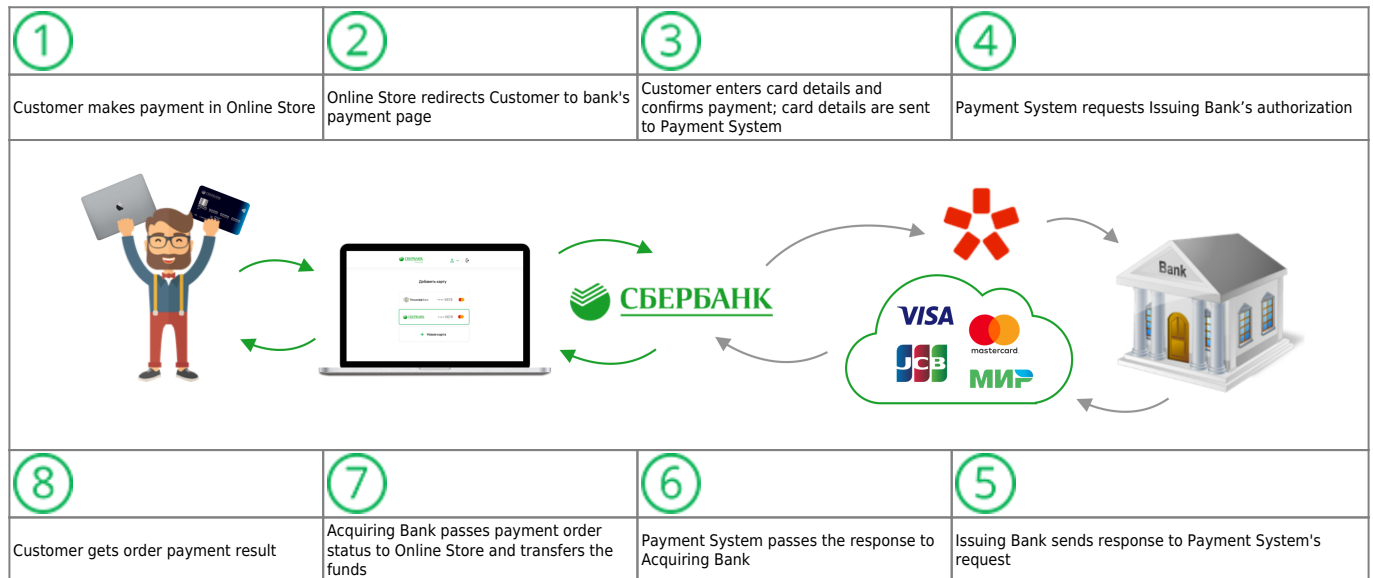


Internet Acquiring Overview

Internet Acquiring - What is it?

Internet acquiring is a modern way of selling services or goods through the public Internet using bank cards.



Payment Gateway serves as intermediary between Online Store and bank. Merchant sends request to Payment Gateway, and the Payment Gateway communicates with the Bank.



Transaction Security

The following measures are in place to reduce the risk of fraud and the associated risk of losses during the operation:

- check of the payer – input of the **CVV/CVC** code by the payer and additional authentication using 3-D Secure technology;
- check of transactions for possible fraudulent activities.

Payment types

Depending on the specifics of the business, the company can use payments of **two types**.

- **One-phase** – transactions for payment for goods/services made via the Internet using bank cards, which do not require additional confirmation, that is, holding and debiting of funds occurs in one stage. This type of payment is preferable if the product or service is provided immediately after payment.
- **Two-phase** – transactions for payment for goods/services made via the Internet using bank cards, requiring additional confirmation, that is, payment is made in two stages. At the first stage, the payer's funds are first checked and then and blocked (pre-authorization); then, at the second stage, the company either confirms the need to debit funds, or cancels the holding of funds.

When using **two-phase** payment, it is recommended to debit the amount no later than 7 calendar days (for some industries, such as the hotel business, car rental, etc., the period of possible holding may be increased).

The amount to be debited may be less than the held amount.

Two-phase payments should be used if some time elapses between the buyer's decision to pay and the delivery of the selected product or service.

Reversal and refund of payments

If it is necessary to refund funds to the payer, two types of operations are used: **reversal** and **refund**.

Reversal – an operation resulting in the removal of the holding of the payer's funds previously blocked for payment. Reversal is an online transaction, meaning the card issuer immediately receives a request to unblock the amount. Reversal can be made before the start of mutual settlements of the participating banks.

Refund (partial or full) – an operation in which previously debited funds are refunded to the payer's account. A refund is an offline operation that is performed after the amount is directly debited from the payer's account. The terms of reimbursement, as a rule, depend on the issuing bank and can be up to 30 days.

The cases for reversal/refund are shown in the table below.

Payment type		Available operations
One-phase	On the day of payment *	Reversal
	Not on the day of payment	Refund
Two-phase	Pre-authorization	Reversal
	Settlement	Refund

Passing the shopping cart is optional

If the cart and fiscalization data are not included in the request, then the default values specified in the personal account are passed to the Fiscal Data Operator (see [User Manual for personal account](#)).

Was this page helpful?

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^{*}) The time of payment is considered to be from 00:00 to 23:59 Moscow time