

QENTA Payment CEE Integration Documentation

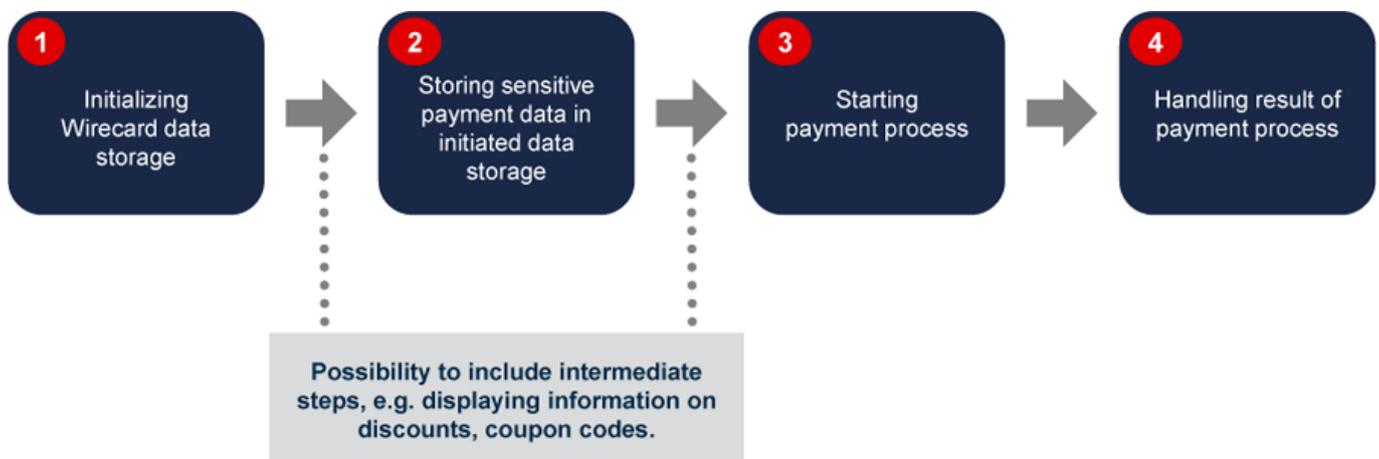
@QENTALOGO_BIG@
() -

Created: 2021-01-17 13:26

Process Overview for Wirecard Checkout Seamless

Payment process as seen by the integrator

When integrating Wirecard Checkout Seamless to your online shop you have to perform the following main steps:



1. Initializing Wirecard data storage
 1. First of all you have to initialize the Wirecard data storage by making a server-side call to a specific URL of Wirecard Checkout Seamless using some well-defined parameters.
 2. The result of this initialization is a data storage which you can use to store sensitive payment method specific data (like credit card numbers) of your consumer on the Wirecard Checkout Server without having to handle these sensitive data in your online shop or on your web server.
 3. This data storage is available for 30 minutes after the last read or write access.
 4. After this time has expired and also every time a payment has been started the data storage becomes invalid and has to be initialized again.
2. Storing sensitive payment data in initiated data storage
 1. After initializing the data storage you receive a URL as a return parameter.
 2. With this URL you are able to integrate JavaScript functionality of Wirecard for storing sensitive payment data which your consumer entered in a web form in your online shop.
 3. These JavaScript functions allow you to bypass the sensitive payment data of your consumer from your online shop and your web server.
 4. These data are directly sent to the Wirecard data storage without transferring them "through your online shop or your web server".
3. Starting payment process
 1. After you stored sensitive payment data to the Wirecard data storage you can start the payment process by making a server-side call of another URL of Wirecard Checkout Seamless.
 2. This server-to-server call returns a URL to where you redirect your consumer for executing the payment process and where external pages of financial institutions (like 3-D Secure pages) are

displayed.

4. Handling of result of payment process

1. When your consumer successfully finished the payment you will get a confirmation regarding the result of the payment process.
2. Based on this result you can redirect your consumer to a success, cancel, error or pending page of your online shop and provide information about the payment result.

Possibility to include intermediate steps, e.g. displaying information on discounts, coupon codes.

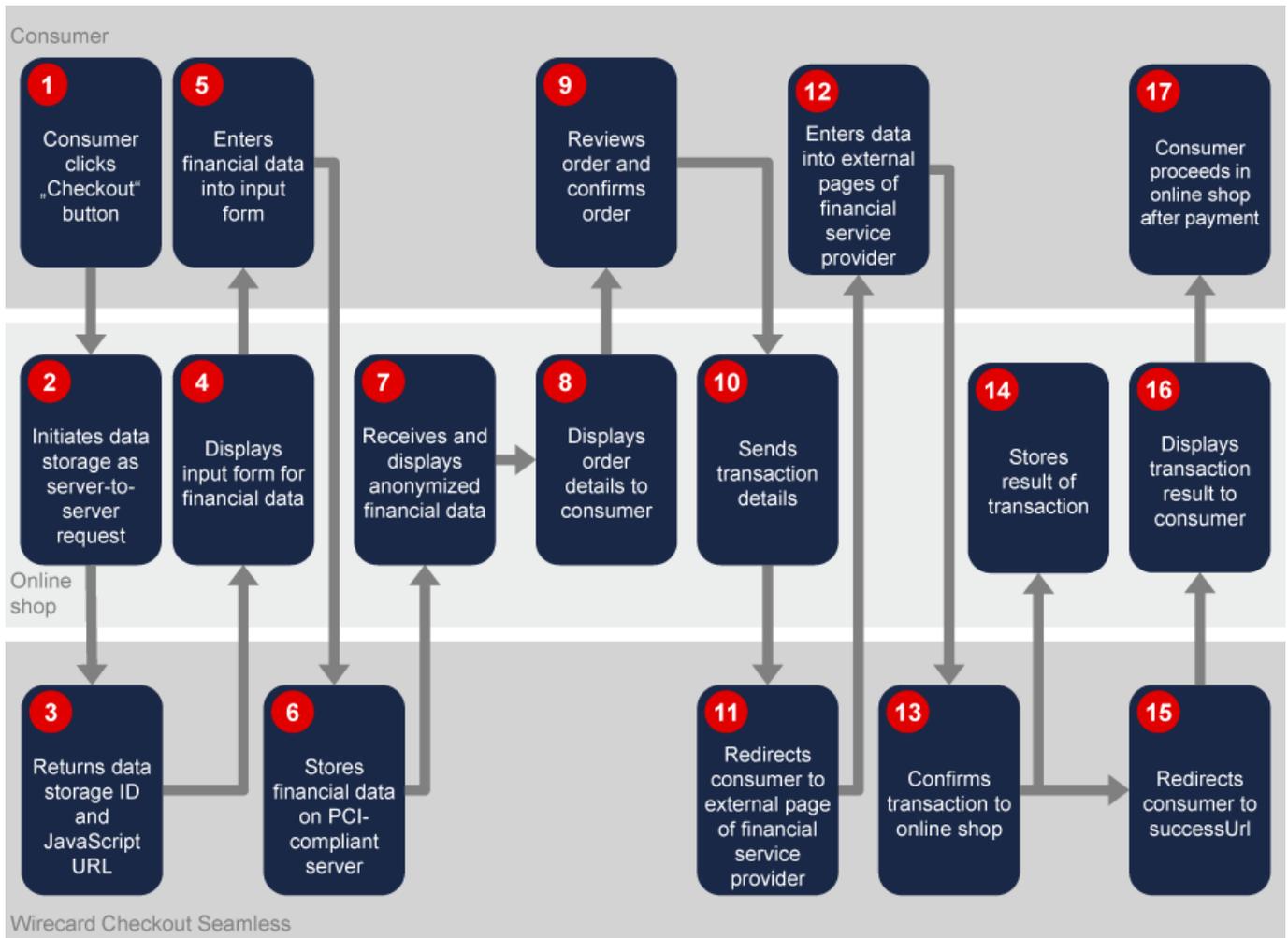
You have the opportunity to include certain intermediate steps before the purchase is completed. These include the displaying of order overviews, additional consumer-tailored information on discounts and special offers, as well as promotions which are perfectly catered to your consumers' interests and shopping preferences. This way, your consumers are very likely to add additional items to their shopping basket which is an effective method of increasing your sales.

Payment process in detail

From a technical point of view, the payment process involves the following parties:

- Consumer
- Online shop
- Wirecard Checkout Seamless

The payment process is typically composed of the following steps:



1. First, the consumer clicks the “Checkout” button.
2. Then the online shop initiates the data storage as a server-to-server request.
3. Wirecard Checkout Seamless returns the data storage ID and the JavaScript URL.
4. The online shop displays the input form for entering payment data such as credit card number, expiration date, etc. to the consumer, and/or redirects the consumer to the financial service provider.
5. Then the consumer enters the required payment data into the input form and the data are sent to Wirecard.
6. Wirecard Checkout Seamless stores the payment data on a PCI-compliant server.
7. The online shop receives and displays the anonymized payment data.
8. Then the online shop displays the relevant order details to the consumer.
9. Afterwards the consumer reviews the order details and commits the payment by clicking a relevant button.
10. The transaction details are sent as server-to-server request to Wirecard Checkout Seamless.
11. Wirecard Checkout Seamless redirects the consumer to the external pages of the financial service provider.
12. The consumer fills in the required payment details into the external pages of the financial service provider.
13. Wirecard Checkout Seamless confirms the transaction to the online shop by sending a server-to-server request.
14. Now the online shop stores the transaction result.
15. Wirecard Checkout Seamless redirects the consumer to the `successUrl` if the payment was completed with success (or to the `failureUrl`, `pendingUrl` or `cancelUrl` when an error occurred during the payment process, the result could not be determined yet or the payment

process has been canceled by the consumer respectively).

16. Then, the online shop displays an appropriate page providing the consumer with information on the result of the payment process.
17. After returning to the online shop the consumer proceeds with browsing or shopping additional items in the shop.

Definition of terms

For the definitions of the most common terms used in relation to the payment process based on Wirecard Checkout Seamless, such as data storage, front-end and back-end, consult our Glossary.

Next step

Click the following links for the example codes on Github:

[Example Code for most payment methods](#)

[Example Code for Masterpass, Credit Card and Sofort.](#)