Overview

Introduction

DECTA is a certified third party technical payment processor by Mastercard, Visa, and UnionPay International in the European Economic Area (EEA) and Asia-Pacific (APAC). We provide Third-Party Provider (TPP) services for payment processing.

This web-based documentation has been created to help you build and manage your Acquiring platform business, using our guides, documentation, and API references.

DECTA's Most Popular Acquiring Services

Acquirer Processing Services - top tier technology platform for banks and financial institutions to run Mastercard / Visa / UnionPay International payment Acquiring services. To be the go-to Acquirer in your segment it is essential that you provide businesses and consumers with the most convenient technological ways to interact. DECTA Acquirer Processing offers a wide range of payment types helping Acquirer Banks and Fintechs to diversify and boost their merchant acquiring services;
DECTA Merchant Management API for Acquirers - offers a simple means to create and configure elements of your payment acceptance infrastructure. It provides a straightforward way to tailor the DECTA Acquirer processing services to your unique business and operational goals;
Payment Scenarios - for merchants and payment businesses, the ability to anticipate a variety of payment scenarios means building a stronger relationship with their customer base while also maintaining a more future-proof business model. DECTA offers the following payment scenarios:

- E-commerce purchases
- Recurring billing payments
- Payout types such as P2P and B2P
- One-click payments
- MOTO payments (mail and telephone order)
- Travel and entertainment payments
- Reversals and refunds payments
- Quasi-cash payments
- Staged Digital Wallet operator payments and payouts
- Account funding transactions
- Account verification

IC++ (Interchange plus plus) - one of the most competitive payment pricing models widely adopted across multiple business verticals in Europe, North America and other key regions. Its primary advantage is fair and transparent per-transaction price formation, directly aligned with the criteria set by major global payment networks, such as Mastercard and Visa;
EMV 3D Secure (3DS2) - an industry standard cardholder authentication protocol developed to protect online payment data and simplify consumer payment experience. The protocol is promoted by major global card networks and mandated by financial authorities for merchants and financial institutions operating in the EEA and the United Kingdom;
DECTA 3D Secure - a platform-agnostic solution that enables acquirers to introduce a layer of secure customer authentication using our dedicated MPI service. It is built to specification of the latest version of EMV 3D Secure to ensure transaction security and PSD2/SCA requirement compliance.
