

# GP webpay Payment Gateway

## User's guide

**Version: 1.8**

Global Payments Europe, s.r.o.

Created **31.5.2016**

Last update **15.5.2020**



SERVICE. DRIVEN. COMMERCE

**global**paymentsinc.com

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Version	1.8
Confidentiality	Confidential

**Document history:**

Version	Data	Author	Comment
0.1	31.05.2016	GPE Product	Initial document version – synthesis and revision of the following documents: GP_webpay_Popis_sluzby_v2.0 GP_webpay_Prakticke_scenare_v2.1 GP_webpay_Seznameni_se_systemem_v2.1
1.0	17.06.2016	GPE Product	Document revision
1.1	13.09.2016	GPE Product	Adding „Table No. 2: Periods for payment processing“
1.2	10.10.2016	GPE Product	Updated „Table No. 2: Periods for payment processing“
1.3	18.11.2016	GPE Product	Updated „Table No. 2: Periods for payment processing“
1.4	3.1.2017	GPE Product	Updated „Table No. 2: Periods for payment processing“
1.5	28.12.2018	GPE Product	Document revision, adding newly implemented functionalities
1.6	10.5.2019	GPE Product	Document revision, adding newly implemented functionalities
1.7	30.12.2019	GPE Product	Document revision, adding newly implemented functionalities
1.8	15.05.2020	GPE Product	Document revision, adding newly implemented functionalities

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# 1. Formula clause

This document including any possible annexes and links is intended solely for the needs of an e-shop service provider (hereinafter referred to as "Customer").

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## 2. Introduction

The user's guide "GP webpay Payment Gateway" aims at e-commerce merchants (hereinafter referred to as the merchant), who accept payments via GP webpay payment gateway in their e-shops.

The manual describes all the functionalities of the GP webpay payment gateway from the merchant's and his/her customer's perspective.

**Important notice:** it is the acquirer, who enables merchant to use individual payment methods and functionalities. Information regarding ordering the GP webpay payment gateway and contacts to all acquirers are available at [www.gpwebpay.cz](http://www.gpwebpay.cz).

The GP webpay payment gateway enables the merchant to:

- Accept 3D Secure payments – cards issued by Mastercard, Visa, and American Express associations
- Accept SSL payments – cards issued by Diners Club association
- Accept payments using digital wallet – Masterpass, Mastercard Mobile, Google Pay and Apple Pay
- Accept payments using payment button – PLATBA 24 (payment button for clients of Česká spořitelna, a.s.) and Payment from account (payment button for clients of other banks in the Czech Republic)
- Use functionalities facilitating payments – Card on file for one-click payment, Recurring payment, Fastpay, PUSH payment
- Payments in the domestic currency of the customer using the DCC service
- Installment payment for all payment cards Mastercard
- Use intuitive and responsive design of payment page
- In cooperation with acquirer use functionalities to limit frauds – Fraud Prevention System
- Use API HTTP and API WS (Web Services) interface for integration with e-shop – see technical specification for developers
- use the GP webpay Portal – management of payments, users, and keys, download of technical documentation and other sources for integration with GP webpay payment gateway interface, see the user's guide for the GP webpay Portal

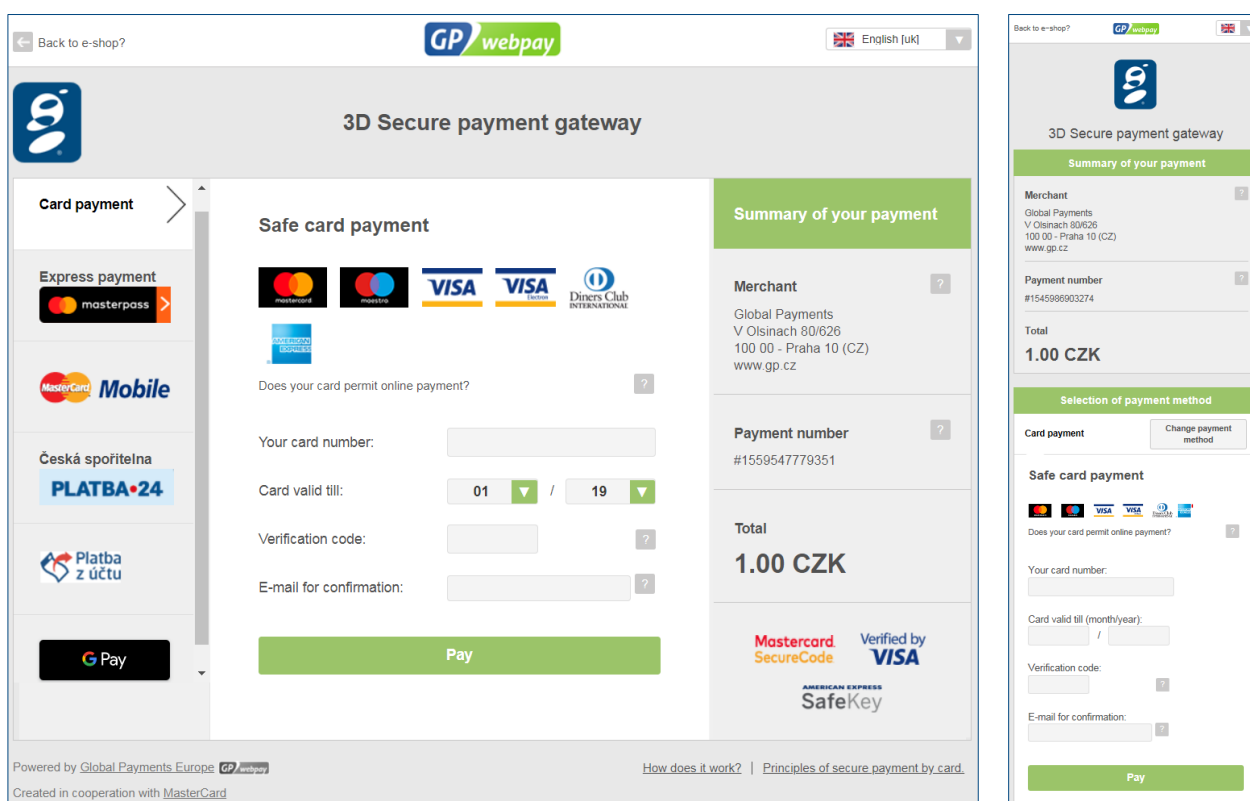
## 3. Process of payment

When requiring an online payment from a customer, the merchant creates a request to create a payment in his/her e-shop and sends it to the GP webpay payment gateway interface (API) (see technical specification for developers).

After the GP webpay payment gateway receives a request to create a payment, it creates an object named ORDER and redirects the customer's browser to the payment page for payment method selection.

Payment page has responsive design and adjusts automatically to screen of a used device and to browser's language (see Picture No. 1). Customer can change the language of the payment page in the dropdown menu in the upper right corner.

Logo in the upper corner and colour of selected graphical elements (the "Pay" button, the "Summary of your order" and arrows for card validity selection) is displayed according to the acquirer of an e-commerce merchant.



Pic. 1: Display of payment page on a standard PC (desktop) and on mobile device for a GPE merchant

Customer can select a payment method by clicking the relevant button in the left part of the payment page.

If customer decides not to accomplish the payment, he/she can click on the link "Back to e-shop" in the upper left corner.

After payment accomplishment, the GP webpay payment gateway sends a payment result to the merchant (see technical specification for developers).

The GP webpay payment gateway enables recurring entry of the card – the customer has up to 3 attempts at making the payment successfully (authorization). Where the payment is not made, the customer is informed about the most frequent reasons:

- Non-authentication by the 3D Secure system
- Rejection by the issuer bank

The customer is also informed about further steps to make the payment successfully:

- Check the card authorization for payments on the Internet
- Check the card setting for authentication in the 3D Secure system
- Check the sufficient balance on the card account
- Use another card

The payment page contains a field for entering an e-mail address to which the confirmation of blocking of cardholder's funds is to be sent (hereinafter referred to as the "confirmation"). Entering the e-mail address is optional for the customer. Where the customer sends an e-mail address in the EMAIL parameter (API HTTP interface), that e-mail address is displayed – it may be changed or deleted by the customer.

## 4. Card payment

Customer enters the card number, card validity and verification code, and confirm the request to make the payment by pressing the "Pay" button.

### 4.1 3D Secure payment

In the case of cards issued by Mastercard, Visa and American Express associations, the payment is under way with 3D Secure defined by card associations under the name Mastercard Identity Check, Visa Secure and American Express SafeKey. 3D Secure standard guarantees particularly authentication of a cardholder by a card issuer in the course of payment and provides all the parties (cardholder, card issuer, e-commerce merchant, acquirer bank) with incomparably higher guarantees compared to non-authenticated SSL payments (see Picture No. 2).



Pic. 2: 3D Secure payment

The merchant can allow a customer to carry out a 3D Secure card payment without a redirection to the issuing bank (issuer) and without strong customer authentication provided that the merchant implements and uses the extended parameter of ADDINFO (see the up-to-date version of the document "GP webpay API HTTP – Technical Specification"), in which they provide information required for the Transaction Risk Analysis (TRA) of the given payment.

Providing that, based on a previous agreement between the acquirer and the merchant, the TRA exemption from the strong customer authentication is applied by the acquirer with whom the merchant has concluded an agreement on payment cards acceptance on the Internet, the responsibility for chargebacks is not transferred to the issuer and potential damages are the responsibility of the acquirer, who can transfer this duty to the merchant.

Providing that the TRA exemption from the strong customer authentication is applied by the issuer, the responsibility for chargebacks is transferred to the issuer, who is responsible for potential damages (status quo).

## 4.2 SSL payment

In the case of cards issued by Diners Club association, the payment is under way with SSL security, when a cardholder is not authenticated by a card issuer in the course of payment and the GP webpay performs directly payment authorization (steps no. 5, 6, and 7 are omitted, see Picture No. 2).

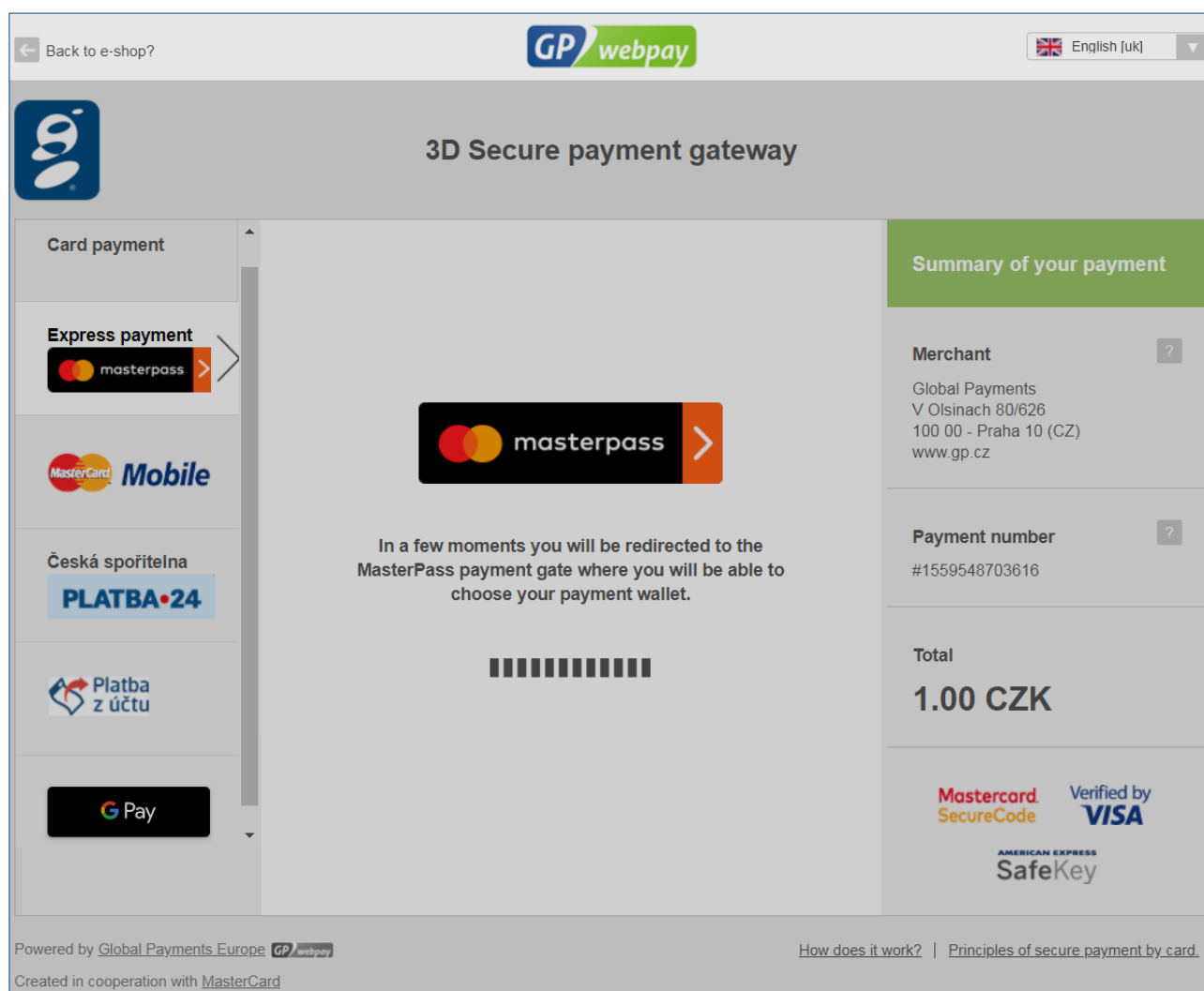


## 5. Payment using a digital wallet

### 5.1 Masterpass

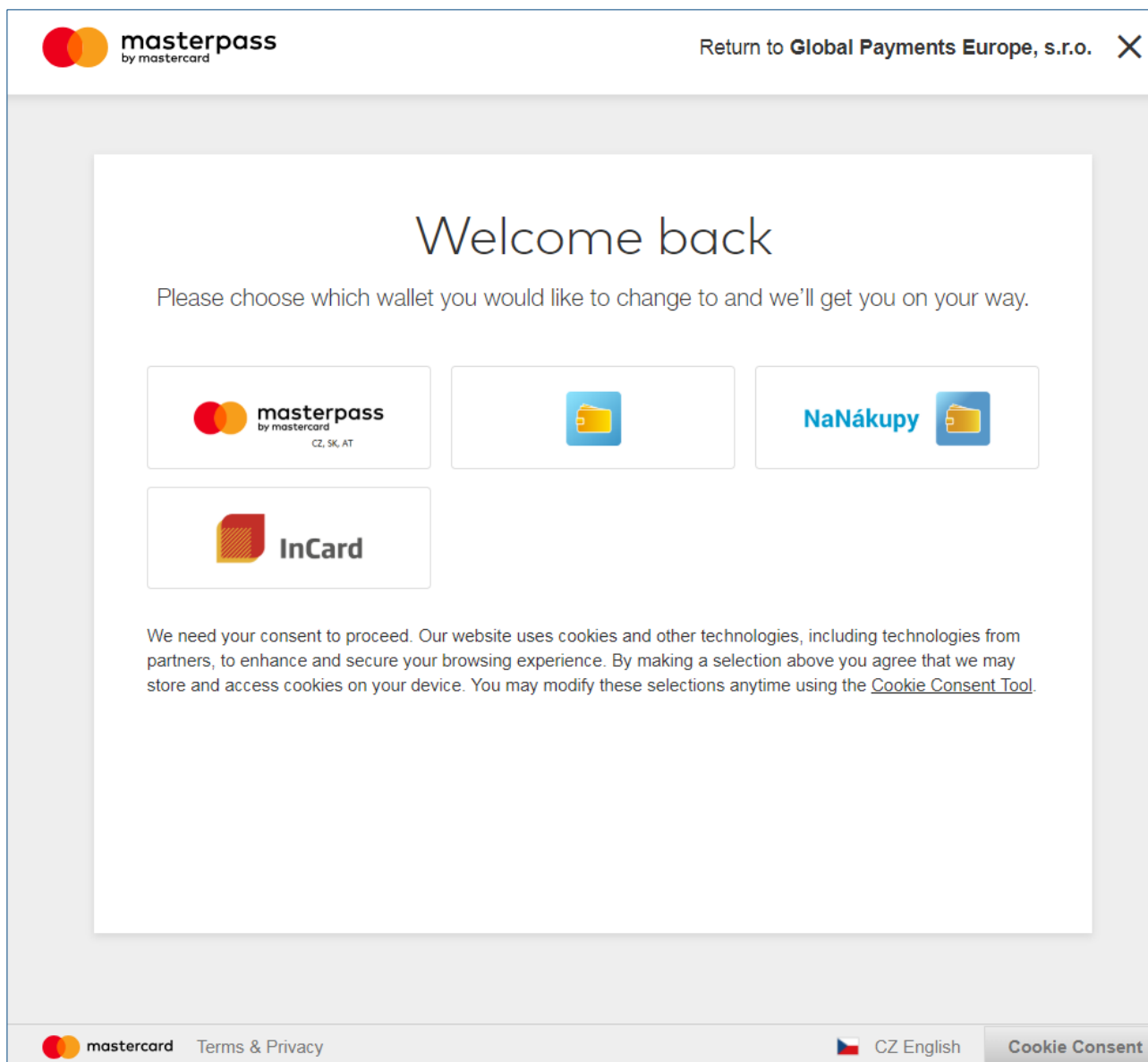
Masterpass is a global system of the Mastercard society for digital wallets management and use of them for payments on the Internet. Wallets are created by independent certified providers and by means of a standardized interface are involved in the Masterpass system. In the wallet, there can be put payment cards and delivery addresses. So the customer does not have to enter card number, nor delivery address while paying by Masterpass digital wallet. Another advantage is the fact that after choosing a card from the Masterpass wallet, there is no authentication at the card issuer (authentication is made during registration of the card to the wallet). For more detailed information please see [www.masterpass.com](http://www.masterpass.com).

To make a payment via Masterpass, the customer clicks on “Express payment Masterpass” and the GP webpay payment gateway redirects the customer's browser to the Masterpass payment gateway (see Picture No. 3).



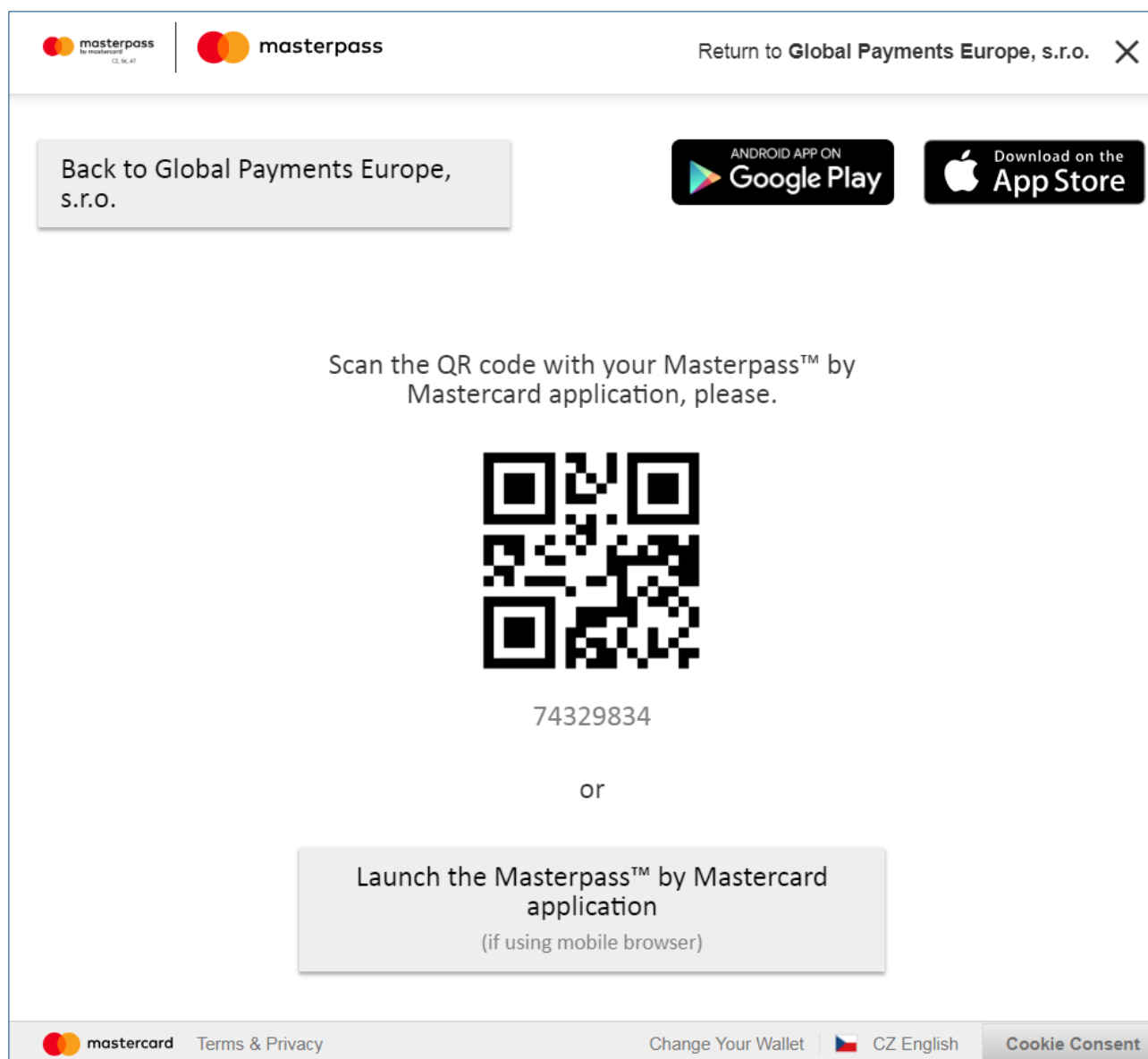
Pic. 3: Redirecting of the customer's browser to the Masterpass payment gateway

At the first payment from the respective user's browser, there is displayed a page for selection of a country and Masterpass digital wallet, which the customer intends to use (see Picture No. 4).



Pic. 4: Page for selection of a country and Masterpass digital wallet

In the case of a customer from the Czech Republic, there is available “Masterpass AT CZ SK” mobile digital wallet. When selecting it, a QR code is displayed (see Picture No. 5), which is scanned by the customer using the “Masterpass AT CZ SK” application, where he/she can complete the payment then. The customer can download the “Masterpass AT CZ SK” application to his/her mobile device with Android operation system and iOS from Google Play or Apple AppStore.



Pic. 5: Display of QR code in the Masterpass payment gateway for “Masterpass AT CZ SK” application

To use fully the potential of Masterpass, it can be offered directly at pages of the e-shop by means of the button “Buy with Masterpass” (see Picture No. 6). Possibilities of integration of e-shop with Masterpass are described in the technical specification for developers.

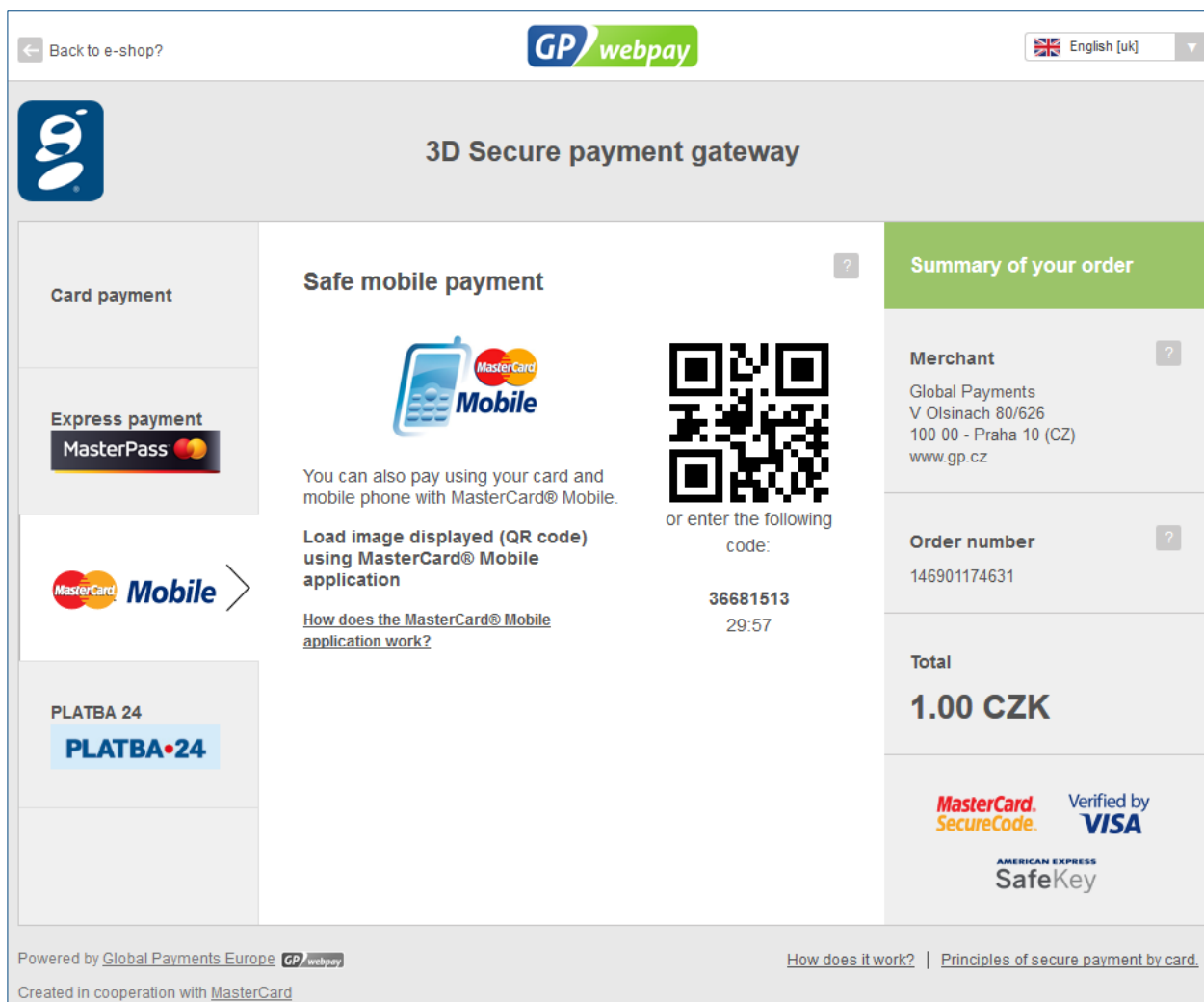


Pic. 6: “Buy with Masterpass” button

## 5.2 Mastercard Mobile

Mastercard Mobile is a system of the Mastercard society for mobile digital wallet using at payment on the Internet in the Czech Republic and Slovakia. Mastercard Mobile and digital wallet “Masterpass AT CZ SK” are parts of the Masterpass global system as well.

To make a payment via Mastercard Mobile, the customer clicks on “Mastercard Mobile”. A QR code is displayed (see Picture No. 7), which is scanned by the customer using the “InCard Masterpass” application, where he/she can complete the payment then. The customer can download the “Masterpass AT CZ SK” application to his/her mobile device with Android operation system and iOS from Google Play or Apple AppStore.

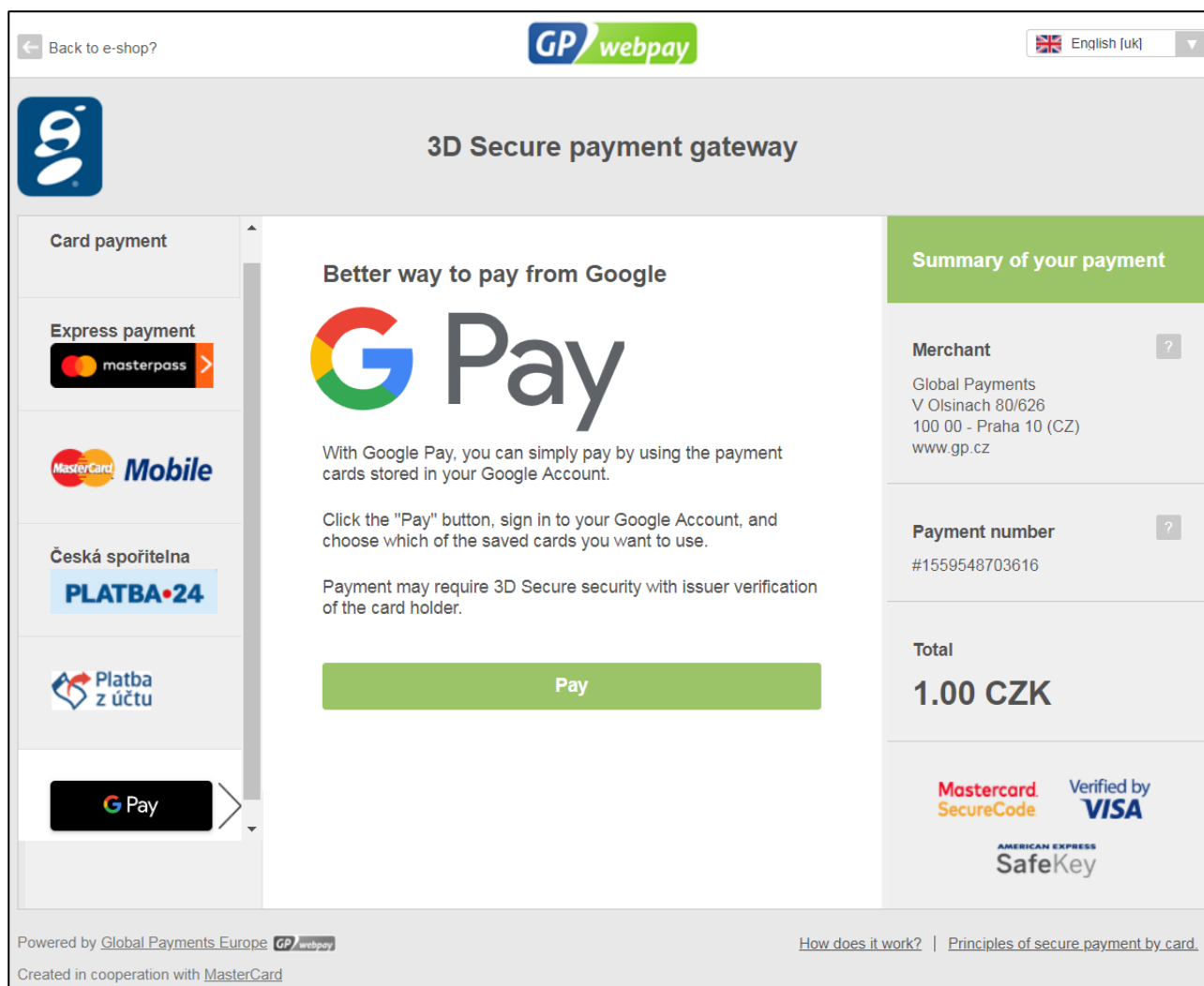


Pic. 7: Display of QR code in the Masterpass payment gateway for “Masterpass AT CZ SK” application

## 5.3 Google Pay

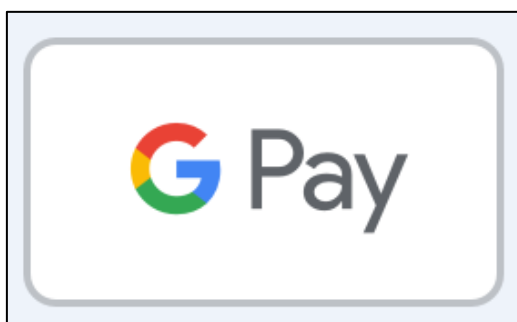
Google Pay is a Google system enabling the use of payment cards stored in a Google account to make payments on the Internet.

In order to make a payment via Google Pay, the customer clicks the “G Pay” button and a page containing information for the customer is displayed (see Picture No. 8). After pressing the “Pay” button, the customer logs in into his/her Google account and chooses which of the stored cards he/she wants to use to make the payment. The payment may require the 3D Secure security including cardholder authentication by the issuer.



Pic. 8: Page containing information on Google Pay payment for the customer

Google Pay may be offered directly on the web pages of the e-shop by means of the “G Pay” button (see Picture No. 9). For such cases of use, the e-shop integration is described in the technical specification for developers.

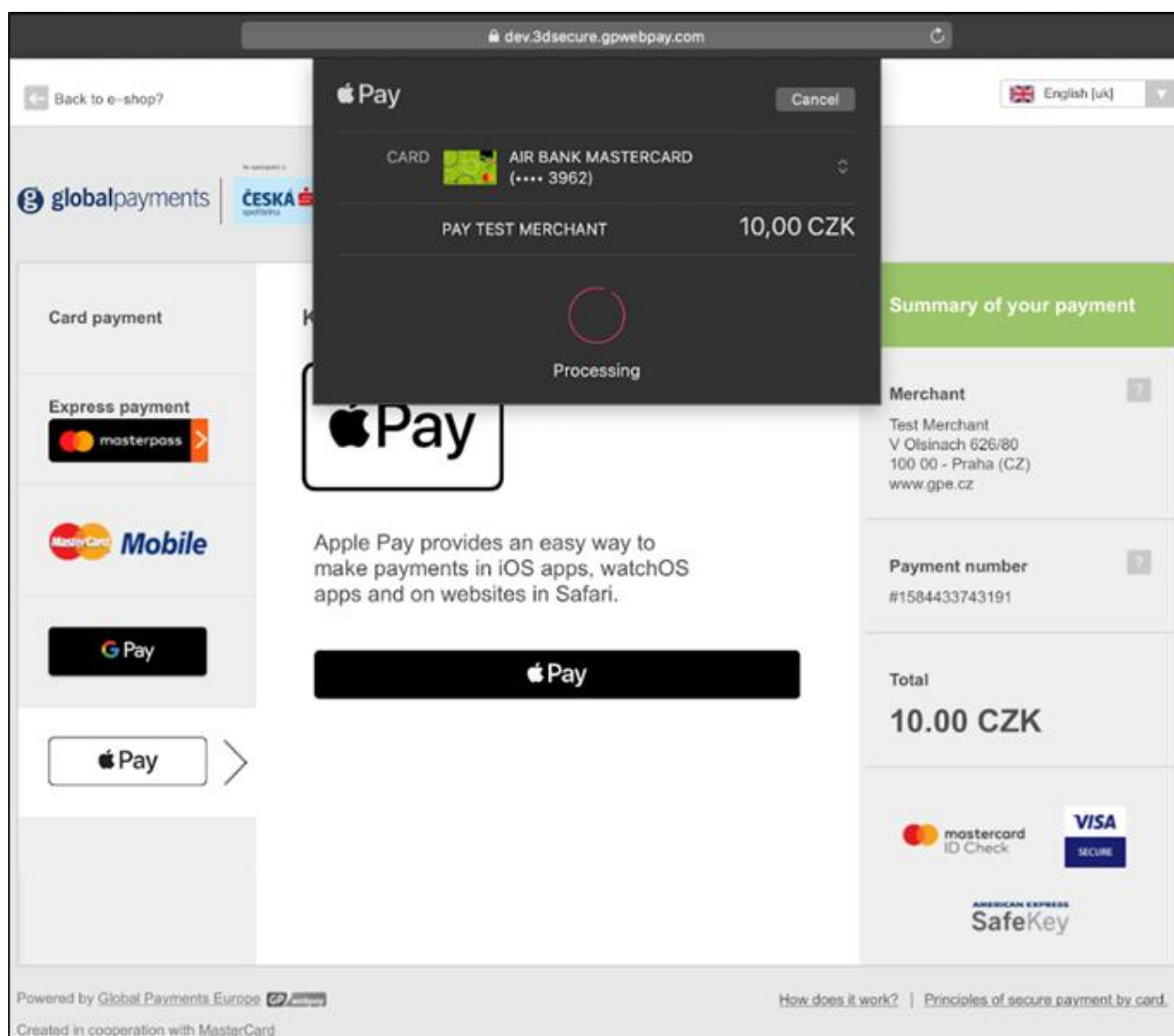


Pic. 9: “G Pay” button

## 5.4 Apple Pay

Apple Pay provides an easy and secure way to pay on iOS, watchOS, and iPadOS devices in the app and Safari browser, and on MacOS devices in Safari browser. Apple Pay uses device specific tokenized credit or debit payment cards (DPAN). When the customer confirms the payment using

Face ID, Touch ID or access code, tokenized cards data are processed as standard online card payment (see Picture No. 10).



Pic. 10: Page containing information on Apple Pay payment for the customer

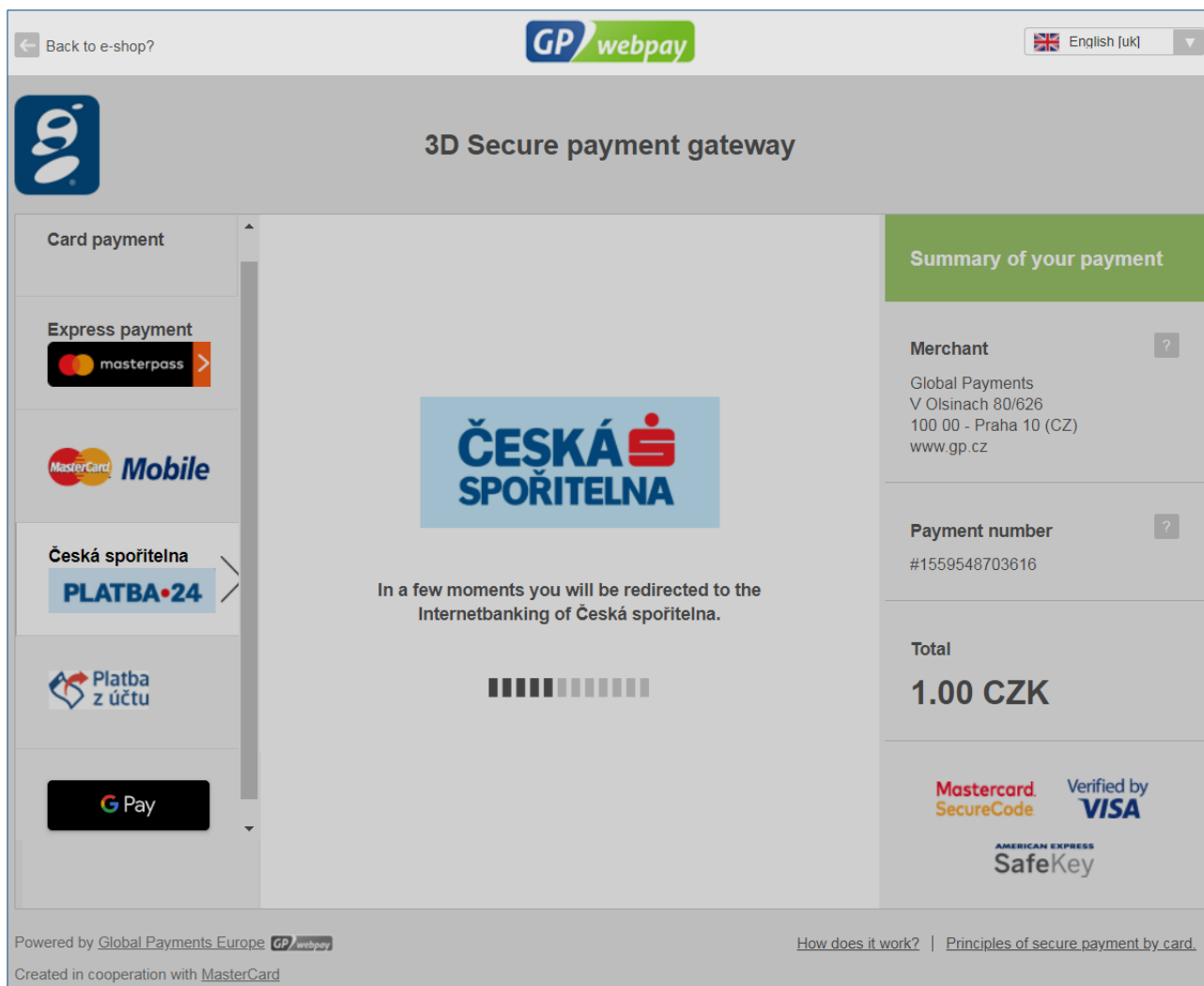
Apple Pay may be offered directly on the web pages of the e-shop by means of the “Apple Pay” button. For such cases of use, the e-shop integration is described in the technical specification for developers.

## 6. Payments with payment button

### 6.1 PLATBA 24

PLATBA 24 is a payment button of the SERVIS 24 internet banking provided by Česká spořitelna, a.s..

To make a payment via PLATBA 24, the customer clicks on “PLATBA 24 Česká spořitelna” button and the payment gateway GP webpay redirects the customer's browser to the login page of Česká spořitelna, a.s. (see Picture No. 10).



Pic. 11: Redirecting of the customer's browser to the Česká spořitelna internet banking

Login page of the of the SERVIS 24 internet banking provided by Česká spořitelna is displayed (see Picture No. 11), where the customer can complete the payment then.

Dear User, by using the SERVIS 24 service you agree with the use of cookies that the application requires in order to run correctly. [Confirm](#)

956 777 956
 Internetbanking of Česká spořitelna

### SERVIS 24 Login

By password
By client certificate

[First login](#)  
 Client number   
 Password   
[Forgotten/locked password](#)  
[Keyboard](#)
[Instruction to login](#)

### Video demos

Jak se bránit podvodům přes Facebook

### Mobile Application

**Mobile App(s)**  
Safe & Simple  
Money Management

[All about apps](#)

[Security](#) | [Contacts](#) | [About service](#) | [For the Blind](#) | [Demo](#) | [More information](#)

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Pic. 12: Login page of the SERVIS 24internet banking provided by Česká spořitelna

PLATBA 24 can be offered directly on the e-shop web pages by means of the “PLATBA 24” button (see Picture No. 12). Integration of the e-shop for this use case is described in the technical specification for developers.



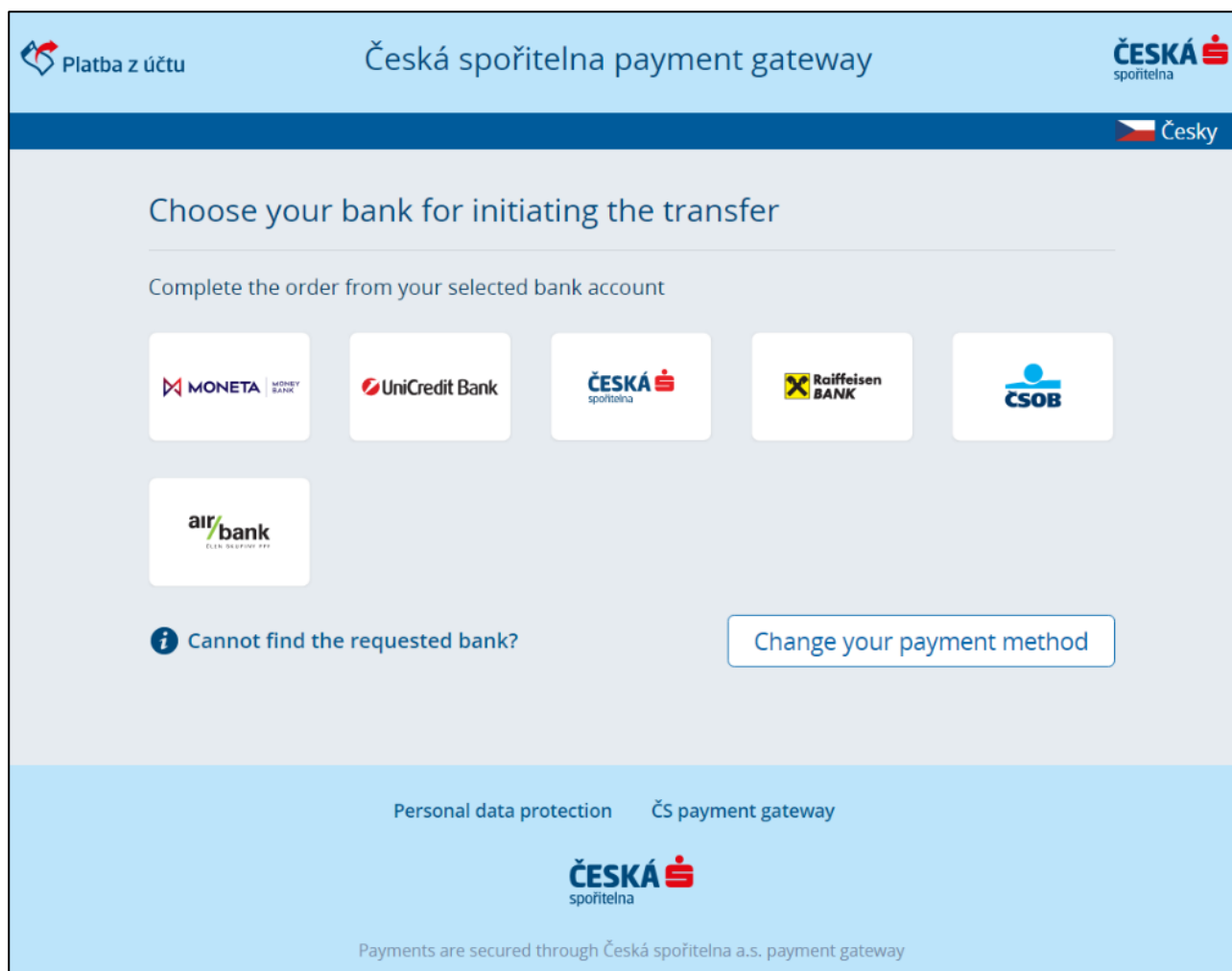
Pic. 13: “PLATBA 24” button

## 6.2 Payment from account

The service of Payment from account provides a complement to the existing service of PLATBA 24 by adding to it the possibility to make payment by bank transfer by a person who is not a client of České spořitelna. Payment from account works beyond the new regulatory framework established by the Payment Systems Act and PSD 2.

In order to make payment via Payment from account, the customer clicks the “Payment from account” button and the GP webpay payment gateway redirects the customer's browser to the environment of Payment from account in which the customer chooses his/her bank (see Picture No. 13).





Pic. 14: Payment from account environment

Then the customer is redirected to the login page of the selected bank. Following the standard login using the credentials, a pre-filled payment order is displayed to the user in the environment of Payment from account. Payment parameters cannot be modified; the customer may only choose the account from which the payment will be made and modify the "Payee reference".

The customer subsequently authorizes the payment in the environment of his/her bank and submits it for processing. Payment from account then displays to the customer a confirmation of receipt of the payment order for processing in the customer's bank. The confirmation does not mean blocking of funds on the client's account for the benefit of the e-shop. The payment will be settled within normal deadlines of the domestic payment system (max. D+1).

Payment from account can be offered directly on the e-shop web pages by means of the "Payment from account" button, or the buttons of each supported bank. Integration of the e-shop for this use case is described in the technical specification for developers.

## 7. Payments facilitating functionalities

### 7.1 Card on file

The Card on file functionality enables the merchant to store, in a simple and secure way, card details in GPE systems (card number and validity) for the purposes of:

- One-click Payment:
  - A customer clicks the "Pay" button in the e-shop or in the merchant's application and the payment is immediately processed via the GP webpay API WS without redirecting the customer to the GP webpay payment gate.
  - In this case, the merchant shall implement the new method of processCardOnFilePayment (see the up-to-date version of the document "GP webpay API WS – Technical Specification"). API HTTP must also be implemented in case the processCardOnFilePayment method response is with a requirement for redirecting the customer to their issuing bank (issuer) to ensure a strong customer authentication.
  - The acquirer authorises the One-click Payment function for the merchant; this payment does not transfer the responsibility for chargebacks to the issuer and potential damages are the responsibility of the acquirer, who can transfer this duty to the merchant.
- Usage-based Payment:
  - A customer clicks the "Pay" button in the e-shop or in the merchant's application but the payment is initiated by the merchant and processed via the GP webpay API WS later without redirecting the customer to the GP webpay payment gate, take a payment initiated by a transport service application such as Uber as an example.
  - In this case, the merchant shall implement the new method of processUsageBasedPayment (see the up-to-date version of the document "GP webpay API WS – Technical Specification").
  - The acquirer authorises the Usage-based Payment function for the merchant; this payment does not transfer the responsibility for chargebacks to the issuer and potential damages are the responsibility of the acquirer, who can transfer this duty to the merchant.

First, the customer has to give consent to the storage of card details in GPE systems. To store the card details, it is possible to use the so-called registration payment which is made in the same way as a standard 3D Secure payment, or the Card verification functionality.

To use the Card verification functionality, the customer is redirected to the payment page of GP webpay which offers only the payment method "Card payment" in the amount of CZK 0 (see Picture No. 14). It also displays a notice that only the card verification with the issuer bank will be performed and that no funds will be blocked or deducted.

Back to e-shop?

GP webpay

English [uk]

**3D Secure payment gateway**

**Card payment**

**Safe card payment**

Does your card permit online payment?

Your card number:

Card valid till: 01 / 17

Verification code:

Only verification of the card at the issuing bank will take place. The funds of the cardholder will not be blocked or withdrawn.

**Pay**

**Summary of your payment**

**Merchant** ?  
www.gp.cz

**Payment number** ?  
#151315575003

**Total**  
**0.00 CZK**

Mastercard SecureCode Verified by VISA

Powered by Global Payments Europe GP webpay

Created in cooperation with MasterCard

[How does it work?](#) | [Principles of secure payment by card.](#)

Pic. 15: Display of the payment page for the Card verification functionality

## 7.2 Recurring payment

The functionality Recurring payment is defined by associations as a card payment associated with recurring billing with predetermined and by the customer pre-agreed conditions, such as a date and / or a fixed amount.

### 7.2.1 Initial settings

At first, the customer has to agree with the agreement regarding the accomplishment of a recurring payment by the merchant (Recurring Transaction Agreement - RTA). RTA has to specify:

- Amount and date
- If the amount / date is fixed or variable
- Way of communication with the customer

An obligation of the merchant is:

- To confirm the RTA to the customer within two days by the agreed way of communication
- RTA has to be retained over the duration of the agreement and provided at the request of the card issuer (by e-mail or in other electronic format, or in paper form)

### 7.2.2 Registration payment

The first one, the so-called registration payment, is made as a standard payment 3D Secure and the card holder has to be authenticated in that and the payment has to be made. If the payment is rejected, no other payments can be made under the given RTA and the merchant has to inform the customer.

### 7.2.3 Recurring payment - subscription

If the merchant offers a free trial period, the customer has to be informed 7 days in advance about the payment to be made at the end of that period.

The recurring payment is made by the use of API WS (Web Services) without redirecting the customer's browser to the payment page for entering payment card data. The GP webpay authorizes directly the payment that is being made secured by SSL without authentication of the cardholder.

The merchant shall notify the customer about the upcoming expiration of his card and shall offer him/her an RTA renewal.

The merchant has to notify the customer at least seven working days before the next recurring payment in agreed way of communication in the following cases:

- It has been more than six months since the last payment
- The free trial period, the initial offer, or promotion action has finished
- In the RTA, there has been changed the amount and/or date given for the recurring payment

#### 7.2.3.1 Usage-based Subscription:

A customer agrees with the merchant on a "direct debit from the payment card" (similar to a direct debit from a bank account), for example, on a regular payment for invoices from a mobile telephone network operator (variable amount/fixed date).

In this case, the merchant shall implement the new method of processUsageBasedSubscriptionPayment (see the up-to-date version of the document "GP webpay API WS – Technical Specification").

The acquirer authorises the Usage-based Subscription for the merchant; this payment does not transfer the responsibility for chargebacks to the issuer and potential damages are the responsibility of the acquirer, who can transfer this duty to the merchant.

#### 7.2.3.2 Regular Subscription:

A customer agrees with the merchant on a regular subscription, e.g. a subscription to digital services such as Netflix (fixed amount/fixed date).

In this case, the merchant shall implement the new method of processRegularSubscriptionPayment (see the up-to-date version of the document "GP webpay API WS – Technical Specification").

The acquirer authorises a Regular Subscription for the merchant; this payment does not transfer the responsibility for chargebacks to the issuer and potential damages are the responsibility of the acquirer, who can transfer this duty to the merchant.

#### 7.2.3.3 Prepaid Subscription:

A customer agrees with the merchant on reloading a prepaid service, e.g. a payment to reload a stored value card of a mobile telephone network operator with a fixed amount initiated by a drop of the stored value below the defined level (fixed amount/variable date).

In this case, the merchant shall implement the new method of processPrepaidPayment (see up-to-date version of the document "GP webpay API WS – Technical Specification").

The acquirer authorises the Prepaid Subscription for the merchant; this payment does not transfer the responsibility for chargebacks to the issuer and potential damages are the responsibility of the acquirer, who can transfer this duty to the merchant.

#### 7.2.4 Cancellation

The merchant has to enable the customer an easy and feasible on-line cancellation of the recurring payment.

Also the customer's card issuer can cancel the recurring payment for the customer. In that case the registration payment is invalidated and no recurring payments can be made to it.

Registration payment is invalidated automatically, if no recurring payment has been created to it over one calendar year, and no recurring payment can be created to it any more.

Creating a registration or recurring payment, it is described in the technical specification for developers.

**Important notice:** a recurring payment cannot be made for Maestro payment cards.

### 7.3 Fastpay

Fastpay feature enables the merchant to display on the payment page for the logged in customer last 4 digits of the payment card and the card validity of the card, which the customer has used for the previous payment (see Picture No. 15). The customer enters only verification code (CVC2/CVV2), the payment is created as a standard payment 3D Secure with cardholder's authentication.

The merchant shall notify the customer in advance concerning the use of this functionality.

The customer can rewrite the displayed data and pay by other card.

Integration of e-shop to use this functionality is described in the technical specification for developers.

GP webpay

English [uk]

3D Secure payment gateway

Card payment >

**Safe card payment**

For your increased comfort we, as the bank processing card payment on this website, have prefilled the card number from your previous purchase with this merchant so that you do not need to enter it again. For security reasons you will still need to enter your CVC2 / CVV2 code. In the event that you wish use a different payment card, please fill out all fields in the standard way.

Does your card permit online payment?

Your card number: \*\*\*\*\*0016

Card valid till: 12 / 20

Verification code:

**Pay 1.00 CZK**

**Summary of your order**

**Merchant**

Global Payments  
V Olsinách 80/626  
100 00 - Praha 10 (CZ)  
www.gp.cz

**Order number**

146901351341

**Total**

**1.00 CZK**

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Created in cooperation with MasterCard

[How does it work?](#) | [Principles of secure payment by card.](#)

Pic. 16: Display of the last 4 digits and card validity when using the Fastpay functionality

## 7.4 PUSH payment

PUSH payment functionality enables the merchant to create a payment request (so-called payment link). The merchant can create a PUSH payment in the GP webpay Portal (see Picture No. 16) or via API WS (see technical specification for developers).

**ECOMMERCE**  
GP WEBPAY

TD Tomáš Dobrý GP

**PUSH PAYMENTS**

1 PUSH payment creation 2 Entering an e-mail address (optional) 3 Summary

**PUSH PAYMENT CREATION (1/3)**

\* E-shop Global Payments – 7700049976

\* Language Czech

\* Payment number [QR code icon]

Order number

\* Processing method ☒ Capture the amount ☐ Block the amount

\* Valid to 28/12/2019

\* Amount

\* Currency CZK

Reference number

Server URL

E-shop data

Payment description

Payment type ...

**CONTINUE**

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Pic. 17: Creating a PUSH payment in the GP webpay Portal

The payment link can be sent to the customer by e-mail, or a QR code can be generated from it (e.g. to be placed on invoice, see Picture No. 17). If the customer decides to capture the PUSH payment, he/she clicks the link or scan the QR code and his/her browser is redirected to the GP webpay payment gateway, where the payment can be captured as in an e-shop.

The payment link can be used for recurring opening of the payment page and it is possible to make up to three payment attempts.

**Push Platby Test**  
V Olšinách 626/80  
100 00 - Prague (CZ)  
VAT No. CZ123456789  
Registered by Municipal Court in  
Prague 1 Section A Insert 123  
Bank account No. 0123456789/1234

**INVOICE**  
Invoice No 1234567890  
Invoice date 01/05/2014  
PO 1399643465951

**Payment instructions:**  
Click here to pay by card or scan the QR code!  
Payment ID 1399643465951  
Due date 07/08/2014

**Invoice address:**  
John Doe  
1234 Long St.  
SE1 0LH London  
United Kingdom

Item description	Quantity	Unit price	Total
Test item (Tax 21 %)	1	CZK 826,40	CZK 826,40

Total: CZK 826,40  
Taxes: CZK 173,60  
**Balance due: CZK 1 000,00**

Thank you for your business!

www.gpwebpay.cz

The customer activates the link on the electronic (PDF) invoice or scan QR code on the paper invoice and the internet browser displays the GP webpay payment gateway for card payment of the invoice.

**GP webpay**  
3D Secure payment gateway

**Card payment** > **Safe card payment**

**Express payment**  
MasterPass

Does your card permit online payment?

Your card number:   
Card valid till: 01 / 15  
Verification code:

**Pay 1,000.00 CZK**

**Summary of your order**

**Merchant**  
Test Merchant  
V Olšinách 626/80  
100 00 - Praha (CZ)  
www.gpwebpay.cz

**Order number**  
144982521906

**Total**  
**1,000.00 CZK**

MasterCard SecureCode Verified by VISA  
with SecureCode SafeKey

Powered by Global Payments Europe  
Created in cooperation with MasterCard

[How does it work?](#) | [Principles of secure payment by card](#)

Pic. 18: Using PUSH payment to capture the invoice by card

## 8.DCC


The DCC (Dynamic Currency Conversion) functionality enables the customer to make payment in his/her domestic currency. The GP webpay payment gate automatically recognizes the domestic currency on the basis of the card number and offers the customer a payment using DCC (see Picture No. 18). Then the customer may choose payment in his/her domestic currency or in the currency of the merchant.



[Back to e-shop?](#)

GP webpay


English [uk]





3D Secure payment gateway

Card payment






Express payment







Safe card payment

Does your card permit online payment?

?

Your card number:

Card valid till:

01 / 19

Verification code:

?

E-mail for confirmation:

?

Pay in your home currency

We noticed that you have a USD card. For your convenience we can charge this payment to you as 163.87 USD.

☒ Pay 163.87 USD
 ☐ Pay 3,435.60 CZK

Pay

I have been offered a choice of currencies and have chosen to accept DCC and pay in USD at the exchange rate provided by Global Payments, commission : 3.00%, today's FX rate: 1 USD = 20.965 CZK

MAKE SURE YOU UNDERSTAND THE COSTS OF CURRENCY CONVERSION AS THEY MAY BE DIFFERENT DEPENDING ON WHETHER YOU SELECT YOUR HOME CURRENCY OR THE TRANSACTION CURRENCY.

Summary of your payment

Merchant

?

Test Merchant XX  
 V Olšínách 80/626  
 100 00 - Praha 10 (CZ)  
 www.gpe.cz



Payment number


?

#1547122578327

Total

163.87 USD



Powered by Global Payments Europe GP webpay

[How does it work?](#) | [Principles of secure payment by card.](#)

Created in cooperation with MasterCard

Pic. 19: Display of the payment page including the offer of payment made with the use of DCC

Following the successfully made payment, the GP webpay payment gate displays a confirmation of blocking the funds of the cardholder (hereinafter referred to as the “confirmation”). The confirmation is displayed in a separate “pop-up” window. The same confirmation is also sent to the e-mail address of the customer if he/she entered the address on the payment page. Some browsers may require authorization of the URL address of the GB webpay payment gate for the list of authorized URL addresses in order to display the “pop-up” window.

Customers may pay in various currencies but the settlement is performed as hitherto to the existing account in the domestic currency of the merchant.

DCC may be used without limitation also by merchants accepting foreign currencies. The payment page offering DCC is displayed only for payments in CZK.

## 9. Installment payment

Installment payment functionality enables the customer with payment card Mastercard to pay a purchase from the merchant by installments.

If the customer's issuing bank is enrolled in the Mastercard program and has agreed the general business terms and conditions with the customer, the payment gateway GP webpay will offer to the customer after successful authorization Installment payment service or to pay a full payment (see Picture No. 19).

In the help window when selecting the number of installments, the card issuer's terms and conditions are displayed. The card issuer has the following options:

- Individual business terms for up to 12 different offers of number of installments (drop-down list)
- Same business terms for a range with minimum and maximum number of installments (drop-down list)
- Business terms agreed in advance (only announcement „According to issuer's conditions")

Customers can make installment payment or to pay a full payment, but the settlement of these payments towards the merchant is performed as hitherto in full.

The screenshot displays the GP webpay 3D Secure payment gateway interface. At the top, there is a navigation bar with a "Back to e-shop?" link, the GP webpay logo, and a language selector set to "English [uk]". The main header features the GP logo and the text "3D Secure payment gateway".

The interface is divided into three main sections:

- Installment payment:** This section includes the Mastercard logo and a right-pointing arrow. Below it, the text "Installment payment" is displayed. A message states: "Your card issuer offers you purchase in installments. For business conditions, refer to the Help for selecting the number of installments." Below this, a prompt asks the user to "Please select the number of installments and confirm using a button 'Installment payment':". There is a dropdown menu for "Number of installments" currently set to "12", and a text input field for "E-mail for receipt". At the bottom of this section are two large green buttons: "Installment payment" and "Full payment".
- Summary of your payment:** This section is highlighted with a green header. It contains the following information:
  - Merchant:** Test Merchant, V Olsinach 626/80, 100 00 - Praha (CZ), www.gpe.cz
  - Payment number:** #149759856468
  - Total:** 1,013.03 CZK

At the bottom of the page, there is a footer with the text "Powered by Global Payments Europe GP webpay" and "Created in cooperation with MasterCard". On the right side of the footer, there are links for "How does it work?" and "Principles of secure payment by card."

Pic. 20: Display of the payment page including the offer of payment made with the use of Installment payment

## 10. GP webpay Portal

The GP webpay Portal enables the merchant's user (see the "GP webpay Portal" manual) to:

- search and manage payments
- create, send, search and manage PUSH payments
- create and manage users
- display statistics and functionalities authorized for the e-shop and payments
- create and manage keys
- download technical documentation and other sources for integration with the GP webpay payment gateway interface

Some other functionalities of the GP webpay Portal can be used also via API WS (see technical specification for developers) and this way they can be integrated into the merchant's e-shop.

## 11. Scenarios of payment processing

The GP webpay payment gateway enables the merchant various possibilities of payment processing. The most frequent scenarios of payment processing are described in chapter no. 1, for further information, please, see the technical specification for developers and the user's guide "GP webpay Portal". Possible statuses of payment and the main transitions between them are showed in the Picture No. 19.

Scenario	Description	API HTTP	API WS	GP webpay Portal
<b>Payment authorization</b>	<p>The merchant sells goods or services, which are not immediately to dispatch.</p> <p>At the time of receipt of an order from a customer, the merchant requires the payment to be authorized by the issuer bank (authorization) and the amount paid to be blocked on the customer's account.</p> <p><b>Important notice:</b> on the grounds of rules of card associations and according to the agreements with individual acquirers, authorisations are cancelled automatically after expiration of the period given in the Table</p>	The merchant sends the parameter DEPOSITFLAG = 0 in the request to create payment.	<p>The merchant can verify the payment status using the method getOrderState().</p> <p>Payment status is definitive after 60 minutes after redirecting the customer to the GP webpay payment gateway.</p>	<p>The merchant can verify the payment status in the Payments menu.</p> <p>Payment status can be definitive after 60 minutes after redirecting the customer to the GP webpay payment gateway.</p>

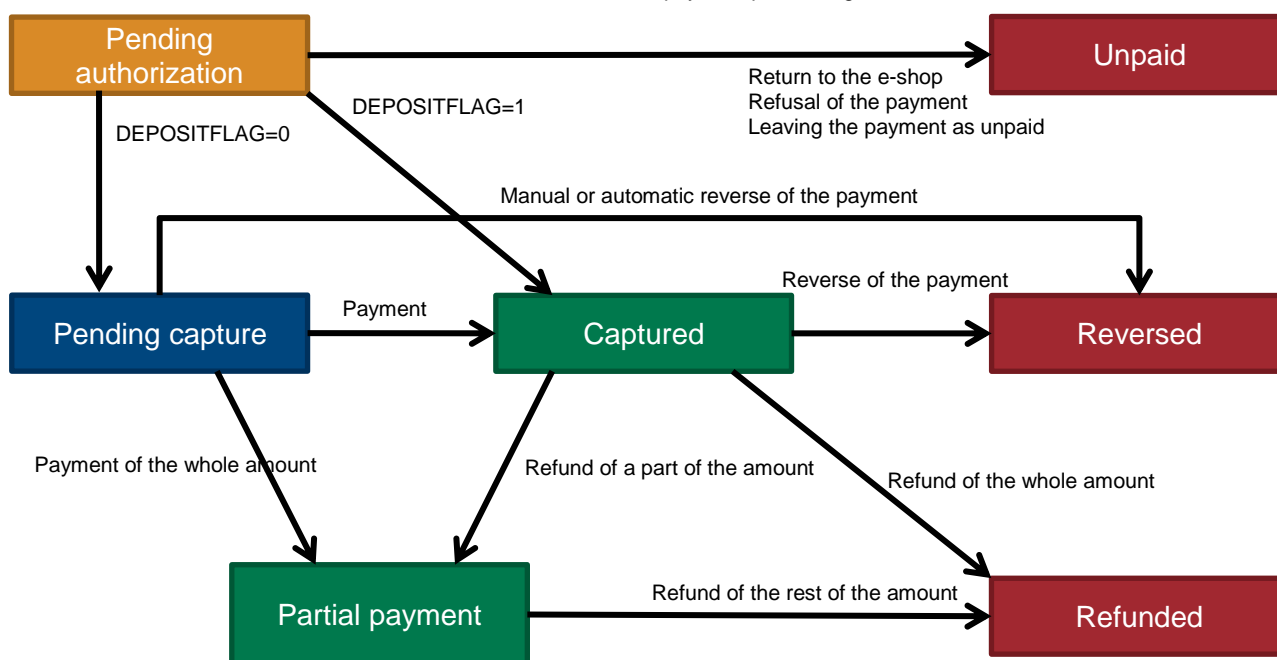
	No. 2. After the given period expires, there will be no possibility to make the scenario "Payment capture".			
<b>Payment capture</b>	The merchant sells goods or services, which are immediately to dispatch.  At the time of receipt of an order from the customer, the merchant requires the payment to be authorized by the issuer bank and the amount paid to be captured from the customer's account.	The merchant sends the parameter <code>DEPOSITFLAG = 1</code> in the request to create payment.	The merchant can verify the payment status using the method <code>getOrderState()</code> .  Payment status is definitive after 60 minutes after redirecting the customer to the GP webpay payment gateway.	The merchant can verify the payment status in the Payments menu.  Payment status is definitive after 60 minutes after redirecting the customer to the GP webpay payment gateway.
	The merchant has made the scenario "Payment authorization".  At the time of delivery of goods to the customer, the merchant requires the blocked amount to be captured from the customer's account.	-	The merchant captures the payment using the method <code>processDeposit()</code> .	The merchant captures the payment in the Payments menu.
<b>Payment refund</b>	The customer complains successfully about goods or services and requires the merchant to make full or partial refund.  <b><u>Important notice:</u></b> according to the agreements with individual acquirers, payments are closed automatically after expiration of the period given in the Table No 2. After the given period expires, there will be no possibility to make the scenario "Payment refund". However the merchant can use other method of payment refund (e.g. bank transfer).	-	The merchant refunds the payment using the method <code>processCredit()</code> .  For one payment, there can be made more refunds; however the sums of returned amounts must not exceed the originally paid amount.	The merchant refunds the payment in the Payments menu.  For one payment, there can be made more refunds; however the sums of returned amounts must not exceed the originally paid amount.
<b>Payment reversal</b>	The merchant has created an incorrect payment and requires cancelling it.	-	The merchant makes payment cancellation using the method	The merchant cancels the payment in the

			processDepositReverse().  <b>Important notice:</b> payment cancellation is possible only by payment created with parameter DEPOSITFLAG = 0 and capture of which from the customer's account has not been made yet.	Payments menu.  Payment cancellation is possible only for payment created with parameter DEPOSITFLAG = 0 and capture of which from the customer's account has not been made yet.
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Chapter 1: The most frequent scenarios of payment processing

Acquirer	Period for automatic cancelling the authorisation	Period for automatic closing the payment
Global Payments s.r.o.	7 calendar days	13 months
Global Payments Europe, s.r.o.	7 calendar days	13 months
Československá obchodní banka, a.s.	7 calendar days	6 months
Československá obchodná banka, a.s.	7 calendar days	6 months
Cataps, s.r.o. (KB SmartPay)	7 calendar days	6 months
EVO Payments International s.r.o. (REVO)	7 calendar days	6 months
UniCredit Bank Czech Republic and Slovakia, a.s.	7 calendar days	13 months

Table No. 2: Periods for payment processing



Pic. 21: Possible statuses of payment and the main transitions between them