

Merchant Refund

SOPG(ServiceOrientedPrepaidGateway -xmlbasedprotocol)Documentation

Version history

Version	Date	Description	Author
1.0	2013-11-05	First version ready for publication	Product
1.1	2013-11-13	Removed unnecessary parameters from SOPG call.	Product
1.2	2014-06-23	Enabled refund of classic payment	Product
1.3	2014-11-17	Minor changes	Techsupport
1.4	2017-10-09	Refund Review	Techsupport

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1. Introduction

This document gives a detailed overview about the usage and parameters of paysafecards Service Oriented Prepaid Gateway (SOPG) for using merchant refund.

This document is an extension to the SOPG Documentation for payment which can be downloaded here:

https://www.paysafecard.com/fileadmin/Website/Dokumente/B2B/paysafecard_classic_payment_api_en.pdf

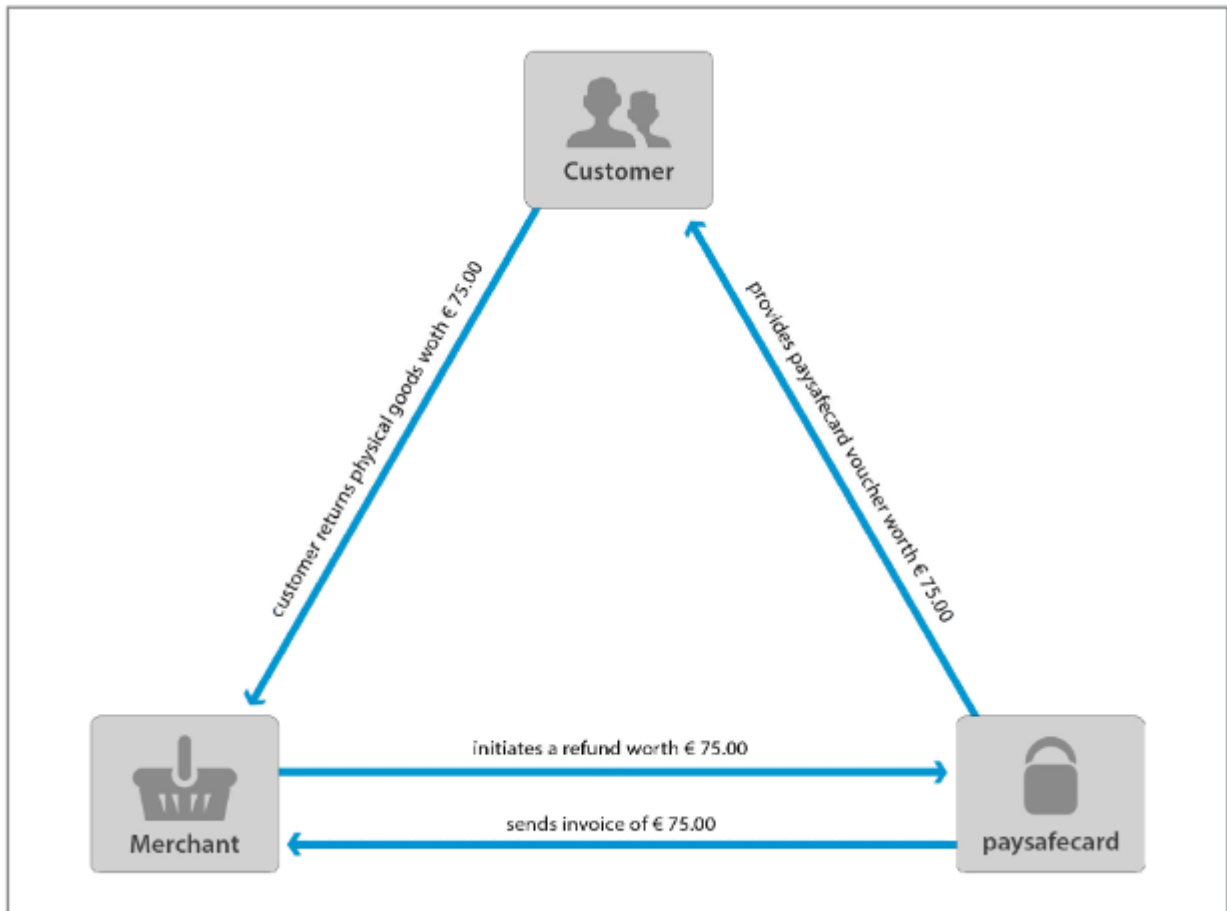
An implementation example is given at the end of the document.

2. Payment, SOPG and paysafecard systems

Information type	Definition	Where to find
Classic paysafecard payment	This document explains the classic paysafecard payment workflow and is necessary to understand the core functionality of paysafecard API.	Document: https://www.paysafecard.com/fileadmin/Website/Dokumente/B2B/paysafecard_classic_payment_api_en.pdf
SOPG API (SOAP XML WebService)	This chapter explains the definition of paysafecard's API client functionalities.	Document: https://www.paysafecard.com/fileadmin/Website/Dokumente/B2B/paysafecard_classic_payment_api_en.pdf Chapter: 3
paysafecard systems	This chapter gives an overview of paysafecard environments.	Document: https://www.paysafecard.com/fileadmin/Website/Dokumente/B2B/paysafecard_classic_payment_api_en.pdf Chapter: 4
Error codes	All possible error codes are listed.	Document: https://www.paysafecard.com/fileadmin/Website/Dokumente/B2B/paysafecard_classic_payment_api_en.pdf Chapter: 8

3. Overview of the refund process

The refund feature provides business partners with the possibility to fully or partially refund a previously paid transaction back into the customer 's my paysafecard account.



3.1 Prerequisites

- The business partner needs to have the merchant refund SOPG functions implemented on the website or back-end system.
- The business partner needs to be fully integrated and refund needs to be enabled at paysafecard's side.
- The customer needs to be registered with my paysafecard in order to receive a refund.

3.2 Payment

A refund transaction always refers to a previous underlying payment, because of this reason it is required that a payment has been processed before the refund can be processed.

3.3 Refund pre-check

In order to make sure that the requested refund can continue, the business partner has the possibility to pre-check the likeliness of the upcoming refund to be successful. There are certain conditions why a refund might be refused. The pre-check is performed by providing the validationOnly = true parameter during a refund request.

3.4 Refund

As soon as the pre-check was successful the business partner can initiate the refund to the paysafecard customer. paysafecard will top-up the requested refund amount in the customer's my paysafecard account.

3.5 Settlement

All successful refunds will be deducted from the payments (netting) on the monthly invoice that paysafecard sends to its business partners. A refund will always be issued in the currency of the original payment transaction.

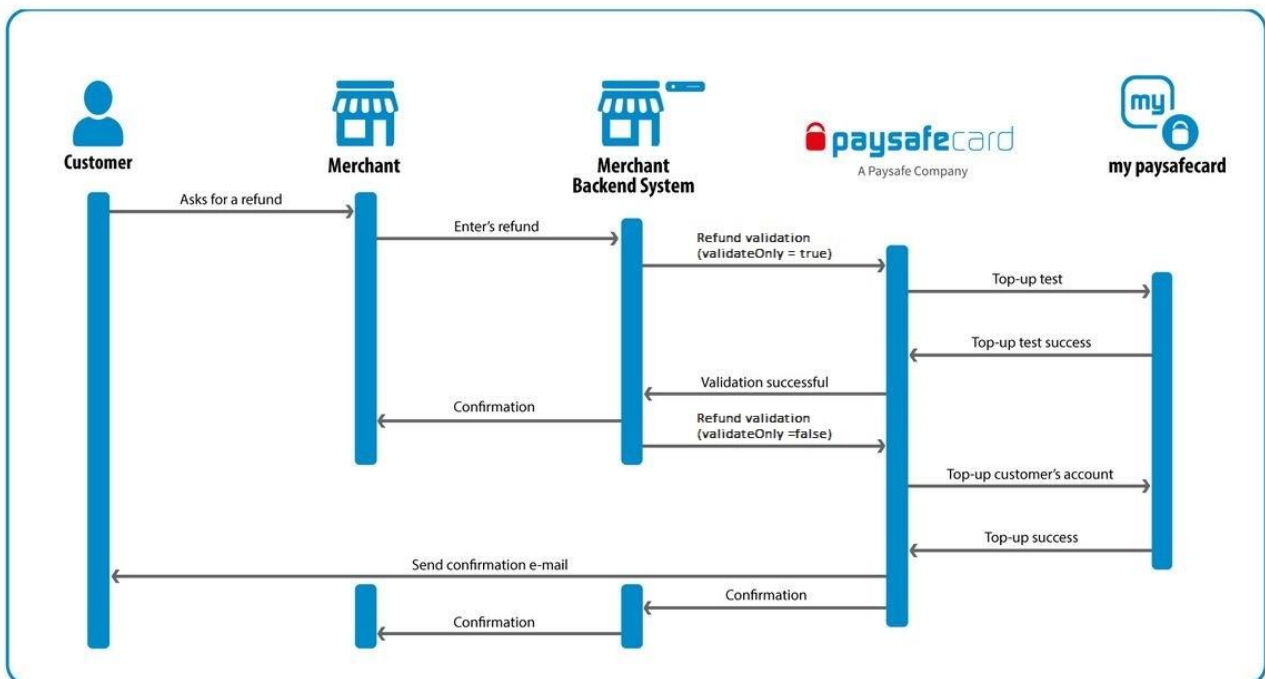
3.6 Two payment scenarios

my paysafecard: The customer pays using a registered my paysafecard account. Refunding these transactions is easy, since the paysafecard automatically knows to which account the refund amount should be transferred.

Classic payment: The customer pays using a paysafecard voucher. The payment is anonymous and therefore to refund these transactions, the merchant needs to provide a valid my paysafecard customer account so paysafecard knows to which customer the refund should be transferred.

Refunding a payment is possible up to 45 days after the initial payment.

3.7 Refund flowchart



4. Refund: operations details and WSDL contract

This chapter describes all SOPG operations used by refund. All required operations for the basic payment process are described in the classic SOPG documentation.

All necessary parameters are required and a transmission is obligatory although the value remains NULL. If the web service framework requires a WSDL at runtime, the SOPG WSDL from the WSDL URL needs to be downloaded and provided in the local environment.

NOTE: WSDL must not be fetched from paysafecard servers at runtime.

4.1 Refund message structure

Operation Name	Type	Description	Request Elements	Response Elements
refund	C	Top-up the customer's my paysafecard account with the given amount and currency.	Username [required] password [required] rtid [required] mtid [required] amount [required] currency [required] validationOnly [required] utcOffset [required] customerIdType [optional] customerId [optional] merchantclientid [required]	rtid, mtid, currency, amount, validationOnly, resultCode, errorCode, errorCode Description

C= Command, Q = Query

4.2 Refund parameters

username – SOPG account username

- Authentication, provided by paysafecard.

password – SOPG account password

- Authentication, provided by paysafecard.

rtid – (unique) refund transaction ID

- Max. length: 90 characters, Recommended value: up to 20 characters
- Provided by business partner
- Only the following is allowed A-Z, a-z, 0-9 as well as – (hyphen) and _ (underline)
- Example: 3516-6s4dfsad41

mtid – (unique) the transaction that is going to be refunded Max.

- length: 90 characters
- Recommended value: up to 20 characters
- Provided by business partner
- Only the following is allowed A-Z, a-z, 0-9 as well as – (hyphen) and _ (underline)
- Example: 3516-6s4dfsad41

amount – refund amount

- Requested amount is not allowed to exceed the amount of the original transaction
- Max. 11 digits before – exactly 2 digits after decimal point, used as separator
- Example: 100.00

currency – currency of the refund

- amount Max. length: 3 characters, all uppercase
- ISO Currency Code
- Example: EUR

validationOnly – When enabled the refund will be simulated to check whether the upcoming refund has success to continue, no actual funds are transmitted. A successful validation is not a 100% guarantee the refund will be successful

- Max. length: 1 digit
- Example 1 or 0

utcOffset - the difference in hours and minutes from Coordinated Universal Time (UTC)

- Example -03:00

customerIdType – used authentication method for identification of the my paysafecard account

- 3 possible values: EMAIL, CUSTOMERID, PHONE
- Parameter needs to be provided in case of a refund of a classic payment

customerId – related value to the customerIdType

- Max. length: 90 characters
- Parameter needs to be provided in case of a refund of a classic payment
- A phone number, my paysafecard account id or an e-mail address

merchantClientid – a unique end customer identifier

(the unique ID of the end customer as registered at the merchant's database)

- NOTE: for security reasons do not use the customer's registered username, unless encrypted
- Parameter needs to be provided in case of a refund of a classic payment
- max. length: 50 characters
- example: client123, hashed values

4.3 Example of a refund

Example Request:

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:urn="urn:pscservice">
  <soapenv:Header/>
  <soapenv:Body>
    <urn:refund>
      <urn:username>test</urn:username>
      <urn:password>test</urn:password>
      <urn:rtid>dv-ref-test8-refund</urn:rtid>
      <urn:mtid>dv-ref-test8</urn:mtid>
      <urn:amount>10.00</urn:amount>
      <urn:currency>EUR</urn:currency>
      <urn:customerIdType>EMAIL</urn:customerIdType>
      <urn:customerId>customer@paysafecard.com</urn:customerId>
      <urn:merchantClientId>0UZL3MNYL</urn:merchantClientId>
      <urn:validationOnly>false</urn:validationOnly>
      <urn:utcOffset >00:00</urn:utcOffset >
    </urn:refund>
  </soapenv:Body>
</soapenv:Envelope>
```

C = Command, Q = Query

Example Request:

```
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/" xmlns:ns1="urn:pscservice">
  <soap:Body>
    <ns1:refundResponse>
      <ns1:refundRequestReturnTypes>
        <ns1:rtid>dv-ref-test8-refund</ns1:rtid>
        <ns1:mtid>dv-ref-test8</ns1:mtid>
        <ns1:amount>EUR</ns1:amount>
        <ns1:currency>10.0</ns1:currency>
        <ns1:validationOnly>false</ns1:validationOnly>
        <ns1:resultCode>0</ns1:resultCode>
        <ns1:errorCode>0</ns1:errorCode>
        <ns1:errorCodeDescription/>
      </ns1:refundRequestReturnTypes>
    </ns1:refundResponse>
  </soap:Body>
</soap:Envelope>
```

5. Appendix A: Errorcodes

All error codes can be found in the SOPG payment documentation. In this chapter, the refund specific error messages are listed.

```
# general messages - errors: 0001 - 0141

10007 GENERAL_TECHNICAL_ERROR
3100 PRODUCT_NOT_AVAILABLE
3101 TERMINAL_LIMIT_EXCEEDED
3102 ORDER_NOT_FOUND
3103 DUPLICATE_ORDER_REQUEST
3104 PRODUCT_NOT_AVAILABLE_UNEQUAL_CACHE_ASSIGNMENT
3105 PRODUCT_NOT_ALLOWED
3106 FACEVALUE_FORMAT_ERROR
3150 MISSING_PARAMETER
3151 INVALID_CURRENCY
3152 DISTRIBUTOR_MISSING
3153 INVALID_CARD_TYPE
3154 CANCEL_ORDER_ALREADY_PROCESSED
3155 TERMINAL_BLOCKED
3156 ORDER_STATE_NOT_VALID_FOR_CANCELLATION
3157 CUSTOMER_IDENTIFICATION_TYPE_NOT_SUPPORTED
3158 CANCEL_ORDER_TOO_LATE
3159 MERCHANT_MISSING
3160 INVALID_CUSTOMER
3161 MERCHANT_NOT_ALLOWED_FOR_PAYOUT
3162 CUSTOMER_NOT_FOUND
3163 INVALID_PARAMETER
3164 DUPLICATE_PAYOUT_REQUEST
3165 INVALID_AMOUNT
3166 MERCHANT_LIMIT_REACHED
3167 CUSTOMER_LIMIT_EXCEEDED
3168 KYC_INVALID_FOR_PAYOUT_CUSTOMER
3169 PAYOUT_ID_COLLIDES_WITH_EXISTING_DISPOSITION_ID
3170 TOPUP_LIMIT_EXCEEDED
3171 INVALID_MINIMUM_PAYOUT_AMOUNT
3172 CUSTOMER_PAYOUT_LIMIT_EXCEEDED
3173 ORDER_STATE_NOT_VALID_FOR_CONFIRMATION
3179 MERCHANT_REFUND_EXCEEDS_ORIGINAL_TRANSACTION
3180 MERCHANT_REFUND_ORIGINAL_TRANSACTION_INVALID_STATE
3181 MERCHANT_REFUND_CLIENT_ID_NOT_MATCHING
3182 NO_UNLOAD_MERCHANT_CONFIGURED
3184 MERCHANT_REFUND_MISSING_TRANSACTION
3187 TIMEFRAME_FOR_REFUND_EXPIRED
33000 Reporting Criteria Limit Reached
33001 Reporting Criteria not allowed to perform this Action
```