



COLLECTING SOLUTION

Payment orders via WhatsApp

Document version 1.3

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1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
1.3	Lyra Collect	8/19/2020	Evolution of the payment order creation wizard: <ul style="list-style-type: none">• possibility to enter any amount in a collection form• possibility to send a request for creating an alias without payment, with payment and/or as an option in the buying journey• possibility to enter any VAT amount
1.2	Lyra Collect	7/1/2020	Evolution of the payment order creation wizard: possibility to create a token upon payment.
1.1	Lyra Collect	7/16/2019	Addition of the LINK keyword to the chatbox syntax. Addition of the chapter Using the payment order creation wizard . Removal of the chapter Receiving notifications via WhatsApp .
1.0	Lyra Collect	5/14/2019	Initial version

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2. OBTAINING HELP

Looking for help? Check our FAQ on our website

<https://lyra.com/doc/en/collect/faq/sitemap.html>

If you have any technical questions or need assistance, our tech support is available from Monday to Friday from 9 a.m. to 6 p.m.

by phone at:

0811900475

Service fee 0.06 € / min
+ call charge

by e-mail :

support-ecommerce@lyra-collect.com

and via your Expert Back Office, **Help > Contact support**

To facilitate the processing of your demands, you will be asked to communicate your shop ID (an 8-digit number) .

3. GENERAL PRINCIPLE

The payment gateway provides two solutions:

- create a payment order via the Expert Back Office (requires a connection to the Back Office),
- quickly create a payment order via WhatsApp using a simple syntax that is easy to remember.

The second solution is based on the interaction between the merchant and the support service (chatbot).

2 modes are available:

- “Classic” mode:

The message is directly sent to the buyer’s WhatsApp account.

- “Echo” mode:

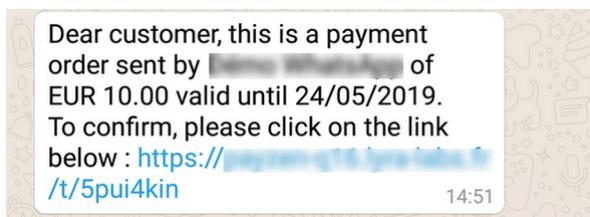
In echo mode, the message containing the payment link is sent to the merchant who will transmit it to the buyer via the channel of his or her choice (SMS, Messenger, Instagram, etc.).

The content of the messages and notifications has been validated by WhatsApp and cannot be changed.

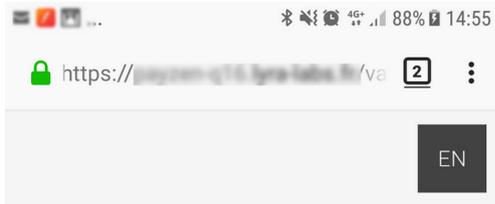
Payment process

Since the payment gateway is certified by WhatsApp, its phone number appears as already known to the merchant and the buyers.

When the merchant sends a valid message, the buyer receives a message containing a valid payment link without having to accept the contact.



When the link is clicked, WhatsApp opens the default browser and displays the payment page:



Amount : 10.00 EUR

Please select your payment method :



CB



Visa



Mastercard

Cancel and return to shop

4. CREATING A PAYMENT ORDER VIA THE EXPERT BACK OFFICE

In order to create a WhatsApp payment order via the Expert Back Office:

1. Go to the **Management > Payment orders** or **TEST payment orders** depending on your needs.
2. Click on the **Add** button.
3. Select **Create an order via WhatsApp**.

The creation assistant starts.

4.1. Creating an order

The Merchant can specify the following information:

- The order reference
In case of using the notification URL (IPN), this information will be sent to the merchant website.
- The mode of transaction validation.
- The capture delay.
- The expiry date of the order.
- The amount to be paid.
- The payment currency, from the list of currencies supported by the MIDs associated with the store.
- The language in which the payment order will be sent.
- The Buyer's e-mail address used for sending the payment receipt.
- The Buyer's phone number.

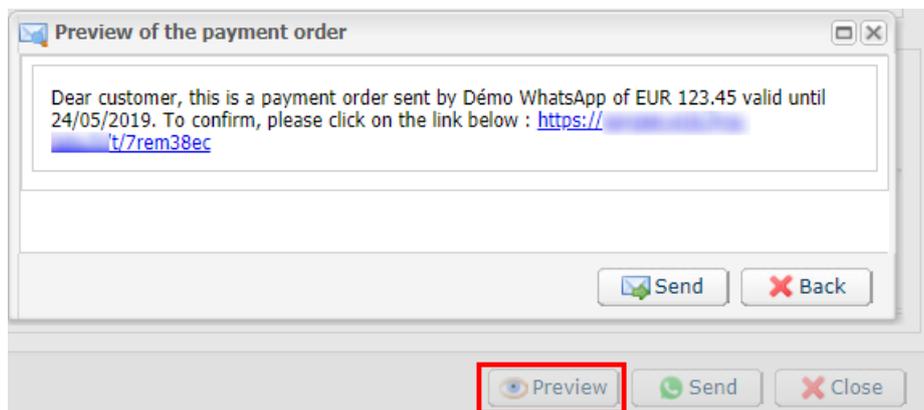
If the store options allow it, the Merchant can:

- **Disable 3D Secure**
Note that as soon as the version 2 of the 3D Secure protocol is implemented, this parameter will be ignored.
- **Use the data collection form**
Thanks to this form, the Merchant can collect Buyer's data (first name, last name, address, etc.).

Token creation during the payment: you have a choice between 3 options:

- **Do not create a token**
Default value. Allows to create a payment order without recording the payment method.
- **Offer the buyer to create a token**
Allows to display a checkbox on the payment page. If the Buyer ticks it, the payment method will be recorded and the token ID will be returned in the response (IPN and return to the shop).
- **Automatically create a token**
Allows to automatically record the payment method. The token ID will be returned in the response (IPN and return to the shop).

Clicking the **Preview** button enables you to view the message that will be sent to the Buyer.



4.2. Following up orders

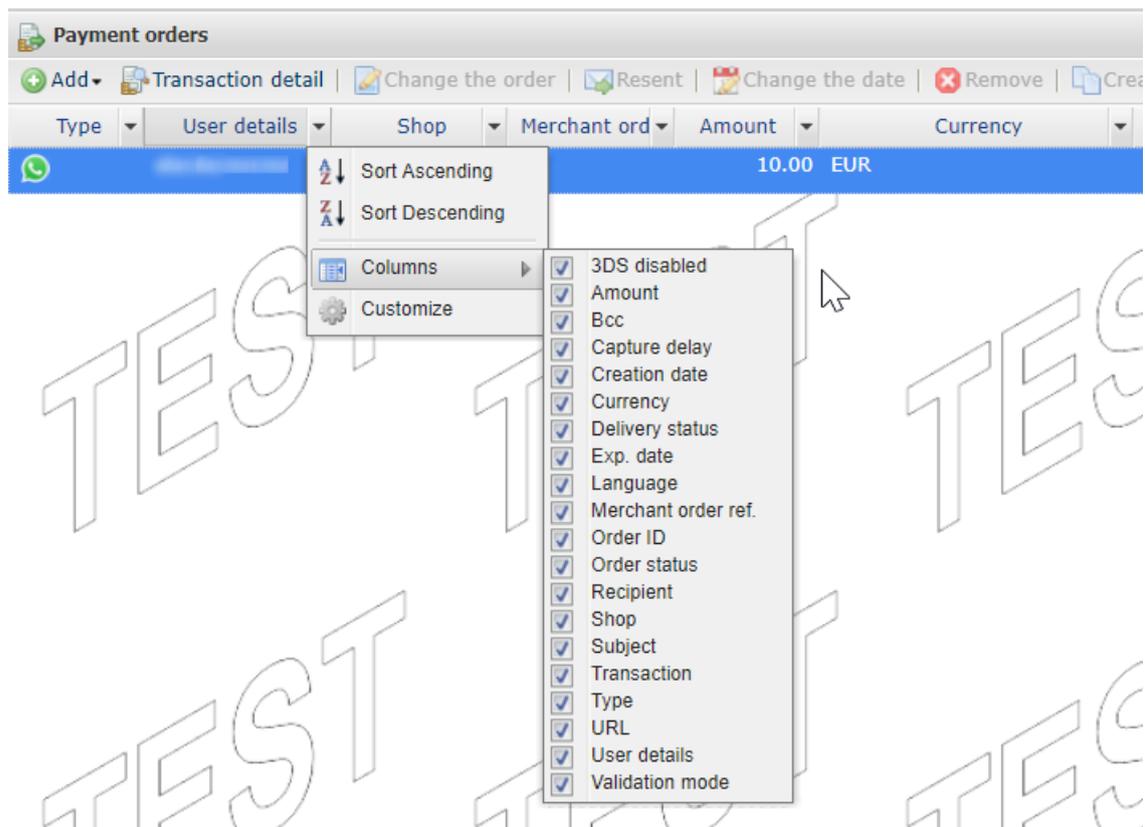
The Expert Back Office lists the created payment orders.

Similarly to transactions, the payment orders that are no longer associated with a transaction that expired over 15 months earlier are automatically purged.

The Expert Back Office also allows to view the details of each order.

The merchant will be able to manually arrange the position of the columns and add others, for example:

- the order reference,
- the type, which allows to quickly check if the order is made via WhatsApp, e-mail, URL or SMS.



The delivery status allows to make sure that the payment order has been received.

If the merchant has not deactivated the notifications, the status is automatically updated.

Payment orders				
+ Add Transaction detail Change the order Resent Change the date Remove Create from				
Order status	Transaction	Delivery status	Capture delay	Validation mode
Finalized	909693	Red 24/05/2019 14:51:56	0 day(s)	Automatic
in progress		In progress	0 day(s)	Automatic

TEST

TEST

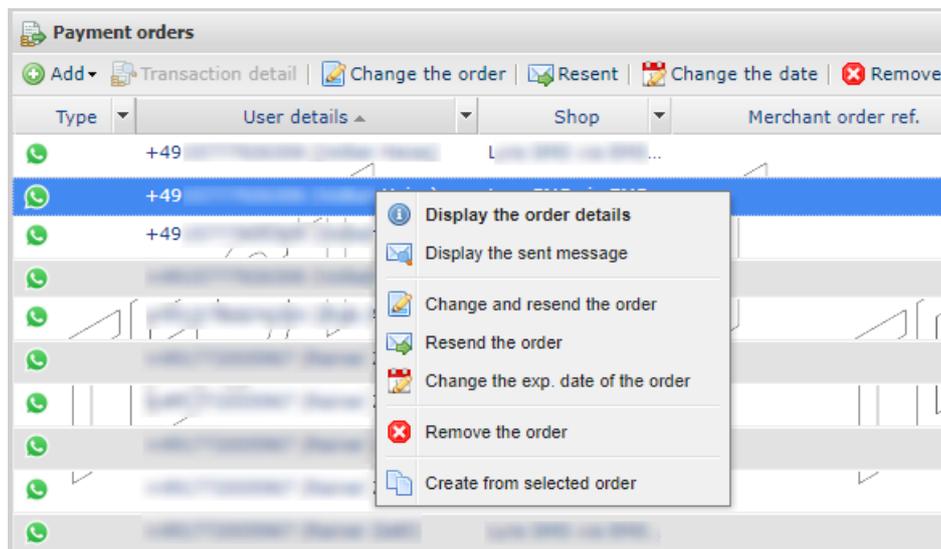
TEST



4.3. Order management

The list of authorized operations for a WhatsApp payment order can be accessed by right clicking an order:

- Display the order details
- Display the sent message
- Change and resend the order
- Resend the order
- Change the validity date of the order
- Remove the order
- Create from the selected order



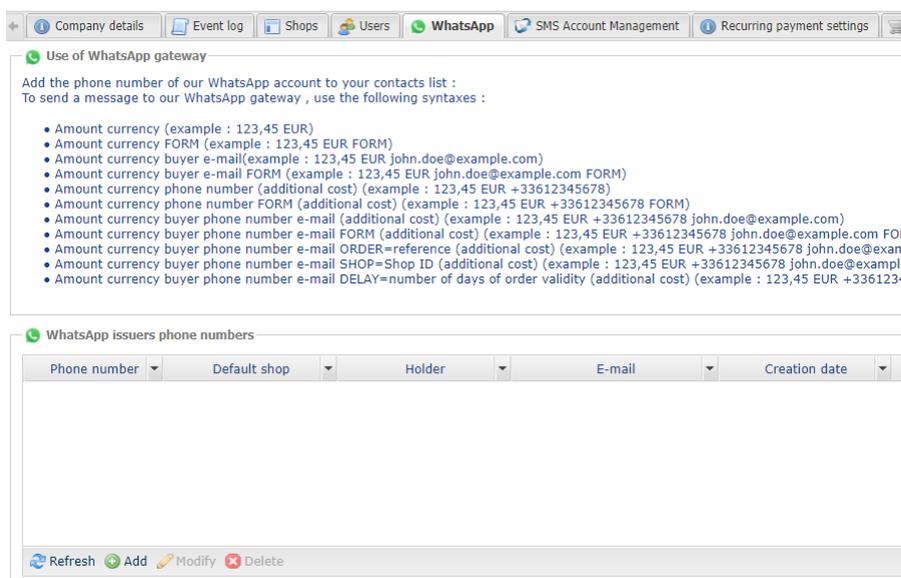
5. CREATING A PAYMENT ORDER VIA WHATSAPP

5.1. Associating a WhatsApp account

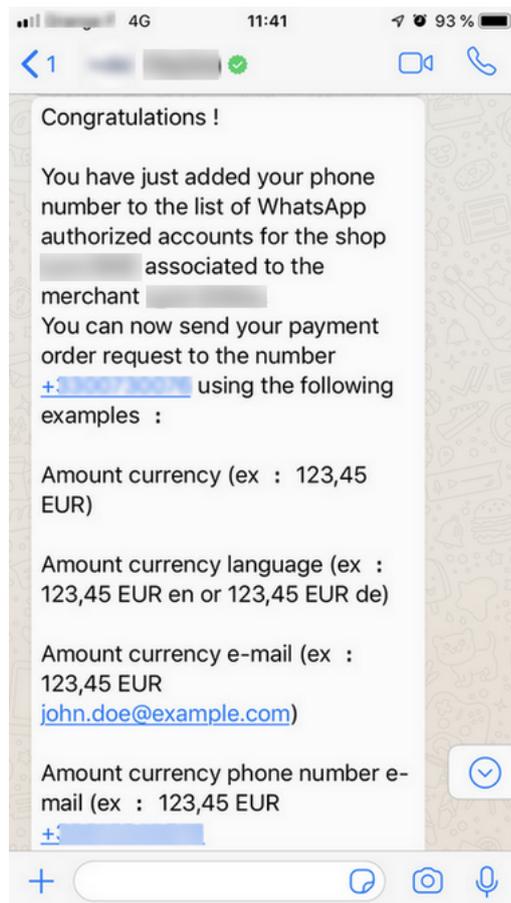
This first step allows to declare WhatsApp accounts authorized to issue payment orders.

If no WhatsApp accounts have been declared, a special error message will be sent in case of interaction with the chatbot.

1. Sign in to your Expert Back Office:
2. Via the **Settings** menu > **Company**, click the **WhatsApp** tab.



3. In the **WhatsApp issuers phone numbers** box, click the **Add** button.
4. In order to declare WhatsApp account, fill in the following fields:
 - the phone number (with international code)
If the specified number does not correspond to a WhatsApp account, it will not be possible to save it.
 - the store associated with this account
This information allows to define the default store associated with payment orders. It will be possible to override this information via the SHOP parameter.
 - the first and last name of the account holder
 - a valid e-mail address
5. Click **Add**. Once the account has been created, the account holder receives a message containing the syntax for generating payment orders via WhatsApp.



5.2. Starting a conversation with the payment gateway

In order to create a payment order, you must interact with our chatbot.

To do this, respond to the welcome message received in the previous step.

We recommend to indicate the payment gateway as your contact via this message.

If you have already deleted this message, you can find our WhatsApp number in your Expert Back Office (**Settings > Company, WhatsApp** tab).

Once the contact has been recorded, select it from your contact list.

You are ready to create a payment order.

5.3. Syntax

The syntax used for sending a payment order is very simple:

```
"amount" "currency" "buyer's phone number"
```

Example:

```
120,50 EUR +33612345678
```

Here is a list of available parameters.

Parameter	Syntax	Required	Description
Amount	100.32 or 100,32	Yes	Amount to be paid, including tax. Both point and comma are accepted as the decimal separator.
Currency	EUR	Yes	Payment currency. Lowercase and uppercase letters or a combination of both are accepted (e.g.: USD).
Phone	+336XXXXXXXX	No	Buyer's cell phone number preceded by the country code. "Classic" mode: If the parameter is transmitted, the payment order is transmitted to the Buyer via WhatsApp and the Merchant receives a copy of the message. If the phone number does not match the one specified for WhatsApp, the Merchant receives a message with the payment link that he or she can transmit to the Buyer via another channel. "Echo" mode: If the parameter is not transmitted, the Merchant will receive a message with the payment link that he or she can transmit to the Buyer via the channel of his or her choice (SMS, Messenger, Instagram, etc.).
Order ID	ORDER=myOrder-133	No	Order ID.
E-mail	john.doe@example.com	No*	The Buyer's e-mail address that will receive the payment receipt. <i>* The buyer's e-mail address is mandatory in case of a payment method registration request.</i>
Mode	TEST	No	Allows to create a test payment order. If the parameter is not transmitted, the payment orders are created in PRODUCTION mode. Note: As long as the shop is in TEST mode, the default mode is TEST, even if the field is not transmitted.
Shop ID	SHOP=12345678	No	When a company has several shops, it allows you to override the shop associated with the payment.
Validity period of the order.	DELAY=10	No	Allows to override the validity period of the payment order (expressed in days) defined in the Expert Back Office. The maximum value is 99 days.
VAT amount	VAT=0 IVA=19.6 TVA=5,5%	No	Allows to override the default VAT rate. The amount of taxes transmitted to the Acquirer is calculated based on the amount to be paid (including taxes) and the VAT rate. The rate amount is unrestricted. Both point and comma are accepted.

Parameter	Syntax	Required	Description
			The “%” symbol is optional
Data collection form	FORM	No	Allows to call a personalized data collection form before the payment. Via this form, the Merchant can collect Buyer’s data (first name, last name, address, etc.).
Submission of a payment order without an amount via the data collection form	0 CURRENCY FORM		Allows to call a personalized data collection form with unrestricted amount entry. The recipient of the payment order will enter the desired amount when they enter the required data in the form.
Creating a token without payment	REGISTER	No	Allows to send buyer’s payment method record order for future purchases. Buyer’s e-mail address is required. Example: <pre>REGISTER john.doe@example.com</pre>
Creating a token during a payment	REGISTER	No	Allows to send a payment order and to record the buyer’s payment method. Buyer’s e-mail address is required. Example: <pre>REGISTER 10 EUR john.doe@example.com</pre>
Payment with the token creation option for the cardholder	ASK	No	Allows to send a payment order and offer the buyer, if they wish to do so, to record their payment method upon the payment. Example: <pre>ASK 10 EUR john.doe@example.com</pre>
Language of the message, in “echo” mode.	en es fr de pt	No	Allows to define the language used for sending the message to the Merchant, in “echo” mode.
Payment order entry wizard.	LINK	No	Allows to receive a link that redirects the user to a Production payment order creation wizard.
Help	HELP help ? ¿	No	Allows to receive the chatbot message via WhatsApp.

5.4. Language management

For the moment, messages are available in 5 languages:

Language	ISO code
German	de
English	en
Spanish	es
French	fr
Portuguese	pt

It is possible to add other languages provided that the translations are validated by WhatsApp.

Using the classic mode:

In classic mode, messages are sent to the buyer in the language determined by WhatsApp.

In order to display the payment page, the payment gateway determines the language based on the international code included in the message.

If the language cannot be determined, the payment page will be displayed in English.

Using the echo mode:

In echo mode, messages are sent to the merchant in the language of the shop.

The ISO code can be transmitted in uppercase or lowercase letters.

Example of syntax:

```
amount currency language
```

If the ISO code transmitted in the message is valid but not supported, a specific error message will be returned. The merchant can override the default language by specifying the ISO code to use in the message.

5.5. Examples of use

5.5.1. "Classic" mode (messages sent to the buyer)

Syntax	<code>amount currency phone</code>
Result	Payment order sent to the buyer's WhatsApp account.
Syntax	<code>amount currency phone e-mail</code>
Result	Payment order sent to the buyer's WhatsApp account. If the payment was successful, the payment receipt will be sent to the e-mail address transmitted in the message.
Syntax	<code>amount currency phone email ORDER=CMD-140</code>
Result	Allows to specify the order number.
Syntax	<code>amount currency phone email ORDER=CMD-140 TAX=8</code>
Result	Allows to override the VAT rate of the shop.
Syntax	<code>amount currency phone email ORDER=CMD-140 TAX=8 FORM</code>
Result	Allows to display a personalized data collection form before the payment.
Syntax	<code>amount currency phone email ORDER=CMD-140 TAX=8 FORM SHOP=87654321</code>
Result	Allows to override the shop associated with the phone number that issued the payment order.
Syntax	<code>amount currency phone email ORDER=CMD-140 TAX=8 FORM SHOP=87654321 DELAY=07</code>
Result	Allows to override the validity period of the payment link.
Syntax	<code>amount currency phone email ORDER=CMD-140 TAX=8 FORM SHOP=87654321 DELAY=07 TEST</code>
Result	Allows to create a TEST payment link when the shop is in production mode.
Syntax	<code>register phone email</code>
Result	Allows to send buyer's payment method record order for future purchases. Buyer's e-mail address is required.
Syntax	<code>register amount currency phone e-mail</code>
Result	Allows to send a payment order and to record the buyer's payment method. Buyer's e-mail address is required.
Syntax	<code>ask amount currency phone e-mail</code>
Result	Allows to send a payment order and offer the buyer, if they wish to do so, to record their payment method upon the payment.
Syntax	<code>0 currency form phone email</code>
Result	Allows to call a personalized data collection form with unrestricted amount entry. The recipient of the payment order will enter the desired amount when they enter the required data in the form.

5.5.2. "Echo" mode (without a phone number)

Syntax	<code>amount currency</code>
Result	Payment order sent to the merchant's WhatsApp account.
Syntax	<code>amount currency email</code>
Result	Payment order sent to the merchant's WhatsApp account. If the payment was successful, the payment receipt will be sent to the e-mail address transmitted in the message.
Syntax	<code>amount currency email ORDER=CMD-124</code>
Result	Allows to specify the order number.
Syntax	<code>amount currency email ORDER=CMD-124 TAX=8</code>
Result	Allows to override the VAT rate of the shop.
Syntax	<code>amount currency email ORDER=CMD-124 TAX=8 FORM</code>
Result	Allows to display a personalized data collection form before the payment.
Syntax	<code>amount currency email ORDER=CMD-124 TAX=8 FORM SHOP=87654321</code>
Result	Allows to override the shop associated with the phone number that issued the payment order.
Syntax	<code>amount currency email ORDER=CMD-124 TAX=8 FORM SHOP=87654321 DELAY=07</code>
Result	Allows to override the validity period of the payment link.
Syntax	<code>amount currency email ORDER=CMD-124 TAX=8 FORM SHOP=87654321 DELAY=07 TEST</code>
Result	Allows to create a TEST payment link when the shop is in production mode.
Syntax	<code>register email</code>
Result	Allows to send buyer's payment method record order for future purchases. Buyer's e-mail address is required.
Syntax	<code>register amount currency e-mail</code>
Result	Allows to send a payment order and to record the buyer's payment method. Buyer's e-mail address is required.
Syntax	<code>ask amount currency e-mail</code>
Result	Allows to send a payment order and offer the buyer, if they wish to do so, to record their payment method upon the payment.
Syntax	<code>0 currency form</code>
Result	Allows to call a personalized data collection form with unrestricted amount entry. The recipient of the payment order will enter the desired amount when they enter the required data in the form.

5.6. Error handling

Common errors

- **Verification of the existence of the buyer's WhatsApp account**

If the buyer does not have an account, the merchant receives a message with the payment link that he or she can transmit to the buyer via another channel.

- **Invalid e-mail**

If the recipient's e-mail address is invalid, the merchant receives a message specifying the invalid parameter and the received value.

- **Currency not supported**

If the transmitted currency is not supported by the MIDs associated with the shop, the merchant receives a message with the list of supported currencies.

- **Invalid amount**

If the transmitted amount is invalid, the merchant receives a message specifying the invalid parameter and the received value.

- **Invalid language**

If the transmitted language does not exist or if it is not supported by the shop, the merchant receives a message specifying the list of supported languages.

6. USE THE DATA COLLECTION FORM

If you want to collect buyer data at the moment of payment, you must:

- Configure your data collection form
- Request the online publishing of your data collection form
- Use the FORM keyword when sending the message via WhatsApp or check the corresponding box when creating the payment order via the Merchant Back Office

In order to access form configuration:

1. Display the menu **Management**
2. Click **Configuration of the TEST data collection form**
3. And select your shop

Configuration is done in the **Settings** and **Form management** tabs.

***Note:** Default configuration is available. It can be left unchanged or be adapted to your needs.*

6.1. Personalizing the form

In the **Settings** tab:

Form name: Lyra_SMS

Introduction: Tahoma

Welcome to our secure payment page

Address:

ZIP code:

City:

Contact phone number:

Contact e-mail:

Shop return URL: http://

Visible in directory:

Closed:

Date of availability:

Save Open the form

1. Customize the **Introduction**.
2. Change the font, if needed, by choosing another one from the list.
3. Personalize the layout of the text, if you wish, using the icons (alignment, bold, italic, underline, bullet points, etc.)
4. Click the **Source code** button to display the HTML code if you prefer to work in html tag mode.
5. Enter the shop contact details (exact address, phone number, e-mail).
6. Enter the URL for returning to the shop.

You can test the web address by clicking the **Eye** icon.

This URL will be used on the payment pages for returning to the shop.

7. Check the **Closed** box if you would like to make your website inaccessible.

This box defines whether the form is currently accessible online or not.

Note

If closed, the website displays the following message:

This online payment service is temporarily unavailable as requested by the beneficiary organization.

8. Enter the **Date of availability** of the form.

While the website is closed, this date allows to program the date of reopening the website in advance.

9. Click **Save**.

The confirmation message **Your changes were saved successfully** appears.

10. Click **Open the form** to view the result of the configuration.

6.2. Building the form

The screenshot shows the 'Form management' tab with three main sections: 'List of available fields', 'Configuration of the selected field', and 'Build the form'. In the 'List of available fields' section, 'Buyer reference' is selected. The 'Configuration of the selected field' section shows the following settings: Name displayed: Buyer reference, Type of field: String, Pop-up info: Buyer reference, Minimum length: (empty), Maximum length: 63, Field to be confirmed: (unchecked), and GET parameter: vads_cust_id. The 'Build the form' section shows a list of compulsory fields: Reference (String), Name (String), First name (String), Address (Entry field), ZIP code (String), City (String), Phone number (String), E-mail (E-mail address), and Amount to be paid (Amount). Below this list are 'Optional fields' including Accompanying message (Entry field).

The form can be created in TEST mode via the **Form management** tab. This tab consists of 3 areas:

- **List of available fields**

A field list is provided to the Merchant. The labels for these fields are pre-filled but can be edited.

Empty description fields (**Info 1**, **Info 2**, **Info 3**) are available for adding order details. You can rename and/or configure them.

The screenshot shows the 'Form management' tab with 'Info 1' selected in the 'List of available fields' section. The 'Configuration of the selected field' section shows the following settings: Name displayed: Info 1, Type of field: String, Pop-up info: Info 1, Minimum length: (empty), Maximum length: (empty), Field to be confirmed: (unchecked), and GET parameter: vads_order_info.

It is also possible to add new fields and configure them.

IMPORTANT

The fields available by default (Title, Last name, First name, Address, etc.) are displayed by default in the language of the shop.

If you wish to change the display language of these fields, contact the Middle Office.

- **Configuration of the selected field**

Allows you to configure the field selected from the **List of available fields**.

A default configuration is proposed for each field and the content is translated into the language of the shop. You can change the default values except for the **field type**.

However, pay attention, since when you change a default label in the **Name displayed** or **Pop-up info** fields, the newly entered content will be displayed in the input language even if the language of the shop changes.

The translation will no longer be automatic and linked to the language of the shop as for the other fields proposed by default.

IMPORTANT

Even if the Amount to be paid is customizable, its value is always presented in one currency, the one used by default by the shop.

- **Build the form**

This area allows the Merchant to organize their form. It is made up of two sections:

- Required fields: to confirm the purchase, the Buyer must fill in these fields which will be marked with an asterisk (*) in the payment form.
- Optional fields: they are displayed in the payment form but the buyer does not have to fill them out.

6.3. Publishing the form online

Once the configuration process is complete, you can publish your form online.

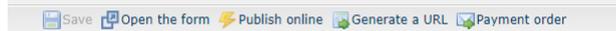
IMPORTANT

When your shop is in TEST mode, you must systematically request the 1st online publishing by e-mail sent to the sales contact. This request is made automatically when you click the Request online publishing button provided for this purpose, which will appear instead of Publish online upon the first time.

Once the sales contact receives the e-mail, he or she will upload the data collection form online. This upload will simultaneously shift the shop into PRODUCTION.

You will be autonomous for the following online uploads once your shop is in PRODUCTION mode.

1. In the **Form management** tab, click the **Publish online** button at the bottom of the page.



The **Online publishing of the form** dialog box appears.

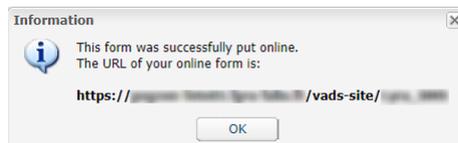


Note

Clicking the **Publish online** button automatically shifts the shop into Production mode. If the shop is in Test mode, it shifts into Production mode. If it is already in Production mode, nothing changes.

2. Click **Publish online**.

In case of successful upload, the information message appears.



Your form is now available in production mode in **Management > Configuration of the data collection form > [Your shop]**. You also receive a confirmation e-mail.

In case the upload fails, you can contact our technical support team and communicate the error message.

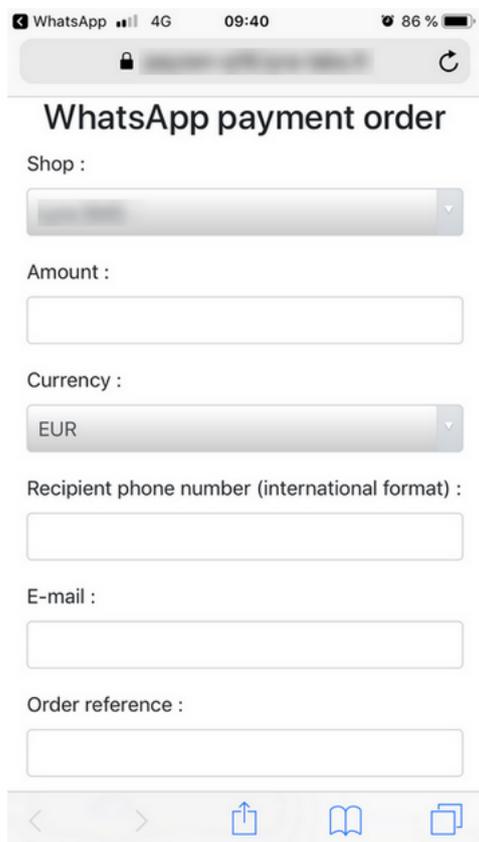
Note

When an online upload is successfully completed, the additional  (**Copy the currently online form to the test environment**) button appears. This button allows to copy the form in production and use it instead of the Test form, in order to be able to modify it.

7. USING THE PAYMENT ORDER CREATION WIZARD

Using the LINK keyword the Merchant will receive a link via WhatsApp that redirects him or her to the payment order creation wizard.

This wizard allows the Merchant to create a production payment order via a simplified user interface.



The screenshot shows a mobile interface for creating a payment order. At the top, it says "WhatsApp payment order". Below this, there are several input fields: "Shop:" with a dropdown menu, "Amount:" with a text input field, "Currency:" with a dropdown menu showing "EUR", "Recipient phone number (international format):" with a text input field, "E-mail:" with a text input field, and "Order reference:" with a text input field. At the bottom, there are navigation icons: a back arrow, a forward arrow, a share icon, a bookmark icon, and a close icon.



If the LINK keyword is used in the message, the other parameters are ignored.
The wizard has a life span of 10 min.

Creating a payment order via the wizard

1. Select the shop that will receive the payment.
2. Enter the amount to be paid.
3. Select the payment currency.
4. Enter the recipient's phone number.
5. Enter the Buyer's e-mail address used for sending the payment receipt (optional).
6. Enter the order number (optional).
7. Enter the validity date of the order (optional).
8. Check the **Data collection form** box if you wish to collect buyer data at the moment of the payment and if your shop has the required options.
9. If your shop has the required options, you can request the **deactivation of 3DS1**.
10. Click **Send the order**.

Once the order is sent, the link to the form expires and can no longer be used.

8. NOTIFICATIONS

8.1. Notification sent to the buyer

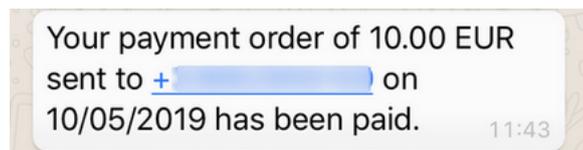
If the merchant has enabled the Confirmation e-mail of payment sent to the buyer notification rule and the message contains the buyer's e-mail address, the buyer will receive the payment confirmation by e-mail.

The merchant has the possibility to personalize this e-mail via their Expert Back Office (model, fields, object, etc.).

8.2. Notification sent to the merchant

If the merchant has activated the **Confirmation mail of payment sent to the merchant** notification rule, he or she will receive a payment confirmation by e-mail.

It is also possible to receive a payment confirmation via WhatsApp:



To enable it, the merchant will have to create a specific notification rule (see following chapter).