Worldline

WL Account Based Payments
FAQ for Merchants

December 2019

Contents

1 Customer transactions / debiting

1.1 Can I cancel a transaction?

No, you cannot cancel a transaction. Please contact our support team at: supportpayments@worldline.com

1.2 How can I refund a transaction?

You need to have the IBAN (International Bank Account Number) of your customer. If you do not have it, contact your customer. Then initiate the refund using your banking application. This cannot be done on the extranet.

1.3 The payment was not debited from my customer. How is this possible?

In the unlikely event that your customer has not been debited but you have been credited, please contact our support team at: supportpayments@worldline.com.

1.4 The amount debited from my customer is incorrect. Why?

In the unlikely event that the debited amount is not equal to the amount you have received, or if the amount was debited twice, please contact our support team at: supportpayments@worldline.com

1.5 The amount was debited twice from my customer. Why?

In the unlikely event that an amount was debited twice from the customer, but you have received the money only once, please contact your bank. Let them confirm that the money appears only once on your bank account. If they confirm, please contact our support team at: supportpayments@worldline.com

1.6 The debit date of a transaction is wrong. Why?

Please contact our support team at: supportpayments@worldline.com

1.7 What happens if the scheduled payment is not supported by banks?

You cannot opt for scheduled payments as this has not been implemented yet.

1.8 Do I have to generate a specific private public key pair to be able to communicate with the TPP Server?

Yes, as part of the onboarding process, you have to provide a public certificate (X.509 digital certificate), which will be used to sign your initial token request. You have to create a Public-private key pair and together with the other attributes required for a X.509 digital signing certificate, create a CSR (Certificate Signing Request). After the public certificate is issued, it has to be provided to the TPP where it will be stored in the application database.

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2 Initiation / payment page

2.1 Is the integration of the initiation page in an iframe allowed?

No, the integration of the initiation page is not allowed for security reasons.

2.2 Can I place my logo on the initiation page?

Yes, you can add the logo on the initiation page. It will appear on the initiation page together with the "Pay with your bank account" icon.

2.3 Where can I upload my logo?

You can upload your logo in the extranet and more specifically, in the integration environment. Please respect the format limitations: max. size 125 x 125 pixels

2.4 Can I customize the initiation page by changing colours?

Yes, you can. Please use the extranet to make these changes.

2.5 There are only four logos of banks on the initiation page visible. Why?

The major four banks are visible at first sight. The consumers can search for their own bank using the dropdown-menu.

3 Payments / accounting

3.1 Is there a payment guarantee for me?

Worldline as the payment initiation service provider delivers a confirmation to you that a credit transfer has been initiated and that the consumer's bank has checked the bank account balance. Though, as long as you haven't received the money on your bank account, you have no guarantee.

3.2 How much will this credit transfer cost me?

In general, only the cost for account-based payment transactions by Worldline will apply. You neither have to pay association fees, nor interchange fees. However, your bank may charge other fees; contact your bank for more details.

3.3 When will I receive my payments?

In general, you will receive the payment within 24 hours with a credit transfer. If your bank and the bank of your customer support Instant Payments (IP), and if you request an IP, the money will be transferred instantly to your account.

3.4 How can I check if the payment has been settled?

You can check the settlement through your bank account.

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3.5 I haven't received the payment. Why?

Please verify with your bank. If they are not able to clarify you will have to e-mail our support team at: supportpayments@worldline.com

3.6 I have received the wrong amount. What happened?

Contact your bank to verify the amount. If they are not able to identify the cause of the incorrect payment; you will have to e-mail our support team at: supportpayments@worldline.com

3.7 I haven't received the payment within 24 hours. What happened?

Contact your bank to get information about the cause of the late payment. If they are not able to identify the cause you can send an e-mail to our support team at: supportpayments@worldline.com

3.8 I have received several settlements. What happened?

Contact your bank to verify the cause of the multiple payments, if they are not able to identify the cause you will have to e-mail our support team at: supportpayments@worldline.com

3.9 My bank asks me to pay additional fees. Are they allowed to do that?

While banks cannot charge association fees or interchange fees, they can charge additional fees. For more information, contact your bank.

3.10 Can I change my bank account number?

No, only Worldline can change your bank account number for you. Please contact our support team on the following address: supportpayments@worldline.com

3.11 What is a merchant "Sub-ID" for?

A Sub-Id is used for sending money to different bank accounts. Sub-Ids can only be managed on the extranet by our support team. Please contact them at: supportpayments@worldline.com

3.12 What is a single payment "Reference ID"?

The payment reference ID, called TrxReferenceID, can be generated by you as a merchant. With this, you can easily find all your transactions in your reporting. Please note: the former name of this reference ID (Seller Transaction ID) still appears in some of the documentation.
If you provide a payment reference Id during the initiation of the transaction, the so-called End_2_End_Id, it will appear on the bank statement. (see next question for more details)

3.13 What is an "end to end ID"' and what is an "unstructured remittance info"?

The end to end ID is a reference that you define when initiating a new payment request. It is sent as part of the transaction details to your bank.
The "unstructured remittance info" is a free field allowing you to fill in additional information. Please check with your bank whether this field is available.

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3.14 Can I use the "end to end ID" also as a payee transaction reference?

Yes, in general it can be used as a reference for payees to see it on its bank statements and to use it as reconciliation with the payment order. Please check with your bank to find out whether this field is available.

4 Extranet (or Multi Service Platform MSP)

4.1 What is the extranet for and how can I access it?

The extranet is the interface between you and the Multi Service Platform. It is accessible via the MSP GUI (Multi Service Platform) and offers access to view and manage all important data. You have insight to your transaction data, merchant data and user data.

4.2 Why does my login to the extranet not work?

Please check if you're using the correct username and password. If it still does not work, please contact our support team at: supportpayments@worldline.com

4.3 My password has expired. How can I renew my password?

Please use the "Forgot password" button on the login page. Then enter your username and e-mail address and press "Request New Password". Please follow the instructions mentioned in the e-mail.

4.4 Is the extranet the same as the sandbox?

No. The extranet is when the service is used in the production environment, whereas the sandbox is the testing environment.

5 Security

5.1 Are account based payment transactions secure?

Account based payment transactions processed by Worldline are equally secure as 3D Secure card payments and pay buttons; they are optimal due to the strong authentication of the customer.
Account based payment transactions are more secure
- than non-3D Secure cards, cheques, SDD
- when associated with instant payments

5.2 What is an irrevocable transaction?

Irrevocable within the context of electronic payments means that the original transaction cannot be undone.

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5.3 What is a signature certificate?

The signature certificate is a X.509 digital signing certificate which will be used to sign and validate the authorization request towards an initiation service endpoint. This certificate has to be placed in the trust store configured for the library.

5.4 Can one signature certificate be used for several Sub-Id's or Merchant Id's?

Yes, but you have to upload the certificate for each Sub-Id.

6 Regulations

6.1 How can I identify PSD2 transactions?

In the report provided by Worldline and/or in the extranet (MSP).

6.2 What is the difference between irrevocability, guarantee and liability in general?

- Irrevocability: when the consumer has confirmed the payment to their bank (e.g. when a PIN code was entered in card payment, or when, after clicking on "Execute Credit Transfer" on their bank's website), then they can't say to their bank that they wish to cancel the payment.
- Payment guarantee: the merchant knows that they will receive the money on their bank account (e.g. when there is an authorization for online card payments, or with a payment terminal with a chip card, when the payment is confirmed) because the order is guaranteed by the acquirer to the merchant. However, in case of fraud, the merchant has the risk that the payment will be debited from their bank.
- Liability: the entity that has the liability in case of fraud.

6.3 Do I have to provide identification data from the consumer?

Not at present. However, in the future, the service might evolve in such a way that you will have to provide us with consumer data or even the chamber of commerce number if the consumer is a business.