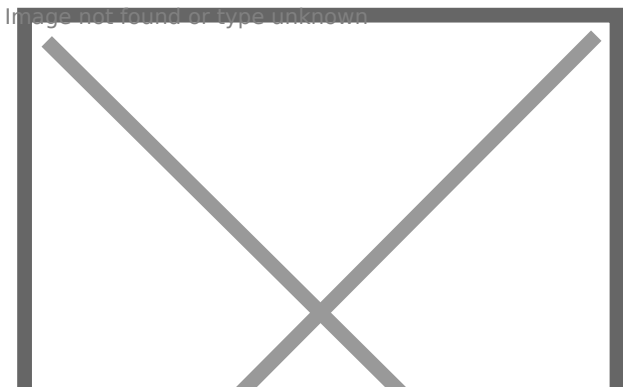


Transactions Flow

A transaction in the processing flow can be in different states:



| Status | Description |
|------------|--|
| AUTHORIZED | transaction was successfully authorized. Resources on Cardholder's account are blocked, and the amount is "promised" to the merchant. At this moment none of the resources transfer was performed. |
| CLEARED | transaction is settled successfully. Resources on Cardholder's account gets unblocked and transferred to Merchant's account. Block on Cardholder account becomes charge, and "promised" amount becomes income on Merchant's account. |
| REVERSED | transaction was withdrawn, for example as error reported by Merchant. Block is removed and resources on the Cardholder account stay unmoved. None of the transfers is performed. |

Transaction processing status in Antaca system:

| Status | Description | Example - External Transaction Notifier |
|--------|-------------|---|
|--------|-------------|---|

| | | |
|----------|--|--|
| SUCCESS | <p>indicates that the transaction (AUTHORIZED, CLEARED OR REVERSED) has been successfully processed in Antaca.</p> | <pre>{ "status": "SUCCESS", "date": "2023-01-01T06:01:39+00:00", "description": "Description", "transaction": { "id": "79c353a-1421-46ca-8d74-c5dca67942fe", "balanceId": "79c353a-1421-46ca-8d74-c5dca67942fe", "resourceId": "79c353a-1421-46ca-8d74-c5dca67942fe", "resource": "card", "cardId": "100", "externalTransactionId": "478927492", "referenceExternalTransactionId": null, "type": "POS", "category": "DEBIT", "amount": 300, "currency": "EUR", "originalAmount": 1000, "originalCurrency": "POL", "status": "AUTHORIZED", "description": "Description", "date": "2023-01-01T06:01:39+00:00", "referenceExternalTransactionDate": null, "transactionData": { "mcc": "5816", "merchantIdentifier": "7498274892", "captureMode": "ECOM", "lastFourDigits": "1000", "acquirerCountry": "POL" } } }</pre> |
| DECLINED | <p>indicates that the transaction has been declined. None of the funds are transferred from Cardholder's account.</p> <p>The reason for the transaction rejection (description parameter) is listed in the documentation in the table below: https://developer.verestro.com/books/card-management-system/page/your-apis-for-us#bkmrk-external-transaction</p> <p>An example of a rejected transaction could be insufficient funds in the account (INSUFFICIENT_FUNDS).</p> | <pre>{ "status": "DECLINED", "date": "2023-01-01T06:01:39+00:00", "description": "Description", "transaction": { "id": "79c353a-1421-46ca-8d74-c5dca67942fe", "balanceId": "79c353a-1421-46ca-8d74-c5dca67942fe", "resourceId": "79c353a-1421-46ca-8d74-c5dca67942fe", "resource": "card", "cardId": "100", "externalTransactionId": "74892729", "referenceExternalTransactionId": null, "type": "POS", "category": "DEBIT", "amount": 70000, "currency": "EUR", "originalAmount": 70000, "originalCurrency": "EUR", "status": "AUTHORIZED", "description": "Description", "date": "2023-01-01T06:01:39+00:00", "referenceExternalTransactionDate": null, "transactionData": { "mcc": "2312", "merchantIdentifier": "000000136", "captureMode": "ECOM", "lastFourDigits": "1000", "acquirerCountry": "POL" } } }</pre> |

| | | |
|---------|---|--|
| INVALID | indicates that the transaction can't be processed. None of the funds are transferred from Cardholder's account. | { "status": "INVALID", "date": "2023-01-01T06:01:39+00:00", "description": "Description", "transaction": { "id": "79c353a-1421-46ca-8d74-c5dca67942fe", "balanceId": "79c353a-1421-46ca-8d74-c5dca67942fe", "resourceId": "79c353a-1421-46ca-8d74-c5dca67942fe", "resource": "card", "cardId": "100", "externalTransactionId": "78391719", "referenceExternalTransactionId": "783197893", "type": "Adjustment", "category": "CREDIT", "amount": 800, "currency": "EUR", "originalAmount": null, "originalCurrency": null, "status": "REVISED", "description": "Description", "date": "2023-01-01T06:01:39+00:00", "referenceExternalTransactionDate": "2023-01-01T06:01:39+00:00", "transactionData": [] } } |
|---------|---|--|

Adjustments

Some transactions add funds instead of debiting accounts. Antaca reports such transactions with type: **Adjustment**.

Transactions of this type can be:

| |
|--|
| adjustment transactions related to the debit transaction but reducing or increasing the final debit amount before clearing |
| adjustment transactions related (or not) to the another already cleared transaction, fe refund or offline transaction. |
| adjustment for transactions with currency conversion - when the acquirer let know to clear transaction to the card network, the previously determined FX added to the transaction amount is deposited into the company balance |

Example of adjustment - External Transaction Notifier:

```
{ "status": "SUCCESS", "date": "2023-01-01T06:01:39+00:00", "description": "Description", "transaction": { "id": "e79c353a-1421-46ca-8d74-c5dca67942fe", "balanceId": "e79c353a-1421-46ca-8d74-c5dca67942fe", "resourceId": "e79c353a-1421-46ca-8d74-c5dca67942fe", "resource": "card", "cardId": "22", "externalTransactionId": "928562957345", "referenceExternalTransactionId": "7489279234", "type": "Adjustment", "category": "CREDIT", "amount": 100, "currency": "EUR", "originalAmount": 25000, "originalCurrency": "PLN", "status": "AUTHORIZED", "description": "*****", "date": "2023-01-01T06:01:39+00:00", "referenceExternalTransactionDate": "2023-01-01T06:01:39+00:00", "transactionData": { "mcc": "9311", "merchantIdentifier": "7489274", "captureMo
```

de":"ADJ","lastFourDigits":"1000"}}}

Revision #3
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