COLLECTING SOLUTION

Integration of payment pages into an iframe

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1. PRESENTATION

The payment gateway allows you to use iframe to embed the payment pages into your website.

This kind of integration allows the buyer to proceed the payment without leaving the purchase tunnel.

This document presents technical aspects of the iframe mode. It does not replace the Hosted Payment Page - Implementation guide.

Using the iframe mode requires the merchant web site to use the HTTPS protocol on all of its pages.

2. RESTRICTIONS

Some payment methods are not compatible with integration by iframe, this is the case of PayPal, Giropay and Sofort Banking.

Iframe mode is not recommended if you propose payment methods using redirection to a third website.

3. DECLARING AN IFRAME

- 1. Create an HTML <iframe> tag on the page where you would like to display the payment page (this page should correspond to the "Payment" stage of your purchase journey).
- 2. Use the **name** attribute to give a name to your iframe. This name will be used in the payment form to specify within which item the form will be displayed.
- 3. Populate the src attribute with your payment form URL.
- 4. Define the size of the iframe by using the width and height attributes.
- **5.** Use the **scrolling** attribute of the iframe tag to delete borders and scrollbars.

Example:

<iframe name="nameFrame" src="payment_form.php" width="600" height="550" scrolling="no" />

4. DISPLAYING THE PAYMENT FORM IN THE IFRAME

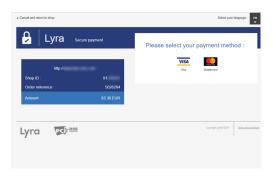
Modify your payment form by using the target attribute to your <form> tag.

Populate it with the name of your iframe.

```
<form method="POST" action="https://secure.lyra.com/vads-payment/" target="nameFrame" > ... </form>
```

5. ACTIVATING THE IFRAME MODE

Populate **vads_action_mode** to **IFRAME** in your payment form in order to enable iframe mode and to obtain a clean display.



Please select your payment method :

VISA

Visa

Mastercard

Figure 1: Payment page displayed in INTERACTIVE mode

Figure 2: Payment page displayed in IFRAME mode

6. HIDING THE 3D SECURE LOGOS

Use the 3DS_LOGOS attribute of the vads_theme_config to hide the "Verified By Visa" and "Mastercard Secure Code" logos on the payment page.

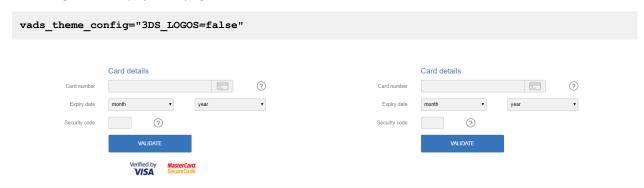


Figure 3: Payment page with 3D Secure logos

Figure 4: Payment page without 3D Secure logos

7. CUSTOMIZING INPUT FIELDS

Use the **vads_iframe_options** field to customize:

- the background color of input fields (thanks to the fieldsBackgroundColor attribute),
- the font color of input fields (thanks to the fieldsFontColor attribute).

Figure 5: Default input fields

Figure 6: Custom input fields

8. TRANSMITTING THE RETURN URLS

When iframe mode is enabled, there is no button displayed on the payment page to abandon the payment.

The merchant web site has to manage:

- · redirection in case of payment successful,
- · redirection in case of payment declined,
- redirection in case of payment abandoned by the buyer

In the first two cases, to automatically redirect the buyer to the merchant web site, populate the following fields:

- vads_redirect_success_timeout and vads_redirect_error_timeout with "0",
- vads_url_success with the URL of your order confirmation page,
- vads_url_return with the URL of your return page in case of rejected payment,
- vads_return_mode with the "POST" or "GET" value to retrieve the payment result and display it on your order confirmation page if necessary.

To manage the case of abandoned payment, you can add a button on top of the iframe to allow the closure of the iframe.

If you want to be notified when payments are canceled, make sure you have configured and enabled the notification rule "Instant Payment Notification URL on cancellation" in your Expert Back Office.

9. TRANSMITTING THE TRANSACTION RECEIPT TO THE BUYER

When iframe mode is enabled, the buyer can't view the transaction receipt on the summary page.

The receipt will automatically be sent by mail (provided that the notification rule "Confirmation e-mail of payment sent to the buyer" is enabled on your Expert Back Office).

The buyer's e-mail is essential when using iframe mode.

Use the vads_cust_email field in your payment form to transmit the buyer's email address.

10. SPECIFYING THE DISPLAY MODE OF THE RETURN PAGE

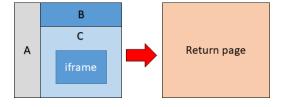
The **FORM_TARGET** attribute of the **vads_theme_config** field allows to define how the return page will be displayed.

10.1. Displaying the return page in full screen

Use the "**_top**" value of the FORM_TARGET attribute.

Syntax: vads_theme_config="FORM_TARGET=_top

Result:

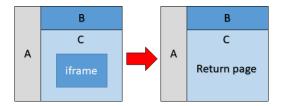


10.2. Displaying the return page in the parent frame

Use the "_parent" value of the FORM_TARGET attribute.

 $\underline{Syntax}: \textbf{vads_theme_config="FORM_TARGET=_parent}$

Result:

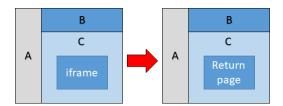


10.3. Displaying the return page in the same iframe

Use the "_self" value of the FORM_TARGET attribute.

Syntax: vads_theme_config="FORM_TARGET=_self

Result:



11. CATCHING THE END OF PAYMENT

For integrations including return within the iframe (FORM_TARGET=_self), it is requires to close the iframe, and to display the payment result on the parent frame.

To do this, you can declare the following JS function in the parent frame:

```
window.removeIframe = function() {
  var iframe = document.querySelector('iframe[name=payment]');
  if (iframe) {
   iframe.remove();
  }
};
```

And below the code to call the function, to place in your return pages:

```
<script>
parent.removeIframe();
</script>
```

12. SUGGESTING ADDITIONAL PAYMENT ATTEMPTS

With full-screen redirection, the payment gateway can offer the "other payment attempt" button if the payment is declined (if the number of attempts is not zero in the configuration).

The number of attempts is set in your Expert Back Office.

When iframe mode is enabled, this behavior is not available.

You can nevertheless propose a new attempt on your return page (URL defined in the vads_url_return
field) and display the iframe containing the payment page again.

Sample code on the return page:

Source code of the refreshlframe() function to be added in the page containing the iframe:

```
function refreshIframe(){
  var iframe = document.getElementById('nameFrame');
  iframe.src = iframe.src;
}
```

13. MANAGING TIMEOUTS

A payment session is the time given to the buyer to make his payment.

The delay of payment session is 10 minutes.

Once the session expired, the buyer is disconnected. The merchant web site is notified if the "Instant Payment Notification URL on cancellation" notification rule is configured and enabled.

If the buyer makes a transaction on the payment page after the expiry of its payment session, an error message will be displayed.

To avoid this logout message, you can add a counter to your page.

After a sufficient time (5 minutes for example) the iframe will be closed automatically.

```
...
  setTimeout(window.parent.removeIframe(), '30000');
  </body>
  </html>
```