

Wirecard CEE Integration Documentation



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Glossary

Acquirer or acquiring bank

An acquirer is a special form of financial service provider for credit cards. Merchants are screened and accepted into the acquirer's credit card program for which merchants need to conclude corresponding acceptance contracts. To process credit card data, Payment Card Industry Data Security Standard (PCI DSS) need to be fulfilled which can be handled by a payment service provider.

Address Verification System (AVS)

A system primarily used to combat fraud which verifies whether the billing address of the credit card matches the address that was given by the consumer in the online shop. I.e. the system checks the billing address of the credit card provided by the consumer with the address on file at the credit card company.

For further information and details please go to [Address Verification System](#).

Alphanumeric

Alphanumeric is a combination of alphabetic and numeric characters, and is used to describe the collection of Latin letters and Arabic digits or a text constructed from this collection.¹⁾

Back-end

The back-end offers the possibility to execute back-end operations for successful payments like deposit, refund or recurring payments.

Back-end operation

Back-end operations both for Wirecard Checkout Page (also referred to as Toolkit light) and Wirecard Checkout Seamless allow you to use commands which enable various operations regarding the orders of your consumers or the payment process itself. These operations are called by a server-to-server

request from your web server to the Wirecard Checkout Server. So you have the possibility either to call these operations automatically from the back-end of your online shop or manually from your user interface you have implemented for administration purposes in your online shop.

Back-end operations for Wirecard Checkout Page and Wirecard Checkout Seamless are subdivided into two categories:

- transaction-based operation
- non-transaction-based operation

Boolean

Boolean data type is a data type, having two values (usually denoted “true” and “false”). Some request parameters are of this data type. The possible values are:

TRUE	FALSE
ON	OFF
YES	NO

Checkout process

Checkout process is an umbrella term comprising the following subordinate steps a consumer in an online shop has to go through when checking out the items in the shopping basket:

- Registration and entry of personal data
- Entry of shipping information
- Selection of shipping method
- Selection of payment method, entry of payment method specific data, commitment of payment, receipt of payment result (payment process)
- Return to online shop to proceed

CSS

CSS (Cascading Style Sheets) are used to format the design and layout of an HTML page which is displayed in a web browser. You can find an introduction to CSS at Wikipedia.

Customer

A customer is a person who bought and uses Wirecard AG solutions and services. In the context of Wirecard, a merchant is a customer.

CustomerId

Your unique ID which is used to identify your online shop within the Wirecard Checkout Server. Additionally we use this customerId in any communication between you and Wirecard CEE.

Consumer

A consumer is a person who purchases real or digital goods in an online shop.

Data storage

The data storage is part of the Wirecard Checkout Server. It is used to store sensitive payment data entered by the consumer during the payment process in your online shop when Wirecard Checkout Seamless is used. When using this data storage you do not need a PCI-compliant online shop and web server since sensitive payment data such as credit card numbers, expiration date, etc. are directly sent from a web form in your online shop to the Wirecard data storage, thus bypassing your web server. The data storage is unique to each of your consumers and is valid for 30 minutes after the latest access.

Financial service provider

Typical financial service providers (FSP) are credit card companies, banks and banking systems. Their field of activities include accepting money transfer requests, approval or denial of transactions and processing of payments. Since every payment request needs to be processed, the payment service provider, i.e. Wirecard, transmits the payment information to the respective financial service provider. The payment is approved or denied and corresponding information is sent back to the payment service provider. Merchants need to close appropriate contract(s) with financial service provider(s) depending on the payment methods they want to offer. The processed amount is transferred to the corresponding merchant's account.

Fingerprint

A fingerprint is a method to ensure that sensitive parameters and their values sent from your online shop to the Wirecard Checkout Server and vice versa are not changed by anyone who is transferring the data over the Internet.

Front-end

The front-end receives the order data of your consumer in your online shop and handles the user interface for the payment process, especially the presentation of external pages of financial service providers like internet banking pages or pages for entering the 3-D Secure code.

HTML

HTML (HyperText Markup Language) is a markup language for layouting web pages. You can find an introduction to HTML at Wikipedia.

Integrator

An integrator implements an online shop for a merchant and integrates Wirecard CEE solutions into the checkout process of the online shop.

Issuer or issuing bank

Institutions such as banks, credit unions, savings and loan associations or even retailers that issue credit cards to consumers and provide them with a credit line.

JavaScript

JavaScript is a programming language which is typically used in web browsers to add dynamic and interactive elements and functionality to an HTML page. You can find an introduction to JavaScript at Wikipedia.

Merchant

A merchant is the owner or operator of an online shop. This is typically a customer of Wirecard CEE using our solutions.

MOTO (Mail Order and Telephone Order)

MOTO stands for accepting credit and debit cards by phone or via e-mail to settle a purchase, i.e. your consumers enter your web site from any computer, select an item or a service and call you or e-mail you in order to place an order.

Please go to Credit Card - Mail Order and Telephone Orders to learn more about the possibilities Wirecard offers to handle MOTO-transactions.

Non-transaction-based operation

A non-transaction-based operation is a back-end operation which does not depend on existing orders. I.e. such operations are carried out independently of any existing orders.

Online shop

An online shop is a virtual shop accessible from a browser on your desktop computer, tablet or smartphone. In some cases also native apps for iOS or Android devices are called online shops, although this is not always appropriate from a technical point of view.

Partial capture

When the payment of a certain amount is authorized, some financial service providers offer a **one-off** deposit of less than the authorized amount. If e.g. the price of the item your consumer ordered is reduced. Not to be confused with a split capture.

Payment method

Payment method is a specific way your consumer selects for purchasing a product in your online shop. Typical payment methods are credit cards, direct debits, invoices or installments.

Payment process

The payment process is part of the checkout process and comprises the following steps:

- Selection of payment method
- Entry of payment method specific data
- Commitment of payment
- Receipt of payment result

Payment service provider

A payment service provider (PSP), i.e. Wirecard, offers a technical interface allowing the online shop to interact with financial service providers. Payment service providers also assist merchants with supplementary services such as integration of payment methods, fraud and risk management, compliance with PCI DSS, etc.

PCI DSS

The Payment Card Industry Data Security Standard (PCI DSS) is a binding set of rules and procedures established by four major credit card companies (Visa, Mastercard, Discover and American Express) in 2004 and is aimed at companies that accept credit cards as payment method. The primary objective of PCI DSS is the prevention of fraud and theft of credit card data on the Internet. Please visit PCI DSS for further information and details.

SAQ

The PCI DSS Self-Assessment Questionnaire (SAQ) is a tool which you may use to determine whether your online shop meets established PCI DSS requirements. Different versions of the PCI DSS SAQ are available to cover all possible merchant scenarios. Please visit Instructions and Guidelines Document and Select and download your SAQ for further information and details.

Secret or pre-shared key

A secret is a pre-shared key (see Wikipedia) which is only known to the merchant, the integrator of the online shop and Wirecard CEE. This secret is used to secure the transfer of all sensitive parameters and their values between your online shop and the Wirecard Checkout Server.

Shop plugin

A shop plugin is an additional module which is installed in your online shop. Our free of charge shop

plugins, which we offer for many popular shop systems, serve as technical connection between your shop system and Wirecard Checkout Page or Wirecard Checkout Seamless. Some plugins even offer both solutions and allow you to choose among these two.

For the installation of a shop plugin, typically no programming work is required. The shop plugin just needs to be downloaded and installed to the online shop onto your server.

Our shop plugins are constantly updated and improved in order to be compatible with the current version of the shop systems and to offer you all available payment methods.

Split capture

When the payment of a certain amount is authorized, some financial service providers offer to deposit the total amount not in one single deposit but in multiple smaller deposits. E.g. when shipping only some items of your consumers shopping basket, you can make deposits for each separate shipping up to the total authorized amount (e.g. 100 authorized, 2×50 deposited). Not to be confused with partial capture.

Transaction

A (financial) transaction is a communication carried out between the consumer of your online shop, the merchant and the financial institution to exchange an asset for payment.

Transaction-based operation

A transaction-based operation is a back-end operation which depends on existing orders, i.e. orders which have been completed by the consumers in your online shop and which are at your disposal for further actions.

Wirecard AG and Wirecard CEE (Wirecard Central Eastern Europe)

Wirecard AG is one of the world's leading payment service providers and your partner for payment systems and risk management.

As an independent service provider for secure settlement of online payment transactions we offer you solutions for any checkout process with more than 20 tailor-made payment methods available to your consumers. Additionally you benefit from the profound technical, commercial and consultant knowledge of our experienced staff who has been working in this sector for many years.

A heavily diversified international customer base with over 20,000 customers benefit from the intelligent combination between innovative payment provider technologies and bank services which is covered by our fully integrated Wirecard Bank AG.

Wirecard CEE has been operating on the Austrian market since 2000, and has been a member of the Wirecard Group and Competence Centre for Austria and the CEE markets (Central and Eastern Europe) since 2008.

- Wirecard AG: www.wirecard.com
- Wirecard CEE: www.wirecard.at

Wirecard Checkout Page Customization

Wirecard Checkout Page Customization is our solution for customizing the Wirecard Checkout Page to the specific design of your online shop.

Wirecard Checkout Server

Wirecard Checkout Server is our technology platform where our payment solutions are running as PaaS (Platform as a Service).

Wirecard Payment Center

Wirecard Payment Center is our online portal and allows merchants to search and view payments and start additional operations and transactions, e.g. approve or refund. You can access the Wirecard Payment Center in demo mode by using `test` as username and `jc45z` as password.

Please be aware that using the Wirecard Payment Center in demo mode you are not able to change the displayed demo data.

3-D Secure

Security approach originally developed by Visa for online credit card payments with the main objective being the reduction of fraud and credit card abuse. By offering 3-D Secure, merchants benefit from payment guarantees and will receive the outstanding amounts even in case of a consumer payment default (a liability shift from the merchant to the card issuer takes place).

During the payment process, the consumer first enters the credit card number. A connection is established to the card issuer and the consumer is prompted to enter the 3-D Secure code which is only known to him in order to prove that he is the authorized card holder. After successful

authentication, the transaction is carried out.

The 3-D Secure code is defined by the card holder during the registration process and must not be confused with the 3 or 4 digit CVC code which is printed on the back of a credit card. The most common services using 3-D Secure are American Express SafeKey, Verified by Visa, and Mastercard SecureCode.

¹⁾ <https://en.wikipedia.org/wiki/Alphanumeric>