



Brand selection

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1. INTRODUCTION

The European (EU) **MIF (Merchant Interchange Fee) Regulation 215/751 of 29 April 2015** on interchange fees for card-related payment transactions is intended, among other purposes, to abolish the monopoly of the domestic brand: consumers must be able to choose between paying with their Visa, Mastercard or CB cards.

It also allows:

- The merchant to choose the preferred brand that will be offered to buyers during the payment.
- The cardholder to have the choice of card brand (i.e. the network used for the transaction).

Thus, for CB cards co-branded VISA or MASTERCARD for example, the buyer will have the choice between the French CB network and the international VISA or MASTERCARD networks.

A co-branded card is a card that includes two payment companies.

Examples

- **CB + VISA or ELECTRON or VPAY**
- **CB + MASTERCARD or MAESTRO**

Note

Each time an authorization uses the Visa and MasterCard international networks, the merchant may have to pay extra fees that will be transferred to the used network (depending on the commissioning methods of the merchant's acquirer contract).

2. WHAT STEPS DOES THE MERCHANT NEED TO TAKE?

In Systempay, CB is configured as the default brand during the payment stages.

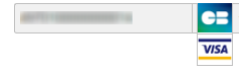
To select or change your favorite brand, please contact E-commerce customer service.

3. WHAT IS THE IMPACT ON THE PAYMENT PROCESS?

While the buyer enters the card number, the payment gateway searches for brands associated with the card.

The search is based on the BIN (Bank Identification Number) of the card. Once the list of brands has been identified, there are several possibilities:

- **The card is associated with only one brand**
In this case, the logo of the corresponding brand is automatically displayed.
- **The card is associated with several brands**
In this case, the logo of the merchant's preferred brand is automatically displayed.
A drop-down list will appear to the right of the entry field to allow the buyer to choose another brand.
- **No brands detected**
The buyer possibly made an error when entering the card number.



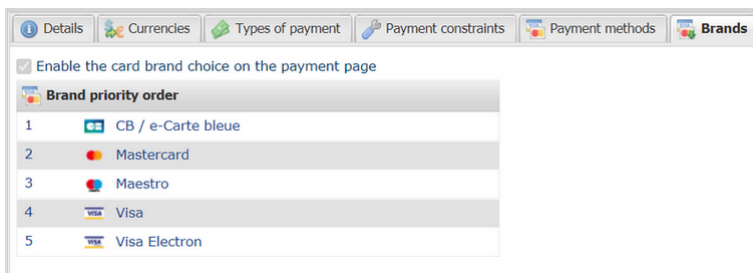
4. RETURNING THE BRAND CHOICE IN THE MERCHANT BACK OFFICE

4.1. Checking the default brand associated with a CB contract

You can check the brand suggested by default with your CB contract via your Merchant Back Office.

To do so:

1. Via the **Settings > Company** menu, click the **Merchant IDs** tab.
2. Then select your CB contract.
3. In the **Edition of the CB xxxxxxx contract** box, click the **Brands** tab.



The default brand is indicated on the priority line 1.

Note:

The brands that appear on the list depend on the cards supported by your contract.

4.2. Viewing the brand used for the payment

1. Search for the transaction in question.
2. Double-click the corresponding line to view the transaction details.
3. In the **Payment method** section, the following details are presented:
 - The payment method brand,
 - The default brand.

The payment method brand corresponds to:

- Either the brand selected by the buyer if it is co-branded,
- Or the card brand if it is not co-branded.

The default brand corresponds to:



- Either the default brand of your contract if the card is co-branded,
- Or the card brand if it is not co-branded.

Examples for a CB contract configured with the CB brand by default:



- The buyer has selected the default brand:

Payment method	
Payment method :	
Default brand :	
Card number :	██████████ (2022/06 - valid)
CB transaction number :	910668
CB product code :	5 (Carte nationale de paiement à autorisation systématique)
Issuing bank :	Banque Populaire Occitane
Type of product :	Debit card / Personal

- The buyer has selected a brand that is different from the one in your contract:

Payment method	
Payment method :	
Default brand :	
Card number :	██████████ (2022/06 - valid)
CB product code :	5 (Carte nationale de paiement à autorisation systématique)
Issuing bank :	Banque Populaire Occitane
Type of product :	Debit card / Personal

- The card is not co-branded CB/Visa or Mastercard:

Payment method	
Payment method :	
Default brand :	
Card number :	██████████ (2022/06 - valid)
Issuing bank :	Banque Populaire Occitane
Type of product :	Debit card / Personal

In this case, the default brand becomes the card brand as there are no other options.

5. RETURNING THE FORM WITH REDIRECT IN THE IPN

At the end of the payment, the brand selected by the buyer is returned in the IPN via the **vads_card_brand** and **vads_brand_management** fields.

Field name	Format	Description
vads_brand_management	json	<p>This parameter is an output field. It indicates to the merchant:</p> <ul style="list-style-type: none"> if the buyer has used a brand that is different from the one defined by default by the merchant ("userChoice" attribute), the brand chosen by the buyer ("brand" attribute), the list of available brands ("brandList" attribute). <p>Examples for a CB contract configured with the CB brand by default:</p> <ul style="list-style-type: none"> The buyer has selected the default brand: <pre>vads_brand_management={"userChoice":false, "brand":"CB", "brandList":"CB VISA"}</pre> The buyer has selected a brand that is different from the one in your contract: <pre>vads_brand_management={"userChoice":true, "brand":"VISA", "brandList":"CB VISA"}</pre> The card is not co-branded CB/Visa or Mastercard: <pre>vads_brand_management={"userChoice":false, "brand":"VISA", "brandList":"VISA"}</pre>
vads_card_brand	string	Brand of the card used for the payment.