

Online Lending

Sberbank offers online shoppers an option to take a loan or pay for goods and services in installments. The option becomes available at check-out if agreed upon with the store.

Requirements:

- Shopping cart containing certain parameters must be passed in the request to register order in the payment gateway (see interaction scheme below).
- The only supported currency for order registration and loan issuance is Russian ruble.

When using the Online Lending functionality, only the one-phase payment is available.

When using the Online Lending functionality, token authentication is not possible. Login and password should be used for authentication.

Online Lending functionality is available through the REST interface only.

Integration scheme for using Internet crediting

1	The customer created an order on the merchant's website and selected the «Buy on credit» option.
2	The merchant's system registers the order in the payment gateway: * order registration request or * order registration with fiscalization request
3	The payment gateway passes to the merchant the result of the order registration, including the unique order ID and the URL of the loan term selection page, to which the customer's browser should be redirected to.
4	The merchant redirects the customer's browser to the URL received at the previous step.
5	The customer's browser goes to the specified URL.
6	The customer is presented with a page describing the loan.
7	The customer clicks on Submit application .
8	The payment gateway registers the application.
9	The payment gateway redirects the customer's browser to the Sberbank Online URL.
10	The customer's browser goes to the Sberbank Online authentication page.
11	In the personal account of Sberbank Online, the customer selects the loan term and undergoes the loan issuance procedure.
12	Sberbank Online shares data with the payment gateway.
13	Sberbank Online makes payment.
14	Sberbank Online informs RBS about changing the order status to «Paid».
15	After making the payment, Sberbank Online redirects the customer to the merchant 's page.
16	Payment gateway communicates with OFD (Fiscal Data Operator).
17	The payment gateway updates order status.
18	The merchant sends an order status request to the payment gateway.
19	The payment gateway returns a response to the order status request.

There is an option to set up [callback notifications](#) about order status instead of sending the `getOrderStatusExtended` request. These notifications will be sent to you automatically after the order status changes.

Refund

The request used for making a refund is [refund.do](#).

Partial refund

The request used for making a partial refund is [refund.do](#).

Retrieving order status information

The request used for getting information about order status is [getOrderStatusExtended.do](#)

Request for OFD (fiscal) receipt

The request used for getting information about order receipts is [getReceiptStatus.do](#).

Connection coordinates for online lending

Method name	URL test	Url fight
Request for order registration	https://3dsec.sberbank.ru/sbercredit/register.do	https://securepayments.sberbank.ru/sbercredit/register.do
Request for order payment refund	https://3dsec.sberbank.ru/payment/rest/refund.do	https://securepayments.sberbank.ru/payment/rest/refund.do
Getting the order status	https://3dsec.sberbank.ru/payment/rest/getOrderStatusExtended.do	https://securepayments.sberbank.ru/payment/rest/getOrderStatusExtended.do

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