



## Merchant Technical documentation

### Getting Started Guide

#### VIPPS Online Version 1.0 via Netaxept

VIPPS is a digital wallet payment solution for Buyers to pay through their mobile for online stores. With VIPPS, Merchant can allow their customers to pay purchases in their online store with their payment cards via VIPPS app

If Merchant have a working Netaxept API integration and a valid acquiring agreement for card payments, you are most likely able to take VIPPS in use via Netaxept only by activating the payment method in question in Netaxept Admin. Otherwise, please contact first Nets Sales for your country or your contact person at Nets, and visit our technical site at <https://shop.nets.eu/fi/web/partners> for more information about the general API integration.

This document guides you through the process of activating and implementing VIPPS as a payment method via Netaxept. Please forward this guide to the stakeholder responsible for the technical API implementation at your online store, if necessary.

For any issues concerning the activation or implementation of VIPPS via Netaxept, please contact Netaxept Customer Support for your country <https://shop.nets.eu/web/partners/contact>

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## 1. VIPPS as Payment Method Via Netaxept

VIPPS is a digital wallet Payment Method solution for Buyers to pay through their mobile for online stores. With VIPPS, Merchant can allow their customers to pay their purchases with their payment cards via VIPPS app in their online store.

### 1.1 Business features and restrictions

Below are the list of features and restrictions Merchant to take note, when using VIPPS via Netaxept.

S.No	Feature / Restriction
1	Available for merchants in Norway
2	Available for online stores. → Additional paid payment method and included in Start, Advanced and Premium service packages
3	Supported payment cards for the buyers are Visa and MasterCard. → The prerequisite is that Merchant must make an acquirer agreement with the chosen acquirer who accepts payments with the particular payment card.
4	Supported payment currency → NOK
5	Recurring payments are supported
6	If Merchant have made both Netaxept and acquirer agreement for Visa or MasterCard, it is not required to sign any additional agreement. Merchant can start to accept payments via VIPPS. → I.e. no separate agreement with Nets, acquirer is needed
7	Card data, which is needed to be able to shop online via VIPPS is stored safely and according to PCI DSS (Payment Card Industry Data Security Standard) requirements No card data is saved at Netaxept database
8	Payments done via VIPPS app are considered and processed as regular card payments, and as such, all the same rules and possibilities apply. For example: → Payments should be captured when the order is shipped. → The authorization is valid in the same length as regular card authorizations, i.e. depending on Issuer rules. → The authorization is put on the underlying card. → The same liability shift rules apply as with regular card payments.

## 2. Activation of payment method

Merchant can set up VIPPS through Netaxept Admin. The Merchant is responsible for activating the payment method and ensuring that all information entered are correct.

S.no	Requirement
1	Log in to Netaxept Admin by using the merchant ID and login password. – Production environment: <a href="https://epayment.nets.eu">https://epayment.nets.eu</a> – Test environment: <a href="https://test.epayment.nets.eu">https://test.epayment.nets.eu</a>
2	Go to "Options" => "Agreement" page.
3	Pick "VIPPS" from the drop-down list and click "Add"
4	Select Merchant currency as NOK, and enter the Merchant Serial No.
5	Click "Save".

Help

Vipps is available when entering a Vipps ID below. Please note that Vipps will have an additional fee per transaction (0,50 NOK).

Agreements  
Vipps

Currency  
NOK

Merchant Serial No. \*

Add Cancel

If Merchant have already both Netaxept and acquirer agreement for Visa or MasterCard in place, they don't need to make any additional agreement and is able to accept payments via VIPPS online. I.e. no separate agreement with Nets & acquirer is needed.

## 3. Setting up Netaxept integration with VIPPS

### 3.1 Requirements for API integration

If Merchant has a working Netaxept API integration, they don't necessarily need to do any technical changes in their online store implementation and start accepting card payments via VIPPS online. However, to be sure everything works as expected it is highly



recommended that you check the following technical requirements before going live with VIPPS Online.

S.no	Process Information
1	If "Payment method action list" or "Payment method list" is used in Register call, then payment method name "VIPPS" need to be added inside the element. → This element is used if the payment method is selected in your online store site or if Merchant wanted to define the order of payment methods shown in Netaxept payment terminal.
2	Netaxept runs an automatic authorization for all card payments done via VIPPS Online. → Therefore, you should confirm through a Query API call that the authorization is successful, and then capture the payment by doing a Process(CAPTURE) call. → Also, you can cancel the authorization by doing a Process(ANNUL) call if the purchase is cancelled already before the payment is captured.
3	If Merchant prefers to perform direct Sale transaction, then AutoSale=True parameter should be included in Register call. Refer Netaxept API integration document for more details: <a href="https://shop.nets.eu/sv/web/partners/register">https://shop.nets.eu/sv/web/partners/register</a>
4	Both full and partial refunds are supported
5	VIPPS is not supported in Single page terminal.
6	VIPPS Online can be tested in test environment. You can download the test APP for VIPPS from the below link. <a href="https://github.com/vippsas/vipps-developers#vipps-test-apps">https://github.com/vippsas/vipps-developers#vipps-test-apps</a> <ul style="list-style-type: none"> <li>• Vipps Number: 48059560</li> <li>• Enter "1236" as pin</li> </ul>

## 4. Payment flow

Payment flow of the successful VIPPS payment goes as follows.

The prerequisite is that the buyer has downloaded the VIPPS app in their mobile phone and added one or more payment card(s) that can be used for payments via VIPPS when shopping online.

Besides card data, mobile phone number needs to be registered into the app and the buyer needs to select which card(s) they want to use for online payment purposes.

## 4.1. Transaction Register via Netaxept

1. When the buyer is shopping online and is moving to the payment phase, send the "Register" call to Netaxept. Depending on your technical API implementation, the payment method will be selected either in your online store site or in Netaxept payment terminal.
  - ✓ If the buyer chooses the payment method in your online store site, include "VIPPS" parameter in "Payment method action list" element in the "Register" call.
  - ✓ If the payment method is selected in Netaxept payment terminal, "VIPPS" option is shown in the terminal page together with the other payment methods.



The screenshot displays the Netaxept payment terminal interface. At the top left is the "Netaxept" logo, and at the top right is the "nets:" logo. Below the logos, the following information is displayed:

- Location:** SGROUP TEST MERCHANT3
- Amount:** 3.00 (NOK)
- Order number:** Test130720200007

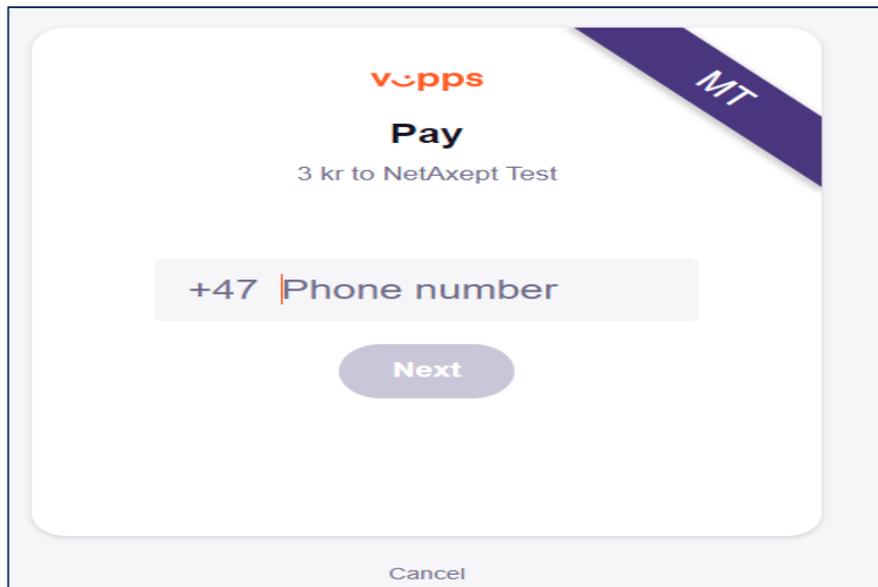
---

Select payment method and press 'Next'

- Visa
- Mastercard
- American Express
- Diners Club
- Coop Ikano
- Maestro
- Brand card Ikano
- VIPPS

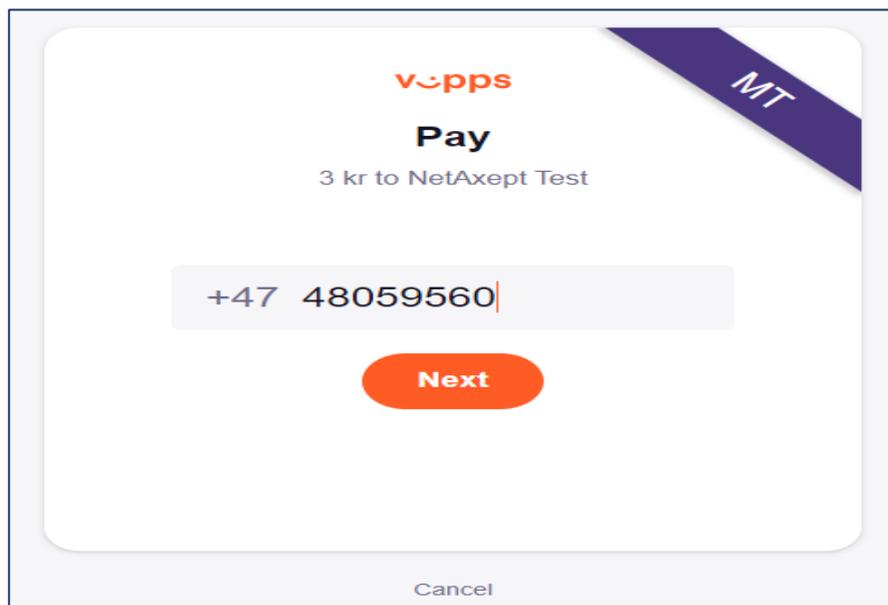
At the bottom right, there are two buttons: "Cancel" and "Next>".

2. After chosen "VIPPS", Netaxept forwards the payment to VIPPS site where the buyer is asked to enter their mobile phone number registered in VIPPS app



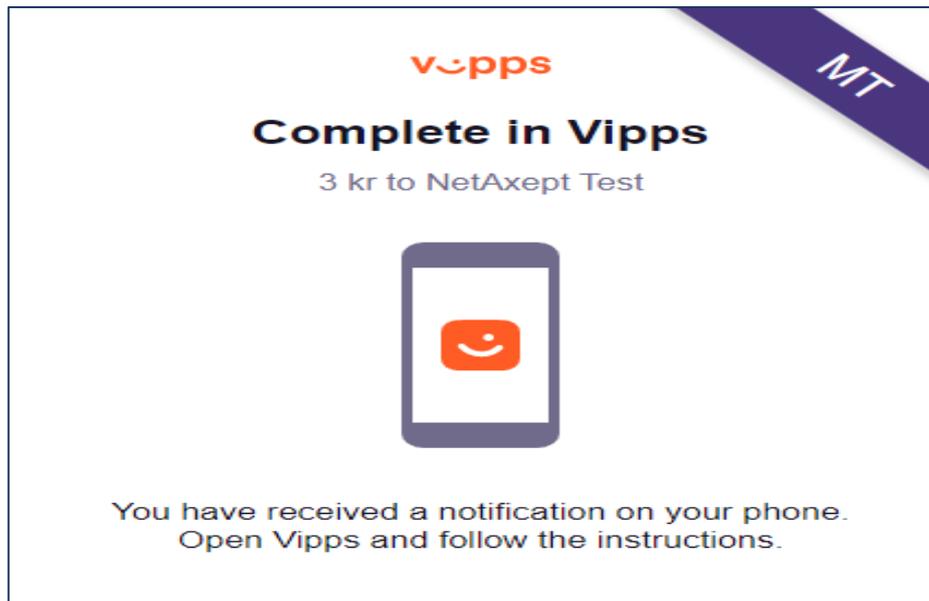
The screenshot shows a mobile payment interface. At the top left is the 'vipps' logo. Below it, the word 'Pay' is displayed in bold, followed by '3 kr to NetAxept Test'. A purple diagonal banner in the top right corner contains the text 'MT'. The main input area features a light gray box with the text '+47 | Phone number'. Below this box is a light purple rounded button labeled 'Next'. At the bottom center, there is a 'Cancel' link.

3. User to Enter their mobile Phone number



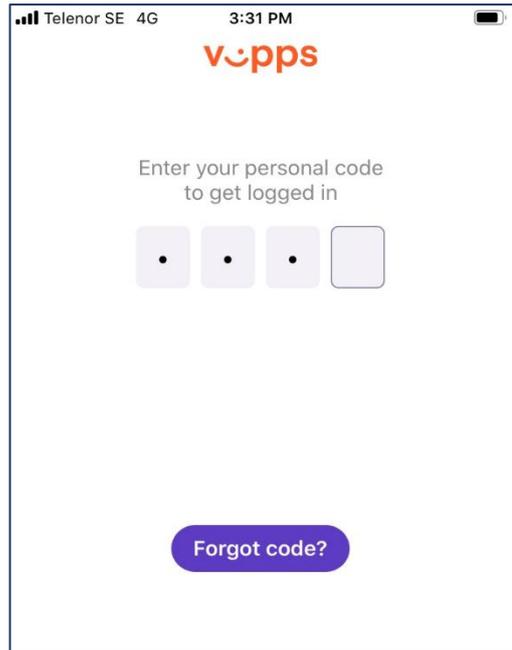
This screenshot is identical to the previous one, but the phone number '+47 48059560' has been entered into the input field. The 'Next' button is now highlighted in orange, indicating it is the active or selected option.

4. Transaction request has been sent to VIPPS app and buyer has 5 minutes to approve the transaction .

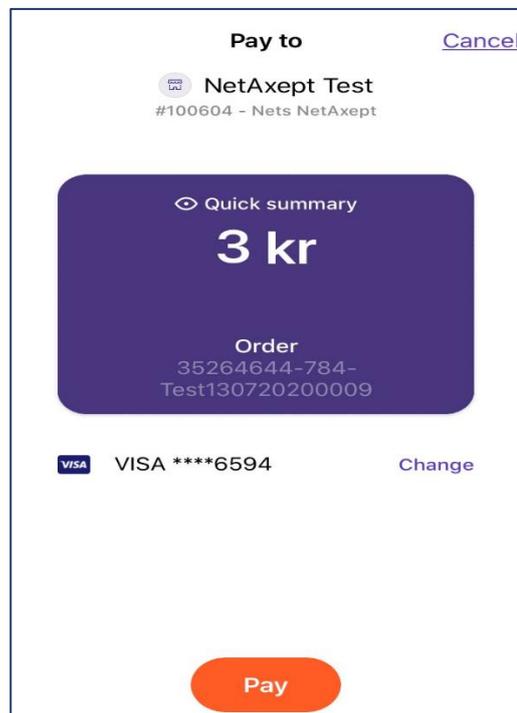


## 4.2. Transaction process in VIPPS app

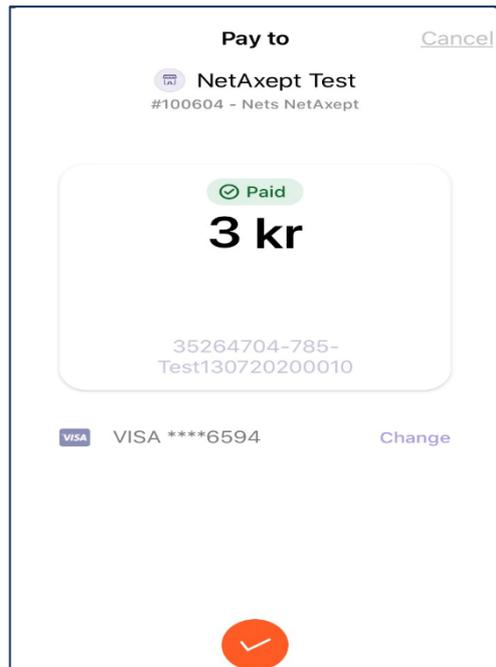
5. a) Scenario 'browser A' -> VIPPS App -> 'browser B'. The Merchant return page should not rely on any sort of session object (e.g. a cookie), to recognise the returning customer. It should solely rely on data given in the redirect.  
  
b) Scenario 'browser -> VIPPS App'. If possible, the Merchant should not rely on the customer returning client side at all. Rather it should process the purchase when the server-to-server
6. Buyer to check their mobile phone and go to VIPPS app to approve the transaction.



7. Initiated payment request resides in VIPPS app. Buyer can choose the card number (if wallet has been added with more than one card) and approves the transaction by swiping the authorise button.



8. Buyer can see the transaction authorised on the VIPPS app.



### 4.3. Transaction details in Netaxept Merchant Portal

- During the approval process, Netaxept automatically authorizes the payment. If the authorization is accepted by the Issuer, Buyer receives a receipt in VIPPS app showing the approval of the payment. The Buyer can save this receipt or send it to the desired email address. Please note, that this is not an official receipt. The official receipt the Buyer should receive from your online store site as they normally do. Merchant can view the authorised Transaction in their Netaxept Merchant login portal.

Netaxept Merchant login → Transaction page → Transaction details

Details	
<a href="#">History</a> <a href="#">Financial operations</a> <a href="#">Callbacks</a> <a href="#">Anti fraud analysis</a>	
<a href="#">Help</a>	
Payment method:	 
Interface mode:	UI hosted by NETS
Status:	<div style="border: 1px solid gray; width: 200px; height: 15px;"></div>
Transaction id:	c13abf1ffb1a480f891b817ff561cec2
Authorization id:	373702
Order number:	Test130720200010
Amount:	3,00 NOK
Fee:	0,10 NOK
Captured:	0,00 NOK
Credited:	0,00 NOK
Total captured:	0,00 NOK
Customer IP:	193.161.31.36 (Oslo, Norway) 
Terminal visited:	13.07.2020 15:39:30
Terminal redirected:	13.07.2020 15:40:11
Masked PAN:	494656*****6594
Card expiry date:	12/31
Issuer country:	 (Norway)



10. When the order is shipped, Merchant need to capture the payment either via Netaxept API by doing Process (CAPTURE) call or manually via Netaxept Admin. Merchant can see the transaction status colour bar turned into green post capture process call.

Details		History	Financial operations	Callbacks	Anti fraud analysis
Help					
Payment method:	 				
Interface mode:	UI hosted by NETS				
Status:					
Transaction id:	c13abf1ffb1a480f891b817ff561cec2				
Authorization id:	373702				
Order number:	Test130720200010				
Amount:	3,00 NOK				
Fee:	0,10 NOK				
Captured:	3,10 NOK				
Credited:	0,00 NOK				
Total captured:	3,10 NOK				
Customer IP:	193.161.31.36 (Oslo, Norway) 				
Terminal visited:	13.07.2020 15:39:30				
Terminal redirected:	13.07.2020 15:40:11				
Masked PAN:	494656*****6594				
Card expiry date:	12/31				
Issuer country:	 (Norway)				

11. After the capture is done, the order amount is withdrawn from the Buyer's payment card linked to the VIPPS app and settled to your company's account in the same settlement batch and within the same timeframe as your regular card payments.
12. The Buyer will see the payment as pending in the VIPPS app until the online store sends the goods and withdraws the money from the payment card after which, it will be shown as completed.
13. In case, Merchant prefers to refund the transaction, they need to credit the transaction via Netaxept API by doing process (CREDIT) call or Manually via Netaxept Admin. Merchant can see the transaction status colour bar turned into pink post credit process call.

Details		History	Callbacks	Anti fraud analysis
Help				
Payment method:				
Interface mode:	UI hosted by NETS			
Status:				
Transaction id:	c13abf1ffb1a480f891b817ff561cec2			
Authorization id:	373702			
Order number:	Test130720200010			
Amount:	3,00 NOK			
Fee:	0,10 NOK			
Captured:	3,10 NOK			
Credited:	3,10 NOK			
Total captured:	0,00 NOK			
Customer IP:	193.161.31.36 (Oslo, Norway)			
Terminal visited:	13.07.2020 15:39:30			
Terminal redirected:	13.07.2020 15:40:11			
Masked PAN:	494656*****6594			
Card expiry date:	12/31			
Issuer country:	(Norway)			

14. In case, Merchant prefers to cancel the transaction, they need to perform transaction cancellation via Netaxept API by doing process (ANNUL) call or manually via Netaxept Admin. Merchant can see the transaction status colour bar turned into red, post Annul process call.

Details		History	Callbacks	Anti fraud analysis
Help				
Payment method:				
Interface mode:	UI hosted by NETS			
Status:				
Transaction id:	0ea9d3fd3db54b88ac31b595b09093d3			
Authorization id:	373698			
Order number:	Test130720200009			
Amount:	3,00 NOK			
Fee:	0,10 NOK			
Captured:	0,00 NOK			
Credited:	0,00 NOK			
Total captured:	0,00 NOK			
Customer IP:	193.161.31.36 (Oslo, Norway)			
Terminal visited:	13.07.2020 15:30:20			
Terminal redirected:	13.07.2020 15:31:38			
Masked PAN:	494656*****6594			
Card expiry date:	12/31			
Issuer country:	(Norway)			

15. Merchant can see the Transaction history on Netaxept Merchant portal.

Details History Callbacks Anti fraud analysis					
Help					
Operations					
Date	Operation	Batch	Description	Amount	Callback
13.07.2020 15:52:47	Credit	804	127.0.0.1: 984083573	3,10 NOK	In progress
13.07.2020 15:51:29	Capture	804	Fee capture	0,10 NOK	No callback
13.07.2020 15:51:29	Capture	804	127.0.0.1: 984083573	3,00 NOK	In progress
13.07.2020 15:40:05	Auth	804	127.0.0.1: AutoAUTH		In progress
13.07.2020 15:39:17	Order registration		Testtransaction	3,00 NOK	

#### 4.4. Unique order number for VIPPS transactions.

Merchant should use unique order number for VIPPS transactions. Otherwise transactions will get declined at VIPPS side. In order to overcome this issue, we have an option at Netaxcept side to set the VIPPS transaction order number as unique. Merchant to contact <https://shop.nets.eu/sv/web/partners/contact> for further assistance.

#### 4.5. Transaction flow in App switching

This is applicable only for Merchants with SDK app.

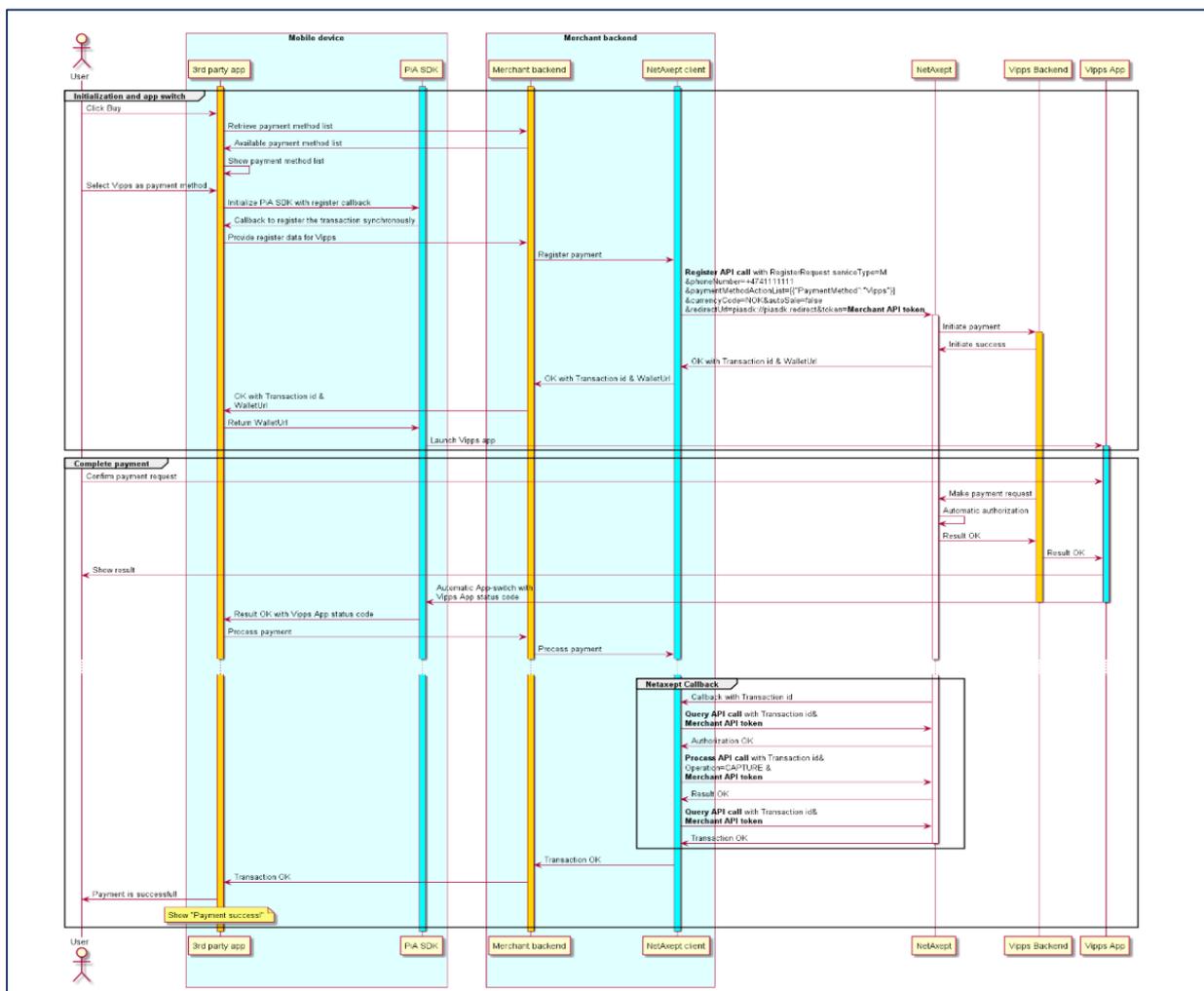
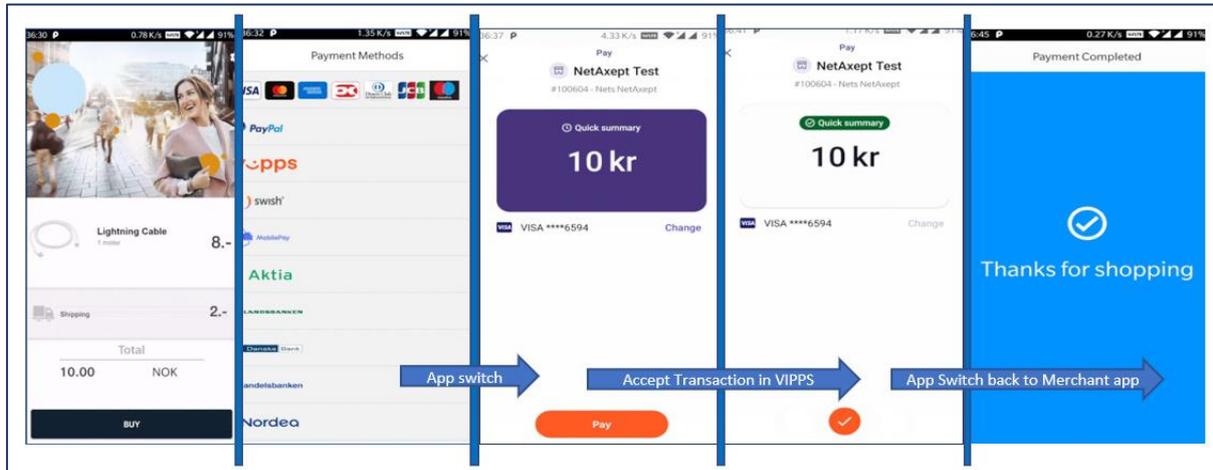
When transaction is performed in Merchant App, Merchant should ensure register call should contain the following parameters for app switch.

Parameter	Value
PaymentMethodActionlist	VIPPS
Service Type	M
Currency	NOK
Customer phone number	+ [country code] [phone number]

Refer Register call API: <https://shop.nets.eu/sv/web/partners/register>

Transaction flow is given below

- ✓ Initiate the transaction in Merchant App
- ✓ App switch to VIPPS app
- ✓ Buyer pay to authorise the transaction and VIPPS switch back to Merchant app.





## 4.6. Is APP parameter in Register call

Few Merchants do not prefer to store the customer phone number as part of GDPR requirement. However, to perform App switch, customer phone number is Mandatory parameter to pass in Register call. To overcome this issue, Netaxept introduced isApp parameter, which shall be passed in Register call.

Below given matrix explains when isApp & customer phone number parameters are passed in Register call and its respective output.

IsApp	Customer Phone Number	App Switch
Yes	No	Yes
No	Yes	Yes
No	No	No

## 5. Settlements and pricing

### 5.1 Settlement batch and identification

Payments done via VIPPS Online will be processed as regular card payments in Netaxept, and therefore they will be included in the same settlement batch files as the other card payments. Also, because payment via VIPPS is equal to card payment, the timeframe when the money is settled into your company's account will be the same as for regular card payments.

For the time being you are not able to view and track which transactions were made via VIPPS Online, and which are regular card payments. Instead, Netaxept payments done via VIPPS Online will be shown as the underlying card. We will add identification so that card payments done via Vipps Online can be recognized in Netaxept Admin Transaction list and Details page, and in Query API call. It is possible to fetch reports and search payments in "Advanced transaction search" section as well.



## 5.2 Pricing

Using VIPPS Online is an additional paid payment method for the Merchant. It means that you will be invoiced certain fees as an addition to the regular Netaxept monthly and transaction fees.

- ✓ The monthly fee for each month you have VIPPS active in Netaxept Admin
- ✓ The transaction fee for each successful VIPPS transaction

Fees are applicable only for payments done in Netaxept production environment, not in Netaxept test environment.

Payments done via VIPPS are considered as regular card payments, also the acquiring prices remain the same.

Buyers, instead, don't have to pay a fee to use VIPPS for shopping online although you are still able to charge the usual card fee associated with the card which the Buyer uses.