


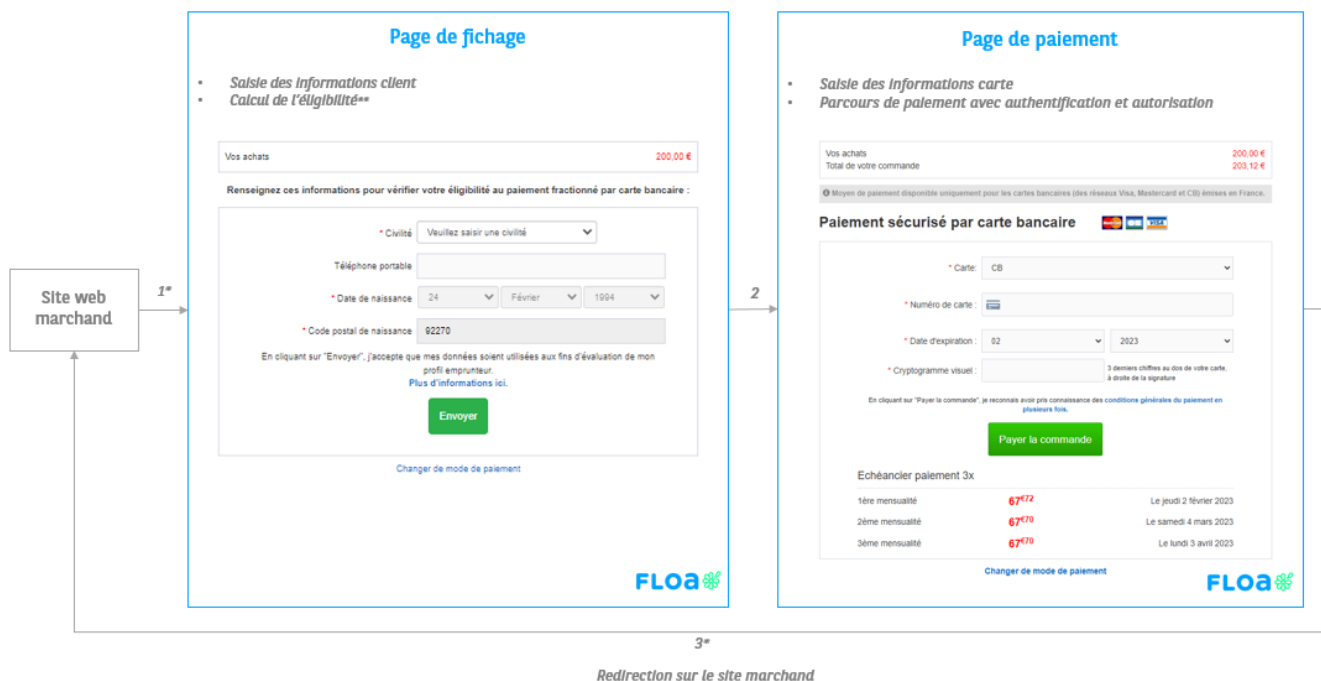
## Integration process and advice - FLOA Pay (direct)

Logo	
Info	<ul style="list-style-type: none"><li>• Offer 3X 4X deferred payment services</li><li>• Fast journey and immediate response.</li><li>• No supporting documents to process. The customer's card must be valid in case of refund.</li><li>• 100% online via PC or tablet.</li><li>• 100% Guaranteed: the merchant is protected against non-payment and fraud.</li><li>• Settlement at Day + 2</li><li>• Ability to configure automatic or manual capture</li></ul>

## Summary

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## Payment journey



\*Steps 1 and 3 are performed by Axepta

\*\* **Eligibility** is used to estimate the level of confidence assigned to a payment request by a customer.

This involves statistical processing of historical data relating to customer orders. **Eligibility** can be reassessed using information contained in the National Personal Credit Repayment Incident File (FICP).

## Onboarding

### After signing the contract

The merchant receives an email from 'Professional Services' Floa team, who will accompany him during FLOA implementation.

This team will be in charge of the deployment in production mode on FLOA side.


### Identifier : Sandbox/Production

Once the technical configuration is complete, FLOA sends to the merchant an Excel file (see below) with the test and production credentials.



The FLOA payment schedule can be simulated and displayed on the merchant's website so that customers can project themselves into their purchases.

To use this conversion tool, you must use the specific parameter "&EventToken=SCHEDULE" in your request.

 The schedule calculation is based on the total amount submitted in the request.


#### Example :

##### Request


```
&TransID=TID603510031101338549
&MerchantID=BNP_DEMO_AXEPTA
&RefNr=ADDZ3022302
&Amount=20000
&Currency=EUR
&MerchantIDExt=38
&PayType=7017
&CustomerID=ID_User_13130307
&EventToken=SCHEDULE
```

##### Réponse

```
mid=BNP_DEMO_AXEPTA
&PayID=00000000000000000000000000000000
&scheduleinfo=20480;24/04/2023;5120;24/05/2023;5120;23/06/2023;5120;23/07/2023;5120
&Code=00000000
&Status=OK
&Description=success
&CodeExt=0
&errortext=Request successfully processed
&MAC=2196D6D553359AC1A7F62593B1E3E297E433651CD2E4A82BC57621C62C182665
```


 You will find in the field "scheduleinfo="

<Total amount>;<Schedule date 1>;<Amount1>;<Schedule date 2>;<Amount 2>;<Schedule date 3>;<Amount 3>

 The amount is always displayed in cents.

## Technical documentation

You will find the technical integration details in the following section: [FLOA Pay Direct Integration - Documentation Axepta BNP Paribas - Axepta](#)

 The [FLOA](#) Test contains test data as well as a step-by-step to perform a FLOA payment request

# Recommendations

## Standard case

You will find below the mandatory parameters to include in your request in order to calculate eligibility.

These parameters are used to calculate the customer score associated for each transaction.

Paramètres	Description	Lien	Format minimal préconisé
Salutation	Gender	-	-
MaidenName	Maiden name - mandatory if Mrs Mrs	-	-
DateOfBirth	Date of birth	-	-
PlaceOfBirth	Birth Zip Code	-	-
CustomerHistory	Customer data	<a href="#">Customer History JSON Object</a>	<pre>{   "firstOrderDate": "01/01/2023",   "lastOrderDate": "01/02/2023" }</pre>
ProductDetails	Customer cart data	<a href="#">Product Details JSON Object</a>	<pre>{   "categorie1": "Categorie 1 de produit",   "categorie2": "Categorie 2 de produit" }</pre>

## Travel/Tourism

In addition, if the merchant has an activity related to tourism or travel, it is necessary to add the following parameters.

Paramètres	Description	Lien	Format minimal préconisé
ProductDetails	Customer cart data	<a href="#">Product Details JSON Object</a>	Use the following values : <ul style="list-style-type: none"><li>• AIRLINE TICKET</li><li>• TRAIN TICKET</li><li>• BUS TICKET</li><li>• HOTEL</li><li>• CAMPING</li><li>• STAY</li><li>• CRUISE</li><li>• CAR RENTAL</li><li>• OTHER</li></ul> <pre>{   "categorie1": "AIRLINE TICKET" }</pre>

<b>TravelDetails</b>	Travel parameter: airline tickets, passport information, etc.	<a href="#">Travel Details JSON Object</a>	<pre>{   "insurance": "AXA",   "travelType": "TwoWay",   "departureDate": "21/11/2022 12:20",   "returnDate": "14/12/2022 12:20",   "destinationCountry": "FR",   "ticketCount": 2,   "travellerCount": 2,   "travelClass": "Economy",   "ownTicket": 1,   "mainDepartureCompany": "CDG",   "departureAirport": "cdg",   "arrivalAirport": "dub",   "luggageSupplement": "1" }</pre>
<b>StayDetails</b>	Hotel services parameter	<a href="#">Stay Details JSON Object</a>	<pre>{   "company": "Ibis",   "destination": "Dublin",   "roomRange": 2 }</pre>

## Country

Depending which countries you have contracted, additional mandatory parameters must be added.

You will find below a summary table listing the specific parameters for each country.

Paramètres API AXEPTA	Belgium	Spain	Italy	Portugal
Language	nl-BE en-BE	es-ES	it-IT	pt-PT
AddrCountryCode	BE	ES	IT	PT
PersonID	NA	Mandatory	Mandatory	Mandatory



You will find test PersonIDs in the section: [Test FLOA](#)

## Testing

FLOA test recommendation and prerequisites

During your testing activities we invite you to check that:

- The **MerchantIDExt** and **Paytype** recipe fields are well informed.
- The value of the **Amount** field is between the minimum and maximum amount previously contracted
- The value of the **Amount** field is the amount valued in cents
- **The ProductDetails** and **CustomerHistory** fields contain base64-encoded JSON objects - Basics of Base64-encoding [EN](#)
- The **AddrCountryCode** parameter is populated
- The **Language** parameter corresponds to the country language

## Production environnement

The steps for the deployment in production are :

1. FLOA Functional validation
  - a. FLOA's 'Professional Services' team, which supports the merchant FLOA implementation, carries out testing until payment for each solution integrated on the merchant site. All products will be tested.
  - b. Ex: if the merchant has requested 3XG and 4XG, FLOA will do 1 test on the 3XG solution and 1 test on the 4XG solution.
2. FLOA Marketing validation
  - a. The FLOA Marketing team checking:
    - i. All the visible highlights of FLOA and payment solutions along the customer journey
    - ii. The legal notices display and the merchant's general sales conditions
  - b. Merchant Production Onboarding.
    - i. The merchant opens FLOA on his website.