



MOTO payment

Back Office user manual

Document version 2.4

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1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
2.4	BPCE Payment Services	1/18/2024	Update of the <i>Creating a MOTO payment</i> chapter.
2.3	BPCE Payment Services	10/15/2019	Update of supported payment methods.
2.2	BPCE Payment Services	7/15/2019	Addition of card types that support MOTO payments. Update of the MOTO payment creation process.
2.1	BPCE Payment Services	4/26/2019	Update of Mastercard logos in different windows.
2.0	BPCE Payment Services	6/14/2016	Update and overhaul in Dita format

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2. PRESENTATION OF THE MOTO PAYMENT SERVICE

The MOTO payment service allows to manually enter payments via the Merchant Back Office. It is usually used in catalog retailing or for finalizing distance sales.

The service is accessible to users authorized to perform operations manually.

The merchant has the possibility to manually register:

- payments (immediate and deferred).
- installment payments.

3. PAYMENT METHODS THAT SUPPORT MOTO PAYMENTS

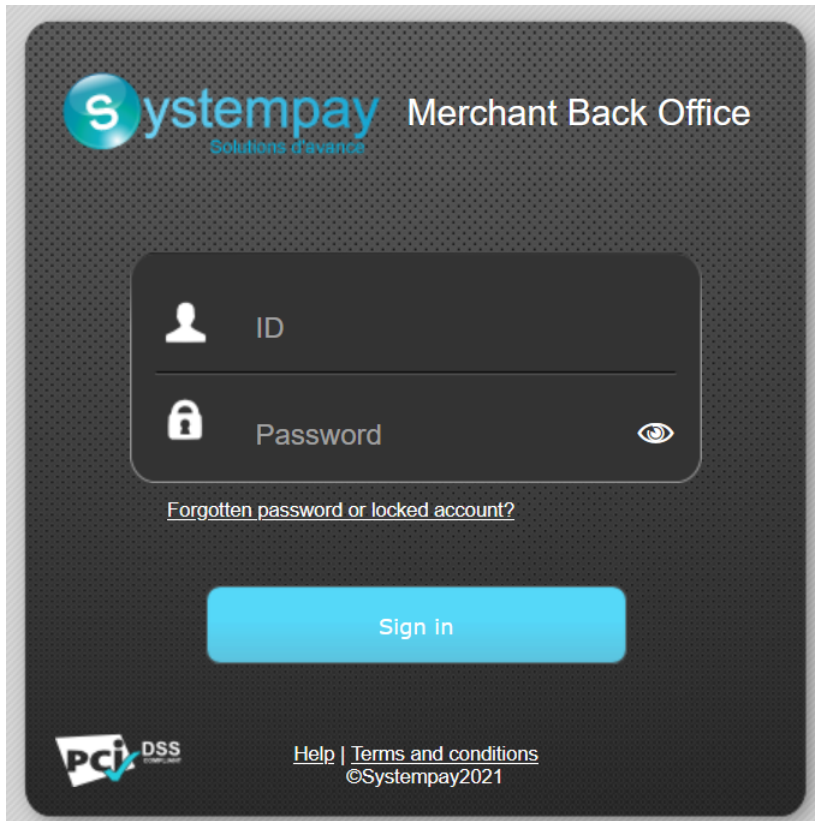
Payment methods	Network
AMEX	AMEX
AMEX	AMEXGLOBAL
AURORE-MULTI	AURORE
CB	CB
E-CARTEBLEUE	CB
MASTERCARD	CB
VISA	CB
VISA_ELECTRON	CB
VPAY	CB
COFINOGA	COFINOGA
SOFICARTE	COFINOGA
DINERS	GATECONEX
DISCOVER	GATECONEX
E-CARTEBLEUE	GATECONEX
MASTERCARD	GATECONEX
VISA	GATECONEX
DINERS	GICC_DINERS
DISCOVER	GICC_DINERS
MASTERCARD	GICC_MASTERCARD
VISA	GICC_VISA
JCB	JCB

MAESTRO cards do not support MOTO payments.

4. SIGNING IN TO THE MERCHANT BACK OFFICE

Your Back Office is accessible via:

<https://paiement.systempay.fr/vads-merchant/>

The image shows a login interface for the Merchant Back Office. It features the Systempay logo and the text 'Merchant Back Office' at the top. Below this, there are two input fields: one for 'ID' with a person icon and one for 'Password' with a lock icon and a toggle eye icon. A link for 'Forgotten password or locked account?' is positioned below the password field. A large blue 'Sign in' button is centered below the inputs. At the bottom left is a PCI DSS logo, and at the bottom right are links for 'Help | Terms and conditions' and the copyright notice '©Systempay2021'.

1. Enter your username.

Your connection identifiers (username and password) are sent to you in an e-mail with the subject **Connection identifiers - [your shop name]**.

2. Enter your password.

Your connection identifiers (username and password) are sent to you in an e-mail with the subject **Connection identifiers - [your shop name]**.

3. Click **Sign in.**

The user account is blocked after 3 wrong password entries. If your account is blocked, click **Forgotten password or locked account** to reset it.



The user password is valid for 90 days. After this period, the user must modify it by logging into their account.

5. USING THE MOTO PAYMENT SERVICE

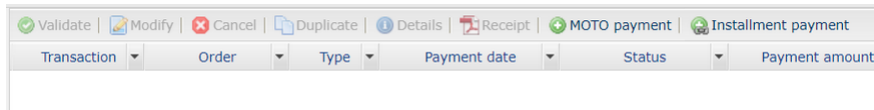
1. Select the **Management > Transactions** menu.

Note:

Depending on the user profile, it is possible to make test MOTO payments. To perform test MOTO payments, select the menu **Management > TEST transactions**.

The transaction page appears.

2. 2 functionalities are available: **MOTO payment** and **Installment payment**.



5.1. Creating a MOTO payment

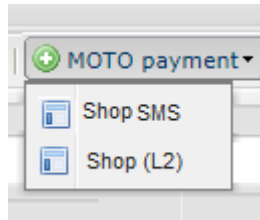
The following process describes the creation:

- of immediate payments
- of deferred payments
- of installment payments (with fixed amounts and payment dates)

To create a payment:

1. Click **MOTO payment**.

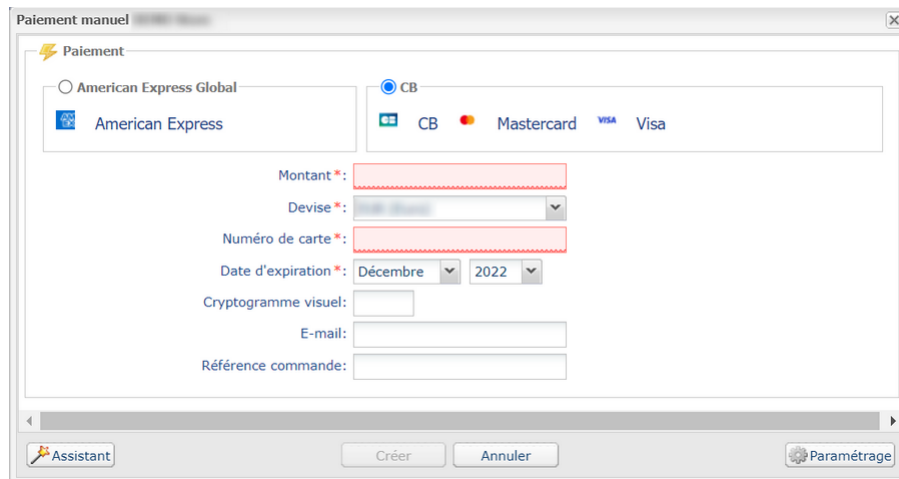
The shop list appears if you have several shops.



2. Select the desired shop.

The MOTO payment page appears.

By default, the **Express** MOTO payment page is displayed. This payment page allows you to create transactions with the most commonly used payment methods.



a. Activate the buyer's payment method.

Depending on the payment method, the CVV may be mandatory/optional and visible/invisible.

b. Enter the transaction amount.

c. Select the transaction currency.

d. Enter the payment card number.

e. Select the expiry date.

f. If you wish, you can enter the CVV, but it is optional.

g. Click the **Create button to validate the transaction.**

An authorization request is sent to the buyer's bank, the issuer, in addition to internal fraud verification on the payment gateway. If successful, the detail of the transaction is displayed.

The merchant can display the MOTO payment page creation wizard by clicking the **Wizard** button. This page presents all the card types accepted by the shop. It also allows you to register more details during the transaction.

MOTO payment [Close]

Step 1 of 3: Payment method and amount

Payment

Payment method *: [Dropdown]

Token: [Dropdown]

Currency *: [Dropdown]

Amount *: [Text Field]

Order reference: [Text Field]

Order details: [Text Area]

Express [Next >] [Cancel]

- a. Select the buyer's payment method from the drop-down list.
- b. For a payment by **Token**:
 - Enter the first four digits of your token.
 - If you forget, search for the digits of your token from the **Management > Recurring payments** menu.
 - Select your token from the list.
- c. If the buyer's card is valid or if it is a direct debit payment, the payment method data is filled in automatically.
- d. Enter the transaction amount.
- e. Select the transaction currency.
- f. You can enter the order reference and complementary order details, if you wish.
- g. Click the **Next** button.
- h. If the buyer pays by token, the card number is automatically recorded.

Payment method details

Amount: 100.00

Card number: 597010XXXXXX0018

Exp. date: December 2029

Requested capture date *: 30/08/19

Validation *: Automatic

< Previous Next > Cancel

- i. Otherwise, enter the payment card number and the expiry date.

Informations moyen de paiement

Montant: 100,00 EUR

Numéro de carte *: [redacted]

Date d'expiration *: Avril 20

Cryptogramme visuel: [empty]

Date de remise demandée *: 27/04/

Validation *: Automatique

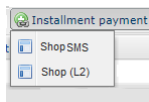
- j. Select the expiry date.
- k. If you wish, you can enter the CVV, but it is optional.
- l. Select the validation mode.
By default, the transaction validation is performed in **Automatic** mode. If you select the **Manual** mode, you will have to validate the transaction before the requested capture date at the bank.
- m. Check the **Installment payment** box if you wish to debit the buyer's card in installments.
 - a. Then, enter the **number of installments** as well as the **interval** (in days) between each payment.
 - b. If you wish, you can specify the amount of the first installment. Otherwise, all the installments will have the same amount.
- n. Click the **Next** button.
- o. When the summary page appears, you can fill in the buyer details.
If you enter the buyer's e-mail address, he or she will receive an e-mail with the transaction details.
- p. Click the **Create** button to validate the transaction.
An authorization request is sent to the buyer's bank, the issuer, in addition to internal fraud verification on the payment gateway. If successful, the detail of the transaction is displayed.

5.2. Creating a personalized installment schedule

This process presents the creation of an installment payment, where the amounts and the installment dates can be modified by the merchant.

1. Click **Installment payment**.

The shop list appears if you have several shops.



2. Select the desired shop.

The MOTO payment page appears.

3. Select the buyer's payment method from the drop-down list.

4. For a payment by **Token**:

- Enter the first four digits of your token.
 - If you forget, search for the digits of your token from the **Management > Recurring payments** menu.
- Select your token from the list.

5. Enter the transaction amount.

6. Select the transaction currency.
7. Enter the number of installments.
8. If necessary, change the date of the first installment.
9. Enter the interval in days between the capture date of each installment.
10. Enter the amount of the first payment or click on the calculator to calculate and enter this amount automatically.
11. You can enter the order reference and complementary order details, if you wish.
12. Click the **Next** button.
13. You can make changes on the payment schedule management page.

MOTO installment payment

Step 2 of 4: Payment schedule

Payment schedule

Please check and/or modify the dates and/or the amount of your installments

#	Date	Amount
1	30/08/2019	EUR 50.00
2	29/09/2019	EUR 50.00
3	29/10/2019	EUR 50.00
4	28/11/2019	EUR 50.00

Add an installment

Delete an installment

Reset

Tools

Sum of installments:

EUR 200.00

Total initial amount:

EUR 200.00

Difference:

EUR 0.00

☒ Adjust amount gap for the last installment

< Previous

Next >

Cancel

14. Click the **Next** button.
15. If the buyer pays by token, the card number is automatically recorded.

Payment method details

Amount: 100.00

Card number: 597010XXXXXX0018

Exp. date: December 2029

Requested capture date *: 30/08/19

Validation *: Automatic

< Previous Next > Cancel

16. Otherwise, enter the payment card number and the expiry date.

Informations moyen de paiement

Montant: 100,00 EUR

Numéro de carte *: [redacted]

Date d'expiration *: Avril 20

Cryptogramme visuel: [empty]

Date de remise demandée *: 27/04/

Validation *: Automatique

17. Click the **Next** button.

18. When the summary page appears, you can fill in the buyer details.

If you enter the buyer's e-mail address, he or she will receive an e-mail with the transaction details.

19. Click the **Create** button to validate the transaction.

An authorization request is sent to the buyer's bank, the issuer, in addition to internal fraud verification on the payment gateway. If successful, the detail of the transaction is displayed.

Note:

Depending on the card type, the installment payment can also be accessed via the immediate payment page in manual mode. The choice is presented in step 2 of the MOTO payment wizard.

MOTO payment

Step 2 of 3: Transaction details

Payment method details

Amount: ~~EUR~~ 200.00
Card number *:
Exp. date *: August 2019
Security code:
Requested capture date *: 30/08/19
Validation *: Automatic

Installment payment

Installment payment: ☐

Number of installments:
Interval: Days

First amount:

< Previous

Next >

Cancel

All the merchant needs to do is check the **Installment payment** box and fill in the information about the amount of the first installment, the installments and the number of interval days before completing the transaction.

After creating the installment payment, the list of transactions in progress will be presented as follows:

- The status of the first direct debit is **Waiting for capture**.
- The status of other installments is **Waiting for authorization**.

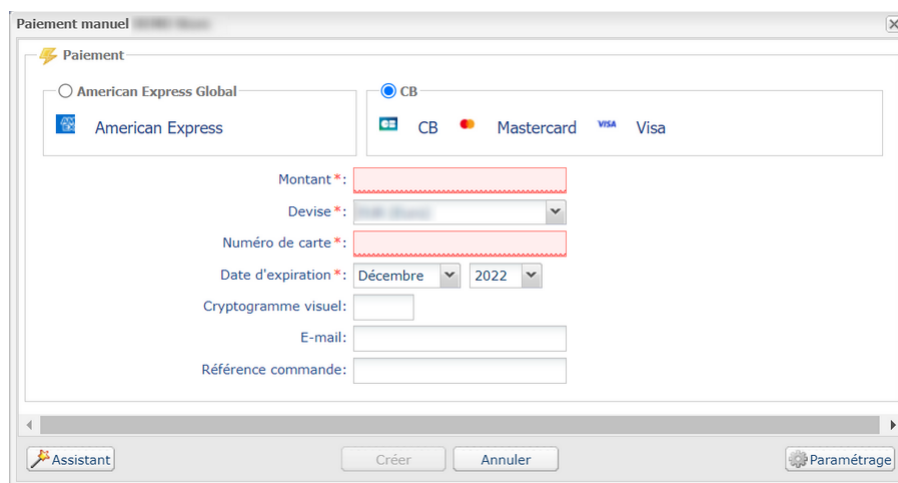
Transactions in progress							
Transaction	Order	Type	Payment date	Status	Payment amou...	Capture date	Payment method
949264		Debit	30/08/2019 11:55:08	Waiting for capture	EUR 50.00	30/08/2019 11:49:08	
949264		Debit	30/08/2019 11:55:08	Waiting for authorizat...	EUR 50.00	29/09/2019 11:49:08	
949264		Debit	30/08/2019 11:55:08	Waiting for authorizat...	EUR 50.00	29/10/2019 11:49:08	
949264		Debit	30/08/2019 11:55:08	Waiting for authorizat...	EUR 50.00	28/11/2019 11:49:08	

6. MOTO PAYMENT SETTINGS

The configuration of MOTO payment options allows to customize the display and to condition the default responses.

There are two ways of displaying the configuration page for MOTO payments:

1. Go to the **Settings** menu of Merchant Back Office.
 - a. Select the **Settings menu > Shop > [Your shop]**.
 - b. Display the **MOTO payment settings** tab.
2. Use the **Settings** button of the Express MOTO payment page.



6.1. Conditioning the responses of available fields

The merchant has the possibility to personalize the available fields in MOTO payment settings.

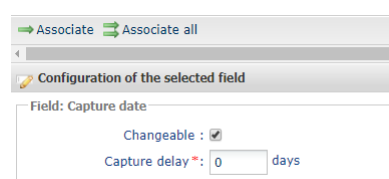
The merchant can set the fields from the list of available fields to **required** or **modifiable**.

Available fields				
Name	Mandatory	Changeabl	Default value	
Capture date	Yes	Yes	0 days	
Manual validation	-	Yes	No (Automatic)	
Buyer e-mail address	No	Yes		
Buyer language	No	Yes		
Order reference	No	Yes		
Order details	No	Yes		

For example, to configure the **Capture date**.

1. The merchant clicks on the **Capture date** field.

The field configuration page appears below.



2. The merchant checks or unchecks the **Modifiable** box.







3. The merchant enters the desired number of days for the transaction capture delay in the bank.
By default, the capture delay is 0 days. The payment is captured by the bank on the same day.
4. The merchant can click the **Associate** button to display the **Capture date** field among the visible fields in the Express MOTO payment.
5. The merchant clicks the **Save** button to confirm the settings.

The merchant will proceed in the same way to configure the fields:

- Manual validation
- Buyer's e-mail address.
- Buyer's language.
- Order reference.
- Complementary information about the order.

6.2. Configuring visible fields for the express payment method

The visible fields in express MOTO payment are locked by default.

Fields shown in the Express MOTO payment			
Name	Mandatory	Changeabl	Default value
 Payment method	Yes	Yes	
 Amount	Yes	Yes	
 Currency	Yes	Yes	
 Card number	Yes	Yes	
 Exp. date	Yes	Yes	
 Security code	No	Yes	

Depending on the user rights, the merchant can:

- change the display order
- add a field via **Available fields**
- remove a field
- change field settings
- preview the settings
- save changes

7. IDENTIFYING SPECIFIC ASPECTS OF PAYMENT METHODS

Depending on the payment method, some details may be required, optional, visible or hidden.

- **CB,MASTERCARD,VISA.**

Available **MOTO payments** and **Installment payments**.

Field name	Required value
Card number	✓
Expiry date	✓
CVV number	
Requested capture date	✓

- **AMEX.**

Installment payment unavailable.

Field name	Required value
Card number	✓
Expiry date	✓
CVV number	✓
Requested capture date	✓

- **JCB,DINERS.**

Available **MOTO payments** and **Installment payments**.

Field name	Required value
Card number	✓
Expiry date	✓
Requested capture date	✓

- **COFINOGA,PRIVILEGE,CASINO,CORA**and other similar cards.

The **Installment payment** window is replaced with card sales operations. It is mandatory to validate a payment option in order to proceed with payment registration.

Field name	Required value
Card number	✓
Buyer's date of birth	✓
Requested capture date	✓

- **Private cards that cannot finance the purchase.**

For some payment methods, a minimum amount is defined for immediate payment.

If the amount of your purchase is below this limit, an error message appears in order to direct the transaction to another payment card.

Notes

For some payment methods, the cardholder must be at least 18 years old. If the date of birth corresponds to a younger age, the system blocks the purchase.

If the expiry date of the card is BEFORE the last scheduled installment, an error is also reported.

8. OBTAINING HELP

Looking for help? See our FAQ:

<https://paiement.systempay.fr/doc/fr-FR/faq/faq-homepage.html>

For any technical inquiries or if you need any help, contact [technical support](#).

In view of facilitating the processing of your requests, please have your shop ID ready (an 8-digit number).

This information is available in the “registration of your shop” e-mail or in the Merchant Back Office (**Settings > Shop > Configuration**).