

cPay – Merchant Integration Specification

Appendix B - Installment transactions

Reference documents:

cPay_Merchant_integration_specification.pdf

CONTENTS

Using this specification	4
Purpose	4
Audience.....	4
Appendix B – Instalments transactions.....	5

USING THIS SPECIFICATION

PURPOSE

The purpose of this document is to introduce cPay system as a payment platform to the e-commerce merchants. The document is focusing on the explanation for the Installment transactions.

This specification is in correlation as appendix to the cPay main documentation "cPay_Merchant_integration_specification", where all the fields necessary to perform the transaction are explained.

AUDIENCE

The document is intended for technical departments in organizations that provide e-commerce services and provides technical information in order to successfully integrate e-shops to the cPay system.

APPENDIX B – INSTALMENTS TRANSACTIONS

The instalment transaction is a single purchase of goods and services billed to an account in multiple segments over a period of time.

Installment transaction is initiated by the cardholder from the merchant web site. In order transactions further to be processed as Installment transaction, the merchant is obliged to include the information for the number of installments in the redirect code parameters sent to cPay payment system.

It is merchant responsibility to inform the buyer for the support of Installment payments per card brands, Issuer banks that support Installment payments and the option for the number of installments for the purchase.

Merchants that will support installment transactions need to perform **Installment test** that will contain the Installment field in the redirect with the number of instalments. All notifications explained in the specification for integration, should be sent to the merchant.

The Installment field carries the information for the number of installments (02-99) in the Installment transaction. Number must be two digits.

Note: Requires additional contract/agreement with bank.

Example: You should send the following line of code for the **Browser Redirect**:

```
<input id="Installment" size="10" name="Installment" value="08" type="hidden" />
```

You should send the following line of code for the API InitiatePayment -> TransactionData:

```
"Installment": "08"
```

```
"TransactionData": {  
    //others parameters  
    "Installment": "08",  
}
```