

Payments and transactions



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Payment types

Each integration mode allows several types of payments:

- **Immediate payment**

It is a full payment, you realize either authorization and validation (capture) or authorization and validation is performed automatically by Payline or the merchant. You can use the "webservice" calls or via our Payline back office.

- **Diferred payment**

The merchant makes a request for authorization and validation of the payment is made for example during the shipment of product. An application for authorization is valid for 7 days. This validation can be carried out either automatically via Payline, or by the merchant using either the batch interface functionality, or by calling doCapture webservice or via administration center.

- **Recurring payment and subscription**

This feature is offered with a virtual wallet. Your credit card will be registered and "tokenized" by Payline. You will be able to manage the wallets with web services and web page.

Multi-currency: the payment solution Payline, accepts several currencies, the implementation of that feature is possible when the merchant has subscribed to contract TPV Multi-currency (either with a national bank, or with a buyer cross-border).

Operations types

Once authorization or payment has been completed, you can do :

- **Information request**

Authorized Requests for 1 € are made by Payline for checking a cardholder's card. That operation is performed when creating a wallet. Although it never debits, the holder can see the authorization request on his bank account statement generating misunderstanding and discontent. In order to remedy it, Payline has implemented the Request for Information.

- **Refund**

It is a request for payment validated and settlement payment, so the shopper has been debited and the merchant has been credited. The refund term is 6 months.

- **Reset**

The transaction cancellation is possible, only if transaction has been validated and settlement done, so the shopper has not been charged to his bank account.

- **Debit**

It is a forced debit. The bank provides an authorization number, and it allows to make a debit request on the shopper bank card with it.

- **Credit**

This is a request for re-credit of the buyer's credit card payment. This function is used to refund the shopper if the merchant has not retained the identifier of the authorization transaction necessary for the doRefund function.

- **Reauthorization**

A request for authorization is valid for 7 days, beyond 7 days if you could not validate it and therefore your customer has not been debited yet, it is quite possible to use the option re-authorization, which makes an authorization without the presence of the cryptogram then a validation. The merchant must be able to make "recurring" payments with his distance selling contract.
