Overview

This document provides high level description of functionalities offered by Donate Widget. Donate Widget supports e-commerce transactions, thus releasing Customer from the need to handle the transaction process on his side – the entire transaction process will be handled by Verestro. The tool is very easy to integrate because it requires to plug one library. The solution can be supported by various Acquirers. Note that if the Customer requires the settlement of the transaction by a new Acquirer – to which Verestro is not integrated – there will be required new integration between Verestro and the new Acquirer. The specification of the new Acquirer should be provided by the Customer.

Abbreviations

Abbreviations and Acronyms used in the document:

Abbreviation	Description
ACQ	Acquiring Institution / Acquirer
ACS	Access Control Server
SDK	Software Development Kit
Mid	Merchant Identifier
PCI DSS	Payment Card Industry Data Security Standard
PAN	Permanent Account Number
CVC	Card Verification Code
3DS	3-D Secure

Terminology

This section explains a meaning of key terms and concepts used in this document:

Abberations	Description

Customer/Merchant	Institution which uses Verestro products. This institution decides which solution should be used depending on the business requirements and how transaction should be processed.
User	End-User which uses Donate Widget Solution. It is root of entity tree. User is an owner of the card and is an entity that decides to pay for the purchase with the Donate Widget Solution, selecting it from the list of payment methods available on the Merchant (Customer) website.
Card	Card belongs to the user. If user intends to pay with the Donate Widget Solution, then has to insert required card's data to the appropriate fields shared by the Merchant Paytool solution. Card data will not be stored in the Verestro system. They will be provided to Acquirer.
Acquirer	External Institution resposible for processing transaction and 3ds requests ordered by the Donate Widget Solution. Acquirer connects with banks / card issuers and returns an information whether the ordered action on a given card is possible.
MID	Merchant identifier. This entity is represening Merchant in Acquirer's system. Customer has to provide the mid information to enable mid configuration in the Verestro system. Required to process transactions and 3DS via Verestro system.
API Key	Unique UUID value assigned to the Customer account in Donate Widget Backend. Using this value, the Donate Widget SDK is able to get all configuration data required to perform transaction process via Donate Widget Solution.
PAN	It is 7-16 digits of the credit/debit card number. These digits contain the Permanent Account Number assigned by the bank to uniquely identify the account holder. It is necessary to provide it when User wants to pay with a card for purchases on the internet.
CVC	It is a type of security code protecting against fraud in remote payments. Card Verification Code is necessary to provide it when User wants to pay with a card for purchases on the internet.
Expiration Date	It is a date of the card validity ending and contains two values – month/year. Card will be valid to the last day of the month of the year showed on it. It is necessary to provide it when User wants to pay with a card for purchases on the internet.
3DS	3-D Secure is a method of authorization of transaction made without the physical use of a card, used by payment organization. The 3DS process in the Donate Widget Solution is performed internally in the Verestro system.

Component	Description
PCI DSS	It is a security standard used in environments where the data of payment cardholders is processed. The standard covers meticulous data processing control and protection of users against violations.

Donate Widget Key Components

This section provides introduction to technologies which are supported by Donate Widget Solution.

Component	Description
Donate Widget Frontend	Component containing the part of the solution which is displayed to the User. Basic information about the transaction shown such as the name of the Merchant (Customer), amount and currency, as well as inputs for card data.
Donate Widget SDK	Component containing all necessary scripts whether to perform communication between Donate Widget Frontend and Backend and the data exchanging between these two components. Donate Widget SDK should be included on the Customer website.
Donate Widget Backend	Component stores the configuration data of a given Customer such Merchant Name or Merchant Id and it is responsible for providing all necessary configurations to the Frontend. It also communicating with various Acquirers and triggers notifications to the Customer and the User (depending on the Customer requirements) about successful or unsuccessful transaction.
Notification Service	Component responsible for sending information to the Customer about the status of the transaction status. It is also responsible for sending email to the User about the transaction. Notification Service is triggered by Donate Widget Backend.

Application Demo

The trial version available for viewing and interaction is available here.

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