

Frequently Asked Questions

Certificates

in progress

User

Blocking user

Q: Does blocking the user results in blocking user's cards as well?

A: No.

Cards

Creating card

Q: Cards are created with status VERIFIED. Should users perform card **activation** to virtual cards?

A: Virtual cards do not need to be activated. This only applies to physical cards.

Q: What is the default **status** for a newly ordered virtual and physical cards?

A: Virtual cards are active right after being created. Physical cards need to be activated by the end user. To check if a card is active, search for **activationDate** parameter in method [GET /admin/cards](#) - if it's not null, card is active.

Physical cards

Q: Client is asking about physical cards and where they can track when this card is issued or what is the current status?

A: We do not provide it via API, but they can do it through an agreement with a courier company that will deliver cards from the personalization company to users.

PIN

Q: User's card will be auto **locked** after 3 failed PIN attempt by the issuer. Do we send a callback response to client when this happens?

A: No.

Q: Is **OTP** required when sending a request to </admin/cards/{cardId}/pin> to change card PIN?

A: OTP is not required in this situation.

Q: How to **set PIN** for a card?

A: PIN can be set before generating the card using the wPIN variable in the POST /wallet method at the very beginning when creating a user in LC - we need information whether we should enable this option if it will be used.

Q: When user needs PIN for **virtual cards**?

A: PIN for virtual cards is used only for ATM withdrawals. PIN for physical cards is used only for contact payments and in ATMs.

Q: How to **change** PIN?

A: PIN can be set/changed at any time using the </secure/customers/{customerId}/cards/{cardId}/pin> method. This is the recommended method for set/change PIN for implementations such as Remessa, because with this method they provide this option directly to the user live.

Top-up

Q: Is it possible to topup **temporarily blocked** card or to get card details?

A: Internal transactions can still be made. Details cannot be viewed.

Deleting card

Q: Do we have any server-side mechanism preventing us from **deleting** lastly added card?

A: No.

Q: What happens to **cards assigned to deleted balance**?

A: After deleting balance, all cards assigned to balance are deleted as well.

Q: How to delete a card?

A: in Admin Panel (enabled for Admin and Manager role) or using /secure endpoint: **DELETE** </secure/cards/{cardId}>

External cards

Q: Is **CVV** required to add an external card?

A: It depends on card issuer. Some of them don't verify CVV or Expiration date.

Balance

Q: How can we **delete an user's balance**?

A: Firstly balance must be equal to 0 and all transactions must be cleared. Then following method should be used: </admin/customers/{customerId}/balances/{balanceId}> .

Does deleting a balance automatically results in **deleting IBAN** from IBAN list?

A: Yes, IMS will delete IBAN after receiving event from Antaca.

Q: After receiving an event about creating a balance for the user and making a request to get user data using the /secure/customers/{customerId} method, we receive the **CUSTOMER_NOT_FOUND error**.

A: Make sure customer KYC has been accepted.

Q: What happens if a deleted account receives an IBAN transfer?

A: IMS keeps that funds on the IBAN technical balance for refund, Quicko takes care of this.

Transactions

General

Q: Is Google Play treated as a foreign merchant (Poland's POV)?

A: Yes, it's registered in Ireland.

Q: Do we have a possibility to show our client the reason of **transaction failure**? Currently we can only see status declined or reversed in Admin Panel.

A: No, most of the times we don't know the reason of failure ourselves - we get declined or reversed status from Paymentology.

Q: Must Force debit/credit transaction method be implemented for **physical cards**? The possibility of performing off-line transactions is stored on the card chip.

A: Force debit transaction must be implemented in each card issuing project. Force transactions are more than just off-line transactions, f.e. vending machines purchases, self-checkout stores and more.

Q: What data does merchant see when someone pays using our cards?

A: It depends on transaction payment method used. When using:

- a) a physical card - the user for whom the card was created (name and surname),
- b) a token from xPay when purchasing - data entered during tokenization by the end user,
- c) e-com payments - data entered by the user.

Q: What information do we gather when user is paying with tokenized card?

A: We save the information that payment was initialized using token, which external wallet is connected to the mentioned token and last 4 digits of DPAN (Device Primary Account Number).

Clearing

Q: Will you be able to process clearing if the card is **irreversibly blocked**? Let's say customer blocked the card (with the irreversible reason code) and received a financial transaction (clearing) after that.

A: No new transaction will be authorised. Transactions made before the moment of blocking will be cleared.

Master balance

Q: Does **REFUND** transaction add money to masterbalance right away?

A: No, Quicko does that during transaction settlements.

Q: Should every credit transaction result in decreasing Masterbalance or companybalance?

A: TBD

Q: How to check if **Masterbalance decrease** resulted in end user balance topup?

A: The best confirmation of the Masterbalance decrease is a successful top-up of the user's balance - if client executes the `/secure/transactions/credit` method, there are 2 options:

1. a) they receive 200 + uuid of the registered transaction - that means Masterbalance has been decreased also,
2. b) they receive 409 + info "INSUFFICIENT_FUNDS" - which is equivalent to information that there were insufficient funds on Masterbalance to top up user balance.

Q: What method should we use to debit user balance and increase MB balance (for example for crypto selling).

A: POST **`secure/transactions/debit`** and `transactionType` = **FUNDING**

Q: What if there are not enough funds to cover a `/force-debit` transaction on Masterbalance?

A: In case of forced transaction, when the transaction amount is greater than the amount on MasterBalance, then the balance will be less than 0 (negative balance).

Quicko will collect the missing funds from the Partner (if Quicko is BIN-sponsor)

Notifier

Q: Differences between THC & Antaca Notifier:

A:

a) transaction notifier from THC API - you will receive information about every movement on the user's balance. In general, THC is a simple, recommended source of transaction history for the enduser point of view.

b) transaction notifier from Antaca - informs about the same as above and additionally about

the movements of funds on technical balances (masterbalance/company/ibantechnical) and about transaction events that did not generate a transaction (rejection insufficient funds/limits/etc).

Currently transaction notifier from Antaca is deprecated.

KYC

Q: What's the maximum **size of a file** send during KYC?

A: Maximum size is 2048 kilobytes per file. Following formats are allowed: jpg, jpeg i png.

Q: Are field `usaResident`, `taxResident`, `sourceOfFunds` required when sending a POST request to `/customers/me/register`?

A: Yes, they are requierd since 28th of July 2023.

3DS

Q: Client would like to receive codes from 3DS (not via SMS) to their own endpoint. Which endpoint and authentication method should they use?

A: They should use endpoint `/notifications/otp` and authorize with a certificate.

Q: How 3DS should be implemented to be PSD2 compliant? Normally issuers implement either in-app authentication for 2FA or a static password.

A: TBD

External Balance

Q: Differences between `id/transactionId/referenceTransactionID`

A: **ID** - value generated for the transaction by our system (Antaca) as UUID.

transactionId - value generated by an external service for the transaction (ID from the processor). For information purposes only, because it may be a non-unique value for different transactions.

referenceTransactionId - Transaction ID of the original transaction f.e. -> of the transaction to be adjusted. The value generated by an external service for the transaction (ID from the processor).

Q: Example of Refund for External Balance:

A: Request: **/force-credit** or **/credit**

```
{ "id": "eedb7f17-0ed3-4694-8ca9-227bc38f1420", "balanceId": "ba81185e-195e-414d-b4b5-5bce5eeb572e", "resourceId": "9754c120-3c7a-4469-ae9c-85d7b94adae3", "resource": "card", "transactionId": "BE2127E2-G9FC-7281-90BC211BCE5A1732", "referenceTransactionId": "65248914100035741256491", "type": "adjustment", "amount": 1000, "c
```

urrency":"EUR","originalAmount":1000,"originalCurrency":"EUR","status":"AUTHORIZED","description":"Description","date":"2023-01-01T06:30:00+00:00","transactionData":{"mcc":"5311","merchantIdentifier":"837828","captureMode":"ADJ","cardId":"111","lastFourDigits":"1234","adjustmentReasonDescription":"REFUND","retrievalReferenceNumber":"928372000000-65248914100035741256491-00006533"}}}

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