

Wirecard CEE Integration Documentation



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Installment: payolution

General information

payolution is an Austrian financial service provider which offers the payment methods **invoice** and **installment** as white label solutions for online transactions for the Austrian, German and Swiss online market.

Please visit [payolution](#) for further information and details.

To integrate and offer the payment methods invoice and installment to the consumers in your online shop you need to fulfill some important requirements:

- Both the currency of the shopping basket and the currency of the order amount have to be EUR.
- Your consumer must be older than 18 years of age.
- The order amount must not be below or exceed the limits as contractually agreed with payolution.
- All required consumer data must be available.
- Billing address and delivery address must be the same.
- Delivery country must be accepted by payolution.
- Additional parameters required by payolution for assessing the creditworthiness of your consumer must be submitted.
- Gift vouchers must be excluded and may not be purchased via invoice and installment.

Do not offer these payment methods to the consumers in your online shop unless these requirements are met.

The title of this payment method to be displayed in the shop may be freely chosen during shop plugin configuration. Since payolution is a white label product it is recommended to choose a neutral title such as "installment".

Process description

The following description outlines the individual steps from starting the checkout process to issuing credit notes:

Step 1

The consumer in your online shop adds the items to the shopping basket, selects installment as payment method and enters the required data such as address, e-mail and date of birth.

Step 2

A risk assessment is carried out by payolution. If the payment is invalid, the consumer receives an error message and the transaction is not registered in the Payment Center. If the payment is valid, the transaction is approved (authorized) in the Payment Center.

Step 3

Payments are always deposited automatically by Wirecard using the function `autoDeposit` on the same day the transaction has taken place. You might therefore wish to inform your consumers that they might receive the first request for payment according to the installment plan before the items bought in your online shop are actually dispatched.

Step 4

In order to actually receive the outstanding amounts a day-end closing of deposited payments is carried out during the night.

Step 5

The outstanding amount is paid to you within a certain payment deadline which depends on the relevant agreement concluded with payolution.

Step 6

Payolution submits the installment plan to the consumer, payment is due according to the installment plan starting with the deposit date (see step 3).

Step 7

If the consumer returns the purchased items, a credit note must be issued in the Payment Center. In order to pass the information about the returned items on to payolution, a day-end closing has to be carried out. Credit notes must be issued as quickly as possible (preferably on the day the returned items were received) since otherwise the consumer might receive a payment reminder.

Test data

In order to test your integration of Wirecard Checkout Page or Wirecard Checkout Seamless together with payolution use the following test data:

Wirecard Checkout Page	
CustomerId	D200906
ShopId	rat
Secret	PXEEY98CG8S2NFX58YUTBQYS6W2UJ5BERJM8KX35HSNCJ6XUHDRZQ6SX3P
Wirecard Checkout Seamless	
CustomerId	D200906
ShopId	qmorerat (only installment is enabled, therefore the dataStorage is not activated).
Secret	PXEEY98CG8S2NFX58YUTBQYS6W2UJ5BERJM8KX35HSNCJ6XUHDRZQ6SX3P

Please note that payolution will communicate the required live data to merchants only after the final tests of your integration were successfully completed and the entire installation was found adequate.

Order flow diagram

For a visual representation of the order flow behavior and associated transaction-based operations of this payment method we invite you to have a look at the respective order flow diagram.

Required request parameters

For payment methods installment these (otherwise optional) request parameters are required:

- consumerBillingFirstname
- consumerBillingLastname
- consumerBillingAddress1
- consumerBillingAddress2
- consumerBillingCity
- consumerBillingCountry
- consumerBillingZipCode
- consumerEmail
- consumerBirthDate

In addition to these otherwise optional request parameters we also recommend that you send to payolution consumer shipping data containing detailed information regarding your consumers.

Optional request parameters

The optional request parameters `customerStatement` and `orderReference` are more restricted with regard to their length and allowed characters than are other general request parameters.

Parameter	Data type	Short description
<code>customerStatement</code>	ASCII with a variable length of up to 254 characters.	Text displayed on bank statement issued to your consumer by the financial service provider.
<code>orderReference</code>	ASCII with a variable length of up to 128 characters.	Unique order reference ID sent from merchant to financial institution.

Back-end operations

Please refer to transaction-based operations by payment method and non-transaction-based operations by payment method for further information and details on back-end operations in Wirecard Checkout Page and Wirecard Checkout Seamless.