

TECHNICAL SPECIFICATIONS

IRIS Online Payments Service – eCommerce



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Transactions History

Date	Version	Modifications
07/10/2019	1.0	Original version
16/03/2022	2.0	Service rebranding to epay eCommerce
02/06/2022	2.1	New Payment Codes
12/09/2022	2.2	New IRIS Online Payments logo
13/10/2022	2.3	Update of manual links
15/12/2022	2.4	New IRIS Online Payment: QR code



Contents

1. Introduction	3
2. General Architecture	5
3. Details to Create a Test Account	8
4. Payment Selection Options	9
5. Technical Interface	16
6. Follow-Up Mechanism	23
7. Test Cases	26
8. Use of Logos	32



1. Introduction

IRIS Online Payments - eCommerce is an online payment solution that enables the buyers of an online store to complete their transaction by directly debiting a bank account, using the web banking or Mobile Banking app of their cooperating bank. The service operates for all web banking / Mobile Banking app users of Piraeus Bank, Alpha Bank, National Bank of Greece, Eurobank and Viva Wallet, reaching almost the total Greek users of web banking.

Specifically, it offers a simple and secure process, which safeguards payment details. Clicking on the IRIS Online Payments icon on the online shop website, customers are directed to the web banking / Mobile Banking app platform of their bank, where they perform payments via selected accounts following specific steps.

IRIS Online Payments service is integrated into the epay eCommerce (Redirection) platform of Euronet Merchant Services. Therefore, for a transaction to be performed via this service, the requirements of the Redirection service must be observed:

<https://www.epayworldwide.gr/wp-content/uploads/2022/10/Redirection.zip>

Using the Redirection service and appropriate parameters, the user is directed to the webpages of IRIS Online Payments service in order to perform the payment.

In the sections below, detailed information is provided on the following:

- **Section 2 → General Architecture:**

Description of the general architecture of "IRIS Online Payments" and buyer actions required in order for a payment to be completed via IRIS Online Payments.

- **Section 3 → Details on Test Account Set up:**

The details required to be sent to Euronet Merchant Services in order to create a *test account* to perform test transactions.

- **Section 4 → Payment Selection Options:**

A description of the 2 options available to merchants to display IRIS Online Payments service as a payment method on their website: Either the user will be directed to epay eCommerce page displaying all available payment methods (e.g. card, IRIS Online Payments), or the merchant will directly display on its website IRIS Online Payments service as a payment method and the user will be directed to the relevant service page.

- **Section 5 → Technical Interface:**

Description of the technical information and steps to be taken, in order to perform a payment via IRIS Online Payments.

- **Section 6 → Follow-Up Mechanism:**

Description of the Follow-Up mechanism that needs to be supported in order for the merchant's system to be informed about every IRIS Online Payments transaction, even when the payer closes the window without completing the procedure and the merchant's website resumes control.

- **Section 7 → Test Cases:**

Description of the test cases to be performed in the framework of the test transactions.

- **Section 8 → Use of Logos:**

Introduction of IRIS Online Payments logos that need to be displayed on the merchant's website.



2. General Architecture

The following chart illustrates the general architecture of “IRIS Online Payments” service in terms of the necessary technical actions.

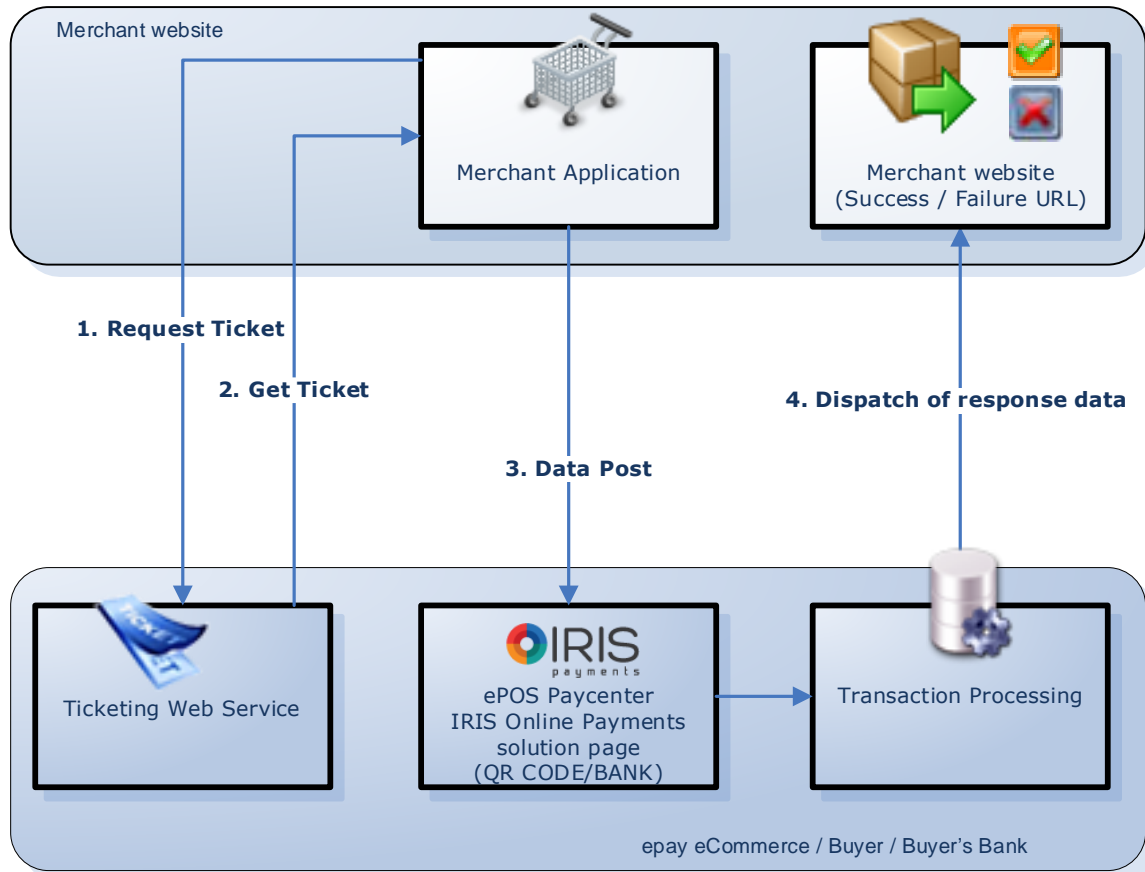
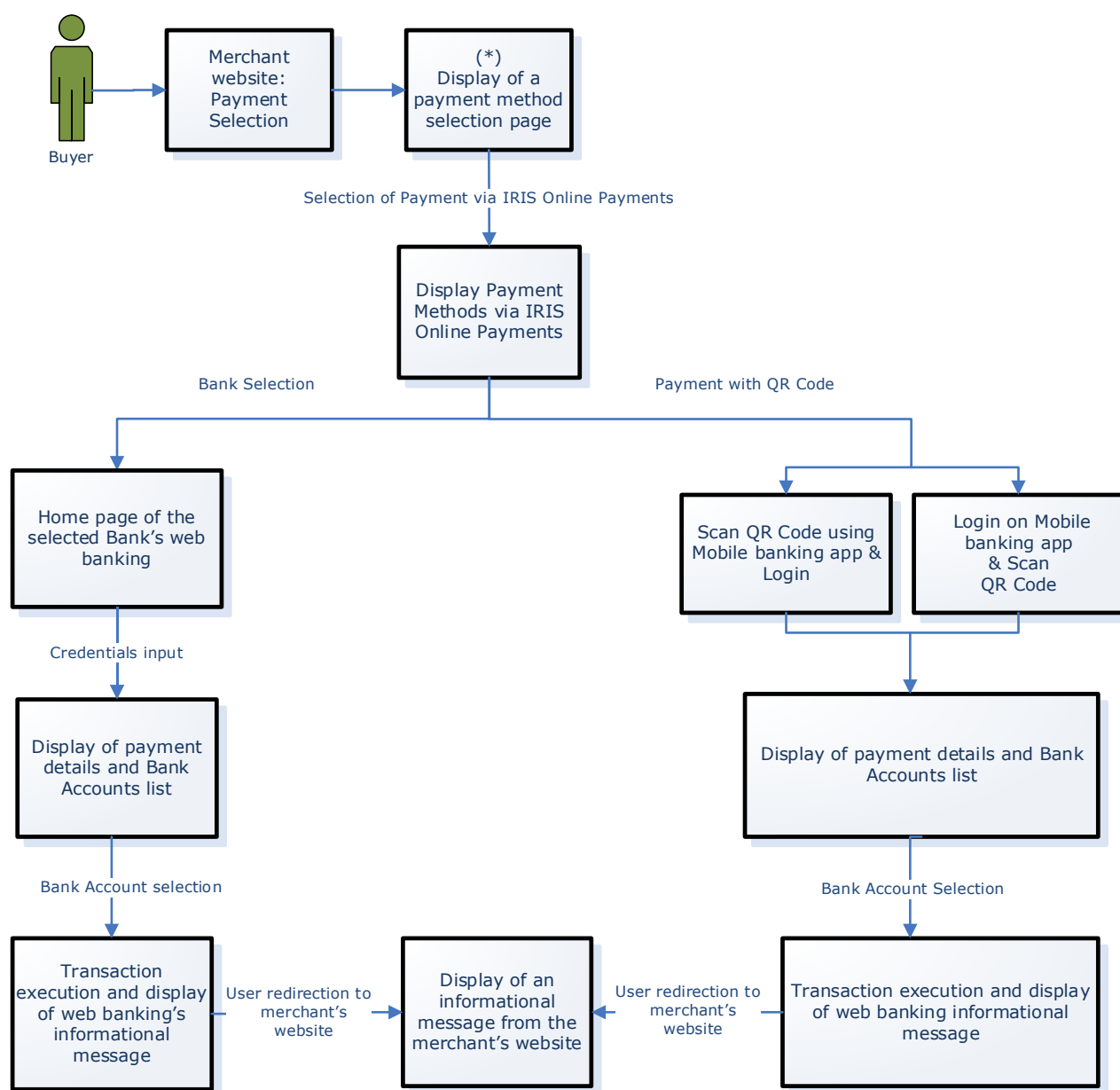


Chart 1: General Architecture

For a payment to be performed via IRIS Online Payments service, the calls required by Redirection service need to be made. Therefore, the merchant system first calls the “Ticketing Web Service” (step 1) to communicate with ePAY eCommerce data about the transaction to be executed and acquire a “transaction ticket” (step 2), which will be required to authenticate the response to be received from ePAY eCommerce. The process is analysed in section 4 of Redirection service specifications.

Then, an HTML form with various information as hidden parameters is used and submitted to a specified URL with the “POST” method (step 3) – see Section 5. This way, the user is directed to the IRIS Online Payments service webpage of ePAY eCommerce and, if the necessary steps are made (see below), the payment is completed. Then, the ePAY eCommerce sends a response with various parameters to predefined URLs of the merchant’s website (step 4) – see Section 5.

The actions performed by the buyer are illustrated below:



(*): Optional page – it only appears if the merchant has chosen to display it.

Chart 2: Buyer actions

The buyer selects to proceed with the payment procedure on the merchant website. If the merchant has chosen to show the epay eCommerce page with the available payment methods, then the relevant screen where the buyer chooses IRIS Online Payments as payment method is displayed (see Section 4 below). Then a new screen appears showing the available IRIS payment methods.

If the buyer selects Bank as a payment method, then a new screen appears with the Banks participating in IRIS Online Payments service and the user chooses one. Subsequently, the user is directed to the web banking of his Bank and enters the

required details. Following successful user access to their Bank's web banking, the relevant information is displayed (e.g., merchant name, transaction reference, etc.) along with the buyer's Bank Accounts. The buyer selects a Bank Account and completes the payment. Finally, the buyer is redirected back to the company's site (merchant).

If the buyer selects QR code as a payment method, then a new screen with QR code is displayed and the buyer should scan using his mobile banking app (chart 2). When scanned through mobile banking app and logged in successfully, he should select his Bank Account. In this step, the relevant information is displayed (e.g., merchant name, transaction reference, etc.). The buyer should select the checkbox accepting IRIS Terms and then complete the payment by clicking on SUBMIT button. Finally, the buyer should return on browser (company web site) in order to see the progress of his transaction.



3. Details to Create a Test Account

The data to be sent to Euronet Merchant Services IRIS Online Payments in order to provide the necessary technical info (*test account*) for test transactions are as follows (all mandatory):

- **Details of the Technical Manager**
 - Name of the technical manager
 - Telephone of the technical manager
 - Email address of the technical manager
 - Company where the technical manager is employed
- **Details of the merchant owning the site:**
 - Trade name of the merchant owning the site
 - Tax Registration Number of the merchant owning the site
 - Domain name of the merchant live site
- **Technical data:**
 - **Web site URL**: The website URL from where the test transactions will be run.
 - **Referrer URL**: The page URL from which test transaction data will be sent.
 - **Success URL**: The page URL to which the test transaction success response will be sent.
 - **Failure URL**: The page URL to which the test transaction failure response will be sent.
 - **Backlink URL**: The URL to which the user is redirected when clicking on "Back to home page" on the Bank selection page, or when transferred to their Bank's ebanking and clicks on the back button of the browser.
 - **IP address**: The IP address of the server sending the requests to the ticketing mechanism – see section 4 Redirection specifications.
 - **Response method (GET or POST)**: It concerns the way in which responses will be sent to the success/failure URLs.
 - **Payment method selection page** (see Section 4 below):
 - Show
 - Do not show
- **Contact Info:**
 - OnlineServices@epayworldwide.gr
 - e-paymentsServices@piraeusbank.gr

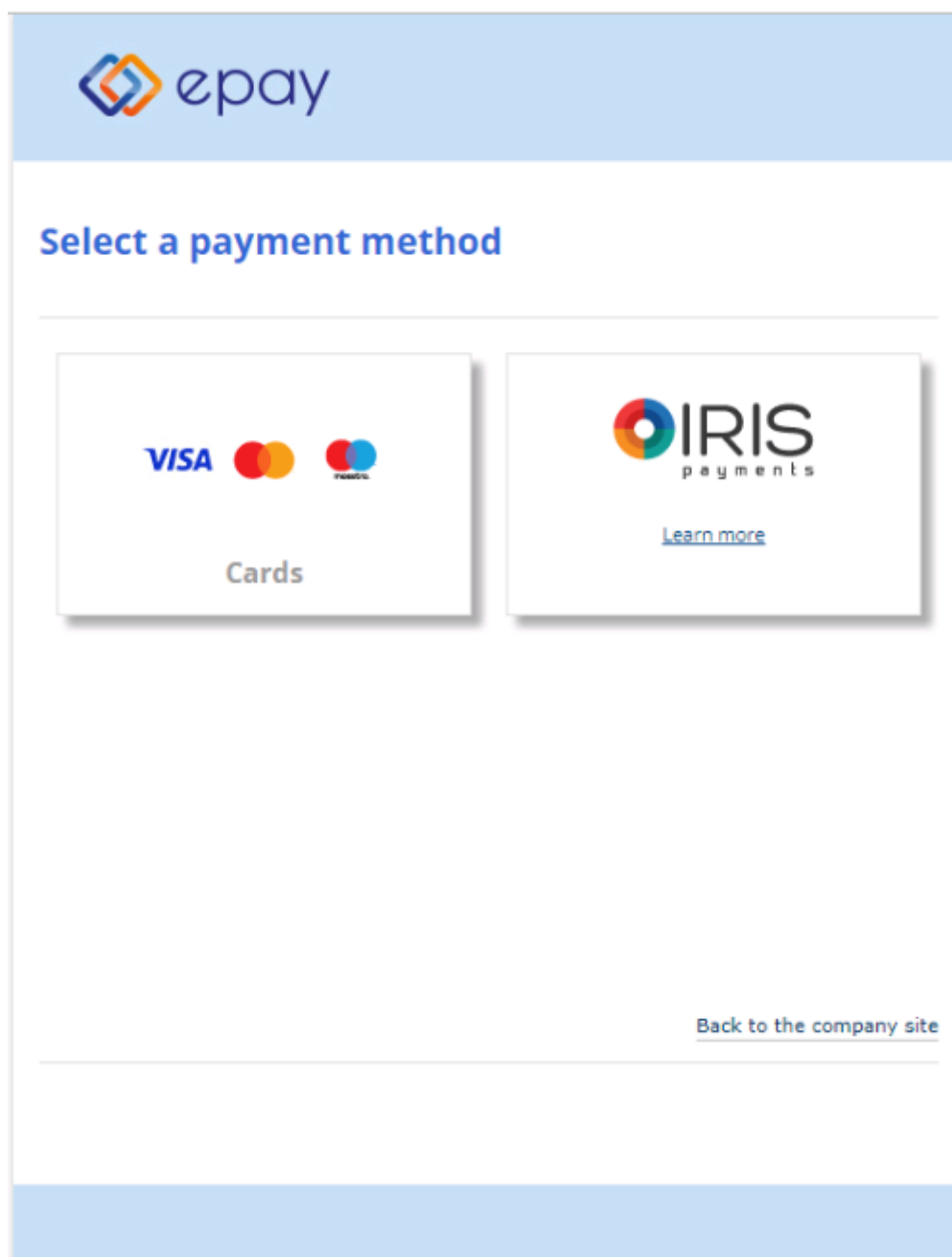
> 4. Payment Selection Options

This section describes the two options that merchants have in order to display IRIS Online Payments service as a payment method on their site.

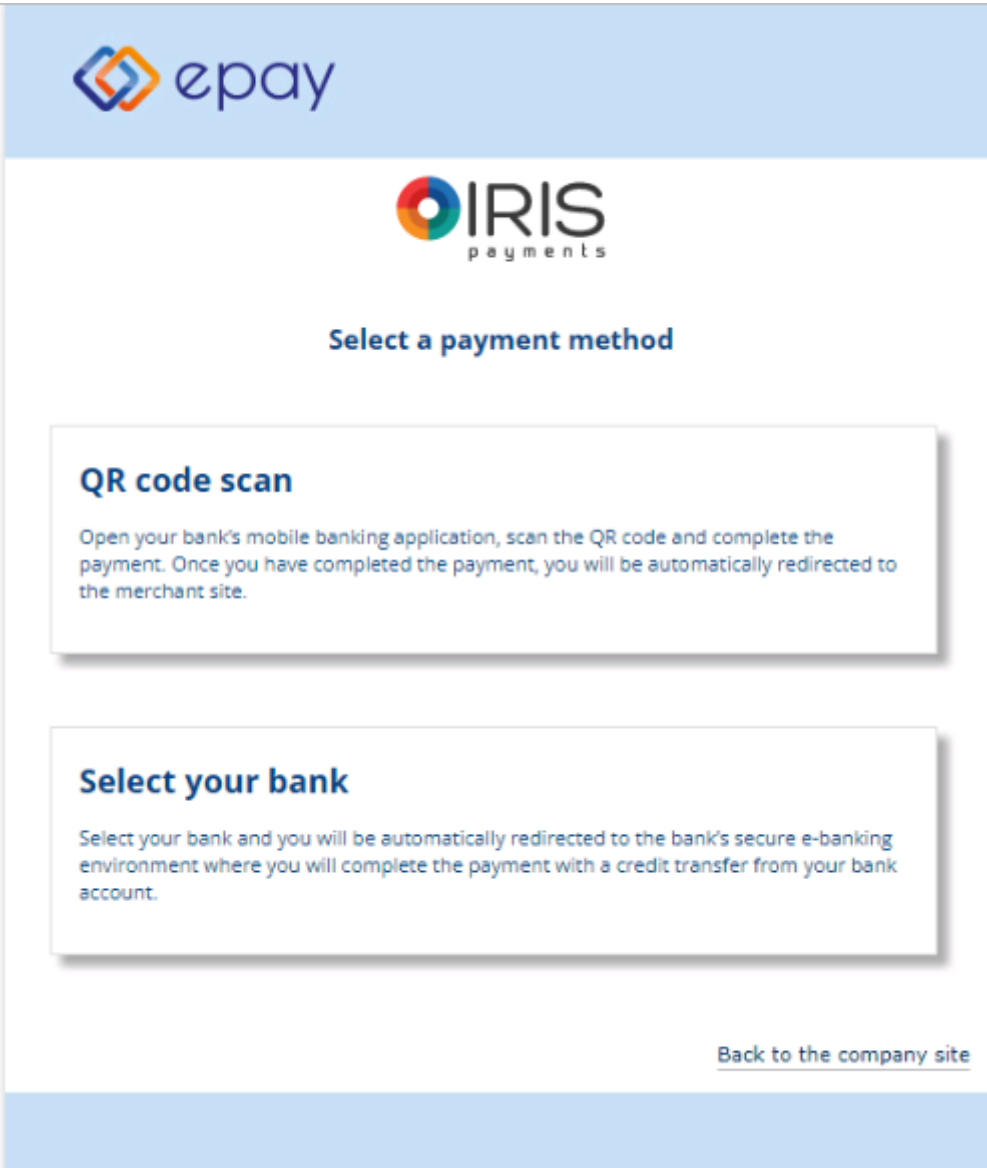
■ Use of a payment method selection page:

The merchant shows an option on their site in order for the user to be directed to epay eCommerce page where they can select one of the available payment methods, e.g. card, IRIS Online Payments service.

Below there is a page template showing the available payment methods:



If the user chooses to pay via IRIS Online Payments, they will be directed to IRIS payment method page. Either through the Bank's selection or QR code scan.



The screenshot displays the epay IRIS payments interface. At the top, the epay logo is on the left and the IRIS payments logo is on the right. Below the logos, the text "Select a payment method" is centered. There are two main sections, each with a title and a description:

- QR code scan**
Open your bank's mobile banking application, scan the QR code and complete the payment. Once you have completed the payment, you will be automatically redirected to the merchant site.
- Select your bank**
Select your bank and you will be automatically redirected to the bank's secure e-banking environment where you will complete the payment with a credit transfer from your bank account.

At the bottom right, there is a link: [Back to the company site](#).

To use the payment methods page, the following must apply:

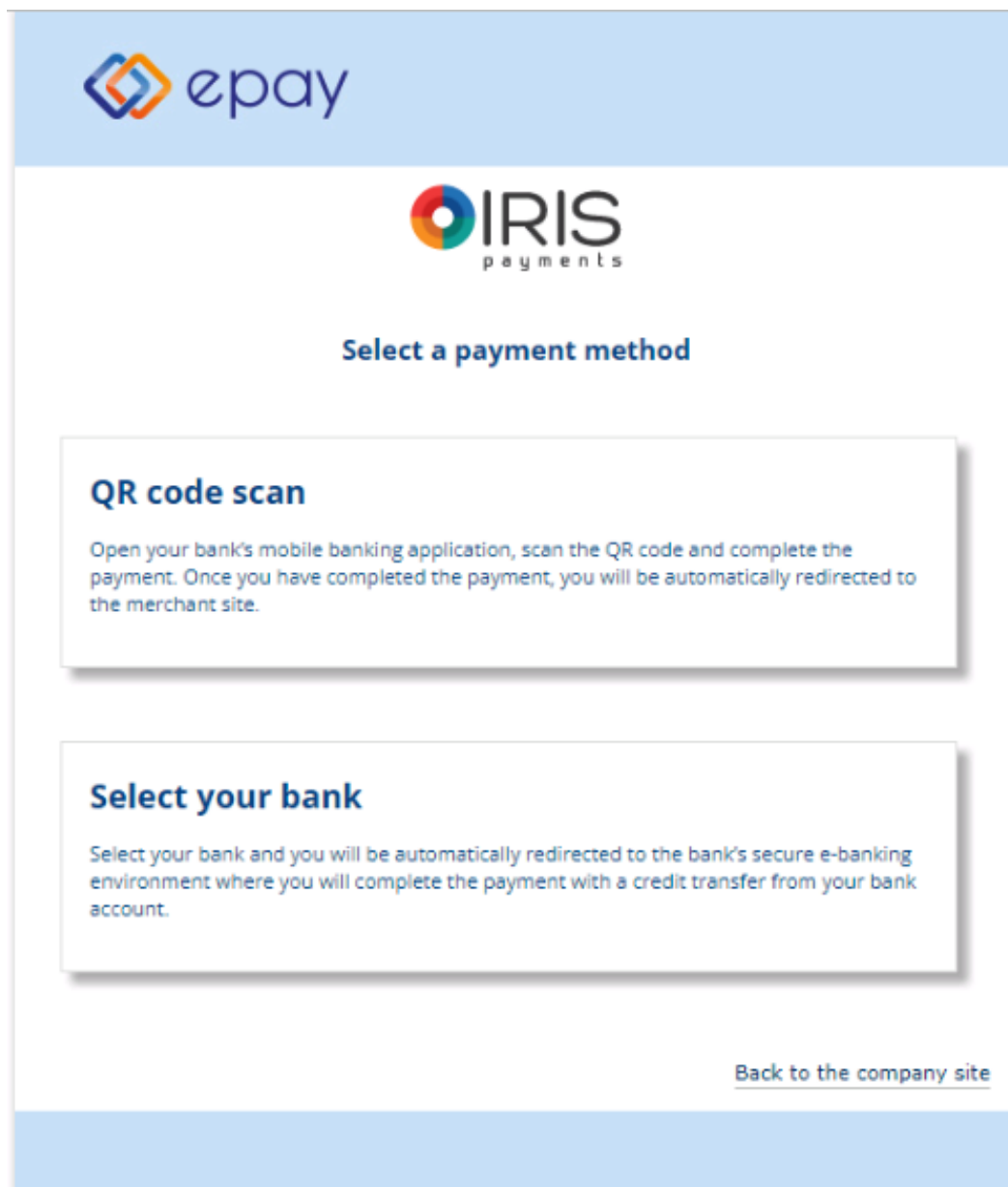
- use the existing Redirection solution (see respective specifications)
- **data post not via iFrame**
- optionally send the "**PaymentCode**" parameter during data post; the parameter functionality is described below
- proper settings should be performed by Euronet Merchant Services

■ Direct transfer to IRIS Online Payments service page:

Alternatively, the merchant may display a separate option for payment via IRIS Online Payments service on the site, showing the icon of this service through which the user will be directed to the Bank selection page. In this case, the following must apply:

- use the existing Redirection solution (see respective specifications)
- **data post not via iFrame**
- during data post the additional **IRIS=yes** parameter should also be sent
- proper settings should be performed by Euronet Merchant Services

If the user chooses to pay via IRIS Online Payments service with direct transfer to IRIS services, the following page will be displayed to select a payment method:





The screenshot shows a web page for selecting a payment method. At the top, there is a light blue header with the epay logo. Below the header, the IRIS payments logo is centered. The main heading is "Select a payment method". There are two main options, each in a white box with a shadow:

- QR code scan**
Open your bank's mobile banking application, scan the QR code and complete the payment. Once you have completed the payment, you will be automatically redirected to the merchant site.
- Select your bank**
Select your bank and you will be automatically redirected to the bank's secure e-banking environment where you will complete the payment with a credit transfer from your bank account.

At the bottom right, there is a link: [Back to the company site](#).


If the user chooses to pay via IRIS Online Payments service with Bank's selection, the following page will be displayed:









IRIS ONLINE PAYMENTS service enables easy and secure payments through your own online banking account: you are directed to your familiar online banking portal and authorize payment without leaving your personal details with third parties.


Select bank











[Back](#)

If the user chooses to pay via IRIS Online Payments service with QR code scan, the following page will be displayed:





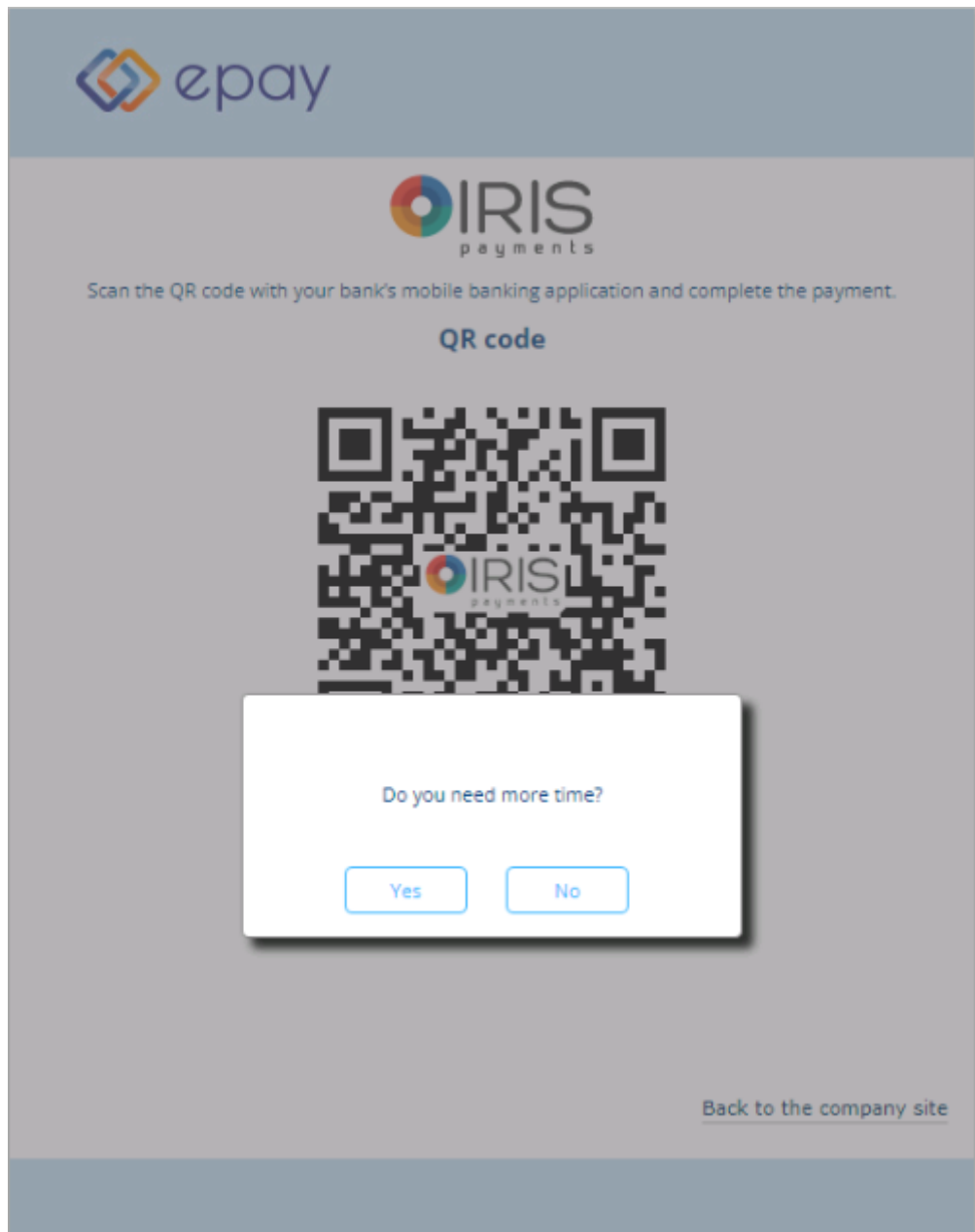
Scan the QR code with your bank's mobile banking application and complete the payment.

QR code



[Back to the company site](#)

If the user delays completing the procedure, then a pop up message appears to ask him if he needs more time or not as the following page will be displayed:



5. Technical Interface

This section provides all the technical information required to complete the technical interface in order to support IRIS Online Payments via Redirection service.

To use IRIS Online Payments service, the following sequence of steps must be performed:

1. Ticketing Web Service Call (Section 4 of Redirection specifications)

The parameters that need to be sent during the Ticketing Web Service call are:

TICKETING WEB SERVICE REQUEST PARAMETERS	
Parameter name	Remarks
AcquirerId	Provided by Euronet Merchant Services.
MerchantId	Provided by Euronet Merchant Services.
PosId	Provided by Euronet Merchant Services.
Username	Provided by Euronet Merchant Services.
Password	Provided by Euronet Merchant Services.
ChannelType	Provided by Euronet Merchant Services.
CurrencyCode	Constant value 978
MerchantReference	<p>Transaction reference sent to the buyer's Bank and, potentially, shown to the buyer. It must meet the following requirements:</p> <ul style="list-style-type: none"> Have a unique value for every new transaction. Even if a payment fails, the same value may not be used again. Be 35 characters long May not start or end with "/" May not contain two consecutive "/" It must use exclusively the following set of characters: a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9 / - ? : () . , ' + Space
Amount	The transaction amount
Instalments	Constant value 0
ExpirePreauth	Constant value 0
Parameters	The parameter value will be returned to the success/failure pages.



The information received from the "ticketing Web Service" are:

TICKETING WEB SERVICE RESPONSE PARAMETERS	
Parameter name	Description
ResultCode	The result code indicating whether the call was successful. Specifically: <ul style="list-style-type: none"> ▪ Value = 0: The transaction details were successfully reported, and the response contains a value in the "TranTicket" parameter. ▪ Value ≠ 0: Unsuccessful call (no value is returned to "TranTicket"). The description of the problem encountered is in the "ResultDescription" field.
ResultDescription	Description of the "ResultCode" in the event of a problem.
TranTicket	The transaction ticket value to be used to authenticate the response to be received by the merchant's website when the transaction has been executed (see section 5 – "Hash Key" Verification) In no case may this value be visible to the user (e.g. not to be transmitted via hidden parameters to an html form).
Timestamp	The date and time when the request details became valid.
MinutesToExpiration	The number of minutes during which the request details and transaction ticket are valid.

2. Parameters sent via POST (Section 4 of Redirection specifications)

If the ticketing WebService call is successful, the necessary parameters are sent via post:

PARAMETERS VIA POST	
Parameter name	Remarks
AcquirerId	Provided by Euronet Merchant Services.
MerchantId	Provided by Euronet Merchant Services.
PosId	Provided by Euronet Merchant Services.
User	Provided by Euronet Merchant Services.
LanguageCode	The language on the Bank selection page: <ul style="list-style-type: none"> ▪ el-GR: Greek ▪ en-US: English
MerchantReference	The <u>same</u> transaction reference as the one used in the Ticketing Web Service call.
ParamBackLink	The variable content is used as a parameter ('query string') in the URL to which the user is redirected when clicking on the "Back to home page" link on the Bank selection page.


 IRIS	New parameter to be used when the payment method selection page is not used (see Section 4). The value "yes" should be sent in order to display the payment page via IRIS Online Payments service.
 PaymentCode	New parameter to be used only by merchants for whom the Remittance Information Format set on DIAS is RI2 or RI3 or RI18 or RI28 or RI38. In such cases, it is the <u>Payment Code</u> of the transaction, made up of <u>20 digits (for the RI2 and RI3 format)</u> or <u>25 digits (for the RI18 format)</u> and with specific format (see, operating specifications of "DIAS CREDIT TRANSFER") that must be transmitted. RI28 & RI38 made up of 20 and 25 digits. Unless the correct value is sent, the payment is rejected. For merchants who do not use payment codes (Remittance Information Format RI0), no value needs to be sent to the parameter.

3. Payment execution and result returned to the merchant

The user executes the payment via "IRIS Online Payments" service, and the control is returned the merchant (to Success URL if the payment was successful, or the Failure URL if the payment failed).

The returned parameters, depending on the selected method, are the following (a description is available in the Redirection service manual):


■ If the response has been set to return via POST method:

PARAMETERS VIA POST	
Parameter name	Remarks
SupportReferenceID	Unique reference id generated by Euronet Merchant Services. It should be known to the merchant.
ResultCode	<p>The result code indicating whether there was any technical issue.</p> <ul style="list-style-type: none"> ▪ Value = 0: No problem encountered. <u>The "StatusFlag" parameters must then be checked to verify that the transaction was authorised.</u> ▪ Value ≠ 0: There was some transaction data or technical problem at the epay eCommerce. The "ResultDescription" parameter contains the problem description.
 Attention!	

	<p>If ResultCode=1 or ResultCode=4 is sent, then the transaction should be verified later via a call to the follow-up Web Service or via the AdminTool, so as to establish whether the transaction was successfully completed, i.e. if IRISStatus = AUTHORISED. This may occur in rare cases of temporary loss of communication with DIAS to order to retrieve the transaction result. If IRISStatus = AUTHORISED is returned, the transaction is considered successful (see Section 6 on follow-up mechanism).</p>
ResultDescription	The description corresponding to the "ResultCode" parameter value when the "ResultCode" has a value other than 0.
StatusFlag	<p>Indicates whether the payment is successful. Possible values:</p> <ul style="list-style-type: none"> ▪ Success: The payment is successful. ▪ Failure: The payment is not successful. The accurate DIAS status is returned via the "IRISStatus" parameter.
ResponseCode	It is not used for IRIS Online Payments.
ResponseDescription	It is not used for IRIS Online Payments.
LanguageCode	The code of the language that was used on the Bank selection page.
MerchantReference	The "MerchantReference" value used for this payment.
TransactionDateTime	Transaction date/time.
TransactionId	The transaction number generated by DIAS. If a problem occurs and the transaction is not processed, a dash ("-") is returned.
Parameters	Included is the parameter value of "Parameters" that had been sent during the "Ticketing Web Service" call.
HashKey	<p>Successful transactions (StatusFlag=Success) include a value which will be used to authenticate the response (see Section 5 of Redirection specifications – "Hash Key" Verification).</p> <p>In failed transactions, it is blank.</p>
PaymentMethod	"IRIS" value is returned.
IRISStatus	<p>The transaction status returned by DIAS. The possible values are:</p> <ul style="list-style-type: none"> ▪ AUTHORISED: The transaction was successfully performed. ▪ PENDING: The transaction has failed. It is the initial status of a IRIS Online Payments payment that may be received via the follow-up Web Service

	<p>if the follow-up process has taken place before the transaction is completed (see Section 6).</p> <ul style="list-style-type: none"> ▪ TIMEOUT: The transaction has failed. This value is received when the user fails to complete the payment in time. The time period available for the customer to complete the payment via their Bank's ebanking is 15 minutes. ▪ AUTHORISINGPARTYABORTED: The transaction has failed. This value is received when the user selects to cancel the transaction via their Bank's ebanking. ▪ ERROR: The transaction has failed. This value is received when some technical problem occurs, and the transaction may not be completed.
ResponseCode	It is not used for IRIS Online Payments.
ResponseDescription	It is not used for IRIS Online Payments.
CardType	It is not used for IRIS Online Payments.
PackageNo	It is not used for IRIS Online Payments.
ApprovalCode	It is not used for IRIS Online Payments.
RetrievalRef	It is not used for IRIS Online Payments.
AuthStatus	It is not used for IRIS Online Payments.

■ **If the response has been set to return via GET method:**

PARAMETERS VIA GET	
Parameter name	Remarks
SupportReferenceID	Unique reference id generated by Euronet Merchant Services. It should be known to the merchant.
ResultCode	<p>The result code indicating whether there was any technical issue.</p> <ul style="list-style-type: none"> ▪ Value = 0: No problem encountered. <u>The "StatusFlag" parameters must then be checked to verify that the transaction was authorised.</u> ▪ Value ≠ 0: There was some transaction data or technical problem at the epay eCommerce, so the transaction failed. The "ResultDescription" parameter contains the problem description.
 Attention!	

	<p>If ResultCode=1 or ResultCode=4 is sent, then the transaction should be verified later via a call to the follow-up Web Service or via the AdminTool, so as to establish whether the transaction was successfully completed, i.e. if IRISStatus = AUTHORISED. This may occur in rare cases of temporary loss of communication with DIAS to order to retrieve the transaction result. If IRISStatus = AUTHORISED is returned afterward, the transaction is considered successful (see Section 6 on follow-up mechanism).</p>
StatusFlag	<p>Indicates whether the payment is successful. Possible values:</p> <ul style="list-style-type: none"> ▪ Success: The payment is successful. ▪ Failure: The payment is not successful. The accurate DIAS status is returned via the "IRISStatus" parameter.
ResponseCode	It is not used for IRIS Online Payments.
MerchantReference	The "MerchantReference" value used for this payment.
TransactionId	The transaction number generated by DIAS. If a problem occurs and the transaction is not processed, a dash ("-") is returned.
Parameters	Included is the parameter value of "Parameters" that had been sent during the "Ticketing Web Service" call.
HashKey	<p>Successful transactions (StatusFlag=Success) include a value which will be used to authenticate the response (see Section 5 of Redirection specifications – "Hash Key" Verification).</p> <p>In failed transactions, it is blank.</p>
IRISStatus	<p>The transaction status returned by DIAS. The possible values are:</p> <ul style="list-style-type: none"> ▪ AUTHORISED: The transaction was successfully performed. ▪ PENDING: The transaction has failed. It is the initial status of an IRIS Online Payments transaction that may be received via the follow-up Web Service if the follow-up process has taken place before the transaction is completed (see Section 6). ▪ TIMEOUT: The transaction has failed. This value is received when the user fails to complete the payment in time. The time period available for the customer to complete the payment via their Bank's ebanking is 15 minutes. ▪ AUTHORISINGPARTYABORTED: The transaction has failed. This value is received when the user

	<p>selects to cancel the transaction via their Bank's ebanking.</p> <ul style="list-style-type: none"> ▪ ERROR: The transaction has failed. This value is received when some technical problem occurs, and the transaction may not be completed.
PackageNo	It is not used for IRIS Online Payments.
ApprovalCode	It is not used for IRIS Online Payments.
AuthStatus	It is not used for IRIS Online Payments.



6. Follow-Up Mechanism

Given that for an IRIS Online Payments payment to be executed the user must be transferred to the ebanking environment of their Bank, it is possible that the user closes the window before the payment has been completed and the merchant website has been updated on the transaction result. Hence, a Follow-up mechanism has been developed, which needs to be supported, in order for the merchant to be updated about every transaction.

The following must be considered:

- The maximum total time available for the user to browse after being redirected from the merchant's site is **30 minutes** (i.e. to the payment method selection page – if used, to the Bank's selection page and their Bank's ebanking).
- The time period available for the customer after being directed to their Bank's ebanking is **15 minutes**.

The merchant's application must keep as pending, the cases where the user chose to perform the payment and was redirected from the merchant's site to the payment method selection page or to the Bank selection page for IRIS Online Payments transaction. Then, a flow must make Web Service calls to obtain information about the status of pending payments. The call may be made at any time, but it must be repeated when the payment has not yet received its final status. Below there is a description of the Web Service parameters and actions to be performed depending on the response that is sent.





For the Web Service call, the following specifications need to be considered and a call must be made with "RequestType=FOLLOW_UP" (see Section 5):

<https://www.epayworldwide.gr/wp-content/uploads/2022/10/Web-Service.zip>

The request message for the Web Service call should contain the following values:

WEB SERVICE REQUEST PARAMETERS	
Parameter name	Remarks
AcquirerID	Provided by Euronet Merchant Services.
MerchantID	Provided by Euronet Merchant Services.
PosID	Provided by Euronet Merchant Services.
User	Provided by Euronet Merchant Services.
Password	Provided by Euronet Merchant Services.
ChannelType	Provided by Euronet Merchant Services.
RequestType	It should take the value "FOLLOW_UP".
MerchantReference	"MerchantReference" value of the transaction for which the status is requested.

The information contained in the response message are:

WEB SERVICE RESPONSE PARAMETERS	
Parameter name	Description
RequestType	It will contain the value "FOLLOW_UP".
MerchantID	The MerchantID value of the request
PosID	The PosID value of the request
User	The User value of the request
ChannelType	The ChannelType value of the request
ResultCode	<p>The result code that had been returned at the initial transaction:</p> <ul style="list-style-type: none"> ▪ Value = 0: No technical problem was encountered. The following parameters contain payment information. ▪ Value ≠ 0: A technical problem occurred during the initial call. The description of the problem encountered is in the "ResultDescription" field.
ResultDescription	Description of the "ResultCode" in the event of a problem.
SupportReferenceID	Unique reference id generated by Euronet Merchant Services.
StatusFlag	<p>The "StatusFlag" value of the transaction for which follow-up was requested.</p> <div>  Attention! A transaction is considered successful when: <ul style="list-style-type: none"> • StatusFlag = "Success" and • IRISStatus = "AUTHORIZED". </div>
MerchantReference	The "MerchantReference" value of the transaction for which follow-up was requested.
TransactionDateTime	The date and time of the transaction for which follow-up was requested.
 PaymentMethod	<u>New parameter.</u> It will contain the value "IRIS" for IRIS Online Payments transactions.
 IRISTransactionID	<u>New parameter.</u> It will contain the "TransactionID" value of the IRIS Online Payments transaction for which follow-up was requested.
 IRISStatus	<u>New parameter.</u> It will contain the "IRISStatus" value of the IRIS Online Payments transaction for which follow-up was requested.

The possible response cases and the actions to be taken are:

- **ResultCode = 1010,**
ResultDescription = "Wrong original transaction":
No payment has been registered with the specific MerchantReference. If the call was made soon after the user was redirected, the follow-up process should be repeated, because the user may still be on the Bank selection page. If at least 30 minutes have lapsed, there is no need to repeat the follow-up procedure and it should be considered that there is no payment with the specific MerchantReference.
- **StatusFlag = Failure, IRISStatus = NONE**
No payment has been registered with the specific MerchantReference. The user may have chosen a Bank but has not logged in to their Bank's ebanking yet. The follow-up process should be repeated later to obtain information about the final transaction status.
- **StatusFlag = Success, IRISStatus = AUTHORISED**
The transaction is successful. There is no need to repeat the follow-up procedure.
- **StatusFlag = Failure, IRISStatus = PENDING**
An IRIS Online Payments transaction has been initiated but has not been completed. The follow-up process should be repeated later to obtain information about the final transaction status.
- **StatusFlag = Failure, IRISStatus = AUTHORISINGPARTYABORTED**
The transaction has failed. The customer chose to cancel via their Bank's ebanking and the transaction was not completed. There is no need to repeat the follow-up procedure.
- **StatusFlag = Failure, IRISStatus = TIMEOUT**
The transaction has failed. The customer failed to complete the payment within the 15-minute timeframe after having been directed to their Bank. There is no need to repeat the follow-up procedure.
- **StatusFlag = Failure, IRISStatus = ERROR**
The transaction has failed. Some problem was encountered, and the payment was not performed. There is no need to repeat the follow-up procedure.

7. Test Cases

In order to perform the necessary tests on IRIS Online Payments, there is a test environment available. This environment allows test IRIS Online Payments, which are similar to the real payments, therefore the parameters that are returned are equivalent to those of real payments.



Attention!

- Test transactions are not sent to DIAS, therefore it is not possible for DIAS to generate a daily clearing file for them.
- The payment code value (parameter "PaymentCode") is only checked in the production environment by DIAS. Hence, no value check is performed in the test environment, so it cannot be verified.
- The Banks and bank accounts shown in the test environment are not real.

To perform a test IRIS Online Payments transaction, the following steps must be taken:

1. Ticketing Web Service Call & Data transmission via POST

Using the test account given to the Bank, the procedure described in Section 5 above is performed (Ticketing Web Service call and parameters sent via POST method), so that the user is directed to the Bank's test environment.

2. Display of payment method selection page (optional)

If it has been selected to use the payment method selection page, the relevant page will appear and payment via IRIS Online Payments must be selected.

3. Display of Bank selection page

The page where a Bank can be selected is displayed. In the test environment "Bank 1", "Bank 2", "Bank 3", etc. are shown. It is possible to select any bank from the lists.



TEST ENVIRONMENT

IRIS ONLINE PAYMENTS service enables easy and secure payments through your own online banking account: you are directed to your familiar online banking portal and authorize payment without leaving your personal details with third parties.

Select bank

[Bank 1](#)

[Bank 2](#)

[Bank 3](#)

[Bank 4](#)

[Back to the company site](#)

4. Access the test eBanking

If any Bank is selected, the following screen is displayed. The details required to access the test eBanking environment are the following:

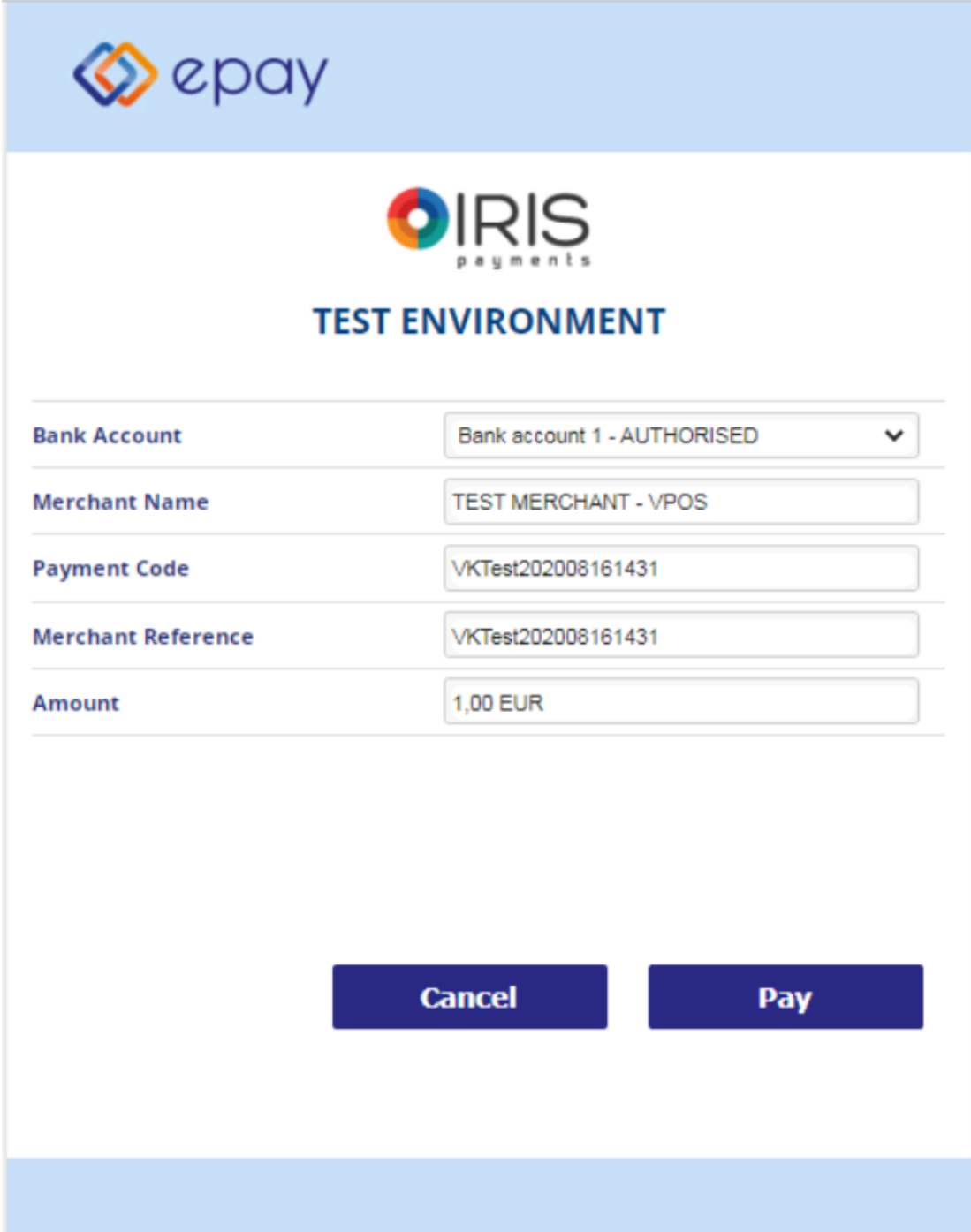
Username	ibuser
Password	irislogin



The screenshot shows the login interface for the ePay IRIS payments TEST ENVIRONMENT. At the top, there is a light blue header with the ePay logo. Below this, the IRIS payments logo is centered, followed by the text "TEST ENVIRONMENT". The login form consists of two input fields: "Username" with the value "ibuser" and "Password" which is empty. A dark blue "Login" button is positioned at the bottom right of the form area.

5. Bank Account Selection

After accessing the test ebanking, a screen similar to the one below is displayed:



The screenshot shows the epay IRIS payments TEST ENVIRONMENT interface. At the top, there is a blue header with the epay logo. Below the header, the IRIS payments logo is centered, followed by the text "TEST ENVIRONMENT". The main area contains a form with five fields: "Bank Account" (a dropdown menu showing "Bank account 1 - AUTHORISED"), "Merchant Name" (a text box with "TEST MERCHANT - VPOS"), "Payment Code" (a text box with "VKTest202008161431"), "Merchant Reference" (a text box with "VKTest202008161431"), and "Amount" (a text box with "1,00 EUR"). At the bottom of the form, there are two blue buttons: "Cancel" and "Pay".

Bank Account	Bank account 1 - AUTHORISED
Merchant Name	TEST MERCHANT - VPOS
Payment Code	VKTest202008161431
Merchant Reference	VKTest202008161431
Amount	1,00 EUR

Cancel **Pay**

Depending on the account that is selected, the respective result is sent to the website.

The mandatory tests that must be performed are the following:



Test Case 1: TRANSACTION WITH ACCOUNT "Bank account 1 - AUTHORISED"

MANDATORY

Scenario: Successful transaction through account selection
"Bank account 1 - AUTHORISED"



Applicable when:

IRISStatus = AUTHORISED is returned



Merchant application actions:

- The user receives a transaction success message
- Merchant application update on the successful transaction



Test Case 2: TRANSACTION WITH ACCOUNT "Bank account 2 - PENDING"

MANDATORY

Scenario: Transaction with PENDING status through account selection
"Bank account 2 - PENDING"



Applicable when:

IRISStatus = PENDING is returned



Merchant application actions:

- The transaction has the initial DIAS status, so it is not yet known what the final status will be. Generally, this status will be sent in rare cases. In such cases, the follow-up Web Service should be called until the transaction obtains a final status, which will be considered (see Section 6).
- A message is displayed for the user to contact the merchant (so the merchant can inform the customer that the transaction has been successfully executed or failed depending on the final status of the transaction).



Test Case 3: TRANSACTION WITH ACCOUNT "Bank account 3 - TIMEOUT"

MANDATORY

Scenario: Transaction with TIMEOUT status through account selection "Bank account 3 - TIMEOUT"



Applicable when:

IRISStatus = TIMEOUT is returned



Merchant application actions:

- The user receives a transaction failure message
- Merchant application update on the failed transaction



Test Case 4: TRANSACTION WITH ACCOUNT "Bank account 4 - ERROR"

MANDATORY

Scenario: Transaction with ERROR status through account selection "Bank account 4 - ERROR"



Applicable when:

IRISStatus = ERROR is returned



Merchant application actions:

- The user receives a transaction failure message
- Merchant application update on the failed transaction



Test Case 5: TRANSACTION ABORTED VIA "CANCEL" BUTTON

MANDATORY

Scenario: Transaction aborted via "Cancel" button in the ebanking test environment.



Applicable when:

IRISStatus = AUTHORISINGPARTYABORTED is returned



Merchant application actions:

- The user receives a transaction failure message
- Merchant application update on the failed transaction



8. Use of Logos

This section describes the logos of IRIS Online Payments service that will be displayed on the merchant's website.

All the relevant material can be found on:

<https://www.epayworldwide.gr/wp-content/uploads/2022/10/Icons.zip>

On the home page:

The IRIS Online Payments logo should appear on the home page of the site and on the payment method selection page that may be available on the merchant site. Service logo is included in the folder (Icons/IRIS).

The logo must be a link to <https://www.piraeusbank.gr/el/epiheiriseis-epaggelmaties/oloklirwmenes-lyseis-emporon/lyseis-emporon/sxetikes-ipiresies/iris-online-payments-hlektroniko-katasthma>.