Partner Integration Guide

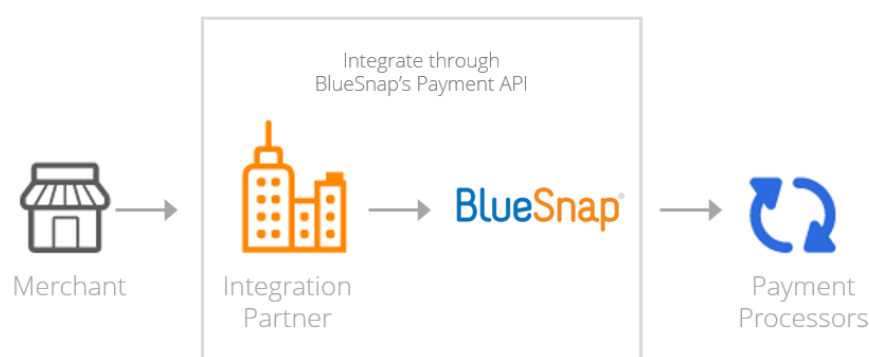**BlueSnap**®

Partner Integration Guide

As an ecommerce platform, subscription management platform, or other business service provider, you need to connect to a payment gateway in order to process payments on behalf of your merchants.

BlueSnap's Powered Buy Platform enables you to process payments while achieving higher conversions and benefitting from built-in fraud protection. We are a truly global payment gateway, connected to a global network of acquiring banks, and with support for 100 local currencies. Our flexible processing engine routes transactions to the best banks to ensure maximum payment success.

This guide describes the steps involved in integrating with the Powered Buy Platform, so that you can quickly begin processing payments on behalf of your merchants.

Integration Overview

The graphic below shows the relationship between you, your merchants, and BlueSnap once the integration has been configured.

Merchants connect to you as a provider of ecommerce or other business solutions, you integrate directly with BlueSnap's Powered Buy Platform, and then we handle the complex interactions with processors and acquiring and issuing banks that are required in order to get payments processed.

BlueSnap offers a variety of flexible integration options, but in most cases the Payment API is the ideal integration method, as it offers powerful functionality but it is easy to implement.

The main components of the integration are:

- Processing payments
- Obtaining event data via IPNs (Webhooks)
- Reporting

Processing Payments

In order to process payments, you'll need to first obtain the shopper's payment information and other transaction details such as price and currency from the merchant. Then you will deliver this information to BlueSnap so that we can route the transaction for processing.

API Requests

When you integrate using BlueSnap's Payment API, you simply send the required transaction information in an API request to BlueSnap. The API supports credit and debit cards, PayPal, and ACH/ECP.

You can perform the authorization and capture in a single step, or you can separate them into two steps, for example if the payment is for physical goods that must be shipped before the funds can be captured.

You can also easily process batch transactions and perform refunds.

Example Request

In the following example, the merchant sells subscriptions to online courses, and the shopper, Judy Student, has purchased a subscription for one course, at a price of $75.

After you have obtained the transaction details and payment information from the merchant, you can then send this information in an Auth Capture request to the BlueSnap Payment API. The content of the request to process the initial subscription payment for Judy Student would look similar to this:

```xml
<card-transaction>
    <card-transaction-type>AUTH_CAPTURE</card-transaction-type>
    <recurring-transaction>RECURRING</recurring-transaction>
    <amount>75.00</amount>
    <currency>USD</currency>
    <card-holder-info>
        <first-name>Judy</first-name>
        <last-name>Student</last-name>
    </card-holder-info>
    <credit-card>
        <card-number>4111111111111111</card-number>
        <security-code>111</security-code>
        <expiration-month>01</expiration-month>
        <expiration-year>2020</expiration-year>
    </credit-card>
</card-transaction>
```

This is an example of the simplest version of this request. You could also include your own transaction ID, metadata, additional information for fraud checks, and more.

API Reponses

The Payment API sends an immediate response to each request, with details about the transaction and its status. It will also send error details if an issue occurs.

Example Response

If the example request above is successful, the API sends an HTTP 200 response with content similar to the following:

```
<card-transaction>
    <card-transaction-type>AUTH_CAPTURE</card-transaction-type>
    <transaction-id>12345678</transaction-id>
    <recurring-transaction>RECURRING</recurring-transaction>
    <amount>75.00</amount>
    <currency>USD</currency>
    <card-holder-info>
        <first-name>Judy</first-name>
        <last-name>Student</last-name>
    </card-holder-info>
    <credit-card>
        <card-last-four-digits>1111</card-last-four-digits>
        <card-type>VISA</card-type>
        <card-sub-type>CREDIT</card-sub-type>
    </credit-card>
    <processing-info>
        <processing-status>success</processing-status>
        <cvv-response-code>MA</cvv-response-code>
        <avs-response-code-zip>M</avs-response-code-zip>
        <avs-response-code-address>M</avs-response-code-address>
        <avs-response-code-name>U</avs-response-code-name>
    </processing-info>
</card-transaction>
```

The response includes an ID for the transaction, which you can use to track the transaction in your internal systems. It also provides information about the processing status and the results of the CVV and AVS fraud checks.

More information about the Payment API is available on BlueSnap's Developer Hub.

Obtaining Event Data with IPNs

Instant Payment Notifications (IPNs), also known as webhooks, provide you with real-time information about transaction events like authorizations, captures, refunds and more. Whenever one of these events occurs, we'll automatically send an IPN as an HTTP POST request to a unique URL on your site's server. The IPN includes details about the event, such as the price, currency, shipping address details, payment method, and shopper information.

You can then use the information in the IPN to take actions like:

- Ensuring your accounting records are updated when a payment is made
- Sending a subscription reminder to a customer when their subscription is due for renewal
- Updating your customer database when a subscription is processed

For more information about IPNs, see our Help & Support Center.

Example IPNs

Charge: If a payment is successful, BlueSnap will send a Charge IPN. For an example of a Charge IPN, showing the content of the POST request, go here.

Cancel: If a subscription is cancelled, BlueSnap will send a Cancel IPN. You can then take action to let the merchant know that the subscription was cancelled and to send the shopper an email notification. For an example of a Cancel IPN, showing the content of the POST request, go here.

Reporting

BlueSnap's reporting and analytics capabilities enable merchants to dive into the data that drives their business, and get insights to help boost conversions.

Payment Conversion Reporting

Our payment conversion reports provide in-depth analysis into authorization results so that merchants can optimize conversion rates and increase sales. Any conversion report can be run for one-off or recurring charges, allowing merchants to focus on subscriptions as needed.

Sales Intelligence

Merchants can accurately track the lifecycle of their customer base with in-depth sales and revenue reports. Multicurrency reports enable merchants to track sales and product performance across different geographies, and aggregate sales data from multiple currencies into a base currency.
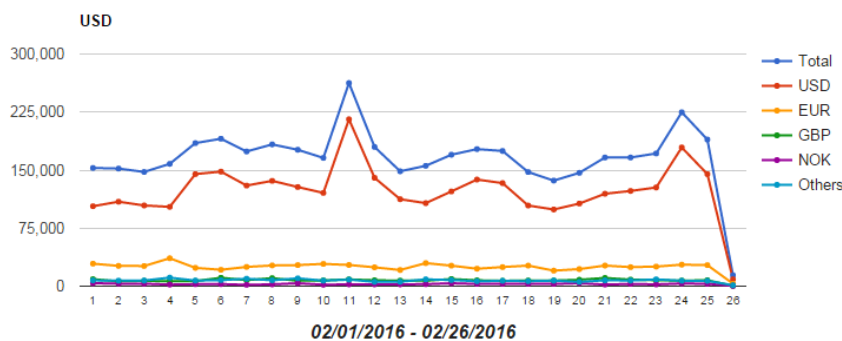
Sample Sales Report

Getting Started

You may wish to begin by looking at BlueSnap's Developer Hub, where you can review and test the API calls to get a better sense of the Payment API and what it offers. Detailed information about BlueSnap's Powered Buy Platform is also available in our Help & Support Center.

When you're ready, reach out to the BlueSnap sales team (email: sales@bluesnap.com or phone: 1-877-351-7068) in order to get a BlueSnap account and your API credentials. Once you have your account and credentials, you will be able to access the BlueSnap Merchant Console, where you can configure API settings, view order history, and obtain reports.