FAQ

Why do you need a different set of parameters in the SOAP request?

In addition to mandatory parameter sets, there are also optional parameter sets. By utilising these parameters, merchants have a wider variety of transaction options and additional functionalities that they can provide to cardholders. For example, recurring parameter sets can be utilized so that cardholders receive merchants services and are billed periodically, eliminating the need for cardholders to resubscribe the respective services.

What is PCI DSS for and how do I comply with its requirements?

Abbreviation PCI DSS stands for Payment Card Industry Data Security Standard. PCI DSS is an information security standard used to handle credit card information. For merchants to comply with PCI DSS, all card data must be handled according to Payment Card Industry Security Standards Council provided guidelines, and, on yearly basis, PCI DSS recertification must be done with the industry auditors.

What is the URL for sending the authorisation requests?

For connection details, contact your implementation manager.

What is the differences between a purchase, a refund, and a payout?

Purchase is a payment with a transfer of money from a cardholder to a merchant. It can include payments for goods and services, booking or reservation prepayments, subscription payments, and so on. A purchase can be a one-time or recurring payment, and, in certain cases, it can also be refunded.

Refund is the operation of returning the money from a merchant to a cardholder after a completed purchase. This can refer to cancelling reservations or returning goods. Refunds can be full (the cardholder receives the entire amount) or partial (the cardholder receives a portion of the previously paid amount).

Payout is a payment with a transfer of money from a merchant to a cardholder. This can refer to wage payouts, compensation for expenses, or gambling winning payouts.

What are the differences between account funding and payout?

Account funding is a payment with a card to fund customer account at Merchant/SDWO. Account funding is not a purchase as there are no goods or services provided by the

Merchant, but funds in Merchant/SDWO account are used for subsequent payments between cardholder and Merchant/SDWO. Account funding must be used also to load the prepaid or gift card account at SDWO.

Payout is a payment with a transfer of money from a Merchant to a cardholder. This can refer to wage payouts, compensation for expenses, or gambling winning payouts.

What is the difference between SMS and DMS purchases?

SMS transactions perform card authorisation and financial capture in one event. SMS transactions must be used for immediate delivery of the goods.

DMS transactions have separate card authorisation and financial capture events. DMS transactions must be used where goods delivery occurs some time after the purchase or the final amount is not known at the time of the transaction but is not more than the agreed approximate/maximal amount.

Financial capture may be done for an amount different than the amount authorised – card scheme rules must be observed.

How to check payment status?

In cases when, due to communication failures, SOAP response message is lost, it can be retrieved via SOAP request by calling `GetPayment` method.

Why was the operation rejected?

Authorisation can be denied for various reasons. For example, a cardholder's authorisation may be rejected if they attempt to authorise an amount exceeding the available balance in their account. Similarly, a merchant's authorisation request may be declined if they do not include the necessary parameter set required for a specific authorisation.

Which payment methods, currencies, countries, and businesses DECTA processing support?

DECTA supports a wide range of payment methods like Visa, Mastercard, China Union Pay, and more. You can process transactions with these methods on more than 50+ currencies and any country licensed by the acquirer.

Does DECTA support DCC?

For now, DECTA does not support Dynamic currency conversion; however, new products and solutions are added regularly. Contact your key account manager for more details about the available solutions.

Does DECTA support any POS solutions?

DECTA supports a wide variety of POS solutions. Contact your key account manager for more details about the available solutions.

Does DECTA support recurring payment processing orders?

Yes, DECTA supports most commonly used recurring payment methods.

Before integrating with DECTA, are there any requirements that must be agreed with ICO?

Yes, before DECTA can provide Acquiring services, you are required to initiate implementation project with ICO systems. DECTA can assist you with ICO certification and the onboarding process.

What kind of requirements should you address when working with high-risk merchants?

When working with Licensed Forex, Licensed Gaming, Lending, and other high risk merchant categories, appropriate registrations/certifications must be acquired prior merchant onboarding. DECTA key account manager can provide you more information.

Are there any restrictions on merchant categories that can be served by Acquirer?

Prior to merchant onboarding, Acquirer should review ICO requirements to understand in which category does the merchant fall under. For example, low and middle level merchants risk categories require minimal verification with ICO; however, high level and payout merchant categories require thorough compliance verification with ICO. DECTA key account manager can provide you more information.

Should the functionality, described in SOAP, be tested before implementation?

Yes, all new payment functionalities that will be utilized on a daily basis must be tested and configured prior the execution to production. DECTA key account manager can provide you more information.

Are there any specific access parameters that are required prior the payment scenario testing?

Yes, before the payment scenario functionality testing, DECTA implementation manager should provide you specific parameters (IDs) that are required to access test systems.

We are working with Payment Facilitator. Do we need to do any special transaction processing?

No. If the submerchant of Payment Facilitator is properly registered at DECTA, all additional details will be provided automatically.