

# Manual e-payment

PostFinance Ltd Payment Service Providing

# Details of financial institutions

## PostFinance Ltd

If he wishes to process payments on the Internet with PostFinance as the Payment Service Provider, the online merchant concludes a Payment Service Providing Agreement and an Acquiring Agreement with PostFinance. Online merchants who work with another Payment Service Provider and wish to offer their customers PostFinance payment methods only conclude an Acquiring Agreement with PostFinance and contact their Payment Service Provider regarding the Payment Service Providing Agreement.

### For merchants interested in the e-payment solution

Advice and Sales Business Customers

Telephone +41 848 848 848 (from a landline CHF 0.08/min)

### For online merchants who already use e-payment

PostFinance Ltd

E-payment Customer Service

3002 Berne

Telephone +41 848 382 423

E-mail [merchanthelp@postfinance.ch](mailto:merchanthelp@postfinance.ch)

### For online shoppers who pay with e-payment

PostFinance Ltd

E-payment Customer Service

3002 Berne

Telephone +41 848 880 470

E-mail [shopperhelp@postfinance.ch](mailto:shopperhelp@postfinance.ch)

## Credit card acquirers

Shops which work with PostFinance as their Payment Service Provider and which wish to offer their customers the option of paying by credit card must, in addition to concluding a Payment Service Providing Agreement with PostFinance, also conclude an Acquiring Agreement with the credit card acquirers concerned.

When Payment Service Providing subscriptions which encompass the payment methods Visa, MasterCard, American Express and/or Diners are received, PostFinance sends the online merchant's data to the credit card acquirers concerned. The latter then contact the online merchant.

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**JCB**

[www.jcbinternational.com](http://www.jcbinternational.com)

**PayPal**

[www.paypal.com](http://www.paypal.com)

**ConCardis**

[www.concardis.ch](http://www.concardis.ch)

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# 1. General

PostFinance's e-payment service is designed for online merchants whose activities cover Switzerland or Europe, and who would like to operate cashless payment in their online shop and who therefore wish to have an "electronic till". Covering current payment methods in Switzerland and worldwide, it is also the ideal solution for online merchants with relatively low turnover, as it is economical and enables them to easily gain access to the online sales market.

PostFinance Card and PostFinance e-finance payments are only subject to taxes on transactions. Fixed taxes are only due once credit cards are activated.

The merchant GUI interface or web services enable the online merchant to keep track of his entire turnover and manage payments.

For security reasons, the identification details entered on the payment screen by the online shopper are not disclosed to either the online merchant or any other parties.

Incorporating the PostFinance e-payment service into a shop is very straightforward. When the payment screen is called up, parameters are returned to a PostFinance URL. This one-off action can give access to other payment methods the activation of which does not incur any additional charges for the online merchant.

The service is based on several modules, which the customer can activate depending on his needs. The different modules will be described further on in this document.

PostFinance's e-payment service satisfies the security requirements of payment method providers and is PCI-certified (Payment Card Industry [PCI] Data Security Standard).

To subscribe to PostFinance's e-payment service, online merchants who have chosen PostFinance as their Payment Service Provider must complete a subscription form.

If the data are not available when the subscription request is made, the online shop will be asked to provide them in order that the desired services can be activated.

The costs of the service are charged to the debit account, which is always managed in CHF, regardless of the currencies accepted by the shop.

## 2. Prices

See separate price list.

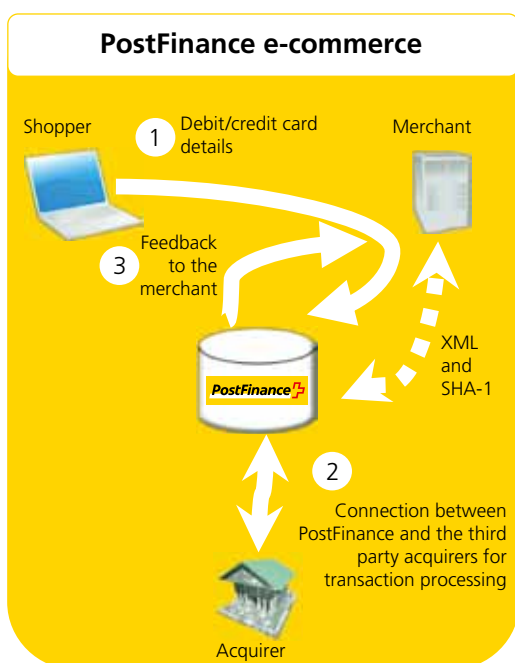
# 3. The modules

## 3.1 PostFinance Ltd e-commerce

**PostFinance e-commerce** is a payment button you can add to your site in just a few minutes, which enables you to accept a wide range of payment methods.

These are the same payment methods that your customers use every day. Once they have clicked on the button, your customers are redirected to the PostFinance site, which securely collects their financial details.

These data are then processed by PostFinance, which returns the results of the transaction to you in real time. You can then dispatch your goods or allow your products to be downloaded. Your bank will then transfer the amount of the transaction to you.



PostFinance e-commerce is easy to integrate. It consists of a button to be added to your purchase validation page and a link to be associated with this button.

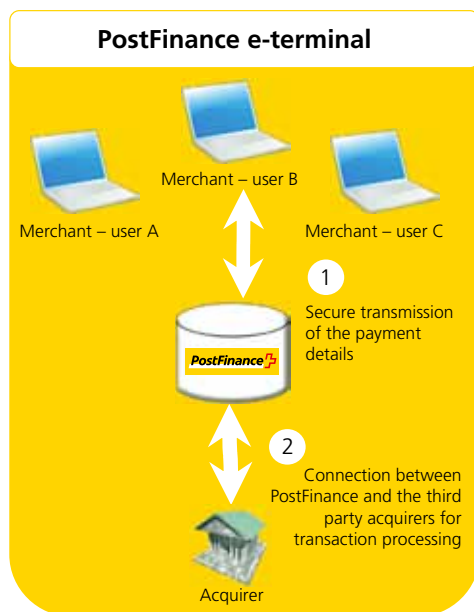
Furthermore, this procedure offers a high level of security guaranteed by PostFinance, without you having to concern yourself with technical complexities. There's no need for you to obtain an SSL certificate as you benefit from PostFinance's existing certifications, which are constantly updated to ensure optimum security for you and your customers.

For your convenience and that of your customers, PostFinance places a range of tools at your disposal with which you can monitor your transactions and sales in real time. These tools enable you to search for payments made by your customers in a payment history, check the status of payments, extract reports or alter the configuration of your account.

### 3.2 PostFinance Ltd e-terminal

Whether you receive orders by telephone, e-mail, fax or post, you will want to ensure that the payments relating to these orders reach you swiftly.

**PostFinance e-terminal** is a fully secure virtual terminal which can be accessed from a standard Internet navigator. You record your customers' details on a form that is as simple as a credit card slip and, once payment has been sent, PostFinance processes it immediately. The PostFinance e-terminal solution is easy to install and use, and enables you to rapidly process payments from your distance selling activities. PostFinance e-terminal does not require you to install any hardware or software, and makes collecting your payments from distance selling child's play. In fact, it takes just a few minutes to configure your account and start handling your first payments from any Internet navigator, regardless of your location. Moreover, PostFinance e-terminal can be used simultaneously by one or more users.

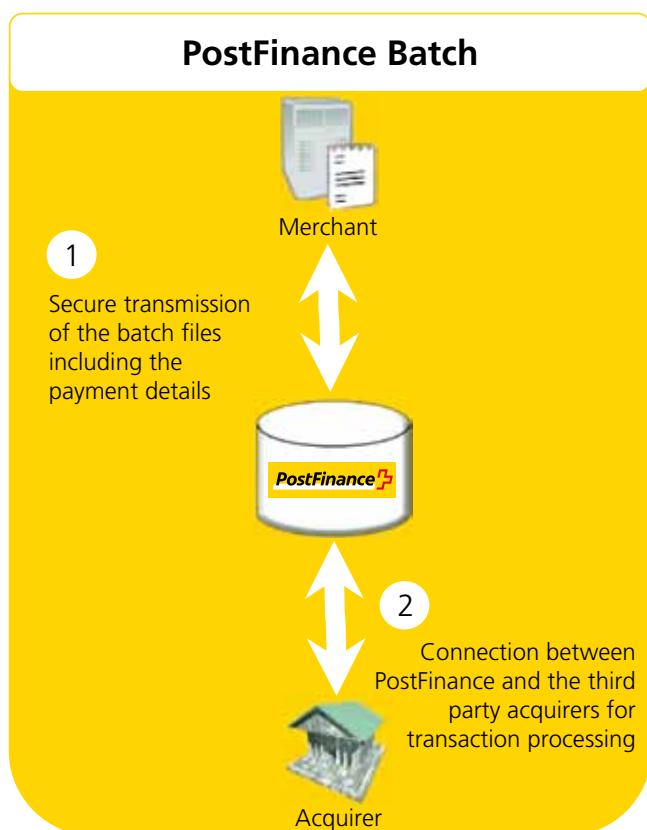


For your convenience, PostFinance places a range of tools at your disposal with which you can monitor your transactions and sales in real time. These tools enable you to search for payments you have made in a payment history, check the status of those payments, extract reports or alter the configuration of your PostFinance account, 24 hours a day, 7 days a week, from any PC with an Internet connection. In addition, PostFinance offers you the option of a user management module, which enables you to grant specific access to your colleagues, depending on their needs and your desired level of security.

### 3.3 PostFinance Ltd Batch

Do you make periodic payments, perhaps in connection with subscriptions, or process payments once your goods have been delivered? PostFinance offers you a solution designed for the batch processing of volumes of payments.

**PostFinance Batch** is easy to use. All you need to do is encode your payments in a table and upload your file to the PostFinance platform so that the payments can be securely processed. Moreover, PostFinance Batch allows you to include all your payments in a single file, regardless of the payment methods used or currencies chosen.



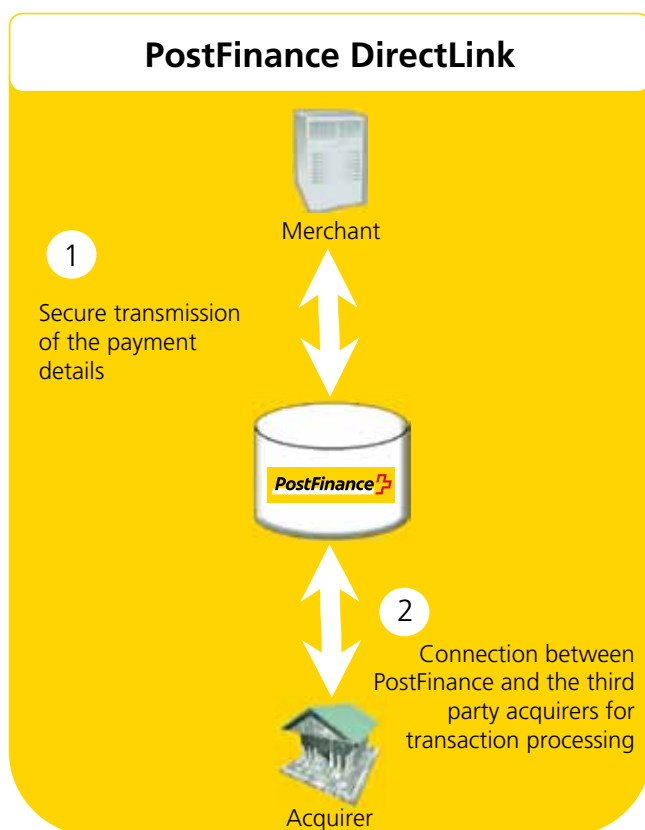
PostFinance Batch can be used in manual or automatic mode. For the automatic version, the AFTP (Automatic File Transfer Proxy) module can be used, which enables you to automate the transmission and uploading of payment information. You can also independently develop an application similar to the AFTP module for the automatic Batch.



### 3.4 PostFinance Ltd DirectLink

**PostFinance DirectLink** enables you to create customized links between your applications and our system, as if our system were simply a local server. It provides server-to-server access between your software and our payment and administration functions. Your software interacts remotely, direct with our API, without any human intervention.

With DirectLink, there is no contact between our system and the shopper. You send all the information necessary to make the payment directly to our system in an HTTPS Post inquiry. Our system transmits the transaction (either synchronously or asynchronously) to the acquirer and sends the response back to you in XML format. Your software reads the response and continues its process.



You are responsible for gathering and storing sensitive information from customers. You must ensure the confidentiality and security of that information by means of encrypted web communication and the server's security. If you do not wish to store sensitive information, such as card numbers, we recommend that you use the alias option.

You can handle new orders, maintain orders and query the status of an order by using DirectLink.

Even if you have automated these operations with DirectLink, you can still view the operation history manually in the merchant GUI using your web navigator.

### 3.5 Fraud detection module

In distance selling, combating fraud requires a great deal of know-how, speed and flexibility. To help you implement effective risk management, PostFinance's fraud detection module supplies, in real time, the information you need for analysis purposes and allows you to respond independently when faced with suspicious behaviour.

#### Functionalities

- The code for the country of origin of the transaction (based on IP address) and the country code of the bank that issued the credit card are made available in real time during the transaction or on the PostFinance management module
- Temporary blocking of an IP address or card (temporary black list)
- Management of lists of countries (cards or IP addresses) that are accepted or refused
- Limits on transaction amount
- Selection of payment methods for a geographical zone (e-commerce interface only)
- Detection of anonymous proxies
- Real-time administration interface, incorporated in the PostFinance merchant account
- Payment guarantee with the 3D Secure programme: global Visa standard (Verified By Visa), MasterCard (SecureCode) and JCB (J/Secure) allowing the identification of shoppers and the payment guarantee (availability depends on bank/acquirer)

#### Advantages

- Detect anomalies during the transaction
- Immediately block attempts by known fraudsters
- Protect yourself against high-risk countries
- Autonomy in how you define and apply a security policy
- Benefit from the payment guarantee (3D Secure, depending on availability of bank/acquirer)

#### 3.5.1 Advanced fraud detection module

There is also an advanced fraud detection module, which comprises the following additional features:

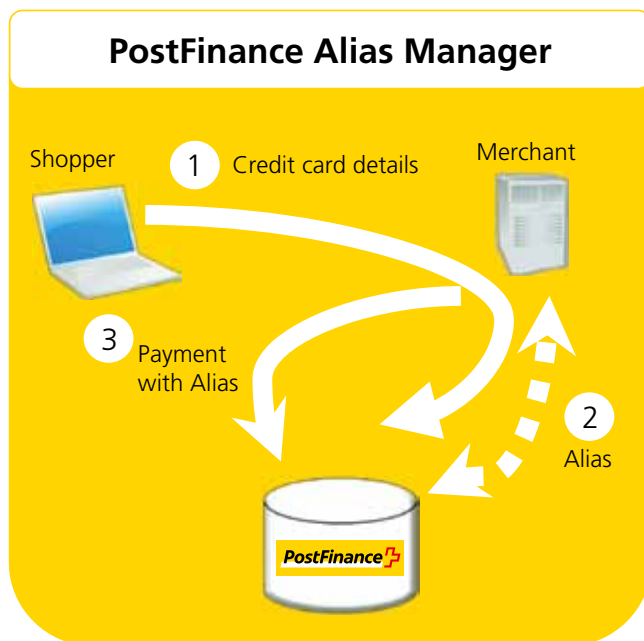
- Manage extensive white and black lists (card, IP address, name, telephone, e-mail, unique white list of customer IDs)
- Filter by currency and country
- Limit the amount of transactions and the number of transactions per period, card and IP address
- Risk scoring system

### 3.6 Alias Manager

Do you need to store or manage information on your customers' credit cards in order to make recurring payments or facilitate their Internet purchases? PostFinance offers you a solution to easily secure and store your customers' credit card details – Alias Manager.

#### What is an alias?

An alias is a card number identifier which enables further payments to be made in future for the same customer, without the latter having to re-encode his credit card details. This alias is securely linked to a single merchant and cannot be used by third parties. The Alias Manager enhances the level of security when it comes to storing your customers' financial information.



#### Advantages for the merchant

- Improved security when storing financial data. The system is compatible with the PostFinance e-commerce solution so does not require any PCI certification. Therefore, using Alias Manager can save you a lot of time, money and resources.
- Create and manage your alias easily (manually via the merchant GUI and/or automatically by using PostFinance DirectLink, for instance).
- Develop a secure system for recurring payments. The Alias Manager can be used with all of PostFinance's solutions. For example, create an alias via e-commerce, use this to perform a transaction via e-terminal and keep it to then use PostFinance Batch or PostFinance DirectLink.
- Effectively manage online payments by subscribers to your services.

#### Advantages for the end customer

- Easy to use: credit card holders no longer have to encode their credit card details each time they perform a transaction on your website.
- Even greater security: the credit card number is not sent via the Internet and is securely stored by PostFinance, your certified professional (PCI certificate).

### 3.7 Group Manager

The Group Manager groups together different accounts (PSPID) in a single group ID, without forfeiting their operational independence. The principle can be likened to bringing together different files in a new super-file. The combined accounts do not have to be of the same type, as different solutions such as e-commerce and Batch can be combined in the same group.

### 3.8 User Manager

Generally speaking, several functions/profiles (roles) have to be defined at a company. An accountant, for instance, cannot perform the same payment operations as an encoder or a technical integrator. The User Manager option allows you to assign a specific profile to each user and grant him the access rights he needs to fulfil his role.

### 3.9 Payment screen

Two types of information appear on the payment page: static information (such as the merchant's logo) and information about payments (order number, card number, etc.).

The static information comes from our system or a template supplied by the merchant (as explained below). Our system adds the payment information dynamically, for each transaction. However, the merchant can adapt the layout of this payment information by using html styles. Two types of template can be used to customize the payment process and pages in order to maintain the design of the merchant's site throughout the process: static or dynamic.

**The static template** is a standard template on our server, but the online merchant has the option of changing the design of some elements or adding his logo by sending us hidden parameters in his request.

**The dynamic template** is an advanced technique for customizing payment pages. When the online merchant uses a dynamic template, he fully designs his own page layout, and leaves a space on this page for our system. The URL for the page layout must be sent to us in the hidden fields for each transaction. It should, however, be borne in mind that using a dynamic template means making an additional inquiry to our system, which has to search for your layout. This may lengthen the payment process.

### 3.10 Test platform

The online merchant has a test platform, which is an exact copy of the productive version, to verify proper integration. Once the online merchant wishes to switch to productive mode, his profile is copied to the active platform, but his test account will still be available so that he can perform tests whenever he wishes.

### 3.11 Merchant GUI

The security elements enable the online merchant to access his merchant GUI interface (<https://e-payment.postfinance.ch>) as soon as he has received confirmation of his subscription.

The merchant GUI allows the shop operator to perform the following operations:

- Supply the acquirer with payment details for processing, or cancel these data.
- Initiate credits in favour of the online shopper (full or partial refunds) for payments processed or delivered.
- Evaluate payments for a specified period and download them in a \*.csv or \*.xls file.
- View the shop's basic data.
- Download the technical specifications.

Further information about how the merchant GUI works can be found in the documentation available to online merchants on the platform <https://e-payment.postfinance.ch>.

# 4. Payment methods

## 4.1 Payment methods included in the Professional and Professional+ packages

- PostFinance Card
- PostFinance e-finance
- MasterCard
- Visa
- American Express
- Diners Club
- JCB (Japan Credit Bureau)
- PayPal

## 4.2 Payment methods available on request

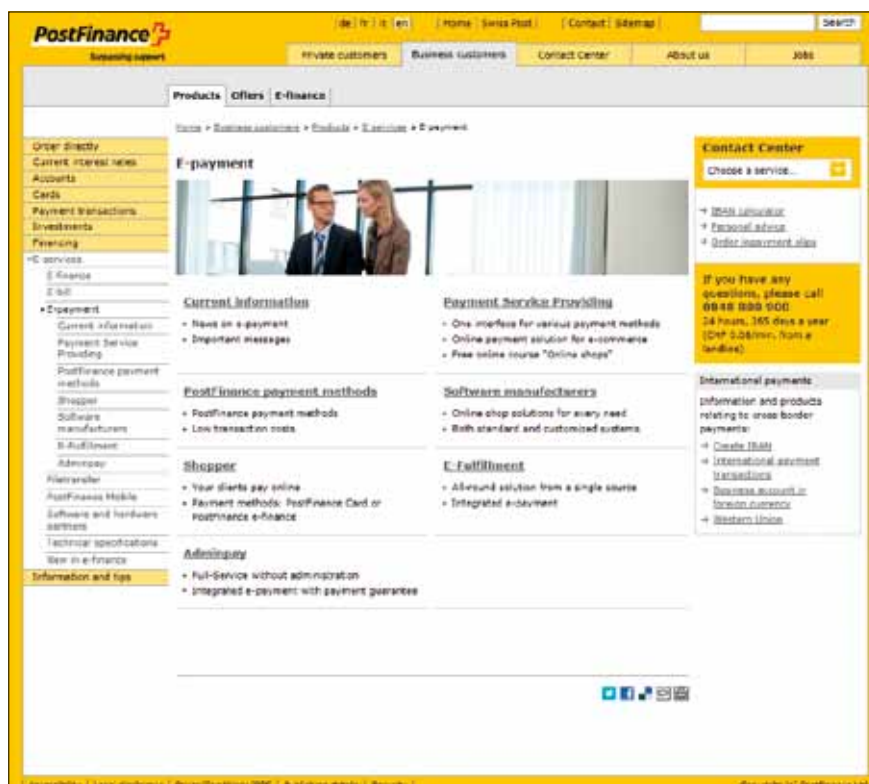
- Maestro
- Paysafecard
- Giropay
- ELV
- EPS
- ...

For enquiries about the payment methods available on request, please contact our Customer Service ([merchanthelp@postfinance.ch](mailto:merchanthelp@postfinance.ch)).

# 5. Additional information

Online merchants will find further information about PostFinance's e-payment service at <https://www.postfinance.ch/e-payment>.

- Prices
- List of partners: official shop software partners of PostFinance
- Detailed information
- Subscriber Conditions (Payment Service Providing): subscriber conditions for online merchants who use PostFinance as Payment Service Provider
- Subscriber Conditions (Acquiring): subscriber conditions for online merchants with an external Payment Service Provider (Datatrans, SIX Payment Services AG, Bibit, Ogone or yellowworld) and an Acquiring Agreement with PostFinance
- Advisory discussion on request: option for interested online merchants to send their details to us electronically, so that Sales can contact them and arrange a meeting to discuss their needs
- Some reference customers



# Abbreviations and definitions

Definition	Description
3D Secure	Security procedure used by credit-card issuing establishments, designed to minimize chargebacks when payments are made by credit card.
Online shopper	Online shopper on the web and the customer of the online merchant. In the context of e-payment, the online shopper is the holder of a PostFinance Card or a credit card and/or an e-billing subscriber. For an authorization to be issued, the security elements entered on the payment screen must be valid and not blocked.
Acquirer	<b>With regard to credit cards</b> Credit-card issuing establishment which concludes the acceptance agreement with the online merchant.  <b>With regard to PostFinance Ltd payment methods</b> PostFinance Ltd, who concludes with the online merchant an acceptance agreement for the PostFinance Card, PostFinance e-finance and PostFinance e-billing payment methods.
Authorization	Conferring and verification of access rights to data and services for certain users. Authorization generally follows a completed authentication procedure.
CVC2/CVV2 code	Card Verification Code / Card Verification Value. Synonyms, the first referring to MasterCard and the second to Visa. This is a series of digits printed on the card (not stamped in relief), which can be requested by the online merchant during transactions. It proves that the online shopper is actually in possession of the card. Unlike the name, the expiry date and the number of the card, the printed code is not mentioned in any document and can only be requested and never stored during Internet transactions. At both Visa and MasterCard, the three-digit code appears on the reverse of the card, in the signature strip, immediately after the card number. This security code must be entered on the payment screen by the online shopper.
Merchant	The merchant is the owner of one or more shops on the Internet.
HTTP(S) Post	A standard applicable to the transmission or return of parameters on the Internet. For e-payment, the compulsory parameters merely have to be sent to a URL address for the payment screen to be displayed.
MasterCard SecureCode	3D Secure procedure relating to payments by MasterCard.
Merchant GUI	Graphic user interface used for the web-based management of payment data (e-payment). Synonym for web-based back office for the management of payment data.
Payment Service Provider	Provides, in return for payment, interfaces with various electronic payment methods, such as PostFinance Ltd, Datatrans, SIX Payment Services AG, yellowworld, Bibit and Ogone.
Online shop	Virtual store/service provider on the Internet. Refers to an online merchant's shop on the web. The functionality of a webshop is controlled by shop software. The online shop always comprises goods/services, a shopping cart and, generally, an electronic till (e.g. e-payment).
Verified by Visa	3D Secure procedure for Visa payments.