections to show on the page by payment system: • All - to show all of the systems, • Not set - to show the corrections if the payment system wasn’t set, • VISA - to show the corrections of the VISA transactions, • MasterCard - to show the corrections of the MasterCard transactions.
By Channel (FILTER)	Filter	text	Filter the corrections to show on the page by Banking core channel: • All - to show all of the systems, • SPG - to show the corrections made by SPG banking core channel.

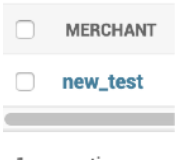
To search the needed correction you should enter the Merchant ID or Merchant Name in the field of the search, for example new_test:



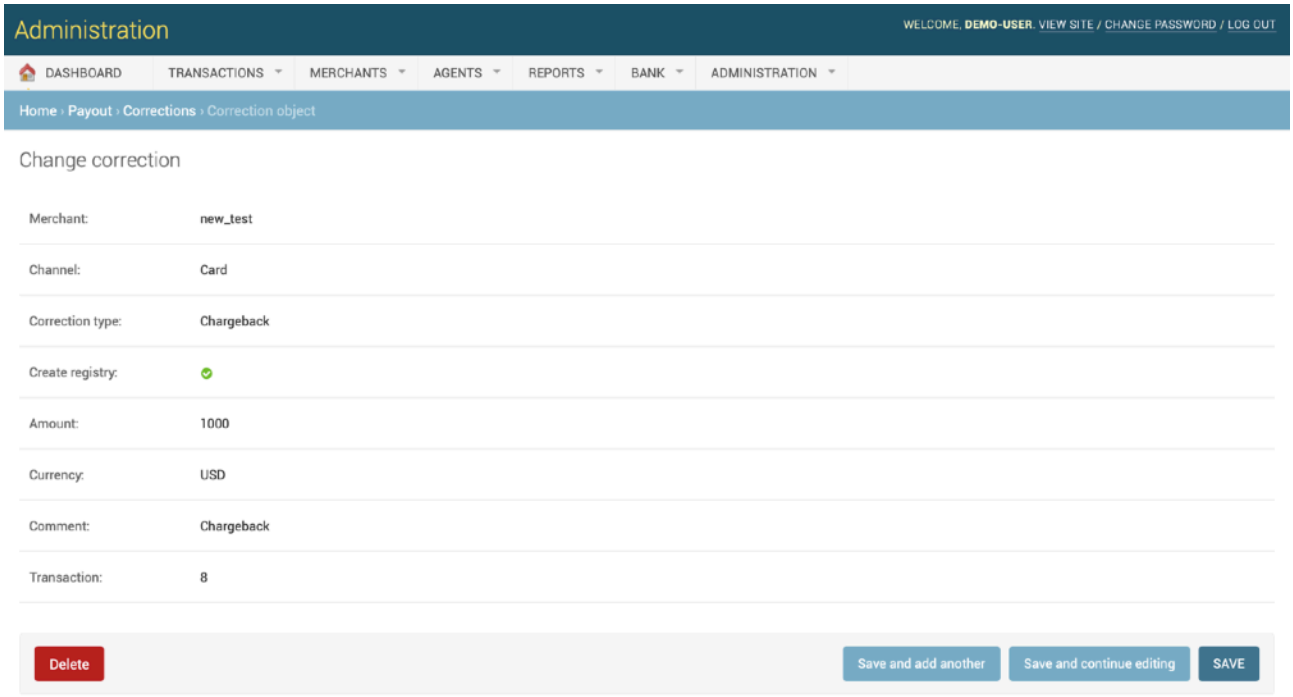
The corrections of the chosen merchant will be shown on the page:



To look the the correction's details you should press the **Merchant link** on the Merchant column of the table:



The window with the Corrections details will be opened in the separate page:



The description of the fields is provided in the Table 3.2.0.1.

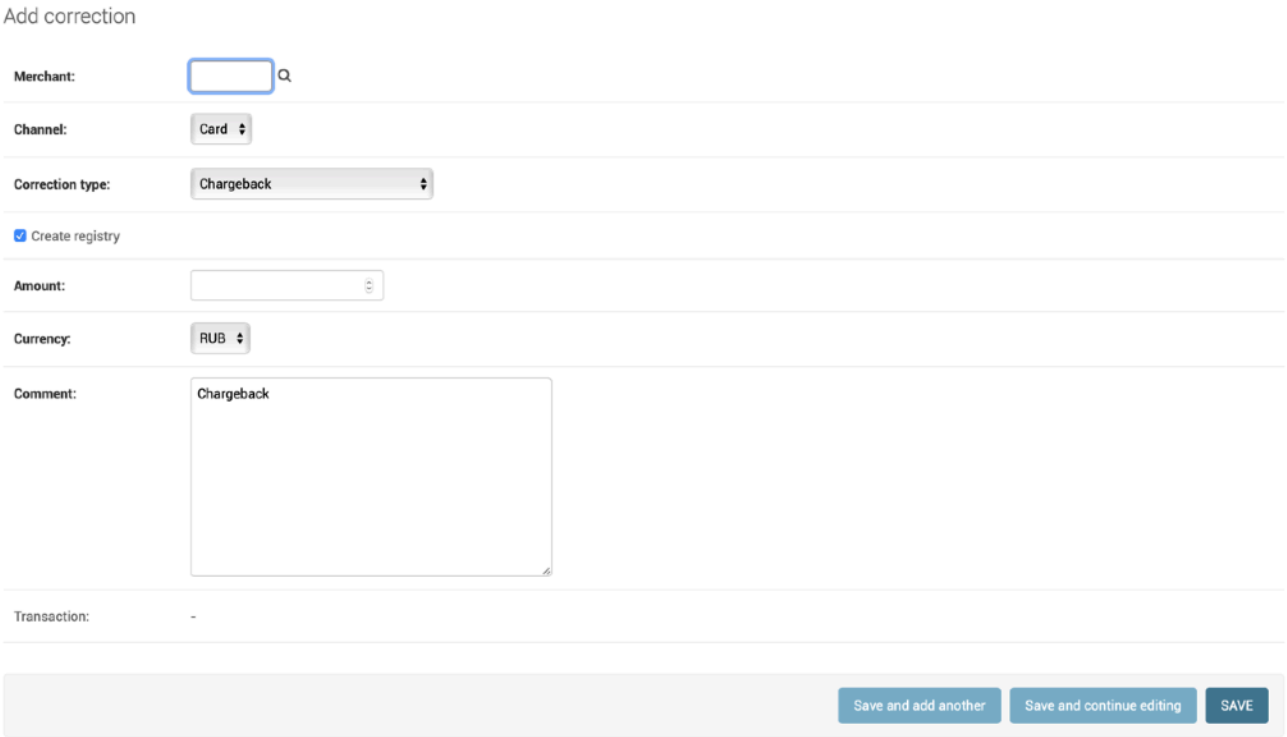
Table 3.2.0.1. The Correction details page fields description

Field name	Field format	Data format	Description
Merchant	Text	Text	Shows the Merchant name
Channel	Text	Text	Shows the name of the Banking system core channel
Correction type	Text	Text	Shows the type of the correction (chargeback etc.)
Create registry	Bool	Bool	Option to create the register for this correction
Amount	Number	Number	Shows the correction's amount
Currency	Text	Text	Shows the currency of the correction
Comment	Text	Text	Shows the type of the correction (chargeback etc.)
Transaction	Text	Text	Shows transaction ID number
Delete	Button	Button	Deletes the correction
Save and add another	Button	Button	Saves the current correction and opens the new window to create a new correction
Save and continue editing	Button	Button	Saves the correction and stays on the current page to continue the job
Save	Button	Button	Saves the curvent correction

3.3. Creating correction

To create the correction you should activate the button **Add correction** on the page Select correction to operate (See section 3.2.):

The correction creation window will be opened on the separate page:



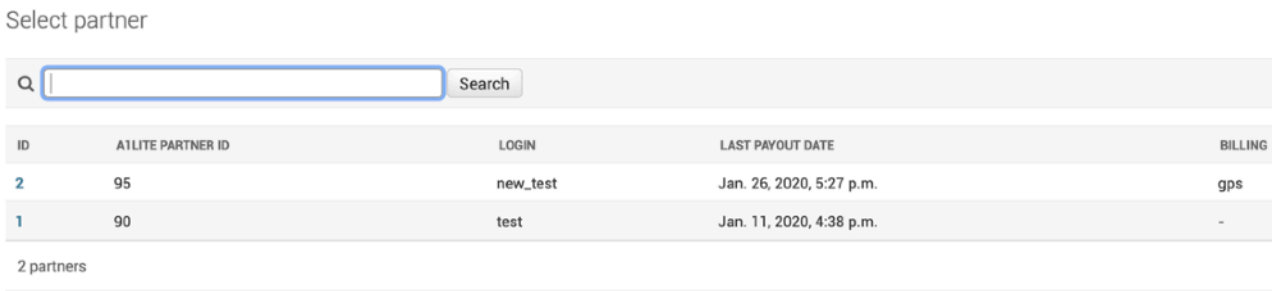
The description of the fields is provided in the Table 3.3.0.0.

Table 3.3.0.0. The Correction creation page fields description

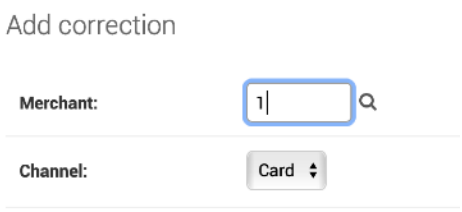
Field name	Field format	Data format	Description
Merchant	number	number	The merchant ID
Channel	text	text	Channel used (Card etc.)
Correction type	Text	Text	The type of the correction: • chargeback - to make a chargeback of the transaction, • add funds - to increase a Merchant's limit for authorizations (on the base of the previous banking account transfer received from the merchant etc.), • recalculate merchant commission - to make changes on the limit, based on the merchant fees recalculation, • default - to make a correction, based on the other purpose.
Create registry	Bool	Bool	Option to create the register for this correction
Amount	Number	Number	To input the correction's amount
Currency	Text	Text	To choose the currency of the correction
Comment	Text	Text	To enter an information, that will be needed in the future to work with this correction, to match it with the authorization transaction etc.
Transaction	Text	Text	Shows transaction ID number
Save and add another	Button	Button	Saves the current correction and opens the new window to create a new correction for the transaction
Save and continue editing	Button	Button	Saves the correction and stays on the current page to continue the job
Save	Button	Button	Saves the curvent correction

To create the correction transaction, first of all, you have to ingress the Merchant ID number

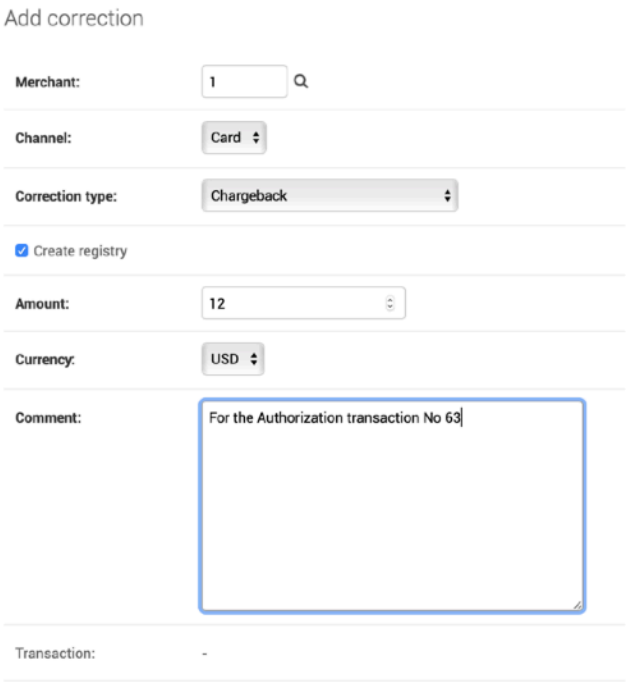
or to choose it from the list, pressing the Search pic on the page:



For example, you create the correction for the Merchant ID = 1 and you use the Card channel for the correction:



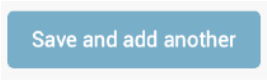
Then you should select the correction type, for example, Chargeback, mark the Register creation option and input the 12 USD amount. To help the future search of the correction we recommend you to note the ID number of the original authorization transaction in the field Comment, for example, for the transaction with ID = 63:



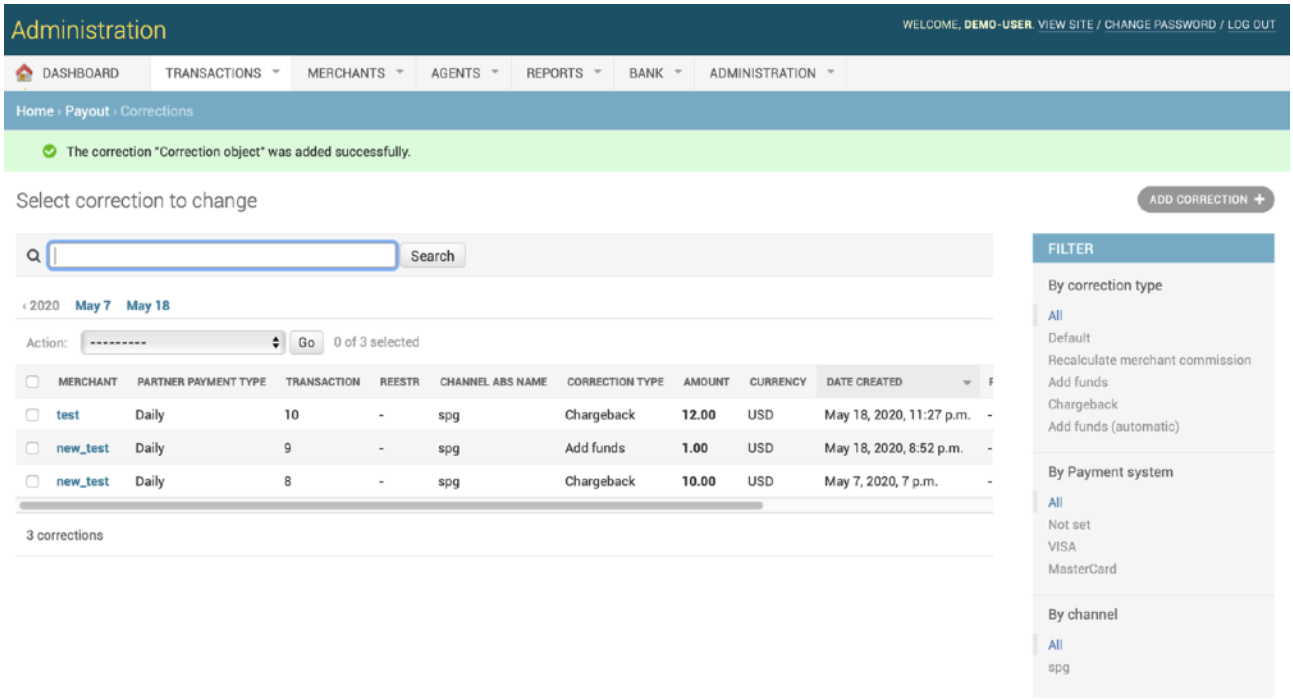
To save the correction you have to press the Save button on the page:

If you aren't sure to finish the correction, you can choose the **Save and continue editing** button:

If you have a number of the corrections to make, we recommend you to use the **Save and add another** Button to save the existing correction with thePlatform and to begin the new correction:



If you Save the correction, the Platform transfer you to the principal window of the Corrections menu with a message «The correction «Correction object» was added successfully. The executed correction will be added to the list of the corrections on the table on the page:



The fields of the table are described on the table 3.2.0.0.

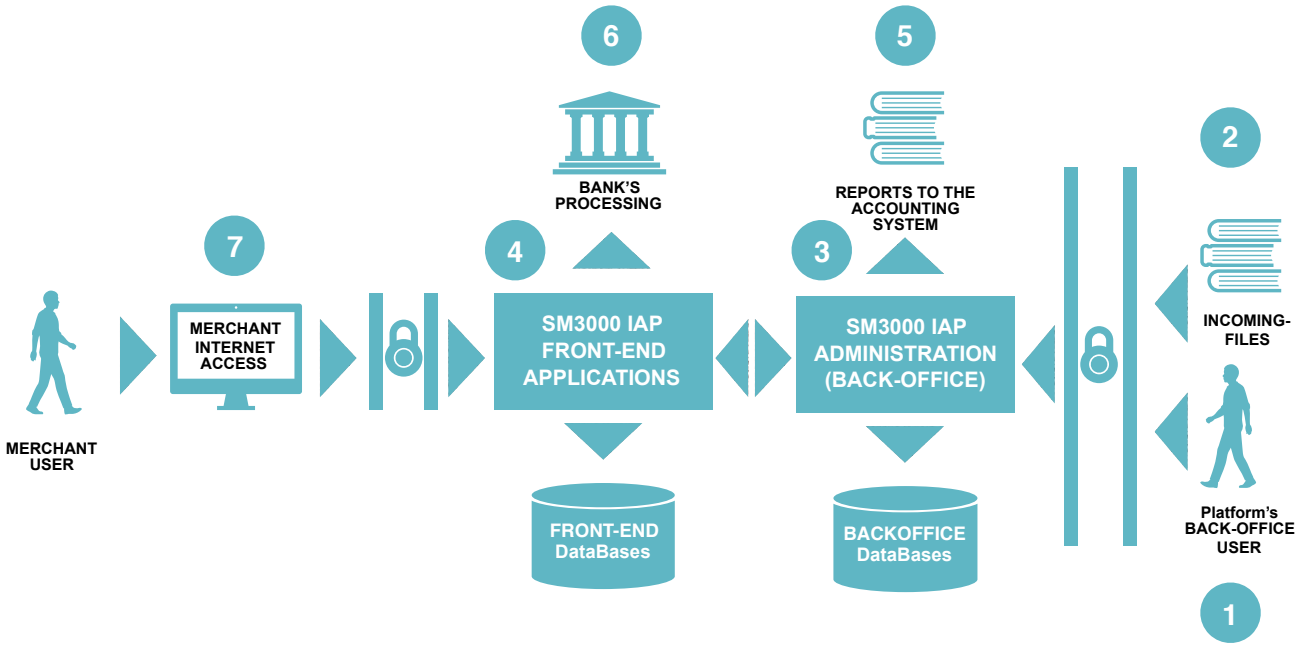
3.4. Chargeback creation

If the Platform Operator receives Chargeback automatically in the Incoming file from the Bank, the correction will be maid automatically and the Merchant limit will be decrease by the amount of the Chargeback.

From time to time, the situation appears, when the Platform operator must generate the Chargeback manually with the Platform. In this case he/ she has to use the Corrections form to do it as it was described in the Section 3.3.

The Chargeback scheme is presented in the Picture 3.4.0.0.

Picture 3.4.0.0. The Chargeback flow



In according to scheme above (Pic. 3.4.0.0.), the chargeback can be inputed by the Platform's operator (1) manually or through the Incoming-File report (2), received by the Platform from the Acquirer processing center automatically. After the chargeback was received, the SM3000 IAP Back-office process it (3), actualizing the data in the SM3000IAS Front-end (4) and using the new information to prepare different reports to the Operator's accounting system to make payment to the merchants (5). After the Merchant data actualization with a SM3000 IAP Front-End is done, the Merchant user can see the updated limit with the its own Internet access profile system (7). The updated data can be used by the Acquirer processing system in the case of necessarily (6).

Every chargeback, processed by the SM3000 IAP, decreases the Merchant on-line balance by the amount of the Chargeback automatically. It means, that the Merchant can accept cards with a limit less, then before the chargeback processed. Payments due to the merchants will be made minus the amount of the Chargeback.

All of the ChargeBack operations are stored with its own unique transaction ID, that is obligated by ISO QMS requirements.

3.5. Adding funds to the Merchant account (the Platform)

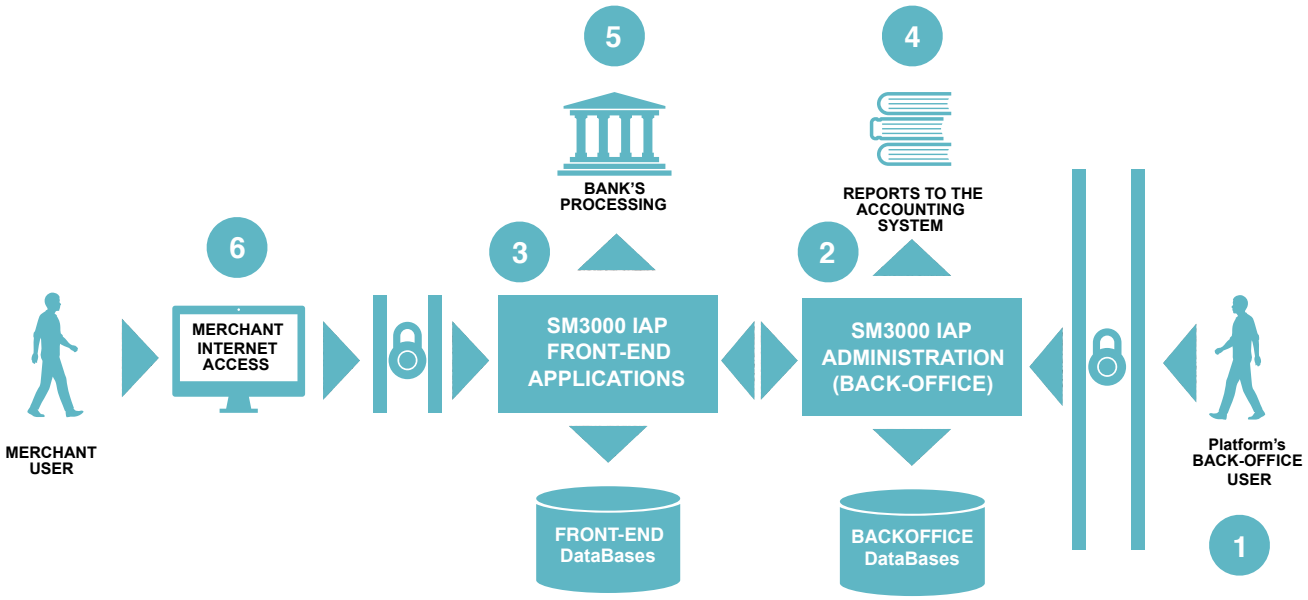
From time to time, the payment information from the Accounting system of the Operator or the Bank my differ from the data in the SM3000 IAP. It happens, when the Merchant paid to its account, but the accounting system of the Operator or of the Bank haven't generate and haven't sent the report yet. In this case the Platform's operator has to increase the Merchant balance (payment limit) with a SM3000 IAP manually, using the Corrections menu (Sec. 3.3.).

The other case could be dictated by the need to do not process payments for the Merchant and do not process refunds, received from the Merchant. To do it the Platform user has to annual the Merchant balance, to reduce the Merchant balance by the Amount, needed to annual.

When the Merchant balance is zero or when it is negative, the Platform do not process outgoing payment to the Merchant and the Merchant refunds will be queued and will not be processed.

The Merchant balance change is shown in the Picture 3.5.0.0.

Picture 3.5.0.0. The merchant balance change scheme



In according to the Scheme 3.5.0.0. the adding or reducing the funds with the Merchant balance (limit) can be made manually by the SM3000 IAP operator through the Corrections menu of the Platform's Back-Office (1). After the limit was changed the SM3000 IAP BO will process the correction transaction and will update the actual Merchant's data with a SM3000 IAP FE. The Merchant user can look with its own internet-access to the Merchant profile (6) the actual balance (limit), stored with the system. The updated information will be transferred to the Accounting system of the Operator (4) and of the Bank (5).

All of the operations to add or to subtract funds from the Merchant balance are stored with its own unique transaction ID, that is obligated by ISO QMS requirements.

3.6. Merchant commissions recalculation

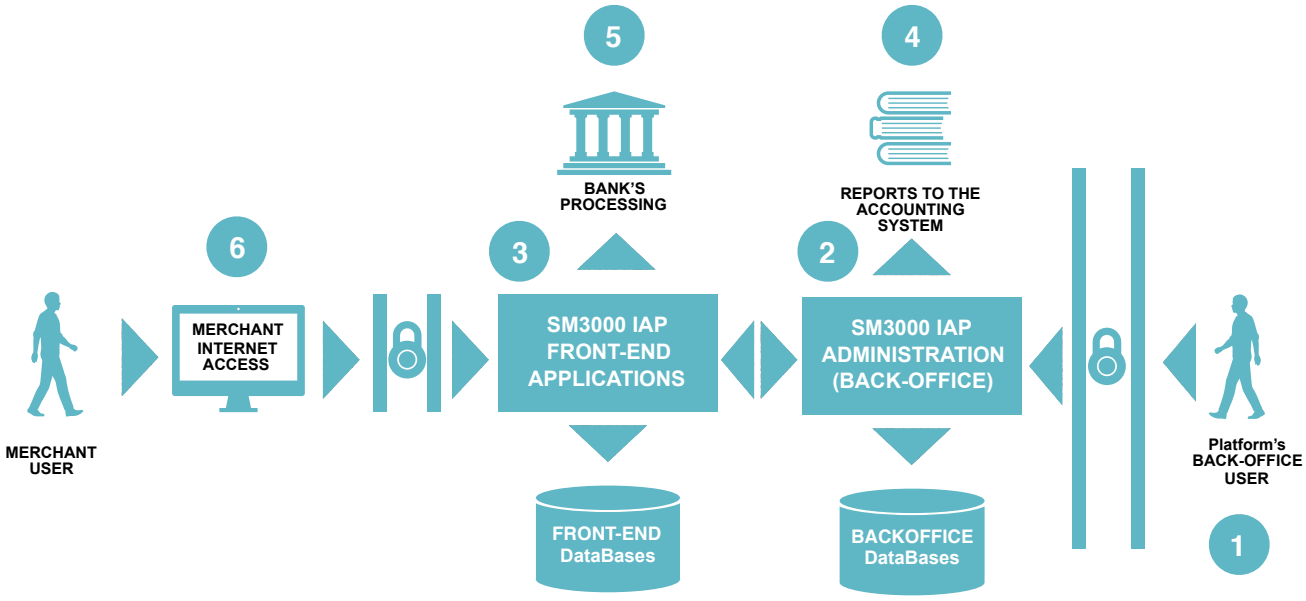
Sometimes the Platform's operator inputs the Merchant fees with errors. After this the Platform processes the cardholder’s transactions based on the wrong fees rates. To rates change will not resolve the payments problem and will not return payments for the period and creates the new ones.

If the Operator entered into the Platform the wrong Merchant fees rates, and the Platform was processing the cardholder transactions during some period of time, based on these fees, - the Platform will not correct the payments automatically on the base of the new fees rates, changed by the Operator after the mentioned period of time. The Operator must correct the payment manually.

To resolve this problem we developed the internal mechanism, based on the commissions amount correction. For example, if you need to reduce the amount, because the fees rate were higher, you should make the correction with the negative amount. If the fees rates were lower, you should make the correction with the positive amount. All of the merchant commissions recalculations must be made using the Corrections menu of the Back-Office of the SM3000 IAP (See Sec. 3.3.).

The Merchant commissions recalculation scheme is shown in the Picture 3.6.0.0.

Picture 3.6.0.0. The Merchant commissions recalculation scheme



Based on the scheme above (Pic. 3.6.0.0.), to correct the commissions amount the Operator's user has to use the Corrections menu of the BO of the Platform (1). After the limit is changed the SM3000 IAP BO will process the correction transaction and will update the actual Merchant’s data with a SM3000 IAP FE. The Merchant user can look with its own internet-access to the Merchant profile (6) the actual balance, stored with the system. The updated information will be transferred to the Accounting system of the Operator (4) and of the Bank (5).

All of the operations to recalculate the Merchant commissions are stored with its own unique transaction ID, that is obligated by ISO QMS requirements.

3.7. Default corrections

If the Operator's user would like to make the other corrections - it's possible to do it using the Default corrections option of the Add correction page (See Table 3.3.0.0.).

The scheme of the correction will be the same as it described in the Sec. 3.6. of the Manual.

3.8. Deleting corrections

You can delete the corrections by

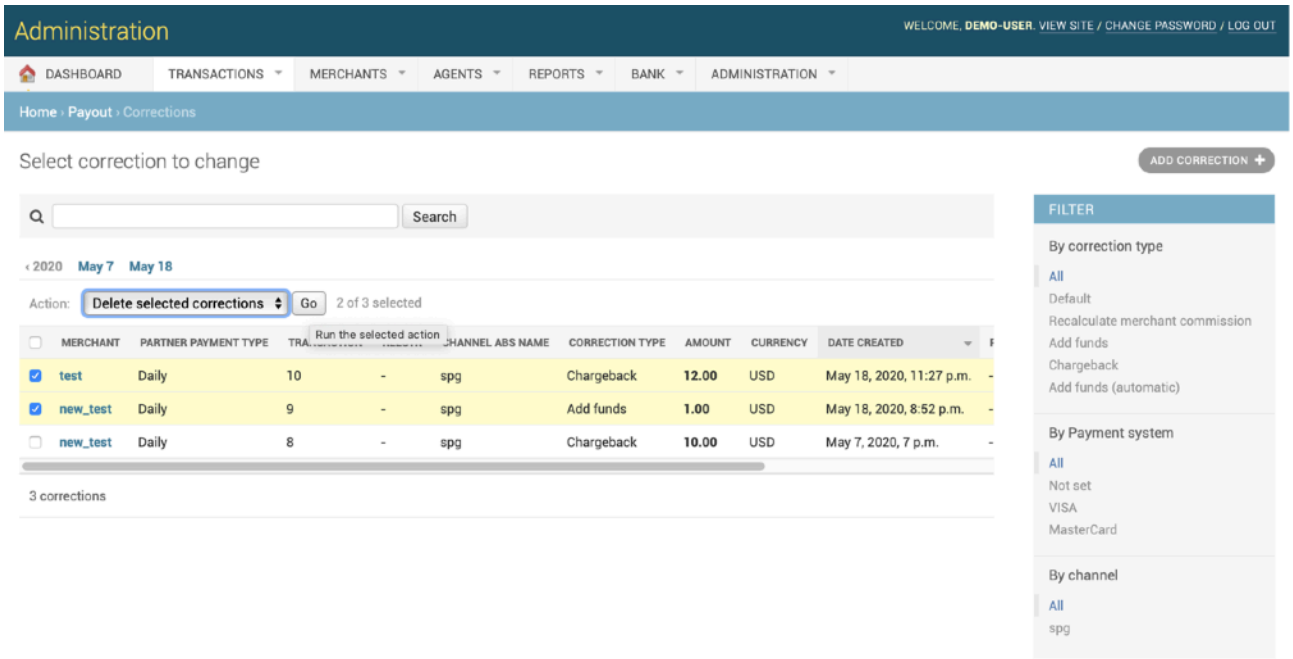
a) a list or

b) by an item.

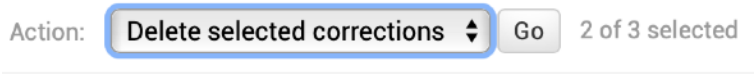
3.8.1. Corrections deleting by group

To delete the corrections by list - you can do it from the principal page of the Corrections menu (See Sec. 3.2.).

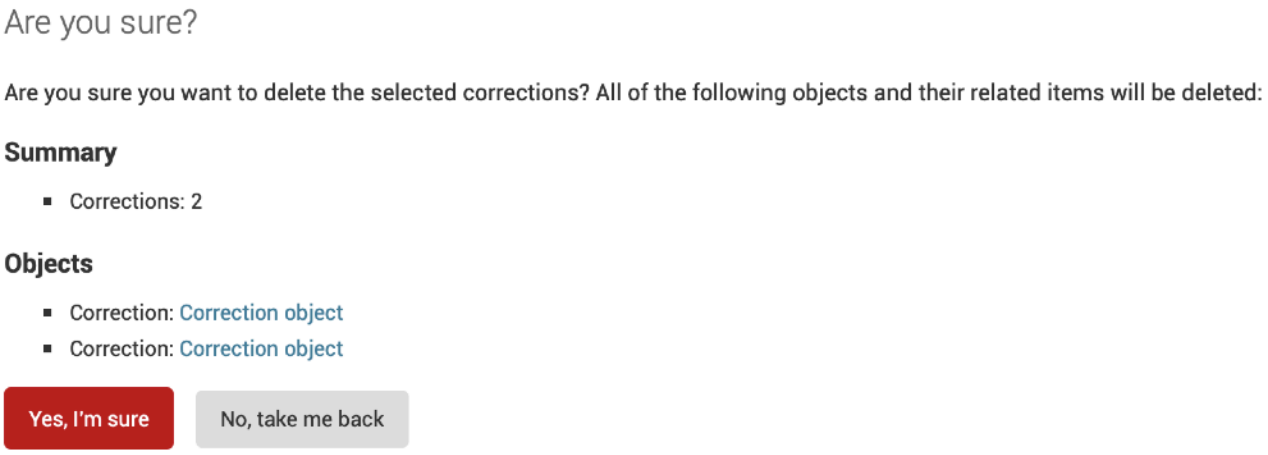
To start the job you have to select the needed items:



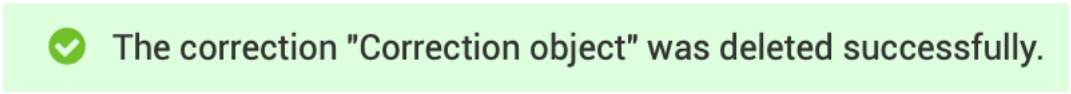
then to choose the Action «Delete selected corrections» and press the button Go:



After the job execution the Platform will ask you to approve the delete operation:



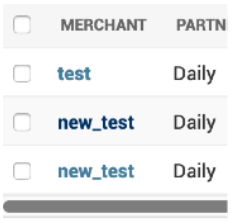
To approve it you have to press the **Yes, I'm sure** Button and the system will delete the correction. After the job the Platform transfers you to the principal page of the Corrections menu and shows you the announcement about the success of the operation:



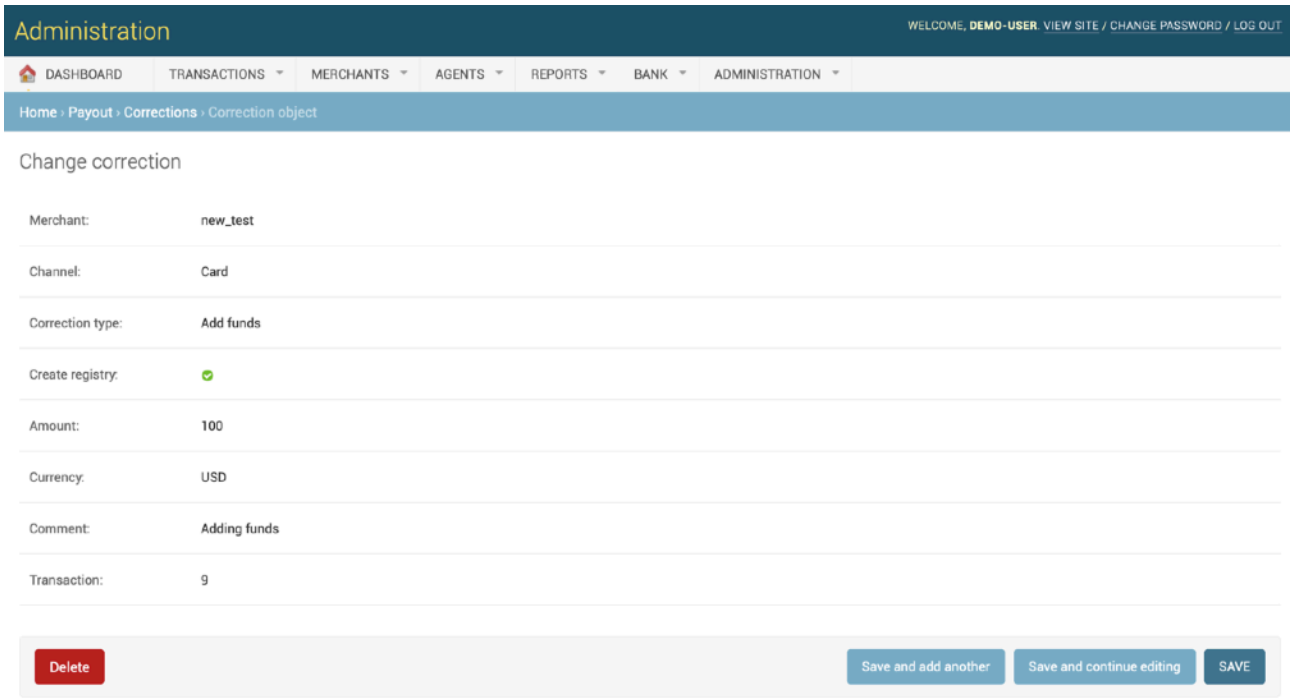
To decline it, you should press **No, take me back** Button to go back to the previous page. The corrections will not be deleted.

3.8.2. Corrections deleting by item with the item preview

If you'd like to look through the Correction Item before delete, you should press the link of the needed item on the principal page of the Corrections (Sec. 3.2.)

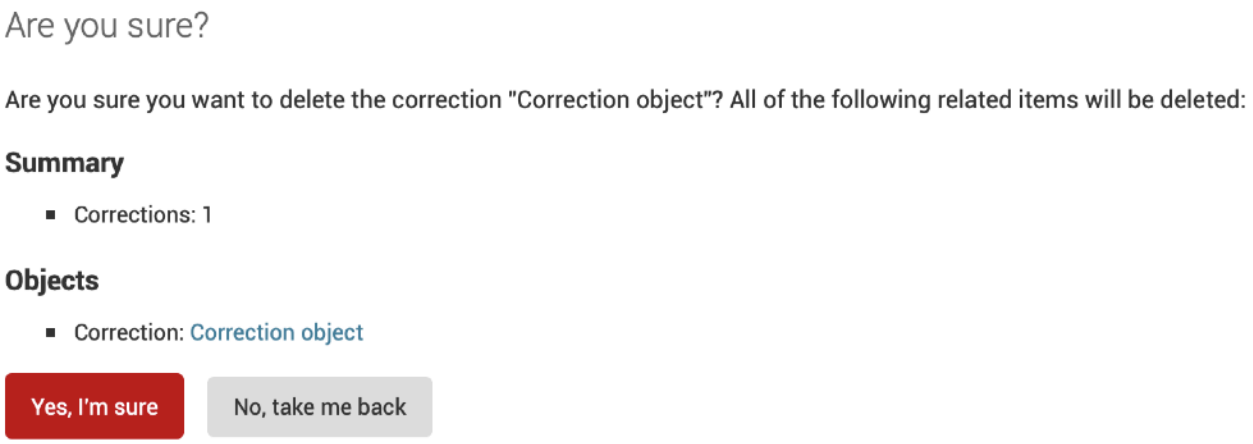


After that the "Change correction» page will be opened:

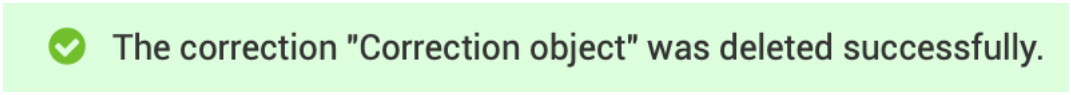


On the opened page you have to press the Delete button.

After the Delete button is pressed the Platform will ask you to confirm the operation:



To confirm it you have to press the **Yes, I'm sure** Button and the system will delete the correction. After the job the Platform transfers you to the principal page of the Corrections menu and shows you the announcement about the success of the operation:



To decline it, you should press **No, take me back** Button to go back to the previous page. The correction will not be deleted.

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Chapter 4. Refunds

This chapter contains the next sections:

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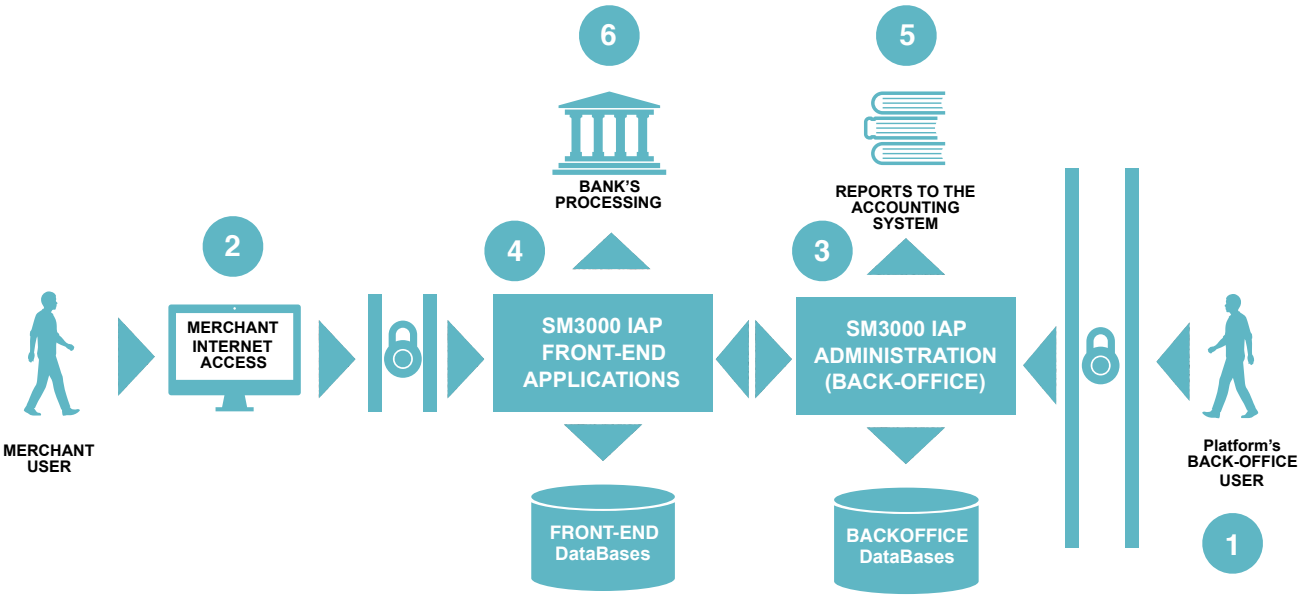
4.1. General information

In this chapter we describe how to work with refunds using SM3000 IAP Administration (Back-office).

The Refund flow scheme is presented in the Picture 4.1.0.0.

Picture 4.1.0.0. The refund flow scheme



Refund operation means the rollback of the authorization transaction made by the Cardholder and executed by Merchant. There is a list of causes of the refunds, that they use. The most common causes are:

- Product change by the Cardholder,
- Lack of the product in the stock of the Merchant,
- Service deny request by the Cardholder,
- etc.

The Refund can be initiated technically by the Merchant through its own Internet accessed profile or by the payment Operator using the Platform's Administration interface windows as it's shown at the Picture 4.1.0.0.

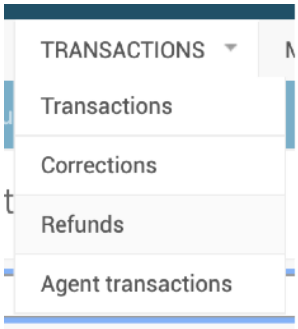
In the case of the Merchant Refund initiation, the data request goes to the SM3000 IAP Front-End (2), where it processes the operation (4), corrects the Merchant's balance (limit) and sends the authorization request to pop up the Cardholder Card (6). If the operation was done by the Platform's operator (1), the refund transaction goes through the SM3000 IAP Back-Office (3), where it compares with the processing algorithm,

set by the Operator before, and then goes to the payment system through the FE (4) and the Bank's processor (6).

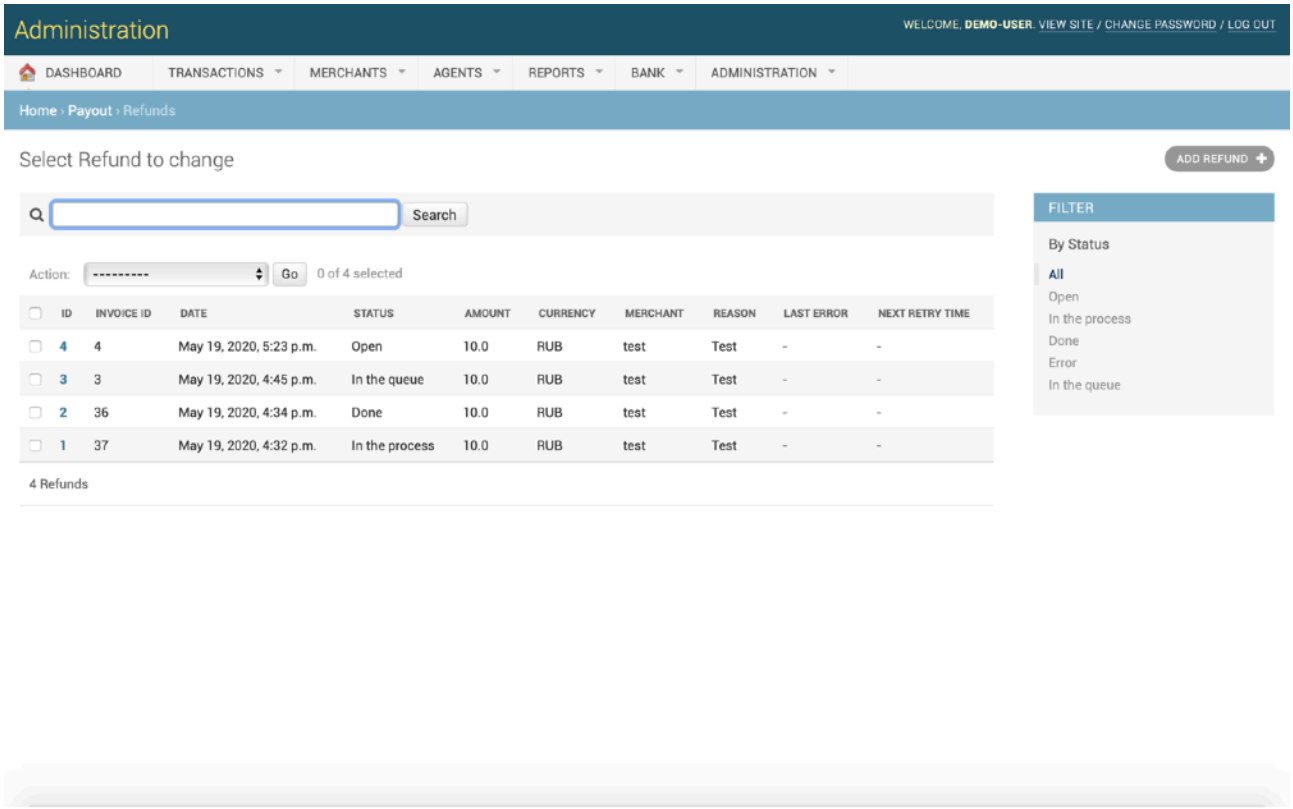
The Refund can have several statuses of the execution. Depending on that it'll be processed by the Platform. The algorithm setup and usage is described in the Manual No 200106 «SM3000: IAP. Administration interface. Merchants registration and edit».

4.2. Refunds search and view

To start a work with Refunds page you should open an item Refunds in the Transactions menu:



The Refunds window opens:

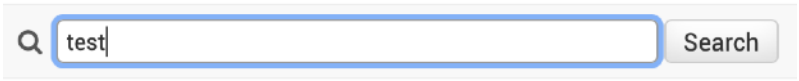


The description of the fields is provided in the Table 4.2.0.0.

Table 4.2.0.0. The Refunds (search) page fields description

Field name	Field format	Data format	Description
Search	Filter	Text	Search the transactions to correct by the Merchant name or ID
ADD REFUND	Link to the page	Link	Links to the page to make a refund
Action	Logic	Logic	Chooses the command to do with the marked refund: • Delete selected refunds, • Refund pay
Go	Button	Button	Starts the action job
ID (REFUND)	Link	Link	Links to the Refund details
Invoice ID	Number	Number	Transaction ID
Date	Date&Time	Date&Time	Shows the date and a time of the refund creation
Status	Text	Text	Status of the Refund: • Open - without processing, • In the process - during the processing, • Done - executed, • Error - not executed, error was found, • In the queue - stay in the list of the execution waiting
Amount	Number	Number	Shows the refund's amount
Currency	Text	Text	Shows the currency of the refund
Merchant	Link	Link	Shows the merchant name
Reason	text	text	Reason of the Refund
Last error	text	text	Last error description
Next retry time	Date&Time	Date&Time	Shows the date and a time of the next time refund processing
By status (FILTER)	Filter	text	Filter the refunds to show on the page by type: • All - to show all of the refunds, • Open - without processing, • In the process - during the processing, • Done - executed, • Error - not executed, error was found, • In the queue - stay in the list of the execution waiting.

To search the needed refund you should enter the Merchant ID or Merchant Name in the field of the search, for example test:



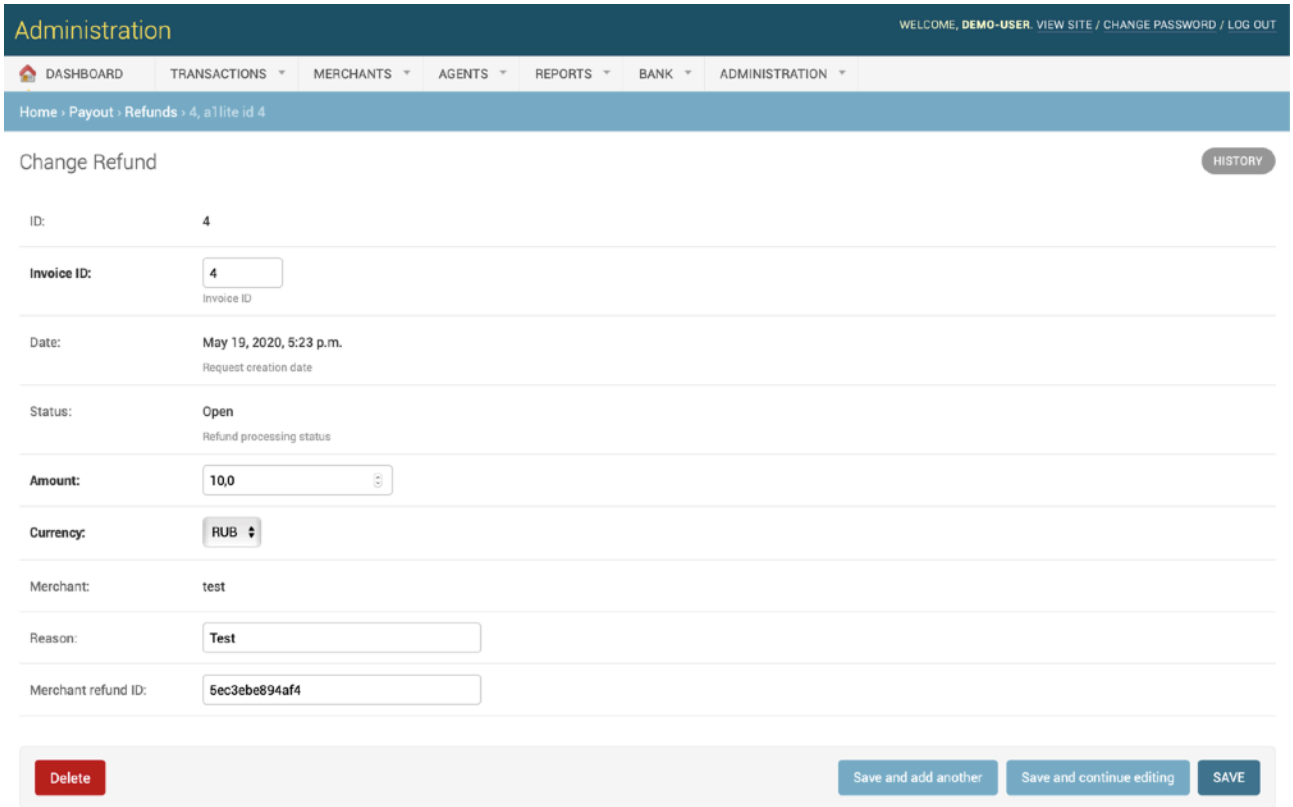
The refunds of the chosen merchant will be shown on the page:

ID	INVOICE ID	DATE	STATUS	AMOUNT	CURRENCY	MERCHANT	REASON	LAST ERROR	NEXT RETRY TIME
4	4	May 19, 2020, 5:23 p.m.	Open	10.0	RUB	test	Test	-	-
3	3	May 19, 2020, 4:45 p.m.	In the queue	10.0	RUB	test	Test	-	-
2	36	May 19, 2020, 4:34 p.m.	Done	10.0	RUB	test	Test	-	-
1	37	May 19, 2020, 4:32 p.m.	In the process	10.0	RUB	test	Test	-	-

4 Refunds

To look the the refund's details you should press the ID link on the ID column of the table:

The window with the Refunds details will be opened in the separate page:



The description of the fields is provided in the Table 4.2.0.1.

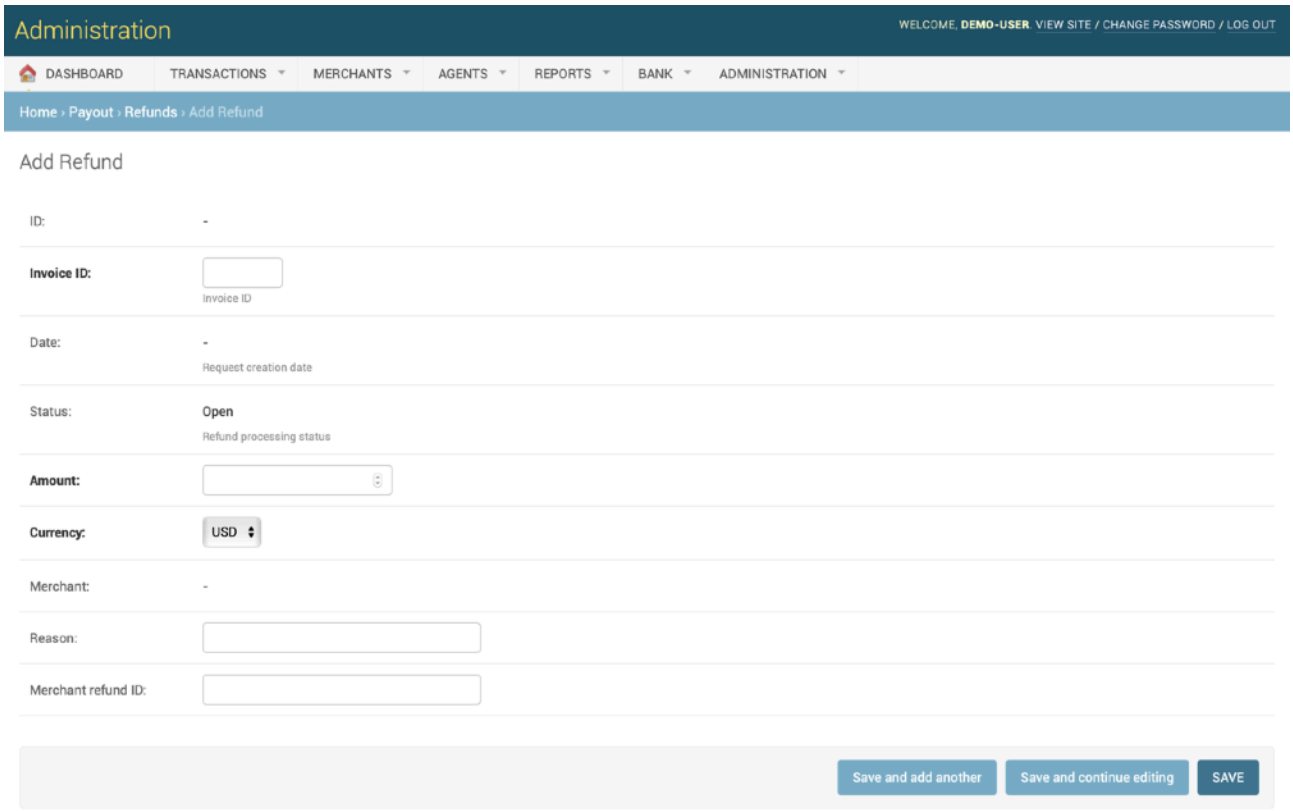
Table 4.2.0.1. The Refunds details page fields description

Field name	Field format	Data format	Description
ID (REFUND)	Number	Number	Number of the Refund
Invoice ID	Number	Number	Transaction ID
Date	Date&Time	Date&Time	Shows the date and a time of the refund creation
Status	Text	Text	Status of the Refund: • Open - without processing, • In the process - during the processing, • Done - executed, • Error - not executed, error was found, • In the queue - stay in the list of the execution waiting
Amount	Number	Number	Shows the refund's amount
Currency	Text	Text	Shows the currency of the refund
Merchant	Link	Link	Shows the merchant name
Reason	text	text	Reason of the Refund
Delete	Button	Button	Deletes the refund
Save and add another	Button	Button	Saves the current refund and opens the new window to create a new refund for the transaction
Save and continue editing	Button	Button	Saves the refund and stays on the current page to continue the job
Save	Button	Button	Saves the current refund
History	Button	Button	Links to the page with a history of the refund transactions

4.3. Refund creation

To create the refund you should activate the button **Add refund** on the page "Select refund to operate» (See section 4.2.):

The refund creation window will be opened on the separate page:



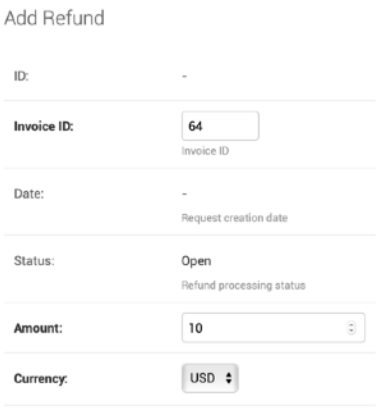
The description of the fields is provided in the Table 4.3.0.0.

Table 4.3.0.0. The Refund creation page fields description

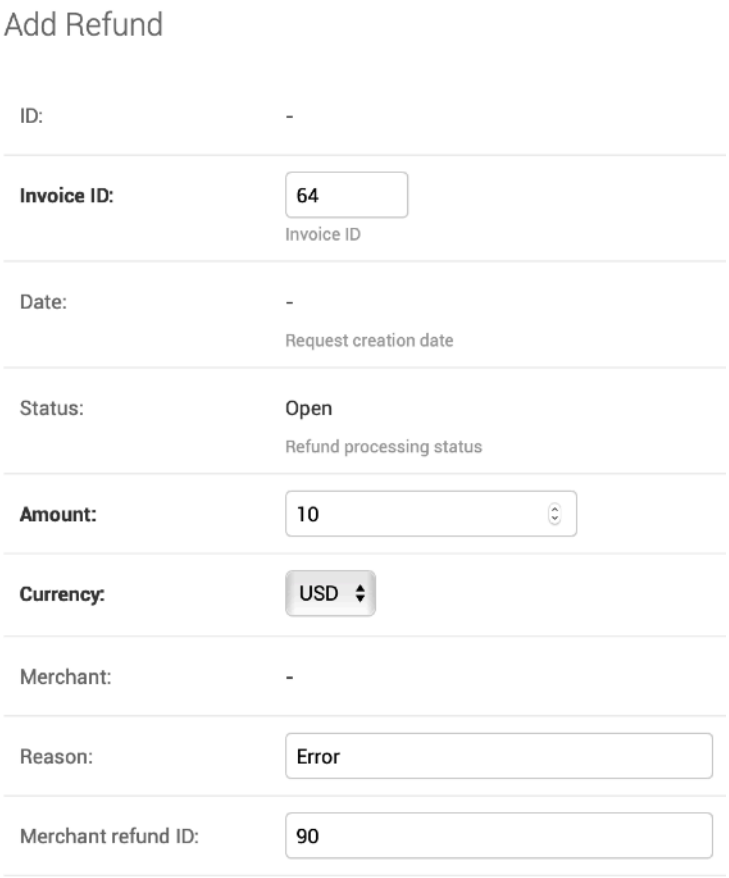
Field name	Field format	Data format	Description
ID (REFUND)	Number	Number	Number of the Refund (Counter). The number is assigned automatically.
Invoice ID	Number	Number	Authorization transaction ID
Date	Date&Time	Date&Time	Shows the date and a time of the refund creation, it is assigned automatically
Status	Text	Text	Status of the Refund: shows Open at the moment of the Refund creation
Amount	Number	Number	The refund's amount
Currency	Text	Text	The currency of the refund
Merchant	Link	Link	It is assigned automatically
Reason	text	text	Reason of the Refund
Merchant Refund ID	Number	Number	The Merchant Refund ID, that incomes from the merchant. If the Merchant didn't fill in the Item, the Platform assigns its own Refund ID
Save and add another	Button	Button	Saves the current refund and opens the new window to create a new refund for the transaction
Save and continue editing	Button	Button	Saves the refund and stays on the current page to continue the job
Save	Button	Button	Saves the current refund

To create the refund, first of all, you have to ingress the Invoice ID (authorization transaction) number

For example, you create the Refund for the Transaction ID = 64 for 10 dollars:



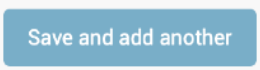
Then you should select the Refund reason type, for example, Error, and input the Merchant ID Number, for example 90:



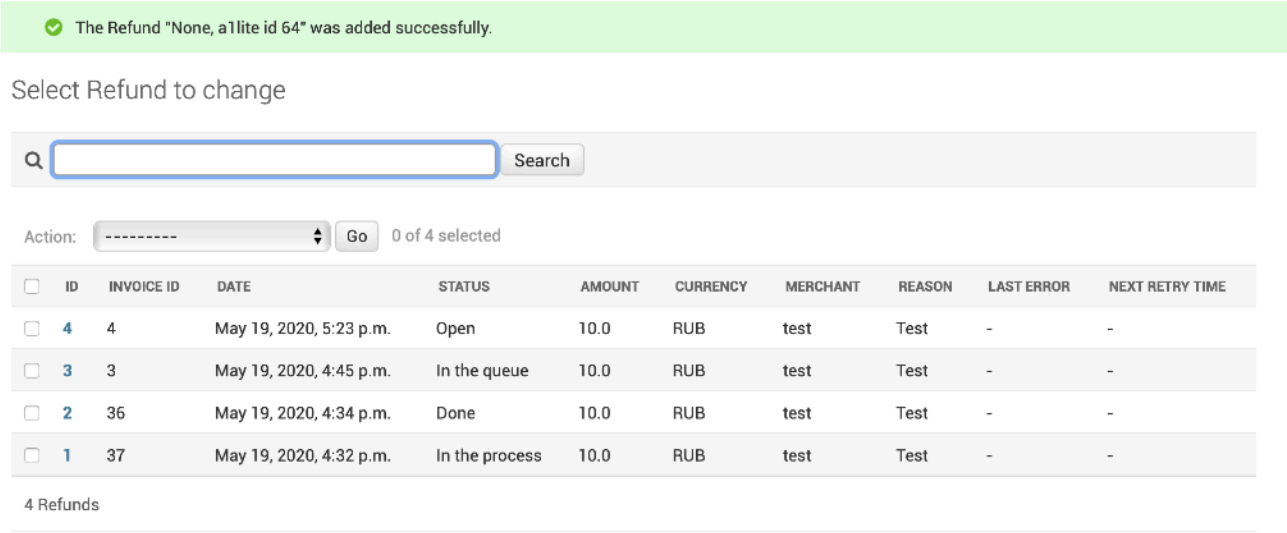
To save the refund you have to press the **Save** button on the page:

If you aren't sure to finish the refund, you can choose the **Save and continue editing** button:

If you have a number of the refunds to make, we recommend you to use the **Save and add another** Button to save the existing refund with the Platform and to begin the new refund:



If you Save the refund, the Platform transfers you to the principal window of the refunds page with a message «The refund «Refund object» was added successfully. The executed refund will be added to the list of the refunds on the table on the page:



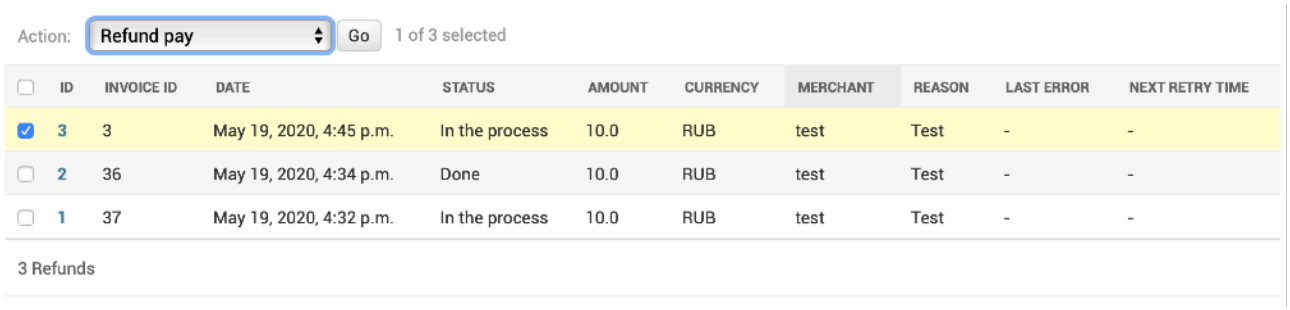
The fields of the table are described on the table 4.2.0.0.

4.4. Refunds confirmation

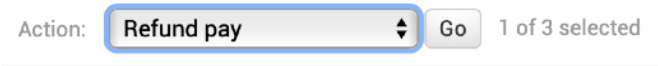
Depending on the algorithm used for the Merchant (See Manual No 200106 «SM3000: IAP. Administration interface. Merchants registration and edit») the Refund can be initiated by Merchant or by the Operator's user and stored with the Platform with the status Open or In the process.

To put the Refund into the queue and to process it finally the Operator's user has to perform an operation Confirm refund on the principal page of Refunds (See sec. 4.2.).

To Confirm the Refund operation, first of all, you should select the needed items:



then choose the Action Confirm refund (or Refund Pay in the previous versions) and press the button Go:



The refund will be processed automatically and its status will be changed to In the process. Non online refund operations (depends on the algorithm chosen during the Merchant's service setup process, see the Manual 200106 «SM3000: IAP. Administration interface. Merchants registration and edit») pass through the queue. When it'll be processed by the payment system the status will be changed to Done.

4.5. Deleting refunds

You can delete the refunds by

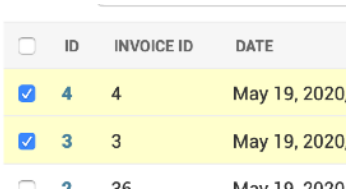
a) a list or

b) by an item.

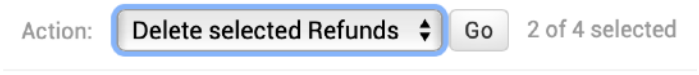
4.5.1. Refunds deleting by group

To delete the refunds made by list - you can do it from the principal page of the Refunds menu (See Sec. 4.2.).

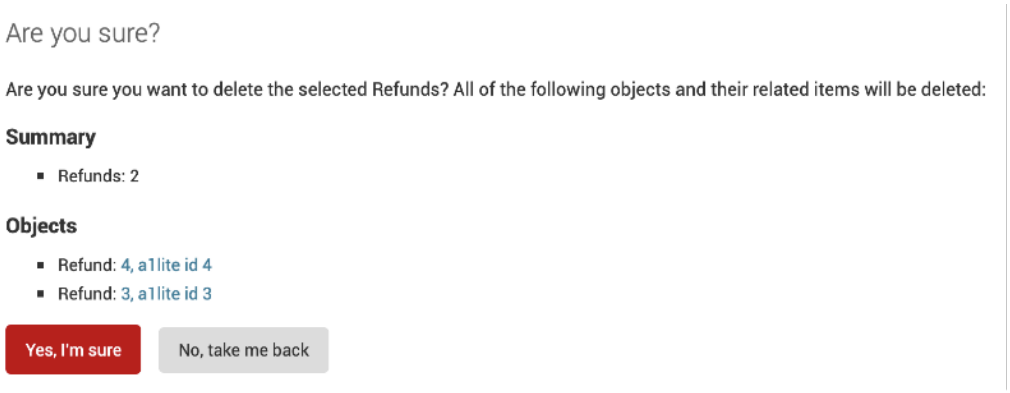
To start the job you have to select the needed items:



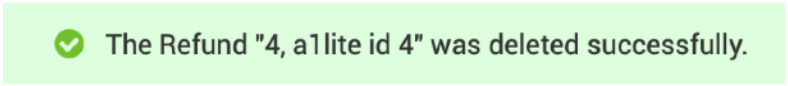
then to choose the Action «Delete selected refunds» and press the button **Go**:



After the job execution the Platform will ask you to confirm the delete operation:



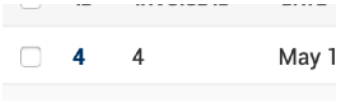
To confirm it you have to press the **Yes, I'm sure** Button and the system will delete the refund. After the job the Platform transfers you to the principal page of the Refunds menu and shows you the announcement about the success of the operation:



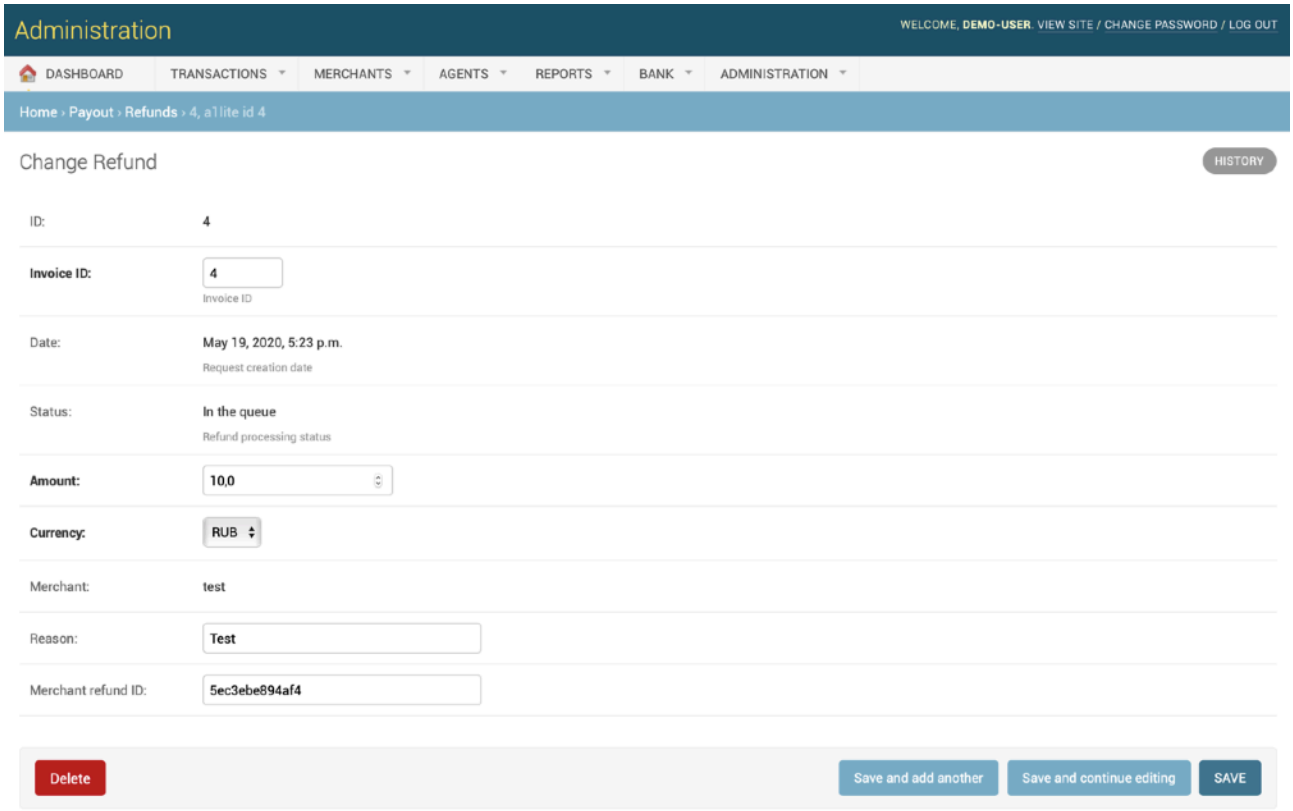
To decline it, you should press **No, take me back** Button to go back to the previous page. The refunds will not be deleted.

4.5.2. Refunds deleting by item with the item preview

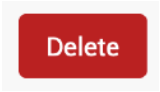
If you'd like to look through the Refund Item before delete, you should press the link of the needed item on the principal page of the Refunds (Sec. 4.2.)



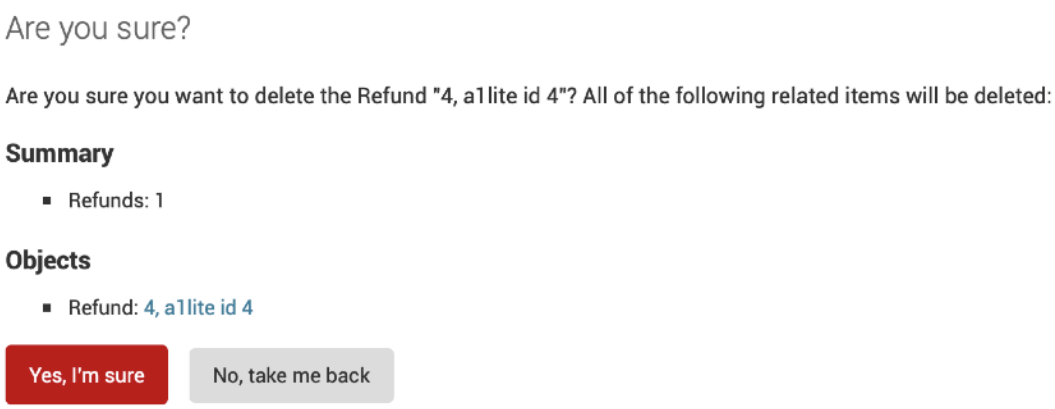
after that the «Change Refund» page will be opened:



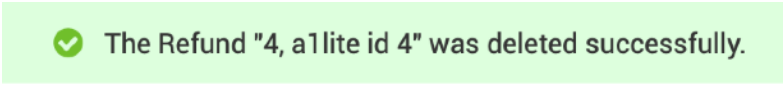
On the opened page you have to press the **Delete** button.



After the Delete button is pressed the Platform will ask you to confirm the operation:



To confirm it you have to press the **Yes, I'm sure** Button and the system will delete the refund. After the job the Platform transfers you to the principal page of the Refund menu and shows you the announcement about the success of the operation:



To decline it, you should press **No, take me back** Button to go back to the previous page. The refund will not be deleted.

Chapter 5. Attachments

This chapter contains the next sections:

This page doesn’t contain any information

5.1. Terms and abbreviations

3

3D-Secure	Is an XML-based protocol designed to be an additional security layer for online credit and debit card transactions.

A

API	Application programming interface
Authorization	Is an approval from a card issuer, usually through a credit card processor, that the customer has sufficient funds to cover the cost of the transaction.

B

BO	Back-office, of the SM3000 IAP, where the Operator’s employers work to maintain the Platform jobs, as Merchants, Transactions, Agents, Reports and file exchange with a main Processing system.

C

Cardholder	A person who owns a card, such as a cardholder of a credit card or debit card
ChargeBack	Is a return of money to a payer. Most commonly the payer is a consumer. The chargeback reverses a money transfer from the consumer's credit card. The chargeback is ordered by the bank that issued the consumer's payment card.

F

FE	Front-end, of the SM3000 IAP, where the cards authorizations are processed in on-line mode

I

IAP	Internet acquiring platform. The Platform created as a separate application for the Payment operators and Payment facilitators.
ID	Identification number (f.e. transaction ID or Merchant ID)
Incoming-File	The data file, that Platform receives from the Bank’s processor

L

Light API	The interface to connect the Merchant’s own platform to the SM3000 IAP

M

MasterCard	MasterCard International payment system

Merchant	A legal entity carrying out trading activities on the Internet using the software provided by the system
MPI	Merchant Plug-in

O

Operator	Payment operator or Payment facilitator, that uses SM3000 IAP
Outgoing-File	The data file, that the Platform sends to the Bank’s processor

P

PAN	Primary account number, or simply a card number, is the card identifier found on payment cards, such as credit cards and debit cards, as well as stored-value cards, gift cards and other similar cards.
Payment Gateway	A hardware-software complex developed and supported by a payment system that automates the acceptance of payments on the Internet.
Payment System	Payment system between users, financial organizations and business organizations. Allows you to pay, bills and purchases, transfer money.

R

Refund	A process in which a customer returns a product to the original retailer in exchange for money previously paid
Reversal	The operation of crediting funds to the payer's account as compensation for the cancellation of the provision of the service or the poorly rendered service.

S

Service	Merchant’s service entry, registered for each MCC. It has its own parameters, fees etc.
SM3000	Sequoia Mosaic 3000. The processing platform of the cards issuing and acquiring processing, ATMs, POSs, e-commerce and m-commerce processing
System	A payment system that allows you to transfer money, accept payment for goods and services through various payment gateways.

T

Transaction	Within the framework of this service, a completely completed data exchange operation with a payment system, including debiting / crediting funds to an end user account.

V

VISA	VISA International payment system

5.2. External documents references

The manual uses the links to the other documentation of the SM3000 IAP, listed below:

Document code	Document name	Document Purpose	Document category
200106	SM3000: IAP. Administration interface. Merchants registration and edit	Shows the new merchant registration processs	User's manual

5.3. The transaction data structure

In the table 5.3.0.0. we described the full transaction data structure with a SM30000 IAP.

Table 5.3.0.0. The transaction data structure

No	Field name	Data format	Data entry	Description
1	id	serial	NOT NULL	This is a primary key. In logs it appears as tr_id
2	created_at	timestamp	NOT NULL	Transaction creation date. Automatically populated with stored procedures
3	updated_at	timestamp	NOT NULL	The date the transaction was last updated. Automatically populated with stored procedures
4	service_id	int4	NOT NULL	Service ID (from SM3000 IAP SupportDB)
5	order_id	varchar(32)	NOT NULL	Unique identifier of the order on the partner side
6	operation	varchar(40)	NOT NULL	A transaction was created during an operation of the specified type (Pay, Block, ...)
7	"type"	varchar(40)	NOT NULL	Type of payment transaction (payment, recurrentrequest, ...). Description is in the SM 3000 IAP Partner API
8	status	varchar(40)	NOT NULL	The current state of the transaction state machine
9	gate_id	int4	NULL	Gateway code for the transaction
10	original_amount	numeric(32,6)	NOT NULL	Amount requested through the SM3000 IAP Partner API
11	original_currency	bpchar(3)	NOT NULL	Currency of the amount requested through the SM3000 IAP Partner API
12	gate_amount	numeric(32,6)	NULL	The amount by which the banking operation was actually performed. May differ from the requested amount if the operation was performed in a different currency
13	gate_currency	bpchar(3)	NULL	Currency in which the banking operation was actually performed
14	pan	Text	NULL	Encrypted PAN (card number). Encryption Key Identifier is located in the pan_key_id field
15	emonth	int4	NULL	Card Expiry Date
16	eyear	int4	NULL	Card expiration year, 2 digits
17	cardholder	varchar(30)	NULL	Name of card holder. Optional since there are cards without a specified holder name
18	securecode	Text	NULL	CVV / CVC - card authentication code. It runs only when cvc2reasoncode is 1
19	cvc2reasoncode	varchar(40)	NOT NULL	0 - CVC2 is not presented 1 - CVC2 is present 2 - CVC2 is not readable 9 - CVC2 is missing.
20	email	varchar(100)	NULL	Cardholder's email
21	phone	varchar(20)	NULL	Cardholder's phone number, using the format +00000000
22	rc_lastdate	timestamp	NULL	TODO
23	rc_period	varchar(40)	NULL	TODO
24	rc_status	varchar(40)	NULL	TODO

No	Field name	Data format	Data entry	Description
25	rc_deactivate_key	varchar(32)	NULL	TODO
26	bank_response_params	text	NULL	An arbitrary string returned by SM3000 IAP BankAPI (in ADV_PARAMS). Passed back there on subsequent calls
27	parent_tr_id	int4	NULL	Parent transaction. Used for the recurring transactions
28	description	varchar(255)	NOT NULL	Payment Text Description
29	is_test	bool	NOT NULL DEFAULT false	A transaction to a test service, during its processing, no real monetary operations should be performed: ¶ calls to the production banking terminals, crediting money to a partner’s account.
30	custom_fields	text	NULL	Custom parameters passed to the CustomFields from SM3000 IAP Partner API
31	obsolete_mark	int4	NOT NULL DEFAULT 0	If not 0, then this transaction is deprecated
32	partner_id	int4	NOT NULL	Partber's ID
33	is_async	bool	NOT NULL DEFAULT false	whether the transaction was called in asynchronous mode
34	pan_key_id	int4	NULL	Encryption Key Identifier
35	securecode_key_id	int4	NULL	The id of the secret key that was used to encrypt the secret transaction data (PAN)
36	last_error_code	varchar(40)	NULL	last error code
37	bank_adv_params	text	NULL	parameters that were received from the acquirer bank
38	last_error_desc	text	NULL	description of the last error
39	tds_acs_url	text	NULL	ACS URL used by 3D-Secure
40	tds_pareq	text	NULL	PaReq obtained when passing 3D-Secure
41	tds_md	text	NULL	MD obtained when passing 3D-Secure
42	tds_emitent_response	text	NULL	Issuer's response received at the result of 3D-Secure
43	refund_amount	numeric(32,6)	NULL	Amount of the Refund
44	doing_amount	numeric(32,6)	NULL	The amount that is used in the processing of the transaction, when the charge / refund / unblock operation is started but not yet completed
45	doing_op_id	int4	NULL	ID of the operation in progress
46	retry_count	int4	NULL	the number of attempts to complete the operation, for example, if we call a transaction return and the acquirer answers us with a temporary error, we can repeat an attempt
47	next_retry_time	timestamp	NULL	date and time of next repeat
48	queue_locked	bool	NULL	fact of transaction blocking by one of the SPG.Queue processes.
49	queue_lock_id	varchar(36)	NULL	Transaction Lock ID
50	complex_sequence_mode	int4	NOT NULL DEFAULT 0	an indication that a transaction is performing a sequence of actions, for example, a P2P operation
51	last_request_id	varchar(256)	NULL	ID of the last request. Used, for example, for replays
52	masked_pan	varchar(32)	NULL	Masked PAN
53	masked_payment_to	varchar(32)	NULL	Masked card PAN of the recipient during P2P or 2P operations
54	is_a1lite_originated	bool	NOT NULL DEFAULT false	flag whether the transaction is initiated through LiteAPI
55	a1lite_id	int4	NULL	Transaction ID in LiteAPI

No	Field name	Data format	Data entry	Description
56	addinfo	hstore	NULL	additional arbitrary data for the transaction
57	bank_redirect_url	text	NULL	URL on the side of the acquirer to which the user must be sent to complete the transaction
58	bank_redirect_params	hstore	NULL	POST parameters with which they have to send the cardholder to the acquirer page
59	bank_transaction_id	text	NULL	Optional Bank Transaction Identifier
60	payment_to_key_id	int4	NULL	Key ID used to encrypt payment_to
61	payment_to	text	NULL	card PAN of the recipient with P2P or 2P operations
62	async_waiting_url	text	NULL	URL for sending data in an asynchronous transaction
63	tds_custom_form	text	NULL	additional data received from the form when conducting 3D-Secure
64	ext_account_type	varchar(50)	NULL	account type, for example: «Apple Pay"
65	ext_account_number	varchar(250)	NULL	account number when they pay with «apple pay" (the rest are not currently supported)
66	ext_account_data	text	NULL	account data of the receiver, used for Apple Pay
67	original_amount_fee	numeric(32,6)	NULL	originally calculated commission
68	gate_amount_fee	numeric(32,6)	NULL	channel commission
69	fee_mode	int4	NULL	commission collection mode: FEE_MODE_DEFAULT = 0, FEE_MODE_PAID_BY_RECEIVER = 1
70	store_card_binding	bool	NULL	is card_binding_token used
71	card_binding_token	varchar(64)	NULL	card token
72	foreign_mpi	text	NULL	external MPI data
73	processing_mode	int4	NULL	transaction processing mode. Specific to the payment channel.
74	card_token	text	NULL	Card token used in mobile2card transfers

This page doesn’t contain any information

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