

## Wirecard CEE Integration Documentation



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# Payment facilitator model

The payment facilitator model is used to **clarify sub-merchant information** and clearly identify the payment facilitator's sub-merchants that may be participating in a transaction. This helps strengthening fraud monitoring and authorization screening, and provides clarity about transactions both for acquirers and cardholders.

To support this model and obtain more transparency, **all** of the following additional request parameters are required to be sent to the acquirer by the payment facilitators as part of the transaction details, except for subMerchantState which is only required if subMerchantCountry code is US or CA.

Parameter	Within fingerprint	Data type	Short description
subMerchantId	Required if used.	Alphanumeric with special characters and a variable length of up to 15 characters.	Unique ID of sub-merchant.
subMerchantName	Required if used.	Alphanumeric with special characters and a variable length of up to 22 characters.	Name of sub-merchant.
subMerchantCountry	Required if used.	Alphanumeric with a fixed length of 2 characters.	Country code of sub-merchant.
subMerchantState	Required if used.	Alphabetic with a variable length of up to 3 characters.	State of sub-merchant.
subMerchantCity	Required if used.	Alphanumeric with a variable length of up to 13 characters.	City of sub-merchant.
subMerchantStreet	Required if used.	Alphanumeric with a variable length of up to 38 characters.	Street name of sub-merchant.
subMerchantZipCode	Required if used.	Alphanumeric with a variable length of up to 10 characters.	Zip code of sub-merchant.

Contact our support teams for **enabling** these additional request parameters for your merchant account.

For the **back-end operations** deposit, refund and recurPayment the **required order** when computing the fingerprint is: subMerchantId, subMerchantName, subMerchantStreet, subMerchantCity, subMerchantState, subMerchantCountry and subMerchantZipCode.

## Error messages

If your merchant account is configured as payment facilitator account, you need to send the additional sub-merchant data as part of the transaction details otherwise the transaction will be rejected and appropriate error messages will be returned.

The following error messages are sent if the above mentioned parameters are not transmitted in the request:

- SUBMERCHANT\_ID is missing.
- SUBMERCHANT\_NAME is missing.
- SUBMERCHANT\_COUNTRY is missing.
- SUBMERCHANT\_STREET is missing.
- SUBMERCHANT\_ZIP\_CODE is missing.
- SUBMERCHANT\_CITY is missing.
- SUBMERCHANT\_STATE is missing.

The following error messages are sent if the transmitted request parameters do not have the correct length:

- SUBMERCHANT\_ID has an invalid length.
- SUBMERCHANT\_NAME has an invalid length.
- SUBMERCHANT\_COUNTRY has an invalid length.
- SUBMERCHANT\_STREET has an invalid length.
- SUBMERCHANT\_ZIP\_CODE has an invalid length.
- SUBMERCHANT\_CITY has an invalid length.

The following error messages are sent if the contents of the above mentioned parameters is not correct:

- SUBMERCHANT\_ID is invalid.
- SUBMERCHANT\_NAME is invalid.
- SUBMERCHANT\_COUNTRY is invalid.
- SUBMERCHANT\_STREET is invalid.
- SUBMERCHANT\_ZIP\_CODE is invalid.
- SUBMERCHANT\_CITY is invalid.