



COLLECTING SOLUTION

Adding the FullCB payment button

Implementation Guide

Document version 1.5.2

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1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
1.5.2	Lyra Collect	2/24/2022	<ul style="list-style-type: none">• Update of the <i>Prerequisites</i> chapter regarding min. and max. amounts
1.5.1	Lyra Collect	2/1/2022	<ul style="list-style-type: none">• Update of the <i>Creating an FullCB payment request</i> chapter.• Addition of the chapter <i>Managing transactions via the Lyra Collect Back Office</i>.• Update of the <i>improving acceptance rates</i> chapter.
1.5	Lyra Collect	12/14/2021	<ul style="list-style-type: none">• Update of the chapter <i>Technical information</i>.• Addition of the <i>improving acceptance rates</i> chapter.• Update of the chapter <i>Processing the response data</i>.
1.4	Lyra Collect	9/4/2020	<ul style="list-style-type: none">• Update of supported / not supported features.• Update of form example in the chapter. <i>redirect the buyer to the payment page</i>.• Update of notification configuration.• Addition of the <i>Payment order: Offer payment with FullCB</i> chapter.
1.3	Lyra Collect	9/26/2019	Document overhaul: <ul style="list-style-type: none">• Updating the process.• Updating the list of parameters to be transmitted in the payment form.Updated list of fields present in transaction exports.• Addition of authorization return codes• Updating transaction statuses.

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2. FULLCB : CARD PAYMENT IN 3 OR 4 INSTALLMENTS

Lyra Collect has enhanced its payment gateway by integrating the **FullCB** payment solution, card payment in 3 or 4 installments with **BNPP Personal Finance**.

Card payment in 3 or 4 installments with **BNPP Personal Finance** allows buyers to safely fund their online purchases.

This solution offers buyers a payment facility to divide the payment of their order into 3 or 4 installments.

The administrative fees are:

- For payment in 3 installments: 1.4% of the purchase amount with a ceiling of 9 euros.
- For payment in 4 installments: 2.1% of the purchase amount with a ceiling of 12 euros.

These fees are to be paid by the buyer, unless the merchant offers a fee-free transaction. In this case, the administrative costs are covered entirely by the merchant.

To offer the solution to its customers, the merchant is required to pay a contributory fee for a portion of the risk cost, which is contractually determined with BNPP Personal Finance.

Usually, a response is provided to the buyer immediately upon purchase. If the response is positive:

- The merchant account is credited with the amount of the order in accordance with the conditions established with BNPP Personal Finance.
- The buyer is debited with the 1st installment.

If the merchant does not offer the administrative fees, they will be debited on this due date.

- **BNPP Personal Finance** is responsible for collecting the monthly payments from the buyer. He/she will debit the remaining 2 or 3 installments.

This payment facility applies to a period of less than 90 days and is therefore not subject to consumer credit regulations.

3. TECHNICAL INFORMATION

Field values vads_card_brand	Supported currencies	Supported countries	Authorization validity period	Payment process
FULLCB3X for a payment in 3 installments FULLCB4X for a payment in 4 installments	EUR	FR	0 days	Immediate capture

Sales channel	
e-commerce	✓
m-commerce	✗
MOTO payment	✗
Interactive Voice Server	✗
Payment order by e-mail/SMS	✓
Payment order by WhatsApp	✓

Operations with transactions	
Cancellation	✗
Refund	✓
Modification	✗
Validation	✗
Duplication	✗
Manual reconciliation	✓

Type of integration	
Redirection	✓
Iframe	✗
JavaScript Client	✗
Data collection form	✗
MarketPlace	✗
API Web Services	✗
Mobile SDK	✗
Back Office	✗
WhatsApp	✗

Payment type	
Immediate payment	✓
Deferred payment	✗
Payment in installments	✗
Payment by subscription	✗
Payment by file (token or batch)	✗
One-click payment	✗
Payment by wallet	✗

Miscellaneous	
Reporting	✓
Transaction settlement	✗
Chargeback settlement	✗
Extra payment attempts	✗

4. PREREQUISITES

For the merchant

- Send a request to BNPP Personal Finance.
- Obtain his or her FullCB agreement number.
- Have an authorized payment type.

Depending on the contract, the merchant is allowed to offer:

- either the payment in 3 installments,
- or the payment in 3 installments and the payment in 4 installments.

FullCB payment is offered to the buyer only if the order amount is within the limits defined by BNPP Personal Finance. Minimum and maximum amounts are defined by the merchant and are between 90 and 3 000 euros.

For the buyer

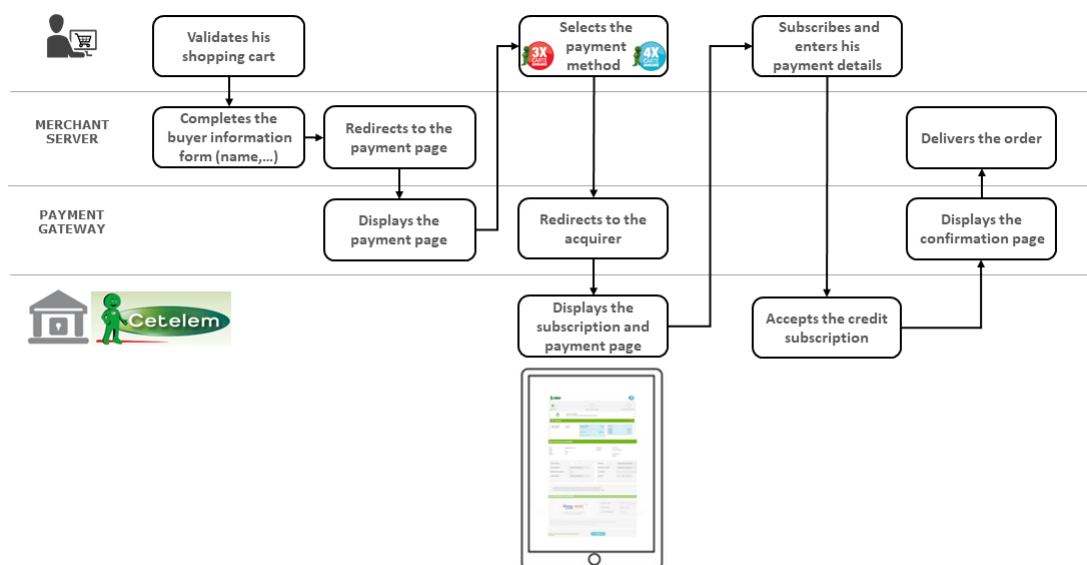
- Opt for the solution and accept to pay application fees to **BNPP Personal Finance**, on the payment path.
Note: if the merchant offers to cover the administrative fees, the buyer will not have to pay them.
- Possess a valid ID and accept to provide personal information requested at the moment of purchase.
- Make a mandatory wire transfer of the total amount of:
 - One third of the purchase amount and the remainder in 2 equal monthly payments without interest for 3xCB.
 - One fourth of the purchase amount and the remainder in 3 equal monthly payments without interest for 4xCB.

Note:

Only Mastercard, Visa and CB cards with a remaining validity period of at least 6 months can be accepted for purchases.

However, Visa Electron, VPAY, Maestro, American Express, e-Carte Bleue, foreign cards, withdrawal cards only and virtual payment cards are not accepted.

5. PAYMENT PROCESS



1. The buyer validates the shopping cart.
2. The buyer enters the shipping and billing details (last name, first name, address, etc.)
3. The merchant website redirects the buyer to the payment gateway.
4. The buyer selects the payment method:
 - Payment in 3 installments CB
 - Payment in 4 installments CB

The gateway redirects the buyer to the **Cetelem** payment page, the trademark of BNPP Personal Finance.

5. The buyer completes the form with his/her personal details.

Note: from this stage on, the potential administrative fees and the payment due date are presented on this page.

If the administrative costs are offered by the merchant, the amount will be €0.

The required form fields are listed below. Some information such as the last name, first name and full address are already pre-filled in the form.

- | | | |
|--------------|-----------------------|---|
| • E-mail | • City | • Nationality |
| • Title | • Phone | • Type of ID |
| • Name | • Birth date | • ID number |
| • First name | • Native country | • Issued on
Date of issue of the identity document |
| • Address | • Department of birth | |
| • Zip code | • City of birth | |

6. The buyer enters his or her bank details for the first installment payment.

The payment page remains grayed out as long as the personal information is not valid.

In case of a successful payment, all verifications are carried out in real time, 3DS authentication is systematic.

7. The buyer validates the terms and conditions of the financing agreement and the request for immediate implementation.

8. The buyer clicks **Next to display the overview.**

9. The buyer checks the input data and clicks **Validate my payment.**

At this stage, the buyer can still edit these personal details.

10. The payment gateway displays the transaction result.

The buyer is redirected to the Lyra Collect payment gateway.

If the payment has been successfully completed, payment details are presented to the buyer with the option to download the ticket in PDF format.

In case the transaction fails, a message appears. The buyer will be informed if the payment request has been rejected.

A link at the bottom of the page allows the buyer to return to the shop.

6. ESTABLISHING INTERACTION WITH THE PAYMENT GATEWAY

The interaction with the payment gateway is described in the *Hosted Payment Page Implementation Guide*, available in our online documentation archive.

The merchant website and the payment gateway interact by exchanging data.

To create a payment, this data is sent in an HTML form via the buyer's browser.

At the end of the payment, the result is transmitted to the merchant website in two ways:

- automatically by means of notifications called Instant Notification URLs (also known as IPN or Instant Payment Notification).
- Via the browser when the buyer clicks the button to return to the merchant website.

To guarantee the security of the exchange, the data is signed with a key known only to the merchant and the payment gateway.

7. SETTING UP NOTIFICATIONS

There are several types of notifications provided in the Expert Back Office.

- Instant Payment Notification URL call
- E-mail sent to the merchant
- E-mail sent to the buyer
- SMS sent to the merchant
- SMS sent to the buyer

They allow to manage the events (payment accepted, payment abandoned by the buyer, payment canceled by the merchant, payment validated by the merchant, etc.) that will trigger a notification sent to the merchant website, the merchant or the buyer.

The notifications of Instant Payment Notification URL call type are very important as they represent the only reliable way for the merchant website to obtain the payment result.

If the payment gateway is unable to access the URL of your page, an e-mail will be sent to the shop administrator.

It contains:

- The HTTP code of the encountered error,
- Parts of error analysis,
- Its consequences,
- Instructions via the Expert Back Office to resend the request to the previously defined URL.

To access notification rule management:

1. Sign in to your Merchant Back Office available at this address:

<https://secure.lyra.com/portal/>

2. Click **Other actions** to access Expert Back Office.

3. Go to the following menu: **Settings > Notification rules.**

Instant Payment Notification		<input checked="" type="checkbox"/> E-mail sent to the merchant	<input checked="" type="checkbox"/> E-mail sent to the buyer
Enabled			Reference
<input checked="" type="checkbox"/>			Instant Payment Notification URL on batch authorization
<input checked="" type="checkbox"/>			Instant Payment Notification URL at the end of the payment
<input checked="" type="checkbox"/>			Instant Payment Notification URL on batch change
<input checked="" type="checkbox"/>			Instant Payment Notification URL on cancellation
<input checked="" type="checkbox"/>			Instant Payment Notification URL on an operation coming from the Back Office

7.1. Setting up the Instant Payment Notification

This rule allows to notify the merchant website in the following cases:

- Payment accepted
- Payment refused
- Payment canceled or abandoned by the buyer

This notification is required to communicate the result of a payment request.

It will inform the merchant website of the payment result even if your client has not clicked the “Return to the shop” button.

1. Right-click **Instant Payment Notification URL at the end of the payment.**
2. Select **Manage the rule.**
3. Enter the **E-mail address(es) to notify in case of failure** field in the **General settings** section.
To specify several e-mail addresses, separate them with a semi-colon.
4. Check the box **Automatic retry in case of failure** if you wish to authorize the gateway to automatically resend the notification in case of a failure (can be done up to 4 times).
5. In the **Instant Payment Notification URL of the API form V1, V2** section, specify the URL of your page in the fields **URL to notify in TEST mode** and **URL to notify in PRODUCTION mode** if you wish to receive notifications in the API form format.
6. Save the changes.

8. GENERATING A PAYMENT FORM

To generate a payment request, you must create an HTML form as follows:

```
<form method="POST" action="https://secure.lyra.com/vads-payment/">
  <input type="hidden" name="parameter1" value="value1" />
  <input type="hidden" name="parameter2" value="value2" />
  <input type="hidden" name="parameter3" value="value3" />
  <input type="hidden" name="signature" value="signature"/>
  <input type="submit" name="pay" value="Pay"/>
</form>
```

It contains:

- The following technical elements:
 - The `<form>` and `</form>` tags that allow to create an HTML form.
 - The `method="POST"` attribute that defines the method used for sending data.
 - The `action="https://secure.lyra.com/vads-payment/"` attribute that defines where to send the form data.
- Form data:
 - The shop ID.
 - Information about the payment depending on the use case.
 - Additional information depending on your needs.
 - The signature that ensures the integrity of the form.

This data is added to the form by using the `<input>` tag:

```
<input type="hidden" name="parameter1" value="value1" />
```

For setting the `name` and `value` attributes, see the **Data dictionary** chapter also available in the online document archive.

All the data in the form must be encoded in **UTF-8**.

This will allow for the special characters (accents, punctuation marks, etc.) to be correctly interpreted by the payment gateway. Otherwise, the signature will be computed incorrectly and the form will be rejected.

- The **Pay** button for submitting the data:

```
<input type="submit" name="pay" value="Pay"/>
```

Different use cases are presented in the chapters below. This information will allow you to adapt your payment form to your needs.

The following table lists the different formats that you can encounter when building your form.

Notation	Description
a	Alphabetic characters (from 'A' to 'Z' and from 'a' to 'z')
n	Numeric characters
s	Special characters
an	Alphanumeric characters
ans	Alphanumeric and special characters (except '<' and '>')
3	Fixed length of 3 characters
..12	Variable length up to 12 characters
json	<p>JavaScript Object Notation. Object containing key/value pairs separated by commas. It starts with a left brace "{" and ends with a right brace "}". Each key / value pair contains the name of the key between double-quotes followed by ":", followed by a value. The name of the key must be alphanumeric. The value can be:</p> <ul style="list-style-type: none"> • a character string (in this case it must be framed by double quotes) • a number • an object • a table • a boolean • empty <p>Example: {"name1":45,"name2":"value2", "name3":false}</p>
bool	Boolean. Can be populated with the true or false value.
enum	Characterizes a field with a complete list of values. The list of possible values is given in the field definition.
Enum list	List of values separated by a ";". The list of possible values is given in the field definition. Example: vads_payment_cards=VISA;MASTERCARD
map	List of key / value pairs separated by a ";". Each key / value pair contains the name of the key followed by "=", followed by a value. The value can be: <ul style="list-style-type: none"> • a chain of characters • a boolean • a json object • an xml object <p>The list of possible values for each key/value pair is provided in the field definition. Example: vads_theme_config=SIMPLIFIED_DISPLAY=true;RESPONSIVE_MODEL=Model_1</p>

8.1. Creating a FullCB payment request

1. Use all the fields presented in the table below to create your payment form.

Field name	Description	Format	Value
vads_payment_cards	Allows to force the card type to be used. Leave empty to let the Buyer choose between the eligible payment methods (depending on the currency, the minimum or maximum amount, the technical constraints) associated with the shop.	enum	<ul style="list-style-type: none"> FULLCB3X to directly call the 3 installments CB payment button. FULLCB4X to directly call the 4 installments CB payment button. VISA;FULLCB3X to offer the choice between VISA and 3 installments CB payment.
vads_page_action	Action to perform	enum	PAYMENT
vads_ctx_mode	Mode of interaction with the payment gateway	enum	TEST or PRODUCTION
vads_order_id	Order ID Can contain uppercase or lowercase characters, numbers or hyphens ([A-Z] [a-z], 0-9, _ -).	ans..64	E.g.: 2-XQ001
vads_amount	Payment amount in the smallest currency unit (cents for euro).	n..12	E.g.: 4525 for EUR 45.25
vads_currency	Numeric currency code to be used for the payment, in compliance with the ISO 4217 standard (numeric code).	n3	Possible value: <ul style="list-style-type: none"> 978 (EUR)
vads_action_mode	Acquisition mode for payment method data	enum	INTERACTIVE
vads_payment_config	Payment type	enum	SINGLE
vads_site_id	Shop ID	n8	E.g.: 12345678
vads_trans_date	Date and time of the payment form in UTC format	n14	Respect the YYYYMMDDHHMMSS format E.g.: 20200101130025
vads_trans_id	Transaction number. Must be unique within the same day (from 00:00:00 UTC to 23:59:59 UTC). Warning: this field is not case sensitive.	an6	E.g.: xrT15p
vads_version	Version of the exchange protocol with the payment gateway	enum	V2

2. Use the fields below to transmit the buyer details:

Field name	Description	Format	Value
vads_cust_status	Status	enum	PRIVATE : for a private individual COMPANY : for a company
vads_cust_title	Buyer's title	an..63	E.g.: M
vads_cust_last_name	Last name	ans..63	E.g.: Durant
vads_cust_first_name	First name	ans..63	E.g.: Laurent
vads_cust_address	Postal address	ans..255	E.g.: Rue de l'Innovation
vads_cust_city	City	an..128	E.g.: Labège
vads_cust_zip	Zip code	an..64	E.g.: 31670
vads_cust_country	Country code in compliance with the ISO 3166 alpha-2 standard	a2	Possible value: FR
vads_cust_email	Buyer's e-mail address	ans..150	E.g.: abc@example.com
vads_cust_cell_phone	Cell phone number	an..32	E.g.: 06 12 34 56 78
vads_cust_phone	Phone number	an..32	E.g.: 0467330222

3. Use the fields below to transmit the shipping address

Field name	Description	Format	Value
vads_ship_to_status	Allows to specify the type of the shipping address.	enum	PRIVATE : for shipping to a private individual COMPANY : for shipping to a company
vads_ship_to_first_name	First name	ans..63	E.g.: Albert
vads_ship_to_last_name	Last name	ans..63	E.g.: Durant
vads_ship_to_street	Postal address	ans..255	E.g.: Rue Sainte Catherine
vads_ship_to_street2	Address line 2	ans..255	
vads_ship_to_zip	Zip code	an..64	E.g.: 33000
vads_ship_to_city	City	an..128	E.g.: Bordeaux
vads_ship_to_country	Country code in compliance with the ISO 3166 standard (required for triggering one or more actions if the Shipping country control profile is enabled).	a2	E.g.: FR
vads_ship_to_phone_num	Phone number	ans..32	E.g.: 0460030288

4. Add optional fields according to your requirements (see **Using additional features** chapter of the [Implementation Guide Hosted Payment Page](#)).
5. Compute the value of the **signature** field using all the fields of your form that start with **vads_** (see chapter **Computing the signature** of the [Implementation Guide Hosted Payment Page](#) available on our website).

8.2. Improving acceptance rate

FullCB allows merchants to transmit transaction and customer history data to optimize their acceptance strategies and improve their conversion rates.

To transmit this data, use the field `vads_acquirer_transient_data` and respect the following format:

```
{"FULLCB":{"data":"<code data 1>=<valeur data 1>#<code data 2>=<valeur data 2>"}}
```

Example:

```
{"FULLCB":{"data":"CNEW=0#DC=14122021"}}
```

All the data is optional, when the value of the input is empty or you cannot retrieve it, it does not need to be sent.

The maximum length of the "data" value is 400 characters.

List of available data:

Data	Code
Registered customer Type: Numeric Length: 1 <ul style="list-style-type: none">0: No1: Yes	CFID
New customer Type: Numeric Length: 1 Information indicating whether the customer is known to the store. The possible values are: <ul style="list-style-type: none">0: The customer is known to the store.1: It's a new customer and is not known to the store.	CNEW
Customer segmentation Type: Alphanumeric Max length: 2 If you have a customer segmentation, information indicating customer segmentation in the store The value must not exceed two characters and can be chosen by the store owner. In order to interpret this value, you will need to provide a description of the segmentation to FullCB	URFM
First purchase date Type: Numeric Length: 8 Format: MMDDYYYY Date on which the customer made his first purchase on your website. If this is their first purchase, enter the current date.	DF
Number of orders made by the customer since the beginning of the business relationship Type: Numeric Max length: 2 Volume of orders made (and completed) by the customer since their account was created. <i>If first purchase indicate 0..</i>	V1
Total amount of purchases made by the customer since the beginning of the business relationship Type: Numeric Max length: 5 Turnover in Euros of orders completed by the customer since their account was created. <i>If first purchase indicate 0..</i>	M1
Total number of orders made by the customer over the past 12 months Type: Numeric Max length: 2 Volume of orders made (and completed) by the customer over the past 12 months. <i>If first purchase indicate 0..</i>	V2
Total amount of purchases made by the customer over the past 12 months Type: Numeric Max length: 5 Turnover in Euros of orders completed by the customer over the past 12 months.	M2

Data	Code
<i>If first purchase indicate 0..</i>	
<p>Shipping mode for the first order Type: Alphanumeric Length: 1 Shipping type used for the first order of the customer (express, pickup point). If this is their first order, specify the delivery method of the order in progress. Possible values:</p> <ul style="list-style-type: none"> • A : Chronopost • B : Click & collect - Store Pickup • C : Relais Colis • D : Carrier • E : Colissimo Domicile • F : Others • G : Chronopost Express 	LP
<p>Shipping mode of the current order Type: Alphanumeric Length: 1 Shipping type used on the order (Chrono, Point relais). Possible values: see Shipping mode for the first order.</p>	LD
<p>Payment method for the first order Type: Alphanumeric Length: 1 Type of payment used for the first order of the customer (CB, PayPal, etc.). If this is their first order, specify the payment method of the order in progress. Possible values:</p> <ul style="list-style-type: none"> • A : CB • B : PayPal • C : Amex • D : Private card (Aurore type) • E : 3/4XCB • F : Extended credit (5X, 10X, ...) • G : Wire transfer • H : Cheque • I : Gift card • J : Gift cheque 	RP
<p>Payment method for the last order Type: Alphanumeric Length: 1 Type of payment used for the customer's last order before the current order (CB, PayPal, etc.) If this is their first order, specify the payment method of the order in progress. Possible values: see Payment method for the first order.</p>	RD
<p>Device of the order in progress Type: Alphanumeric Length: 1 Type of device used on the current order. Possible values:</p> <ul style="list-style-type: none"> • A : Desktop • B : Smartphone • C : tablet 	DE
<p>Article number Component PC Type: Numeric Max length: 2 In the active shopping cart, number of items in the "PC component" category. <i>If there are no items in the "PC Component" category, do not send this data.</i></p>	VC
<p>PC Component turnover Type: Numeric Max length: 5 In the active shopping cart, turnover in Euros of items in the "PC component" category.</p>	MC

Data	Code
Without decimal part. <i>If there are no items in the "PC Component" category, do not send this data.</i>	
Telephony item number Type: Numeric Max length: 2 In the active shopping cart, number of items in the "Telephony" category. <i>If there are no items in the "Telephony" category, do not send this data.</i>	VT
Telephony turnover Type: Numeric Max length: 5 In the active shopping cart, turnover in Euros of items in the "Telephony" category Without decimal part. <i>If there are no items in the "Telephony" category, do not send this data.</i>	MT
PC/Laptop item number Type: Numeric Max length: 2 In the active shopping cart, number of items in the "PC/Laptop". <i>In the active shopping cart, number of items in the "PC/Laptop".</i>	VL
PC/Laptop turnover Type: Numeric Max length: 5 In the active shopping cart, turnover in Euros of items in the "PC/Laptop" category. Without decimal part. <i>In the active shopping cart, number of items in the "PC/Laptop".</i>	ML
Audio item number Type: Numeric Max length: 2 In the active shopping cart, number of items in the "Audio" category. <i>If there are no items in the "Audio" category, do not send this data.</i>	VS
Audio turnover Type: Numeric Max length: 5 In the active shopping cart, turnover in Euros of items in the "Audio" category. Without decimal part. <i>If there are no items in the "Audio" category, do not send this data.</i>	MS
Video item number Type: Numeric Max length: 2 In the active shopping cart, number of items in the "Video" category. <i>If there are no items in the "Video" category, do not send this data.</i>	VV
Video turnover Type: Numeric Max length: 5 In the active shopping cart, turnover in Euros of items in the "Video" category. Without decimal part. <i>If there are no items in the "Video" category, do not send this data.</i>	MV
Photo item number Type: Numeric Max length: 2 In the active shopping cart, number of items in the "Photo" category <i>If there are no items in the "Photo" category, do not send this data.</i>	VP
Photo turnover Type: Numeric Max length: 5 In the active shopping cart, turnover in Euros of items in the "Photo" category. Without decimal part. <i>If there are no items in the "Photo" category, do not send this data.</i>	MP
Household appliances item number Type: Numeric Max length: 2 In the active shopping cart, number of items in the "Household appliances" category. <i>If there are no items in the "Household appliances" category, do not send this data.</i>	VE
Household appliances turnover Type: Numeric Max length: 5 In the active shopping cart, turnover in Euros of items in the "Household appliances" category. Without decimal part. <i>If there are no items in the "Household appliances" category, do not send this data.</i>	ME
Furniture item number Type: Numeric Max length: 2 In the active shopping cart, number of items in the "Furniture" category.	VM

Data	Code
<i>If there are no items in the "Furniture" category, do not send this data.</i>	
Furniture turnover Type: Numeric Max length: 5 In the active shopping cart, turnover in euros of items in the "Furniture" category. Without decimal part. <i>If there are no items in the "Furniture" category, do not send this data.</i>	MM
Gardening/Entertainment item number Type: Numeric Max length: 2 In the active shopping cart, number of items in the "Gardening/Entertainment" category. <i>If there are no items in the "Gardening/Entertainment" category, do not send this data.</i>	VJ
Gardening/Entertainment turnover Type: Numeric Max length: 5 In the active shopping cart, turnover in euros of items in the "Gardening/Entertainment" category. Without decimal part. <i>If there are no items in the "Gardening/Entertainment" category, do not send this data.</i>	MJ
Other item number Type: Numeric Max length: 2 In the active shopping cart, number of items in categories that do not fit into one of the categories above. <i>If there is no data, do not send.</i>	VA
Others turnover Type: Numeric Max length: 5 In the active shopping cart, turnover in euros in categories that do not fit into one of the categories above. Without decimal part. <i>If there is no data, do not send.</i>	MA
Service type Type: Alphanumeric Length: 1 Service type If there are several services, we retrieve the information about the service with the highest amount. <i>If there is no data, do not send.</i> Possible values: <ul style="list-style-type: none"> • A • B • C • D 	SD
Services turnover Type: Numeric Max length: 5 In the active shopping cart, turnover in euros of all associated services. Without decimal part. <i>If there is no data, do not send.</i>	AS
Services number Type: Numeric Max length: 2 In the active shopping cart, number of associated services. <i>If there is no data, do not send.</i>	NS
Additional data 1 Type: Alphanumeric Length: 10 Other data. <i>If there is no data, do not send.</i>	DC
Additional data 2 Type: Numeric Max length: 3 Other data. <i>If there is no data, do not send.</i>	DI

9. SENDING THE PAYMENT REQUEST

The buyer will be able to finalize his/her purchase once he/she is redirected to the payment page.

The buyer's browser must transmit the payment form data.

9.1. Redirecting the buyer to the payment page

The URL of the payment gateway is:

<https://secure.lyra.com/vads-payment/>

Example of parameters sent to the payment gateway:

```
<form method="POST" action="https://secure.lyra.com/vads-payment/">
<input type="hidden" name="vads_action_mode" value="INTERACTIVE" />
<input type="hidden" name="vads_amount" value="30000" />
<input type="hidden" name="vads_currency" value="978" />
<input type="hidden" name="vads_cust_id" value="Client" />
<input type="hidden" name="vads_cust_status" value="PRIVATE" />
<input type="hidden" name="vads_cust_first_name" value="Jeanne" />
<input type="hidden" name="vads_cust_last_name" value="Gauthier" />
<input type="hidden" name="vads_cust_phone" value="0123456789" />
<input type="hidden" name="vads_cust_cell_phone" value="0612345678" />
<input type="hidden" name="vads_cust_email" value="jg@example.net" />
<input type="hidden" name="vads_cust_address_number" value="109" />
<input type="hidden" name="vads_cust_address" value="rue de l'innovation" />
<input type="hidden" name="vads_cust_city" value="Labège" />
<input type="hidden" name="vads_cust_country" value="FR" />
<input type="hidden" name="vads_cust_title" value="MME" />
<input type="hidden" name="vads_cust_zip" value="31670" />
<input type="hidden" name="vads_ctx_mode" value="TEST" />
<input type="hidden" name="vads_order_id" value="CMD012859" />
<input type="hidden" name="vads_page_action" value="PAYMENT" />
<input type="hidden" name="vads_payment_cards" value="FULLCB3X" />
<input type="hidden" name="vads_payment_config" value="SINGLE" />
<input type="hidden" name="vads_ship_to_first_name" value="Jeanne" />
<input type="hidden" name="vads_ship_to_last_name" value="Gauthier" />
<input type="hidden" name="vads_ship_to_phone_num" value="0612345678" />
<input type="hidden" name="vads_ship_to_status" value="PRIVATE" />
<input type="hidden" name="vads_ship_to_street_number" value="109" />
<input type="hidden" name="vads_ship_to_street" value="Rue de l'innovation" />
<input type="hidden" name="vads_ship_to_zip" value="31670" />
<input type="hidden" name="vads_ship_to_city" value="Labège" />
<input type="hidden" name="vads_ship_to_country" value="FR" />
<input type="hidden" name="vads_site_id" value="12345678" />
<input type="hidden" name="vads_trans_date" value="20200326101407" />
<input type="hidden" name="vads_trans_id" value="362812" />
<input type="hidden" name="vads_version" value="V2" />
<input type="hidden" name="signature" value="NM25DPLKEbtGEHCDHn8MBT4ki6aJI/ODaWhCzCnAfvY=" />
<input type="submit" name="pay" value="Pay"/>
</form>
```

9.2. Processing errors

If the payment gateway detects an error while receiving the form, an error message will appear and the buyer will not be able to proceed to the payment.

In TEST mode

The message indicates the source of the error and provides a link to the error code description to help you fix it.

In PRODUCTION mode

The message simply indicates to the buyer that a technical problem has occurred.

In both cases the merchant receives a notification e-mail.

It contains:

- the source of the error,
- a link to possible causes to facilitate its analysis,
- all the fields of the form.

A description of the error codes with their possible causes is available on our website

<https://docs.lyra.com/fr/collect/error-code/error-00.html>

10. ANALYZING THE PAYMENT RESULT

The analysis of the payment result is described in the *Hosted Payment Page Implementation Guide* available in our online documentation archive (<https://docs.lyra.com/fr/>).

This document only describes the steps for processing data relative to the response of a payment made with FullCB.

10.1. Processing the response data

Here is an example of analysis to guide you through processing the response data.

1. Identify the order by retrieving the value of the **vads_order_id** field.
Make sure that the order status has not been updated yet.
2. Retrieve the payment result transmitted in the **vads_trans_status** field.
Its value allows you to define the order status.

Value	Description
ABANDONED	Payment abandoned by the buyer The transaction was not created, and is therefore not visible in the Expert Back Office.
CAPTURED	Captured The transaction has been captured by the bank.
CANCELLED	Canceled Cancellation by the buyer, the acquirer or the payment gateway.
REFUSED	Refused

3. Retrieve the payment reference transmitted in the **vads_trans_id** field.
4. Retrieve the field **vads_trans_uuid** containing the unique reference of the transaction generated by the payment server.
5. Retrieve the value of the **vads_trans_date** field to identify the payment date.
6. Retrieve the used amount and currency. To do this, retrieve the values of the following fields:

Field name	Description
vads_amount	Payment amount in the smallest currency unit.
vads_currency	Numeric code of the currency used for the payment.

Table 1: Analysis of the payment amount and currency

7. Retrieving data from payment method used for the payment by analysing the following fields:

Nom du champ	Description
vads_card_brand	Used payment method. Populated with: <ul style="list-style-type: none">• FULLCB3X for payment in 3 installments.• FULLCB3X for payment in 4 installments.
vads_acquirer_network	Acquirer network code. Populated with FULLCB .

8. Retrieve all the order, buyer and shipping details.
These details will be provided in the response only if they have been transmitted in the payment form.

Their values are identical to the ones submitted in the form.

9. Proceed to order update.

10.2. Analyzing the result of the authorization request

The result of the authorization is transmitted in the **vads_auth_result** field.

This field is set to:

- **00** when the credit request is accepted,
- One of the values below when the payment is rejected:

Codes	Description
01	Technical error
10	Request refused
20	Incorrect signature
21	Mandatory field missing
22	Incorrect format
27	Request reference unknown
30	Abandoned payment
40	Expired session

11. PAYMENT ORDER: OFFER PAYMENT WITH FULLCB

In order to offer payment with FullCB to your buyers, you must enter the order number in the **Reference** field when creating the payment order:

Warning: the FullCB payment will not be offered if the **Automatically create a token** box has been checked.

12. MANAGING FULLCB TRANSACTIONS FROM THE EXPERT BACK OFFICE

12.1. Viewing transaction details

Transactions can be viewed in the Expert Back Office via the **Management > Transactions** menu.

Via the **Management** menu, the merchant has access to real and TEST transactions.

Note:

Depending on the access rights, TEST transactions (e.g.: developer profile) and/or real transactions (e.g.: accountant profile) can be viewed.

The content of the **Transactions is progress** tab is displayed by default. All the transactions of the day are listed.

Click the **Captured transactions** tab to display captured payments.

Transaction	Order	Type	Payment date	Status	Payment amount	Capture date	Reconciliation status	Payment method
307559	214-111	Debit	10/10/2019 09:38:04	Captured	EUR 180.00	10/10/2019 09:38:04	To be analyzed	
307557	bsi-158	Debit	10/10/2019 09:10:00	Captured	EUR 180.00	10/10/2019 09:10:00	To be analyzed	

To view the details of a transaction:

1. Select a FullCB transaction.
2. Right click on it and select **Display transaction details** or double-click the transaction you wish to see the details of..

The **Details of a transaction** dialog box appears.

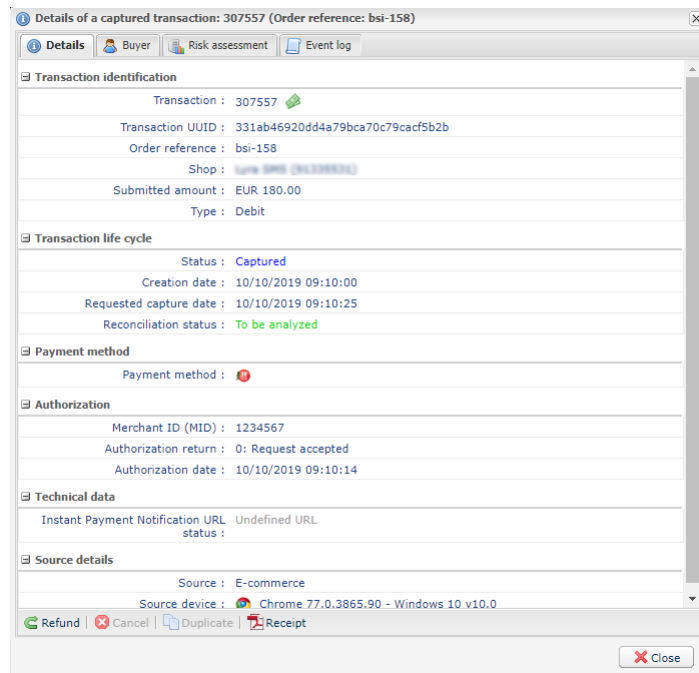


Figure 1: Example of a captured transaction detail

The details include

- The payment method
- The transaction identifier
- The transaction amount

Reminder: BNPP Personal Finance credits the merchant with the transaction total amount.

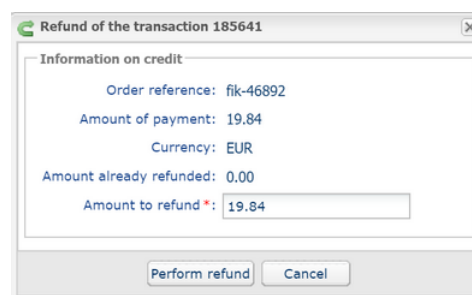
- the creation date of the transaction
- The requested capture date
- the transaction status

12.2. Making a refund

This payment method supports partial and total refund of a captured transaction.

To perform a refund:

1. In the Captured transactions tab, select the transaction to refund.
2. Right-click the transaction to display the context menu.
3. Select **Making a refund**.



4. Enter the amount that you want to refund.

5. Click **Perform refund**.

Details of this operation appear.

13. MANAGING TRANSACTIONS VIA THE LYRA COLLECT BACK OFFICE

Operations related to transactions must be made via the Merchant Back Office available at this address: <https://secure.lyra.com/portal/>.

However, if you have opted for the MarketPlace offer with LyraCollect, you must use the [MarketPlace API](#).

13.1. Viewing transaction details

Transactions can be viewed in the Merchant Back Office via the **Transactions** menu.

To view the details of a transaction:

1. Search for the corresponding FullCB transaction.

You can refine the search by:

- Using an extended filter for the payment method.
- Specifying the payment date or the order number.

2. Click on the link in the **Order ID** column.

The **Transaction** tab is displayed by default.

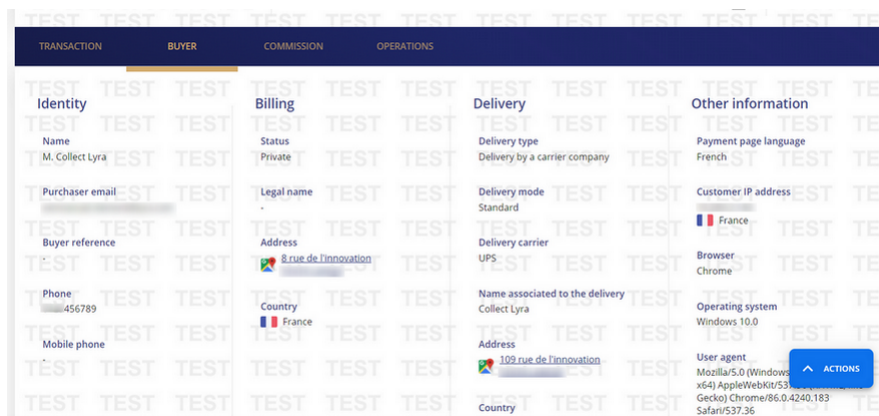
The details include:

- **The payment status:**

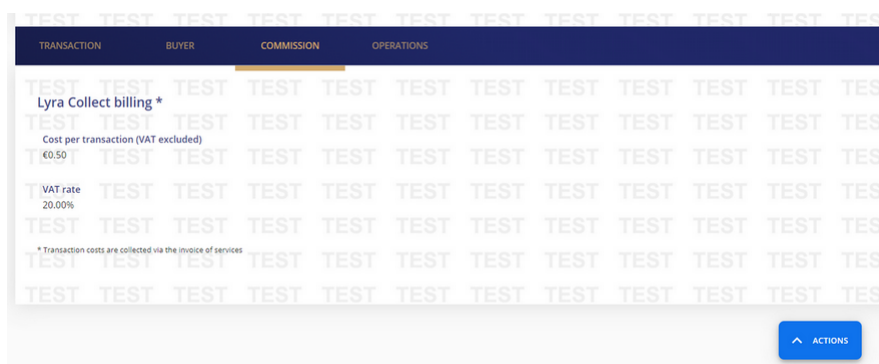
Status	Description
Declined	The payment has been refused.
Validated	The payment has been accepted.

- **The payment type:**
 - **One-off** in case of a payment.
 - **Refund** in case of a refund.
- **The transaction amount.**
- **The Lyra Collect transaction number.**

The **Buyer** tab contains data related to the buyer (billing and shipping address) transmitted in your payment request.




The **Commission** tab indicates the amount of the commission as well as the applied VAT rates.



13.2. Making a refund

If you have opted for the MarketPlace offer with LyraCollect, you must use the [MarketPlace API](#) to refund your transactions.

To initiate a refund request :

1. Display the **Transactions** tab.
2. Select the transaction.
Click on the **Filters** icon () to search for the relevant transaction if it is not on the transactions list.
3. Display the **contextual menu**.
Click on the **...** icon.
4. Click **Refund**. The dialog box **Request a refund for this transaction** appears.
5. Enter the amount to be refunded. The amount to refund cannot be greater than the transaction initial amount.
6. Click on **OK** to save your request.

14. OBTAINING HELP

Looking for help? Check our FAQ on our website

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

For any technical inquiries or if you need any help, contact *technical support*.

To help us process your requests, please specify your customer code in your query e.g.: **CLXXXXX**, **MKXXXXX** or **AGXXXXX**).

This information is available in the Merchant Back Office (top of menu).