Overview

Service is designed to work in cooperation with other services from Verestro product line. Each integrated client can put, get or modify transactions in THC saved for determined project.

Access levels:

- mobile - to be used by mobile application, directly to cardholder,
- admin - to be used by client services or Issuer Panel.

Unique transactions

Each of transaction has its unique identifier (set by client), type and status. Payment systems, for REFUND type transaction, has same identifier as PURCHASE type transaction. Because of that unique key is id determined by client and transaction type.

Transaction amounts

Transaction amounts are stored in database as minor (1.25 is stored as 125).

Transaction amounts of type REFUND and PAYMENT are stored as negative value (with minus).

Transaction status

THC stores transaction information in various states. When transaction is performed, it can get one of states:

- AUTHORIZED - transaction was succesfully authorized. Resources on Cardholde's account was blocked, and amount is "promised" to merchant. At this moment none of resources transfer was performed.
- DECLINED - transaction was rejected. None of funds was blocked or transfered from Cardholder's account.

For transactions AUTHORIZED succesfully following scenarios are possiblem. It can change status to:

- REVERSED - transaction was withdrawed, for example as error reported by Merchant. Block was removed and resources on Cardholder account stay unmoved. None of transfers is performed.
- CLEARED - transaction was settled succesfully. Resources on Cardholder's account gets unblocked and trasnfered to Merchant's account. Block on Cardholder account becomes charge, and "promised" amount becomes income on Merchant's account.

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For a detailed list please see the technical documentation.

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