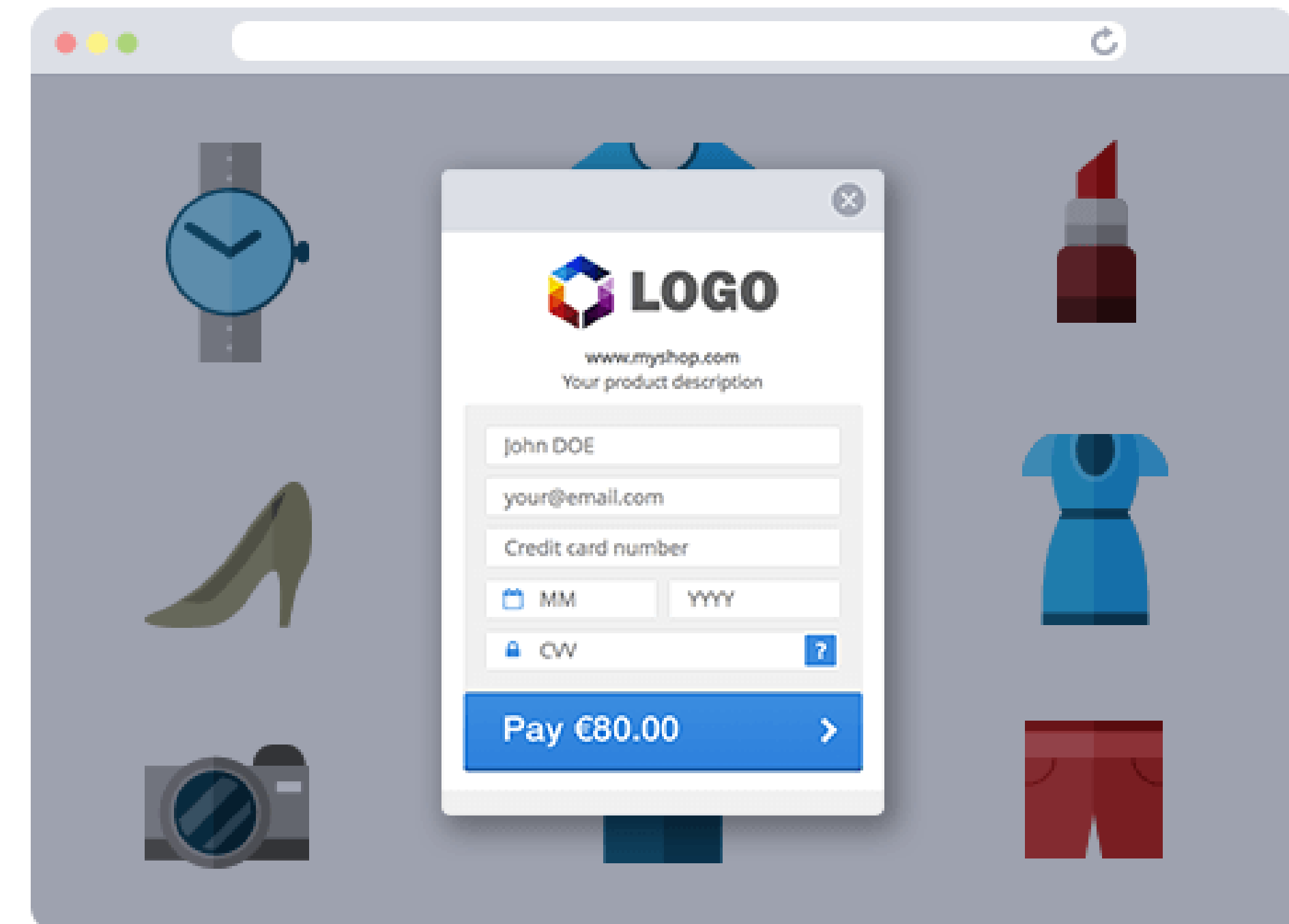


# SmartForm Tutorial

## Configuration and Integration



# Configuration steps

## And integration

- I. **Log into the Backoffice with your profile identifiers** (email – password)
- II. **Access the “account” space on the right side of the header**
  1. Fill in your email contacts
  2. Configure your point of sale
    - a. Fill in the point of sale general parameters
    - b. Insert your logo
    - c. Activate the payment confirmation email by filling the senders
  3. Generate and change the API password
- III. **Recommended settings (optional)**
  1. Configure Webhook to update your website or information system
  2. Configure the acceptance rules

**At this stage, the account is functional to initiate SmartForms**

I.

- Log into the Backoffice with your profile identifiers (email – password)

BackOffice CentralPay

backoffice.centralpay.net/login

**CentralPay**  
Connect to your account

Username:

Password:

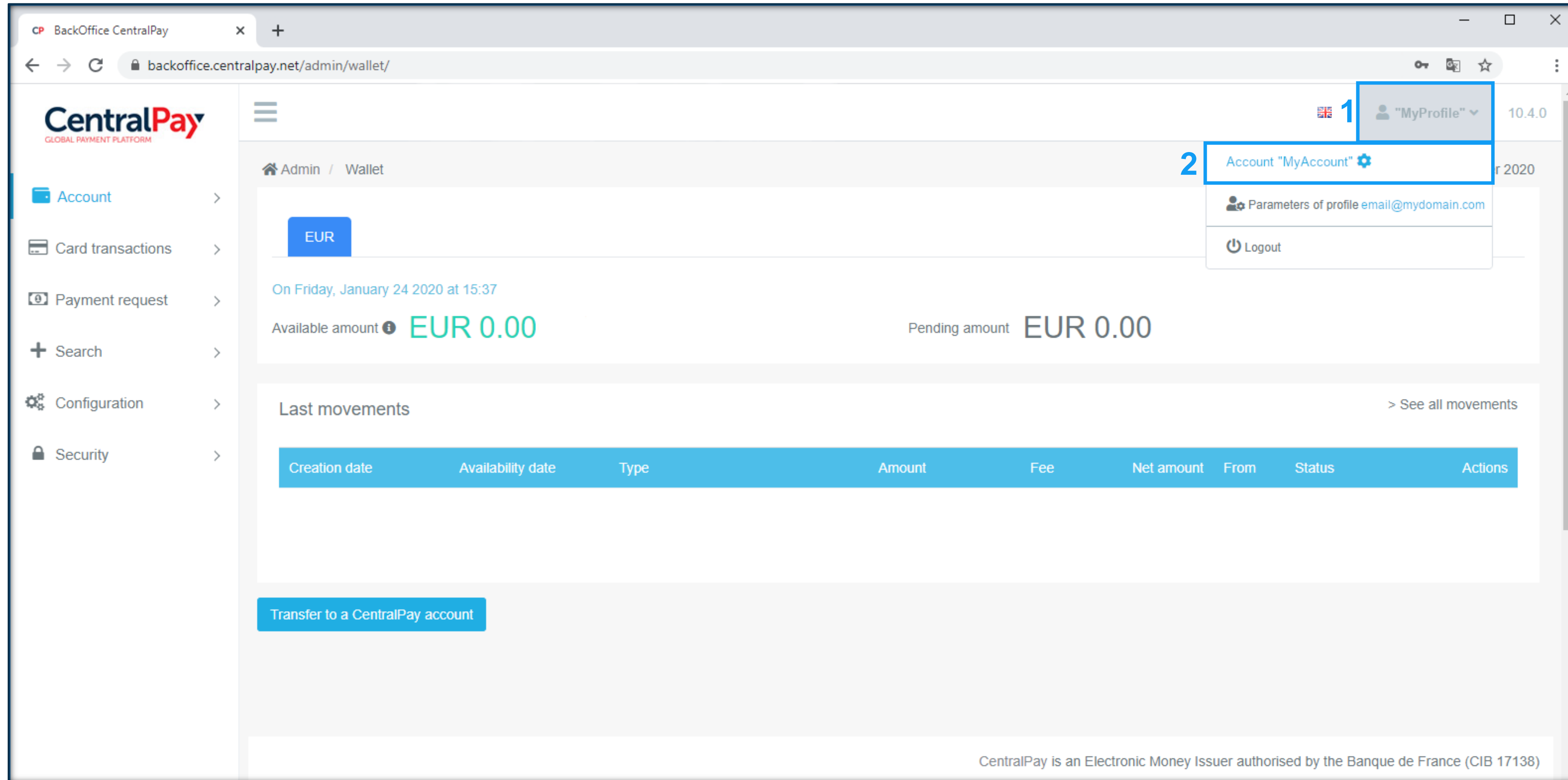
[Forgot your password?](#)

[Connect >](#)

You can receive a new password by clicking here

II.

- Access to the “account” space on the right side of the header  
Click on “My Account” tab then on your account details



# II.1

- Fill in your email contacts (contact, administrative, technical, financial)

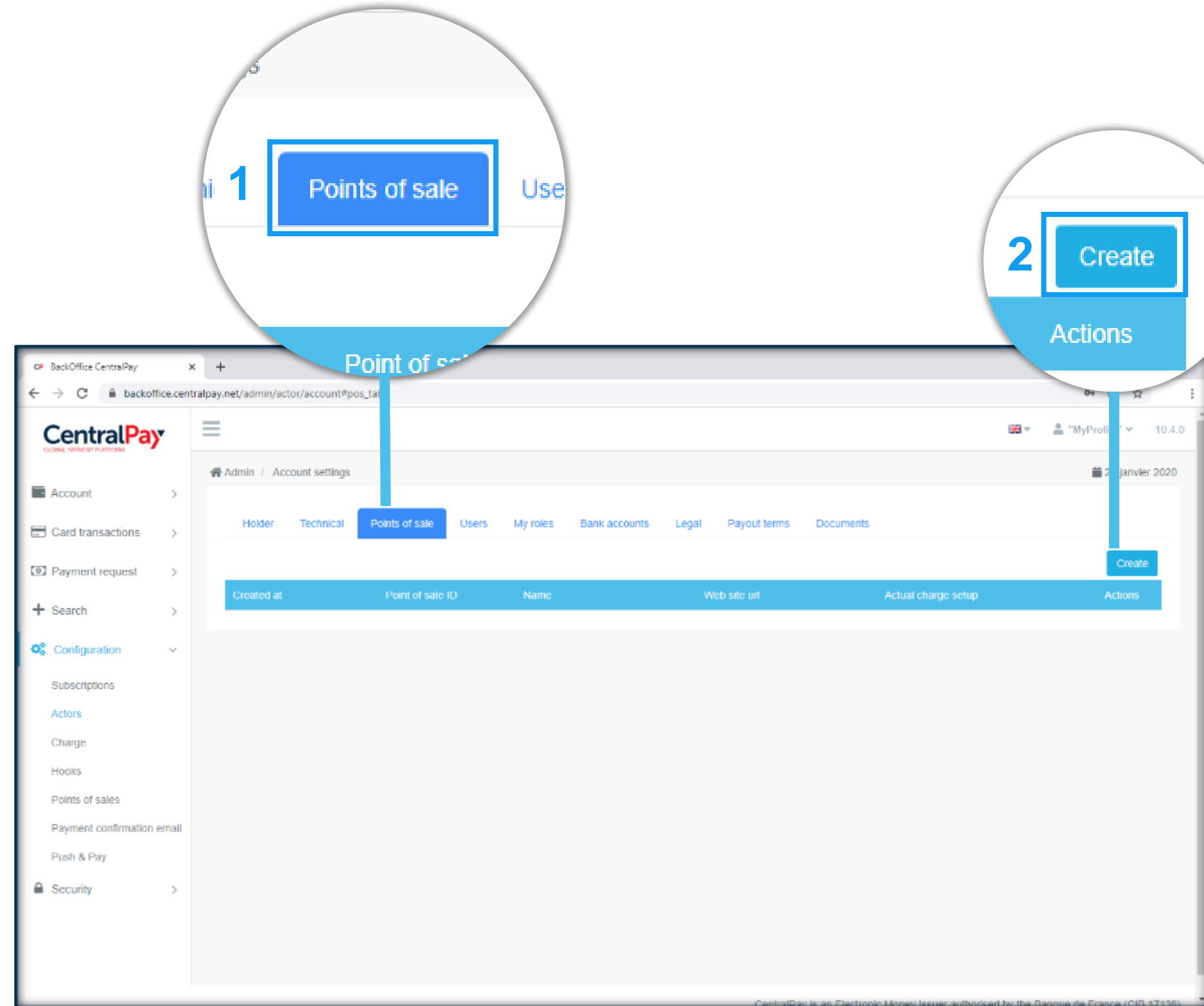
The screenshot displays the CentralPay BackOffice Admin interface. The left sidebar contains navigation links: Account, Card transactions, Payment request, Search, Configuration (highlighted), Subscriptions, Points of sales, Payment confirmation email, Push & Pay, and Security. The main content area is titled 'Admin / Account settings' and includes a date '24 janvier 2020'. A tabbed interface shows 'Holder' as the active tab, with other tabs like Technical, Points of sale, Users, My roles, Bank accounts, Legal, Payout terms, and Documents. Below the tabs, a message states 'No payin data available'. The 'Contact details' section is divided into two columns. The left column lists 'Creation date' (05/09/2019 10:39:20 UTC+2), 'Social reason' (My social reason), and a table of email contacts. The right column lists 'Address' (19 rue vaillant), 'Address supplement', 'Postal code' (37000), 'City' (Tours), and 'Country' (France). The email contacts table has four rows: Email contact, Administrative email, Technical email, and Financial email, each with a corresponding email address and a gear icon for configuration. A blue callout box points to the email contact table with the text: 'These emails allow us to reach directly the concerned persons'.

Contact details	
Creation date	05/09/2019 10:39:20 UTC+2
Social reason	My social reason
Email contact	contact@mydomain.com
Administrative email	administrative@mydomain.com
Technical email	technical@mydomain.com
Financial email	financial@mydomain.com

Address	19 rue vaillant
Address supplement	
Postal code	37000
City	Tours
Country	France

# II.2

- Configure the point of sale
  - a. Fill in the point of sale general parameters
  - b. Insert your logo
  - c. Activate the email payment confirmation by filling the senders

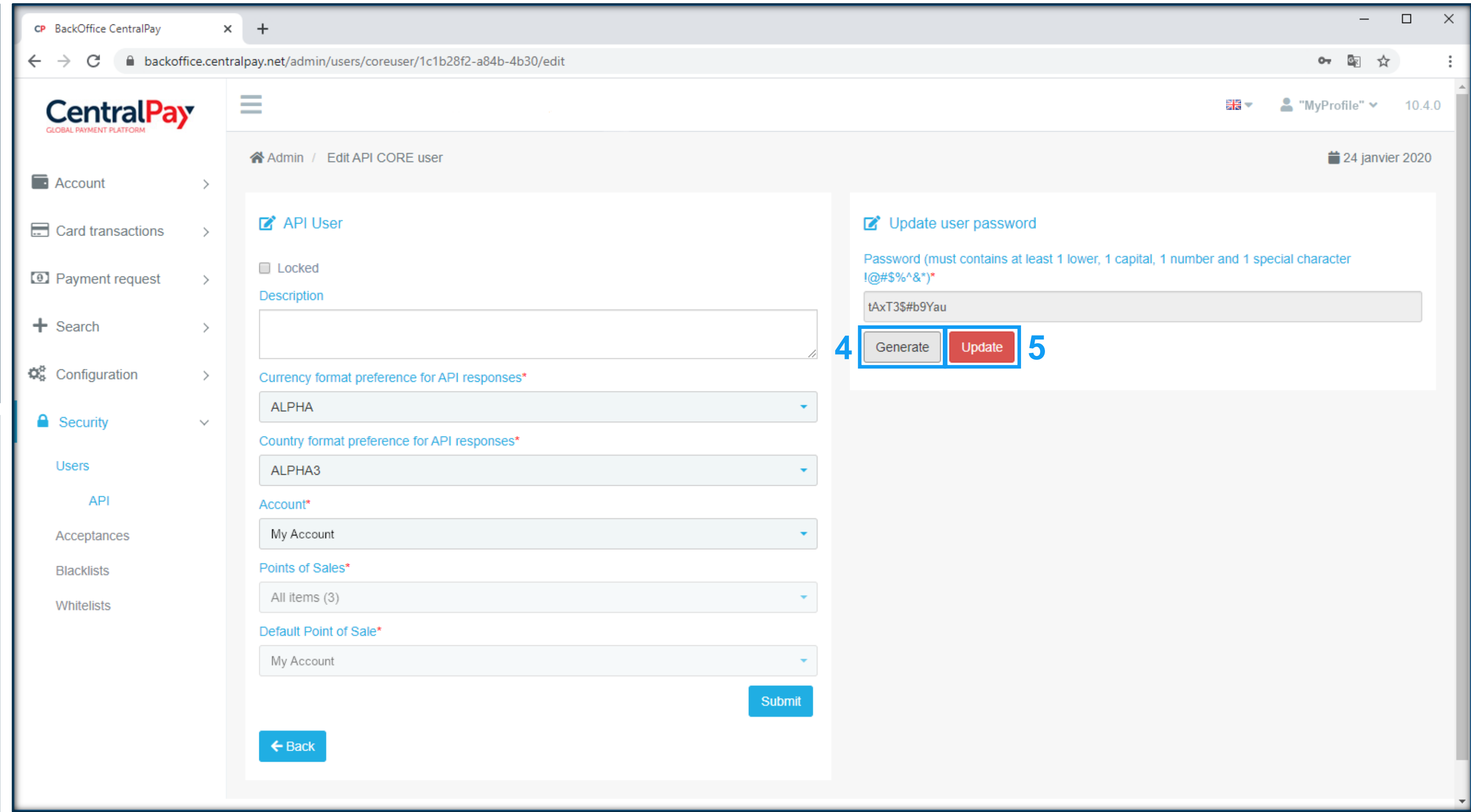
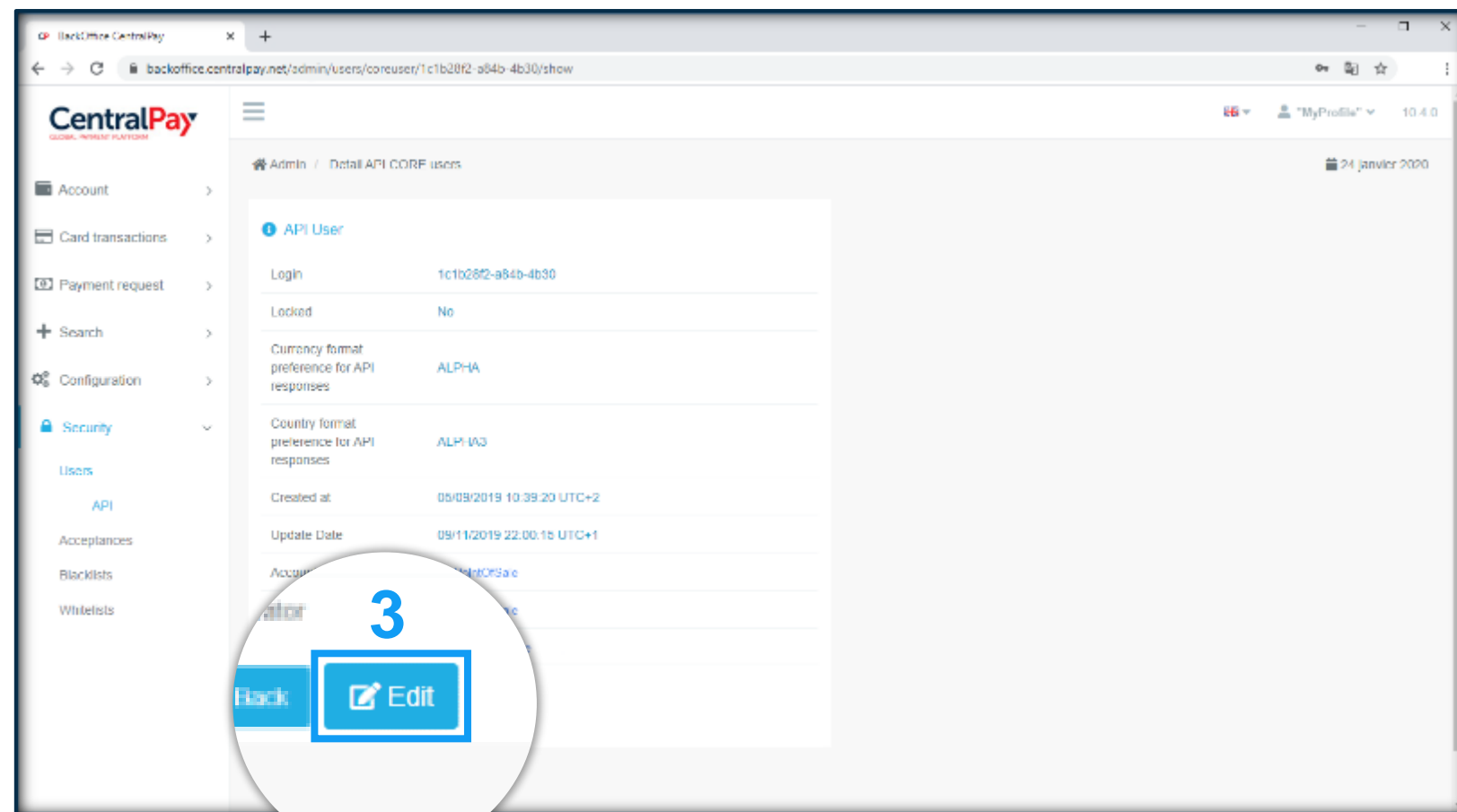
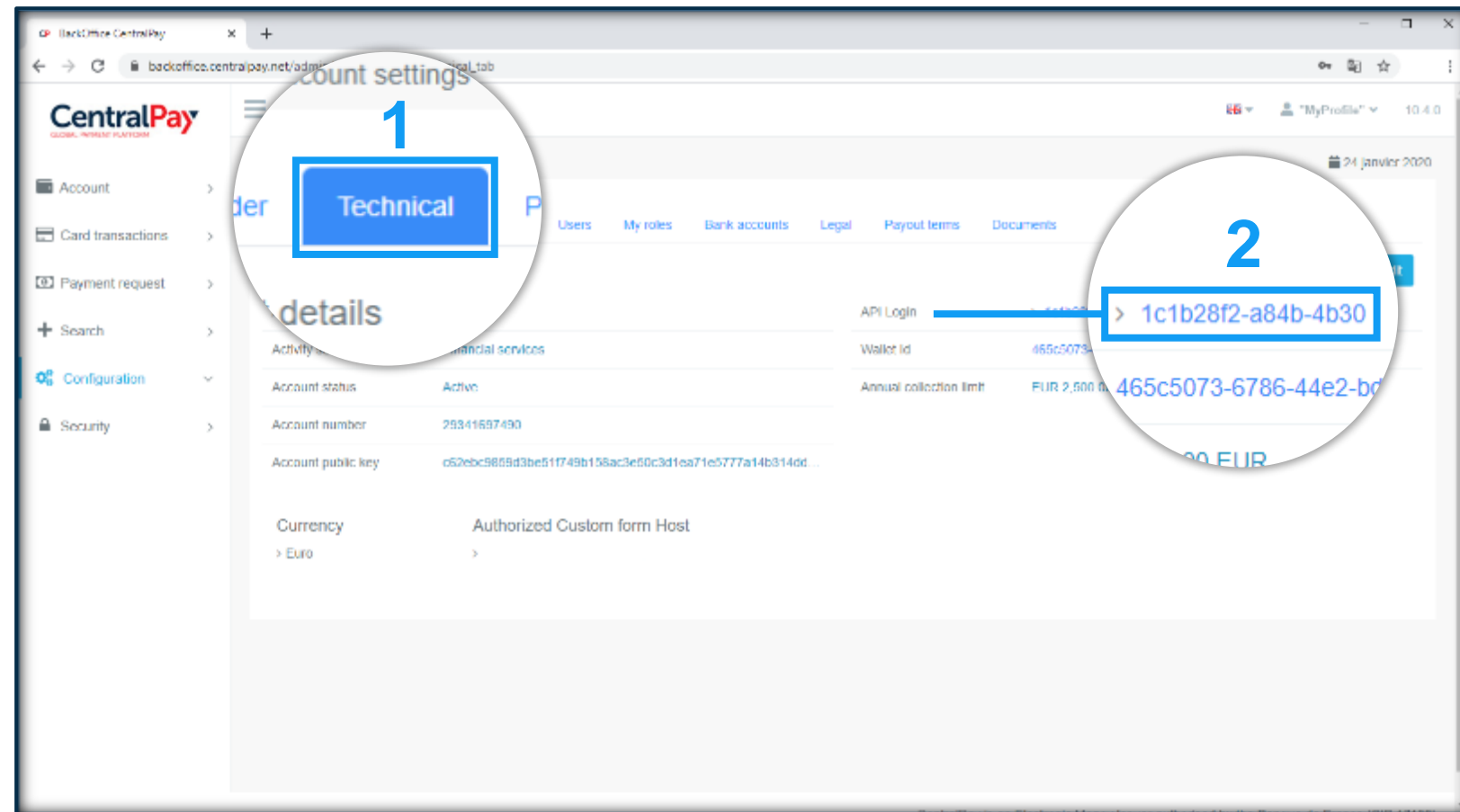


This screenshot shows the 'New point of sale' form in the CentralPay admin interface. The form is divided into several sections: 'General settings', 'Configuration', and 'Confirmation emails'. The 'General settings' section includes fields for 'Name\*' (MyPointOfSale), 'Description', 'Web site url\*' (https://mywebsite.com), 'Logo' (Choisir un fichier), 'Point of sale country\*' (United Kingdom (the) (GBR)), and 'Account identifier'. The 'Configuration' section includes 'API users' (1 items selected), 'Contracts\*' (1 selected), 'Default contract\*' (Select), and 'Currency' (EUR - Euro). The 'Confirmation emails' section includes a checkbox for 'Payment confirmation email activation?\*' (checked), 'Email of the sender' (confirmation@mydomainname.com), 'Name of the sender' (My company name), a checkbox for 'Receive a copy of the payment confirmation\*' (checked), 'Recipient email' (myemail@mydomainname.com), and an 'OTP' section with fields for 'OTP email sender address', 'OTP email sender name', and 'OTP SMS sender phone number or name'. A green 'Save' button is located in the top right corner.



# 11.3

- Generate and change the API password
- Click on “Technical” tab, on your “API Identifier”, on the “Edit” button and create your password.



# III.1

(optional)

- Configure Webhook to update your website or information system

The image shows a two-part tutorial for configuring a webhook in the CentralPay BackOffice. The left part shows the 'Hooks' menu in the left sidebar, highlighted with a blue box and the number '1'. The right part shows the 'Create' button in the top right corner, highlighted with a blue box and the number '2'. A blue callout bubble points to the 'Points of sales events' dropdown menu, containing the text: 'Select the events for which you want to be informed (successful transaction, failed, etc.)'. The right part also shows the 'Submit' button, highlighted with a blue box and the number '3'. The main content area shows the 'Creation of a new hook' form with fields for Name, Url, and event selection. The form is titled 'Creation of a new hook' and includes a 'Back' button.

1 Hooks

2 Create

Select the events for which you want to be informed (successful transaction, failed, etc.)

3 Submit

Creation of a new hook

Name\*

Successful transaction

Url\*

https://mywebsite.com

Points of sales events

1 selected

Accounts events

Select

Points of sales

1 items selected

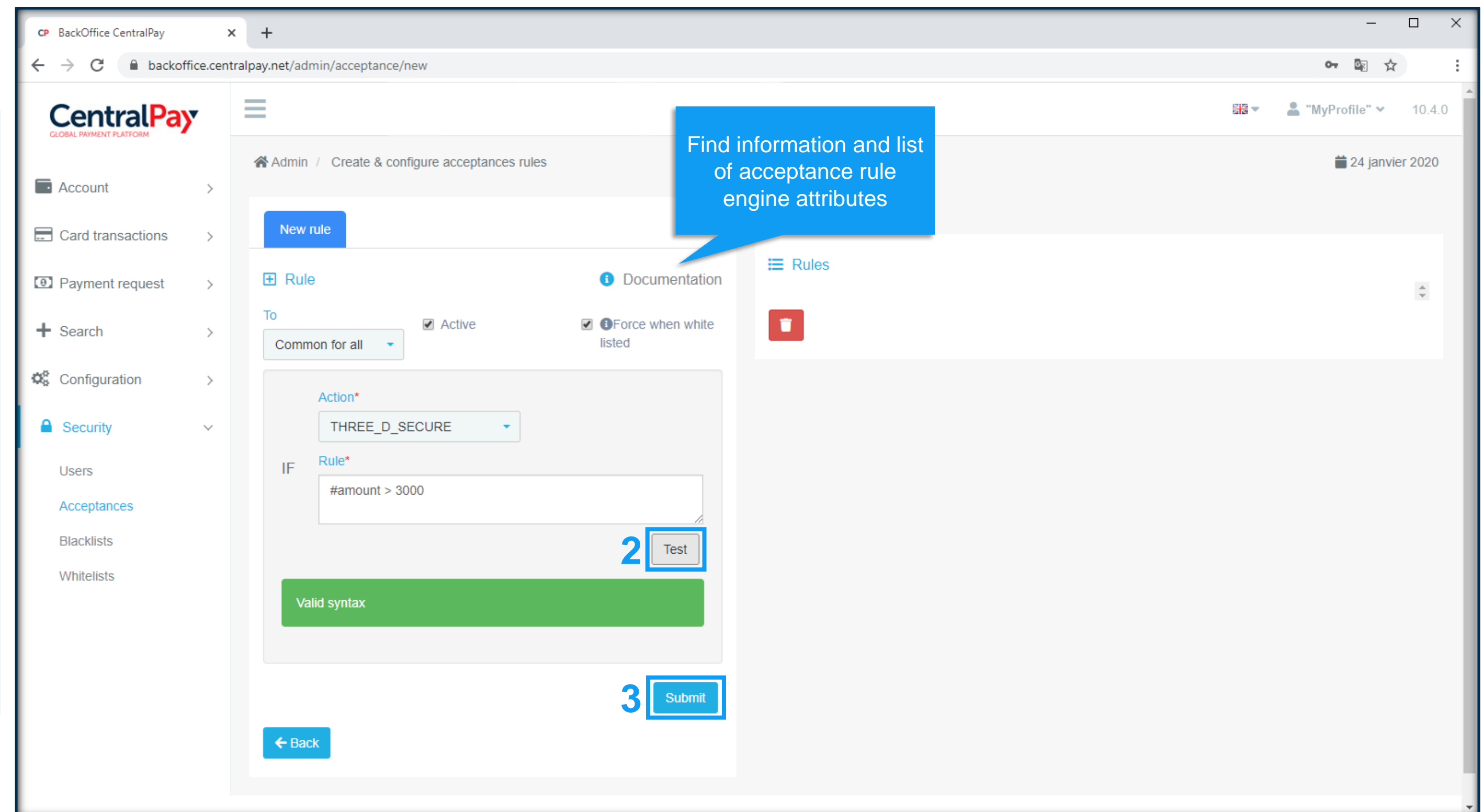
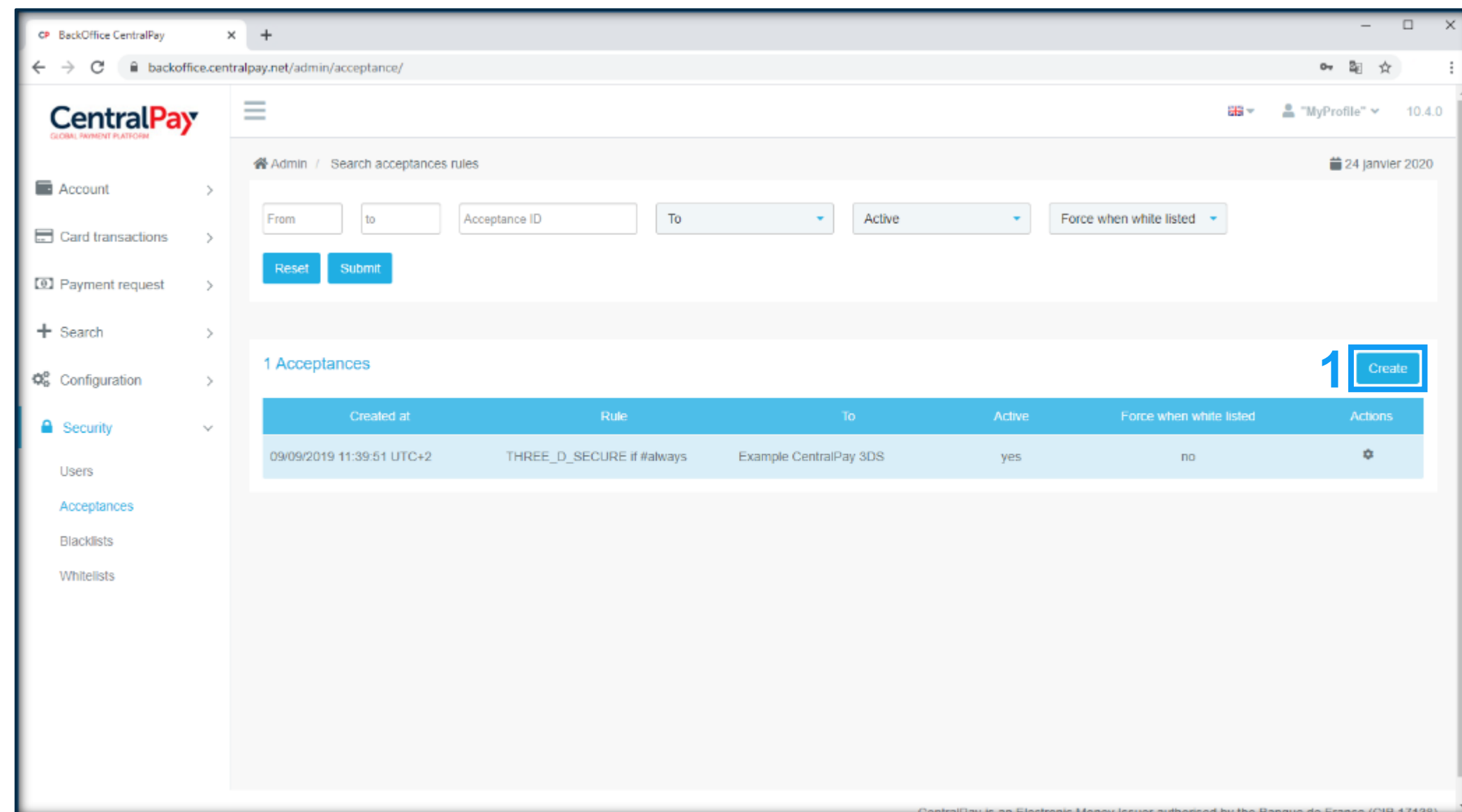
Back



# III.2

(optional)

## ➤ Configure the acceptance rules



# Your account is set!

In order to complete the activation of your Centralpay point of sale, please send an activation ticket to [customerservice@centralpay.eu](mailto:customerservice@centralpay.eu)

# Integration Assistance / Examples

Visit the website <https://example.centralpay.net/v2/>

Code

Frontend

Keys

username:password •  

1c1b28f2-a84b-4b30:VJezNXV9Wz#A

Scenario Id

Code

Frontend

Keys

Curl

PHP

```
curl -v https://test-api.centralpay.net/v2/rest/paymentRequest \
-u '1c1b28f2-a84b-4b30:VJezNXV9Wz#A' \
-F paymentMethod[]='TRANSACTION' \
-F currency='EUR' \
-F totalAmount=1900 \
-F breakdown[]='{ "amount":1900,"email":""}'
```

On this page you will find several examples of SmartForms integration according to the payment type you want.

## To help you, you can:

- Integrate your own API account settings in the "Keys" tab (see step III.1 from this tutorial)
- Use the generated code for your integrations

# Integration Assistance / Examples

Code Frontend Keys

Curl PHP

```
$ch = curl_init();

curl_setopt($ch, CURLOPT_URL, 'https://test-api.centralpay.net/v2/rest/paymentRequest');
curl_setopt($ch, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($ch, CURLOPT_POST, 1);
$post = array(
    'paymentMethod[]' => 'TRANSACTION',
    'currency' => 'EUR',
    'totalAmount' => '1900',
    'breakdown[]' => '{"amount":1900,"email":gregory.gardner.v2test@outlook.fr}'
);
curl_setopt($ch, CURLOPT_POSTFIELDS, $post);
curl_setopt($ch, CURLOPT_USERPWD, '1c1b28f2-a84b-4b30' . ':' . 'VJezNXV9Wz#A');

$result = curl_exec($ch);
if (curl_errno($ch)) {
    echo 'Error:' . curl_error($ch);
}
curl_close($ch);
```

Details of the operations to be carried out on the code provided:

Click on the PHP tab, you will find the PHP code to integrate on your site.

Several elements need to be modified:

- **URL** : for production version, use this URL  
=> <https://api.centralpay.net/v2/rest/paymentRequest>
- **paymentMethod** : 'TRANSACTION' to make a simple payment. See other examples on the example site for other payment types.
- **Currency** : 'EUR' for Euros
- **totalAmount** : To be replaced by the amount of the cart (in cents)
- **Breakdown** : To be replaced by the total amount of the cart in cents + the customer's email
- **UserPWD** : Enter the API login and password of your Centralpay account (see step III.1 of this tutorial)

# Integration Assistance / Examples

Code

Frontend

Keys

Curl

PHP

```
$ch = curl_init();

curl_setopt($ch, CURLOPT_URL, 'https://test-api.centralpay.net/v2/rest/paymentRequest');
curl_setopt($ch, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($ch, CURLOPT_POST, 1);
$post = array(
    'paymentMethod[]' => 'TRANSACTION',
    'currency' => 'EUR',
    'totalAmount' => '1900',
    'breakdown[]' => '{"amount":1900,"email":gregory.gardner.v2test@outlook.fr}'
);
curl_setopt($ch, CURLOPT_POSTFIELDS, $post);
curl_setopt($ch, CURLOPT_USERPWD, '1c1b28f2-a84b-4b30' . ':' . 'VJezNXV9Wz#A');

$result = curl_exec($ch);
if (curl_errno($ch)) {
    echo 'Error:' . curl_error($ch);
}
curl_close($ch);
```

paymentRequest

```
{
  "merchantPaymentRequestId":null,
  "description":"Payment request example",
  "currency":"EUR",
  "totalAmount":1900,
  "paymentRequestStatus":"ACTIVE",
  "paymentStatus":"UNPAID",
  "createCustomer":false,
  "paymentMethods":["TRANSACTION"],
  "transaction":
  {
    "receiptEmail":null,
    "source":"EC",
    "paymentRequestTransactionId":"81dec359-1d30-431e-b2e7-f847b9b05752",
    "contractId":"3f1ea93e-0757-4ccf-9372-bd5e5be1af1f"
  },
  "installment":null,
  "subscription":null,
  "breakdowns":[
    {
      "amount":1900,
      "initiator":true,
      "endpoint":"https://test-form.centralpay.net/45a14ed4-4e96-4d42-8b10-05bd35b3d3d1",
      "email":"gregory.gardner.v2test@outlook.fr",
      "phone":null,
      "firstName":null,
      "lastName":null,
      "entered":false,
      "paymentAttempted":false,
      "paid":null,
      "view":0,
      "payments":[],
      "paymentRequestBreakdownId":"ce770d73-5f73-4d3b-aae5-cfc71ba682e3",
      "customerId":null,
      "lastEnteringDate":null,
      "lastPaymentAttempt":null
    }
  ]
}
```

After sending the CURL request, you will receive a response similar to the one presented in the grey insert opposite.

This response contains all the information transmitted and includes the link to the corresponding SmartForm.

Retrieve this link from the “endpoint” tag and display it on your sales tunnel.

# Main HTTP messages

Centralpay sends back HTTP messages following requests from your payment forms, here are the messages you may encounter:

## **200 – OK**

Valid payment

Transaction status = 'SUCCESS' or '0'

## **400 – BAD REQUEST**

One or more parameters are missing

Parameter value does not meet documentation format or is incorrect

## **401 – UNAUTHORIZED**

API login/pass credentials are invalid

Account is blocked due to unsuccessful attempts (contact support)

## **402 – PAYMENT\_REQUIRED**

Payment refused by the bank

All transactions with a different status of 'SUCCESS' are notified by this code.

This also includes:

- all bank codes different from 0
- failed 3DS authentication
- a transaction rejected by an acceptance rule

## **403 – FORBIDDEN**

Unauthorized Resource: You do not have the right to access this service or End Point

In the case of a cardToken: Site url (host) not allowed or not configured in our system.  
Be sure to declare your host in your account.

## **404 – NOT FOUND**

Resource not found

Wrong End Point URL

## **500 – INTERNAL SERVER ERROR**

Server error

## **307 – TEMPORARY REDIRECT**

Redirection following 3DS request via acceptance engine



# Transactions status

As soon as a transaction is processed, CentralPay informs you of its status:

## **SUCCESS**

The transaction has a "success" status when an application for authorization has been issued by the bank. The bank return code is = 0.

## **FAILURE**

The transaction has a "failure" status when the authorization has not been issued by the Bank issuing the card. You will receive in addition the code (Bank Code < 100)

=> See next slide

## **CANCELED**

This status is the cancellation of a capture request before it is cleared. It is possible to cancel a transaction between the transaction status success and cleared.

## **THREEDS\_AUTH\_FAILURE**

The 3D authentication has failed. The card holder has submitted an incorrect code.

## **FRAUD**

This status indicates that a transaction encountered a blacklisted element. It can be an IP, a phone number, an email address, or a card number.

## **NOT ACCEPTED**

The transaction has been refused because it encountered an element of an acceptance rule.

# Bank authorization return codes

## Main bank authorization return codes

Failed payments have a different code from zero. These codes are a response to an authorization request made by Centralpay to the cardholder's bank.

The cardholder's bank (also called the issuer bank) expresses its refusal on the basis of its own choice and completely independent of Centralpay. Centralpay does not have any additional information if a card is refused and has no way to obtain it.

## However, here is a classification of bank return codes

### **Generic bank refusal = Codes 57, 3 and 5**

The bank refuses without giving any special status.

It could be a wrong CVV code or some other decision we don't know about.

This status does not indicate that the bank will not accept the authorization after further attempts.

### **Suspicion of Card fraud or theft = codes 4, 7, 14, 15, 31, 33, 34, 41, 43, 54, 55, 56, 59, 63, 76**

The issuing bank believes that its client is no longer in possession of the card and that it is a fraud.

### **Credit exceeded = codes 51, 61**

The card exceeded the limit.

The card can be accepted again later, the limit being calculated over 7 days, a card can totally be accepted again the next day.

[See full list of return codes](#)

# Useful documentation

## Documentation:

- General documentation: <https://doc-api.centralpay.net/en>
- Technical documentation: <https://ref-api.centralpay.net/>
- Glossary : <https://www.centralpay.eu/en/documentations-en/glossary/>
- Frequently Asked Questions(FAQ) : <https://www.centralpay.eu/en/documentations-en/faq/>