

# GP webpay Payment Gateway

## User's guide

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SERVICE. DRIVEN. COMMERCE

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# 1. Formula clause

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## 2. Introduction

The user's guide "GP webpay Payment Gateway" aims at e-commerce merchants (hereinafter referred to as the merchant), who accept payments via GP webpay payment gateway in their e-shops.

The manual describes all the functionalities of the GP webpay payment gateway from the merchant's and his/her customer's perspective.

**Important notice:** it is the acquirer, who enables merchant to use individual payment methods and functionalities. Information regarding ordering the GP webpay payment gateway and contacts to all acquirers are available at [www.gpwebpay.cz](http://www.gpwebpay.cz).

The GP webpay payment gateway enables the merchant to:

- Accept 3D Secure payments – cards issued by MasterCard, Visa, and American Express associations
- Accept SSL payments – cards issued by Diners Club association and recurring payments
- Accept payments using digital wallet – MasterPass and MasterCard Mobile
- Accept payments using payment button – PLATBA 24 (payment button of SERVIS 24 Internet banking provided by Česká spořitelna, a.s.)
- Use functionalities facilitating payments – Recurring payment, Fastpay, PUSH payment
- Use intuitive and responsive design of payment page
- In cooperation with acquirer use functionalities to limit frauds – Fraud Prevention System
- Use API HTTP and API WS (Web Services) interface for integration with e-shop – see technical specification for developers
- use the GP webpay Portal – management of payments, users, and keys, download of technical documentation and other sources for integration with GP webpay payment gateway interface, see the user's guide for the GP webpay Portal

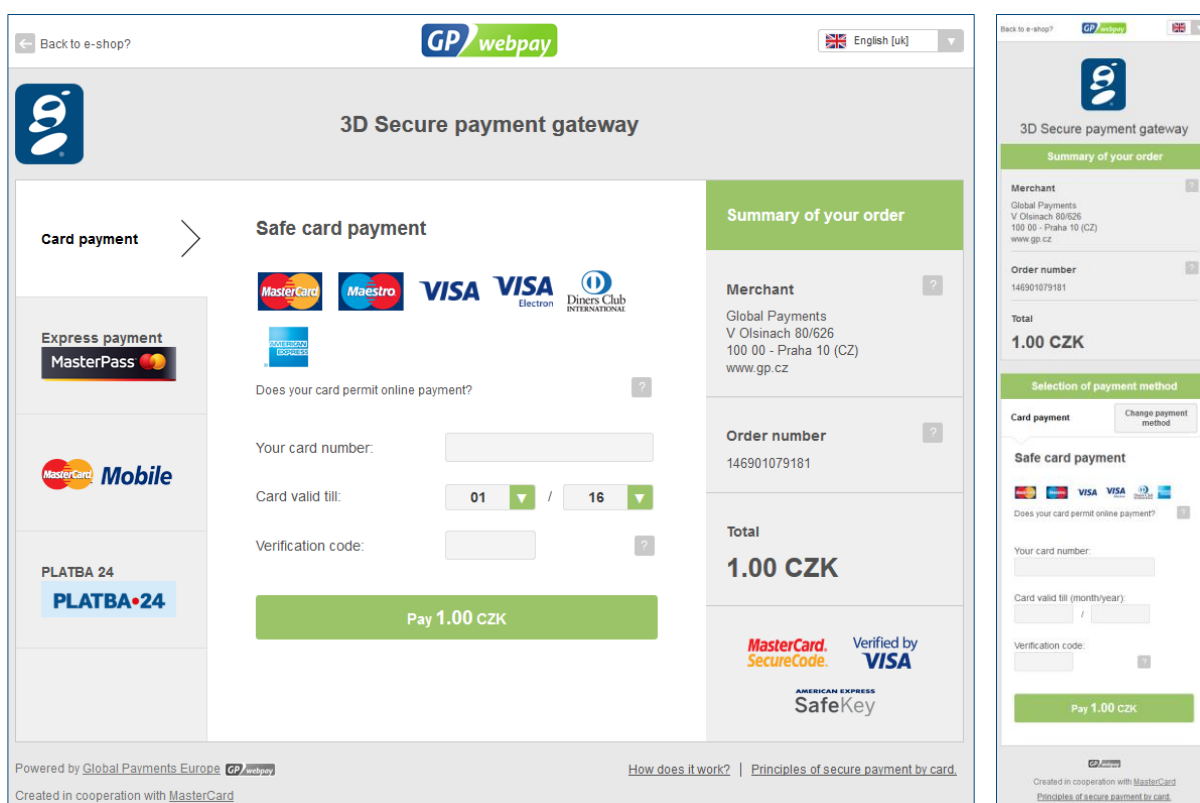
## 3. Process of payment

When requiring an online payment from a customer, the merchant creates a request to create a payment in his/her e-shop and sends it to the GP webpay payment gateway interface (API) (see technical specification for developers).

After the GP webpay payment gateway receives a request to create a payment, it creates an object named ORDER and redirects the customer's browser to the payment page for payment method selection.

Payment page has responsive design and adjusts automatically to screen of a used device and to browser's language (see Picture No. 1). Customer can change the language of the payment page in the dropdown menu in the upper right corner.

Logo in the upper corner and colour of selected graphical elements (the "Pay" button, the "Summary of your order" and arrows for card validity selection) is displayed according to the acquirer of an e-commerce merchant.



Pic. 1: Display of payment page on a standard PC (desktop) and on mobile device for a GPE merchant

Customer can select a payment method by clicking the relevant button in the left part of the payment page.

If customer decides not to accomplish the payment, he/she can click on the link "Back to e-shop" in the upper left corner.

After payment accomplishment, the GP webpay payment gateway sends a payment result to the merchant (see technical specification for developers).

## 4. Card payment

Customer enters the card number, card validity and verification code, and confirm the request to make the payment by pressing the “Pay” button.

### 4.1 3D Secure payment

In the case of cards issued by MasterCard, Visa and American Express associations, the payment is under way with 3D Secure defined by card associations under the name MasterCard SecureCode, Verified by Visa and American Express SafeKey. 3D Secure standard guarantees particularly authentication of a cardholder by a card issuer in the course of payment and provides all the parties (cardholder, card issuer, e-commerce merchant, acquirer bank) with incomparably higher guarantees compared to non-authenticated SSL payments (see Picture No. 2).



Pic. 2: 3D Secure payment

### 4.2 SSL payment

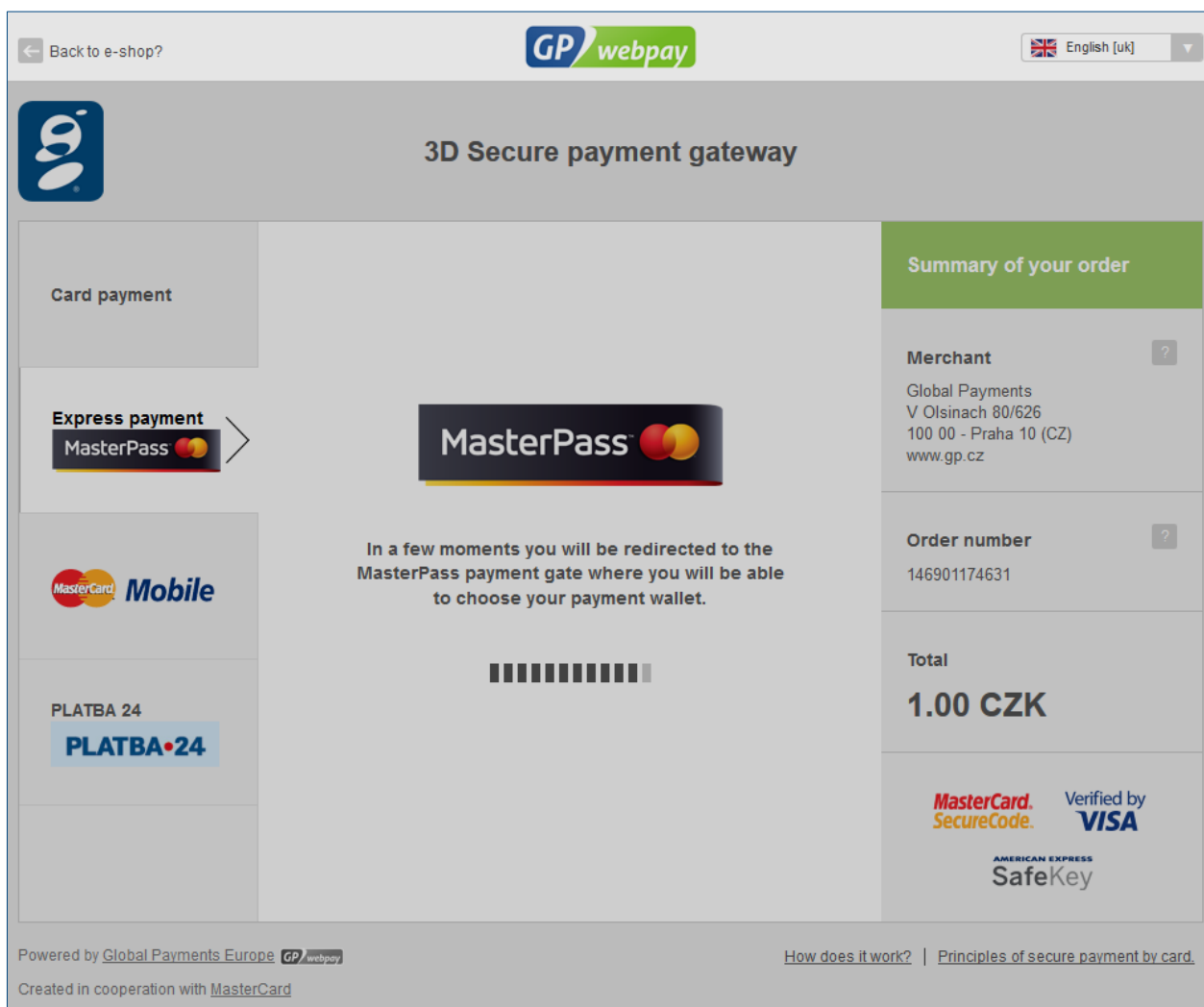
In the case of cards issued by Diners Club association, the payment is under way with SSL security, when a cardholder is not authenticated by a card issuer in the course of payment and the GP webpay performs directly payment authorization (steps no. 5, 6, and 7 are omitted, see Picture No. 2).

## 5. Payment using a digital wallet

### 5.1 MasterPass

MasterPass is a global system of the MasterCard society for digital wallets management and use of them for payments on the Internet. Wallets are created by independent certified providers and by means of a standardized interface are involved in the MasterPass system. In the wallet, there can be put payment cards and delivery addresses. So the customer does not have to enter card number, nor delivery address while paying by MasterPass digital wallet. Another advantage is the fact that after choosing a card from the MasterPass wallet, there is no authentication at the card issuer (authentication is made during registration of the card to the wallet). For more detailed information please see [www.masterpass.com](http://www.masterpass.com).

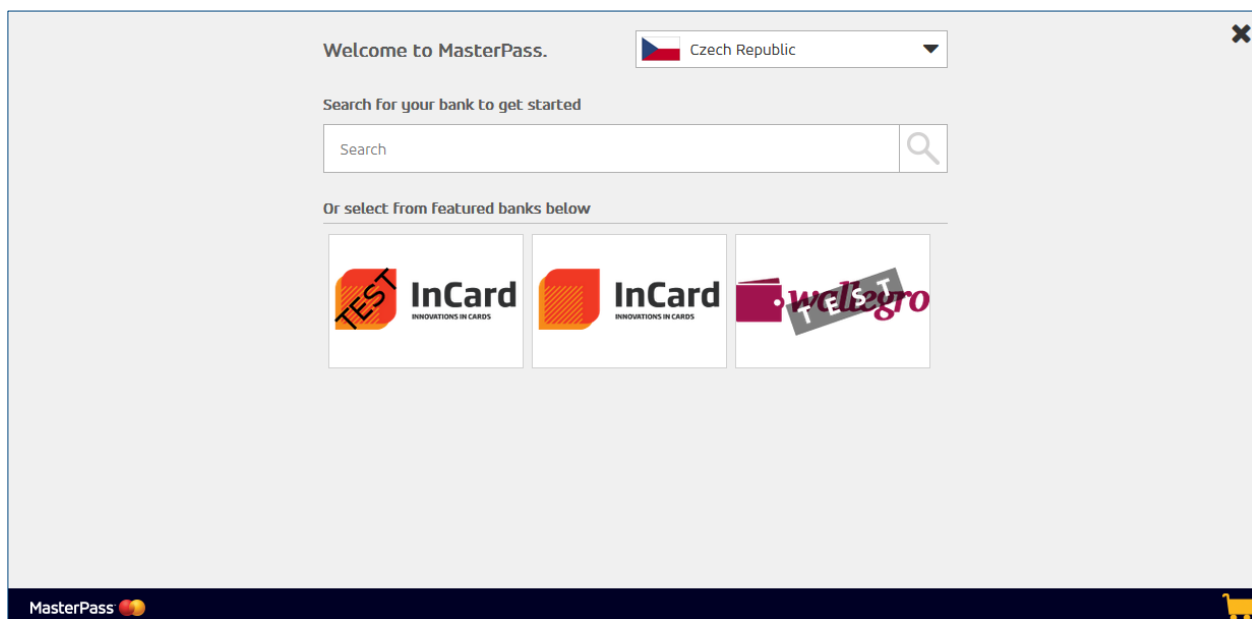
To make a payment via MasterPass, the customer clicks on “Express payment MasterPass” and the GP webpay payment gateway redirects the customer's browser to the MasterPass payment gateway (see Picture No. 3).



Pic. 3: Redirecting of the customer's browser to the MasterPass payment gateway

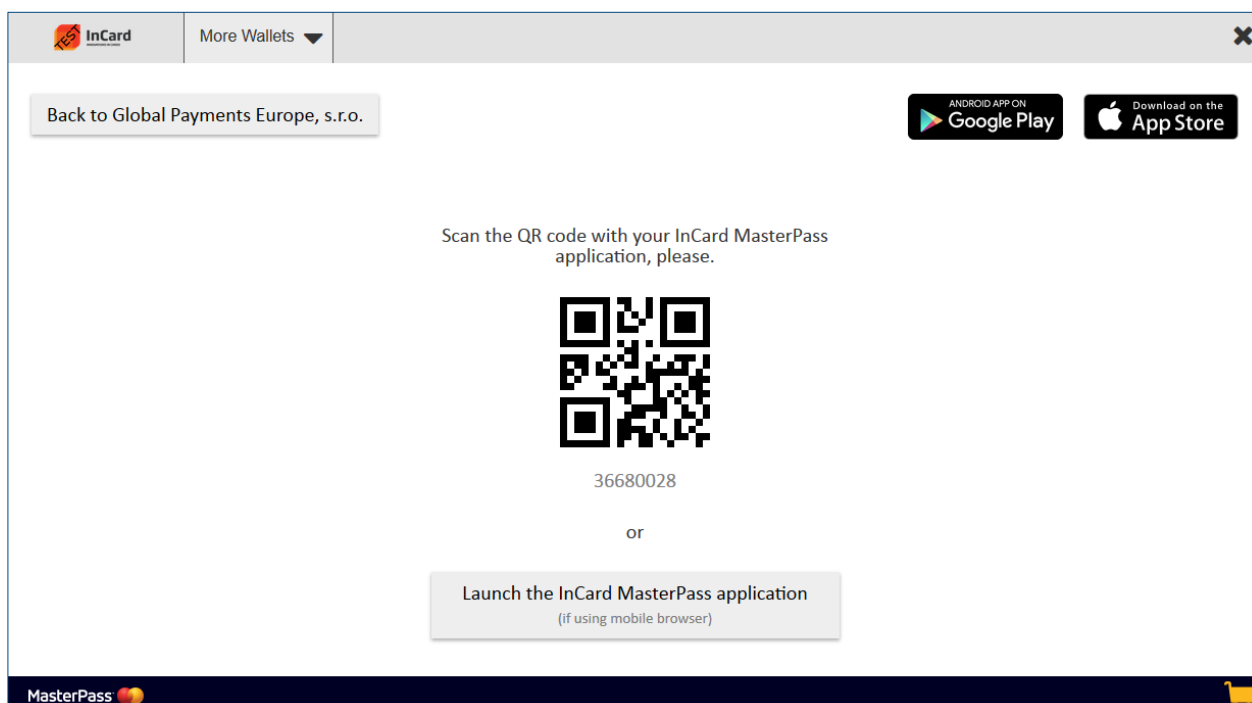
At the first payment from the respective user's browser, there is displayed a page for selection of a country and MasterPass digital wallet, which the customer intends to use (see Picture No. 4).





Pic. 4: Page for selection of a country and MasterPass digital wallet

In the case of a customer from the Czech Republic, there is available “InCard MasterPass” mobile digital wallet. When selecting it, a QR code is displayed (see Picture No. 5), which is scanned by the customer using the “InCard MasterPass” application, where he/she can complete the payment then. The customer can download the “InCard MasterPass” application to his/her mobile device with Android operation system and iOS from Google Play or Apple AppStore.



Pic. 5: Display of QR code in the MasterPass payment gateway for “InCard MasterPass” application

To use fully the potential of MasterPass, it can be offered directly at pages of the e-shop by means of the button “Buy with MasterPass” (see Picture No. 6). Possibilities of integration of e-shop with MasterPass are described in the technical specification for developers.

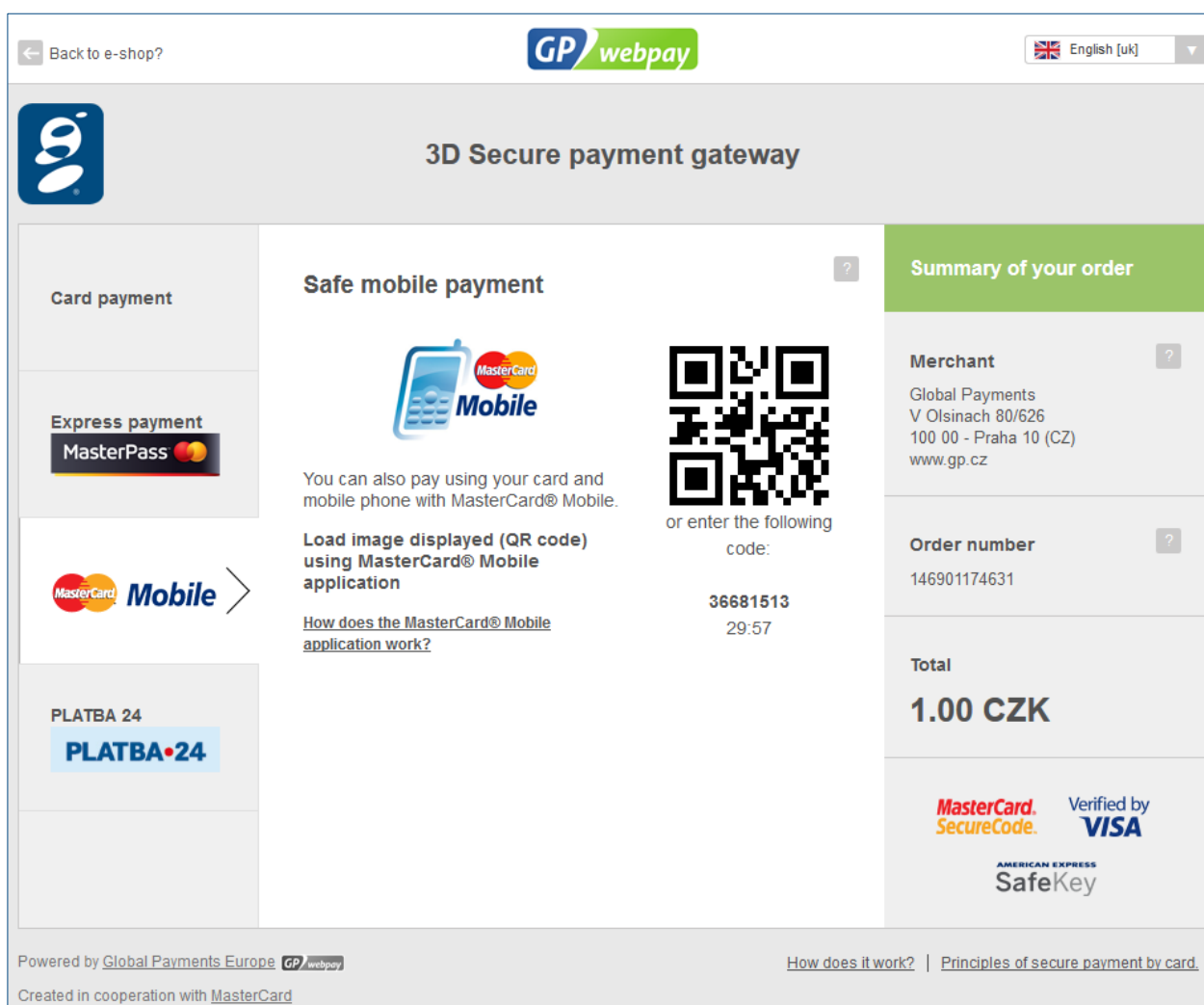


Pic. 6: "Buy with MasterPass" button

## 5.2 MasterCard Mobile

MasterCard Mobile is a system of the MasterCard society for mobile digital wallet using at payment on the Internet in the Czech Republic and Slovakia. MasterCard Mobile and digital wallet "InCard MasterPass" are parts of the MasterPass global system as well.

To make a payment via MasterCard Mobile, the customer clicks on "MasterCard Mobile". A QR code is displayed (see Picture No. 7), which is scanned by the customer using the "InCard MasterPass" application, where he/she can complete the payment then. The customer can download the "InCard MasterPass" application to his/her mobile device with Android operation system and iOS from Google Play or Apple AppStore.



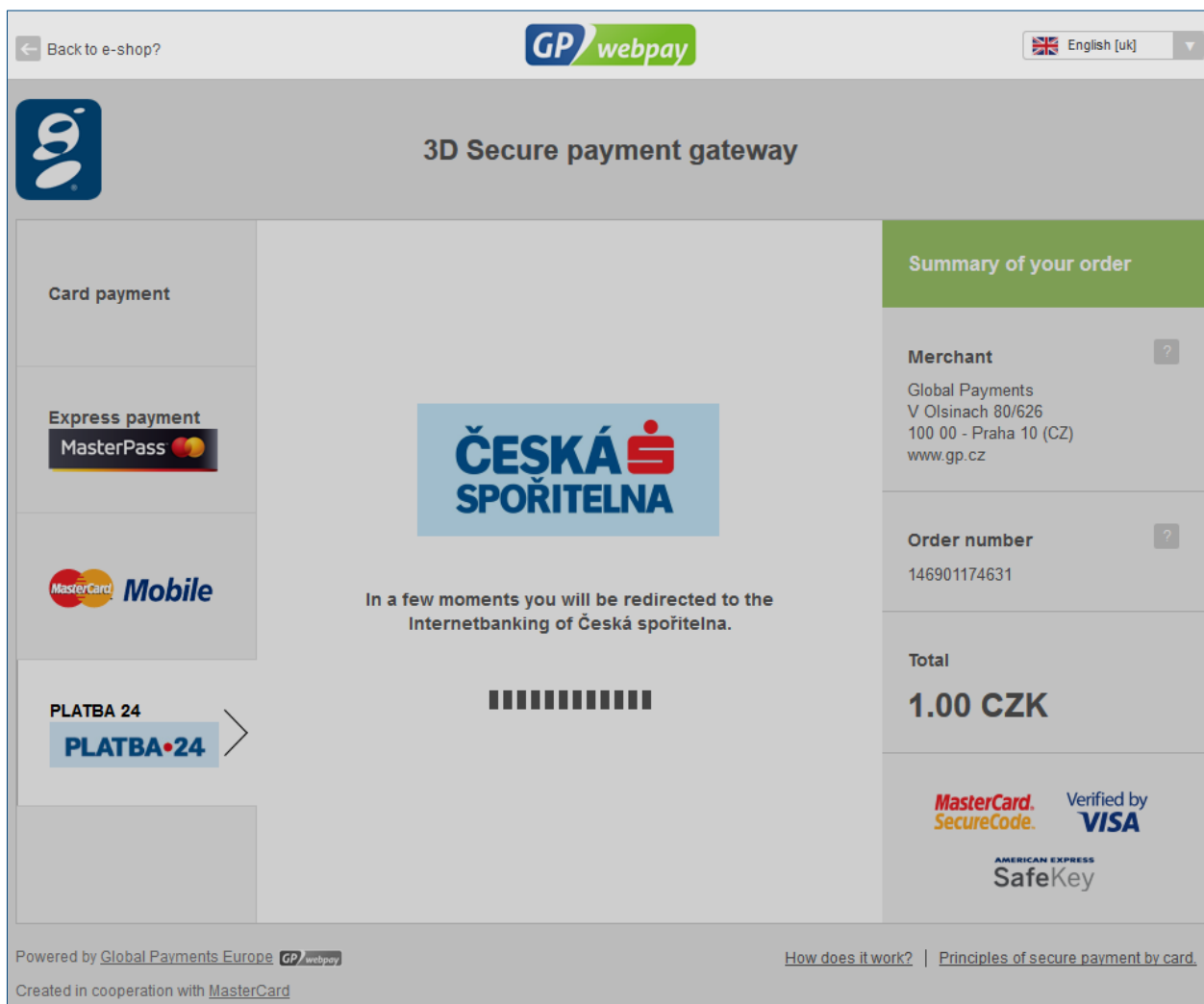
Pic. 7: Display of QR code in the MasterPass payment gateway for "InCard MasterPass" application

## 6. Payments with payment button

### 6.1 PLATBA 24

PLATBA 24 is a payment button of the SERVIS 24 internet banking provided by Česká spořitelna, a.s..

To make a payment via PLATBA 24, the customer clicks on “PLATBA 24 Česká spořitelna” button and the GP webpay payment gateway redirects the customer's browser to the SERVIS 24 internet banking provided by Česká spořitelna, a.s. (see Picture No. 8).



Pic. 8: Redirecting of the customer's browser to the Česká spořitelna internet banking

Login page of the of the SERVIS 24 internet banking provided by Česká spořitelna is displayed (see Picture No. 9), where the customer can complete the payment then.

Dear User, by using the SERVIS 24 service you agree with the use of cookies that the application requires in order to run correctly. [Confirm](#)

956 777 956
 Internetbanking of Česká spořitelna

### SERVIS 24 Login

By password
By client certificate

First login

Client number

Password

[Forgotten/locked password](#)

Keyboard
 Instruction to login
Login

### Video demos

Jak se bránit podvodům přes Facebook

### Mobile Application

#### Mobile App(s)

Safe & Simple Money Management

All about apps

[Security](#) | [Contacts](#) | [About service](#) | [For the Blind](#) | [Demo](#) | [More information](#)

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Pic. 9: Login page of the SERVIS 24 internet banking provided by Česká spořitelna

PLATBA 24 can be offered directly on the e-shop web pages by means of the “PLATBA 24” button (see Picture No. 10). Integration of the e-shop for this use case is described in the technical specification for developers.



Pic. 10: “PLATBA 24” button

## 7. Payments facilitating functionalities

### 7.1 Recurring payment

The functionality Recurring payment is defined by associations as a card payment associated with recurring billing with predetermined and by the customer pre-agreed conditions, such as a date and / or a fixed amount.

#### 7.1.1 Initial settings

At first, the customer has to agree with the agreement regarding the accomplishment of a recurring payment by the merchant (Recurring Transaction Agreement - RTA). RTA has to specify:

- Amount and date
- If the amount / date is fixed or variable
- Way of communication with the customer

An obligation of the merchant is:

- To confirm the RTA to the customer within two days by the agreed way of communication
- RTA has to be retained over the duration of the agreement and provided at the request of the card issuer (by e-mail or in other electronic format, or in paper form)

#### 7.1.2 Payments

The first one, the so-called registration payment, is made as a standard payment 3D Secure and the card holder has to be authenticated in that and the payment has to be made. If the payment is rejected, no other payments can be made under the given RTA and the merchant has to inform the customer.

If the merchant offers a free trial period, the customer has to be informed 7 days in advance about the payment to be made at the end of that period.

The recurring payment is made by the use of API WS (Web Services) without redirecting the customer's browser to the payment page for entering payment card data. The GP webpay authorizes directly the payment that is being made secured by SSL without authentication of the cardholder.

The merchant shall notify the customer about the upcoming expiration of his card and shall offer him/her an RTA renewal.

The merchant has to notify the customer at least seven working days before the next recurring payment in agreed way of communication in the following cases:

- It has been more than six months since the last payment
- The free trial period, the initial offer, or promotion action has finished
- In the RTA, there has been changed the amount and/or date given for the recurring payment

### 7.1.3 Cancellation

The merchant has to enable the customer an easy and feasible on-line cancellation of the recurring payment.

Also the customer's card issuer can cancel the recurring payment for the customer. In that case the registration payment is invalidated and no recurring payments can be made to it.

Registration payment is invalidated automatically, if no recurring payment has been created to it over one calendar year, and no recurring payment can be created to it any more.

Creating a registration or recurring payment, it is described in the technical specification for developers.

**Important notice:** a recurring payment cannot be made for Maestro payment cards.

## 7.2 Fastpay

Fastpay feature enables the merchant to display on the payment page for the logged in customer last 4 digits of the payment card and the card validity of the card, which the customer has used for the previous payment (see Picture No. 11). The customer enters only verification code (CVC2/CVV2), the payment is created as a standard payment 3D Secure with cardholder's authentication.

The merchant shall notify the customer in advance concerning the use of this functionality.

The customer can rewrite the displayed data and pay by other card.

Integration of e-shop to use this functionality is described in the technical specification for developers.

GP webpay

English [uk]

**3D Secure payment gateway**

**Card payment** >

**Safe card payment**

For your increased comfort we, as the bank processing card payment on this website, have pre-filled the card number from your previous purchase with this merchant so that you do not need to enter it again. For security reasons you will still need to enter your CVC2 / CCV2 code. In the event that you wish use a different payment card, please fill out all fields in the standard way.

Does your card permit online payment?

Your card number: \*\*\*\*\*0016

Card valid till: 12 / 20

Verification code:

**Pay 1.00 CZK**

**Summary of your order**

**Merchant** ?  
Global Payments  
V Olsinach 80/626  
100 00 - Praha 10 (CZ)  
www.gp.cz

**Order number** ?  
146901351341

**Total**  
**1.00 CZK**

MasterCard SecureCode Verified by VISA  
AMERICAN EXPRESS SafeKey

Powered by Global Payments Europe GP webpay

Created in cooperation with MasterCard

[How does it work?](#) | [Principles of secure payment by card](#)

Pic. 11: Display of the last 4 digits and card validity when using the Fastpay functionality

## 7.3 PUSH payment

PUSH payment functionality enables the merchant to create a payment request (so-called payment link). The merchant can create a PUSH payment in the GP webpay Portal (see Picture No. 12) or via API WS (see technical specification for developers).

**GP webpay**

**PUSH PAYMENTS**

**PUSH payment creation** (1/3)

\* E-shop: Global Payments - 7700040976

\* Payment number: 1462362473192

\* Processing method: ☒ Pay the amount ☐ Block amount

\* Amount: 1,000.00

Reference number:

\* Language: English

Order number:

\* Valid to: 02/08/2016

\* Currency: CZK

**CONTINUE**

Pic. 12: Creating a PUSH payment in the GP webpay Portal

The payment link can be sent to the customer by e-mail, or a QR code can be generated from it (e.g. to be placed on invoice, see Picture No. 13). If the customer decides to capture the PUSH payment, he/she clicks the link or scan the QR code and his/her browser is redirected to the GP webpay payment gateway, where the payment can be captured as in an e-shop.

The payment link can be used for recurring opening of the payment page and it is possible to make up to three payment attempts.

**Push Platby Test**  
V Olšinách 626/60  
100 00 - Prague (CZ)  
VAT No. CZ123456789  
Registered by Municipal Court in  
Prague 1 Section A Insert 123  
Bank account No. 0123456789/1234

**INVOICE**

Invoice No. 1234567890  
Invoice date 01/05/2014  
PO 1399643465951

**Payment instructions:**  
Click here to pay by card or  
scan the QR code!  
Payment ID 1399643465951  
Due date 07/08/2014

**Invoice address:**  
John Doe  
1234 Long St.  
SE1 0LH London  
United Kingdom

Item description	Quantity	Unit price	Total
Test item (Tax 21 %)	1	CZK 826,40	CZK 826,40

Total: CZK 826,40  
Taxes: CZK 173,60  
Balance due: **CZK 1 000,00**

Thank you for your business!

www.gpwebpay.cz

The customer activates the link on the electronic (PDF) invoice or scan QR code on the paper invoice and the internet browser displays the GP webpay payment gateway for card payment of the invoice.

**GP webpay**

**3D Secure payment gateway**

**Safe card payment**

Does your card permit online payment? ☐

Your card number:

Card valid till: 01 / 15

Verification code:

**Pay 1,000.00 CZK**

**Summary of your order**

Merchant: Test Merchant  
V Olšinách 626/60  
100 00 - Praha (CZ)  
www.gpwebpay.cz

Order number: 140857921906

Total: **1,000.00 CZK**

MasterCard SecureCode Verified by VISA SafeKey

Pic. 13: Using PUSH payment to capture the invoice by card



## 8. GP webpay Portal

The GP webpay Portal enables the merchant's user (see the "GP webpay Portal" manual) to:

- search and manage payments
- create, send, search and manage PUSH payments
- create and manage users
- display statistics and functionalities authorized for the e-shop and payments
- create and manage keys
- download technical documentation and other sources for integration with the GP webpay payment gateway interface

Some other functionalities of the GP webpay Portal can be used also via API WS (see technical specification for developers) and this way they can be integrated into the merchant's e-shop.

## 9. Scenarios of payment processing

The GP webpay payment gateway enables the merchant various possibilities of payment processing. The most frequent scenarios of payment processing are described in chapter no. 1, for further information, please, see the technical specification for developers and the user's guide "GP webpay Portal". Possible statuses of payment and the main transitions between them are showed in the Picture No. 14.

Scenario	Description	API HTTP	API WS	GP webpay Portal
<b>Payment authorization</b>	<p>The merchant sells goods or services, which are not immediately to dispatch.</p> <p>At the time of receipt of an order from a customer, the merchant requires the payment to be authorized by the issuer bank (authorization) and the amount paid to be blocked on the customer's account.</p> <p><b>Important notice:</b> on the grounds of rules of card associations and according to the agreements with individual acquirers, authorisations are cancelled automatically after expiration of the period given in the Table No. 2. After the given period expires, there will be</p>	The merchant sends the parameter DEPOSITFLAG = 0 in the request to create payment.	<p>The merchant can verify the payment status using the method getOrderState().</p> <p>Payment status is definitive after 60 minutes after redirecting the customer to the GP webpay payment gateway.</p>	<p>The merchant can verify the payment status in the Payments menu.</p> <p>Payment status can be definitive after 60 minutes after redirecting the customer to the GP webpay payment gateway.</p>

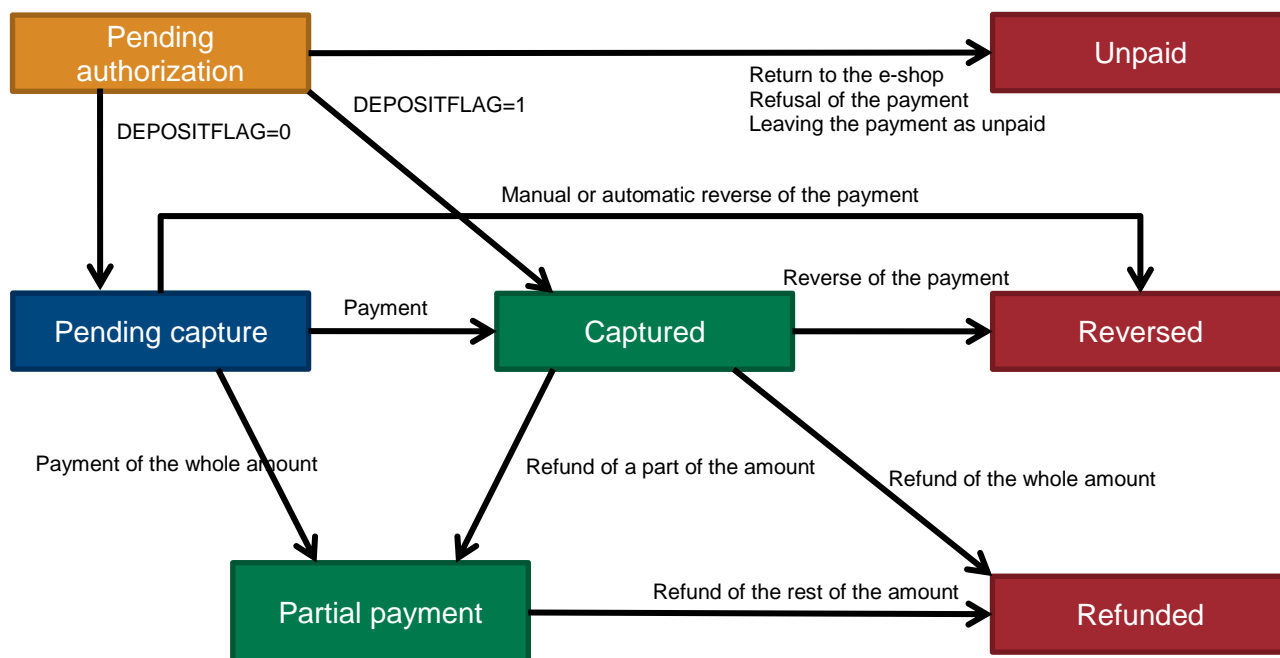
	no possibility to make the scenario "Payment capture".			
<b>Payment capture</b>	<p>The merchant sells goods or services, which are immediately to dispatch.</p> <p>At the time of receipt of an order from the customer, the merchant requires the payment to be authorized by the issuer bank and the amount paid to be captured from the customer's account.</p>	The merchant sends the parameter DEPOSITFLAG = 1 in the request to create payment.	<p>The merchant can verify the payment status using the method getOrderState().</p> <p>Payment status is definitive after 60 minutes after redirecting the customer to the GP webpay payment gateway.</p>	<p>The merchant can verify the payment status in the Payments menu.</p> <p>Payment status is definitive after 60 minutes after redirecting the customer to the GP webpay payment gateway.</p>
	<p>The merchant has made the scenario "Payment authorization".</p> <p>At the time of delivery of goods to the customer, the merchant requires the blocked amount to be captured from the customer's account.</p>	-	The merchant captures the payment using the method processDeposit().	The merchant captures the payment in the Payments menu.
<b>Payment refund</b>	<p>The customer complains successfully about goods or services and requires the merchant to make full or partial refund.</p> <p><b>Important notice:</b> according to the agreements with individual acquirers, payments are closed automatically after expiration of the period given in the Table No 2. After the given period expires, there will be no possibility to make the scenario "Payment refund". However the merchant can use other method of payment refund (e.g. bank transfer).</p>	-	<p>The merchant refunds the payment using the method processCredit().</p> <p>For one payment, there can be made more refunds; however the sums of returned amounts must not exceed the originally paid amount.</p>	<p>The merchant refunds the payment in the Payments menu.</p> <p>For one payment, there can be made more refunds; however the sums of returned amounts must not exceed the originally paid amount.</p>
<b>Payment reversal</b>	The merchant has created an incorrect payment and requires cancelling it.	-	<p>The merchant makes payment cancellation using the method processDepositReverse().</p> <p><b>Important notice:</b></p>	<p>The merchant cancels the payment in the Payments menu.</p> <p>Payment</p>

			payment cancellation is possible only by payment created with parameter DEPOSITFLAG = 0 and capture of which from the customer's account has not been made yet.	cancellation is possible only for payment created with parameter DEPOSITFLAG = 0 and capture of which from the customer's account has not been made yet.
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Chapter 1: The most frequent scenarios of payment processing

Acquirer	Period for automatic cancelling the authorisation	Period for automatic closing the payment
Global Payments s.r.o.	7 calendar days	13 months
Global Payments Europe, s.r.o.	7 calendar days	13 months
Československá obchodní banka, a.s.	7 calendar days	6 months
Československá obchodná banka, a.s.	7 calendar days	6 months
Cataps, s.r.o. (KB SmartPay)	7 calendar days	6 months
EVO Payments International s.r.o. (REVO)	7 calendar days	6 months
UniCredit Bank Czech Republic and Slovakia, a.s.	7 calendar days	13 months

Table No. 2: Periods for payment processing



Pic. 14: Possible statuses of payment and the main transitions between them