

Payment procedure

Successful payment in three simple steps

1. After placing an order in your online shop, your customer selects his/her preferred means of payment and enters his/her card details.

If the customer pays by VISA or MasterCard, the new security standards will apply: "Verified by VISA" or "MasterCard SecureCode". At the same time the authentication is fully processed by Datatrans' payment gateway, which has the advantage for you of involving no integration considerations at all.

2. The authorization request is encrypted (https) and forwarded to the corresponding financial institute via the Datatrans gateway. The response is returned to your application within a few seconds.

3. You inform the customer of the successful transaction, debit the payment method (clearing/settlement) and deliver the goods.

The settlement (= release of cash) of the authorized transactions can be activated immediately or, if desired, programmed to take place at a later date, for example if the goods are not in stock.

After a successful authorization it is not necessary for the card data to be provided again for the settlement. The advantage for you is that no sensitive data is cached.

There is a management tool at your disposal for analyzing/evaluating transactions, to credit the cardholder, for creating reports and for the administration of configuration data. You can receive day-end closing data either via an FTP access or by e-mail.