DIAS

**IRIS payments
e-Commerce**

IRIS Request to Pay Service (IRISRTP)

Merchant

Functional Specifications

Document Information

PROJECT	*IRIS Request to Pay Service*, Payments through IRIS payments, Merchant Functional Specifications
VERSION	1.2
CODE	DIAS-ORG05-V1R2-ENGLISH
STATUS	Final
DATE	30/12/2022
COMPILED BY	DIAS – Project Team
DISTRIBUTION	DIAS, Banks, Corporates

Change History

VERSION	DATE	SUMMARY OF CHANCES
1.0	27/11/2020	First English version aligned with version 1.0 of the related Greek document.
1.1	09/06/2022	New logo.
1.2	30/12/2022	Updates dues to payment method through m-banking with QR code scan (section 1, section 3 flows, section 3.2, Annex B.2.2).

Related Documents

[1]   IRIS logos

[2]   DCT Creditor, Corporate Creditor Payments Management Service, DIAS

Contents

1. Introduction

IRIS payments e-Commerce service provides the e-shop customer (Buyer) with the facility to execute the payment though payment account hold by the Buyer or the Payer[1] at its payment service provider (**Debtor Bank**).

The **Creditor Bank** in which the Creditor (Merchant or Seller) holds a payment account provides the IRIS Request to Pay Service (IRISRTP), hereinafter **Service**.

The sequence of the Service process steps are as follows:

- The Buyer during an e-commerce transaction selects the **IRIS payments** method at the checkout phase (Paragraph 3.1).
- The Buyer then selects either Debtor Bank for payment through e-banking and is redirected to the access page of the e-banking of the selected Debtor Bank, or QR code scan through m-banking (Paragraph 3.2). He authenticates himself using his credentials as needed to access his online banking services and completes the payment transaction, either by confirmation of the instruction for the execution of a SEPA Credit Transfer for an amount corresponding to his e-commerce transaction (details of which are presented to him by the Buyer Bank), or by cancellation.
- Finally, after the payment transaction is completed, the Buyer is redirected to the Creditor's website, which retrieves the result of the online Payment Request and informs the Buyer of the relevant confirmation (Paragraph 3.3).

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[1] The Payer and the Buyer could be different physical or legal entities.

2. Service Onboarding

The Creditor's onboarding is carried out through the actions of the Creditor Bank and in accordance with the procedure of DCT Creditor Service (REF[2], Chapter 2).

In addition, the *Online Admin* user of the Creditor, via *Payment Gateway* application (REF[2]) can set the *Password* per each Line of Business (LoB) and URL Creditor's site by using the related menu option *Security /IRIS Security Parameters* (Screen C.1.1, Annex C.1). The related passwords are used for the Web Services Authentication, as described in Annex A.

3. Service Functional Description
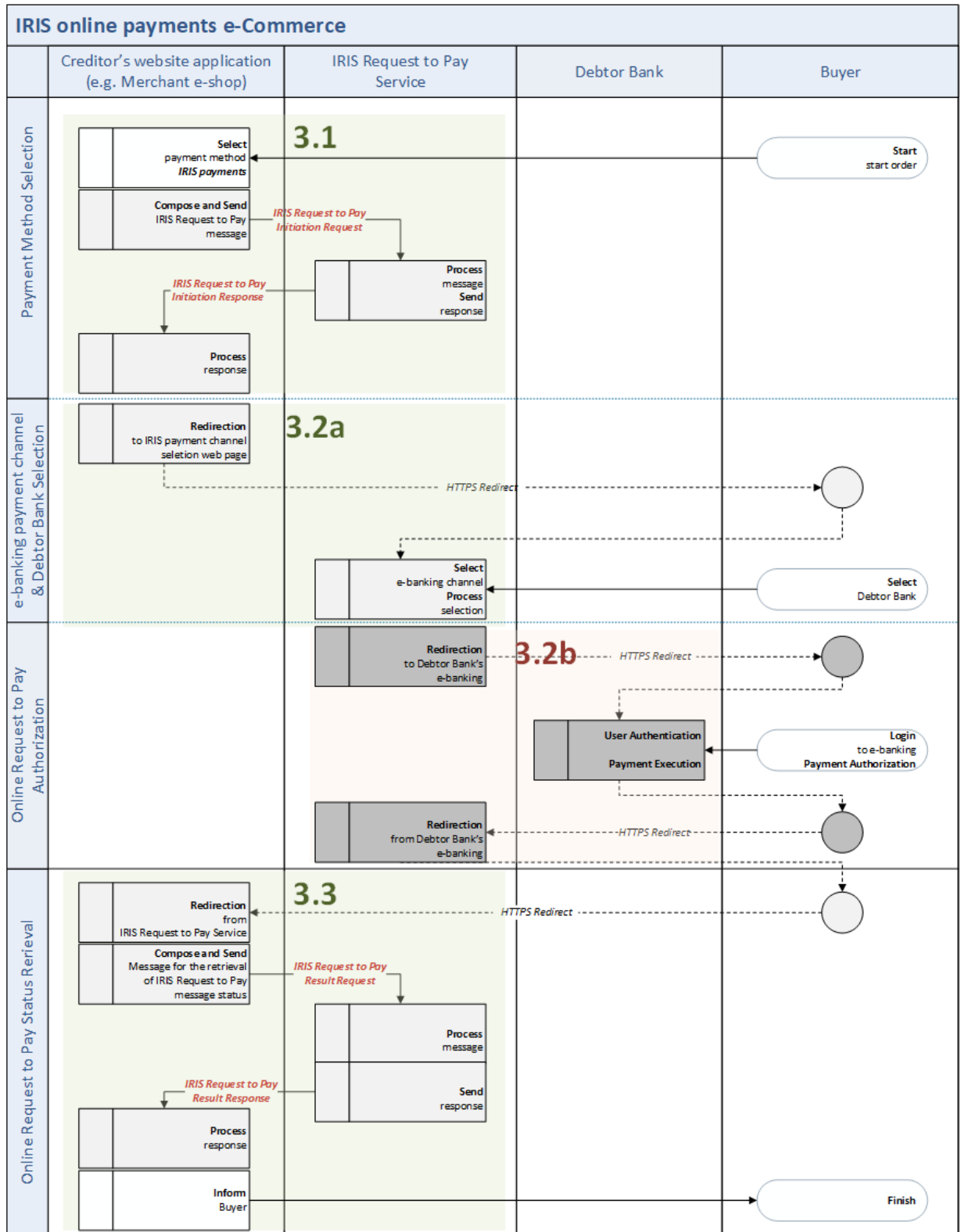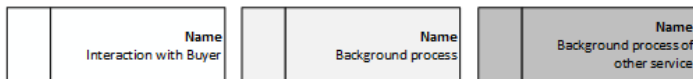
Flow 3.1: *Payment through e-banking and Debtor Bank selection*

Flow 3.2: *Payment through m-banking with QR code scan*

3.1 Selection of payment method IRIS payments and creation of Online Request to Pay

The **IRIS payments** is provided as an option, with the related logo (Annex B.1) in the Creditor's website application.

IRIS payments logo must:

- Appear on the Creditor's website wherever the payment methods are featured.
- Be the same size as graphics of the other payment methods.
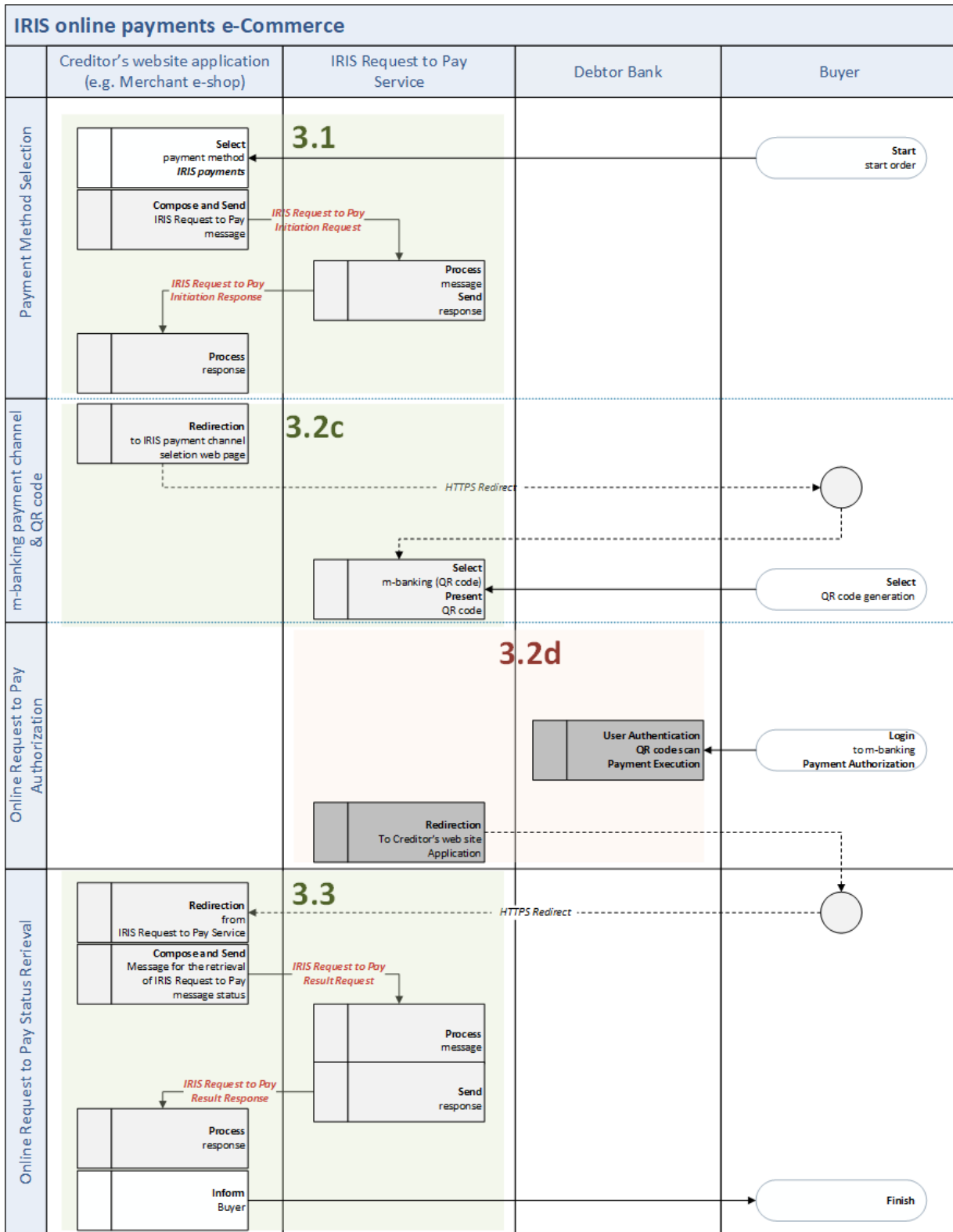
The Creditor's website could provide a clickable link to www.irisonlinepayments.gr where customers can access further information for this payment method.

With the selection of payment method **IRIS payments**, Creditor's website application composes and sends an *IRIS Request to Pay Initiation Request* message to the Service which contains a unique Online Request to Pay reference (i*nitiatingPartyRefId)*, the validity period of the message (*validityPeriod*), the return URL of the web page in which the Buyer should be redirected from the Service after the completion of the Online Request flow (*initiatingPartyReturnURL*), as well as other information related to e-commerce transaction (amount, order description and payment code). It receives from the Service the *IRIS Request to Pay Initiation Response* message, which contains the *orderId* that is the unique Online Request to Pay reference of the Service, and the *bankSelectionToolUrl*, that is the URL web page of the Service for the Debtor Bank selection. The Buyer should be redirected to this URL from the Creditor's website application. The specifications of these messages are available in Annex A.1.

3.2 Payment channel selection (e-banking or m-banking with QR code scan) and completion of the transaction

By selecting **IRIS payments** as a payment method, the Creditor's website application redirects the Buyer to the URL web page of the Service (*bankSelectionToolUrl*) (value that was received from the previous step through *IRIS Request to Pay Initiation Response* message), in order for the Buyer to select the payment channel he/she wishes to proceed, that is either to select the Debtor Bank in order to perform the payment through e-banking (Flow 3.1, section 3.2a), or with QR code scan through m-banking (Flow 3.2, section 3.2c).

These web pages are accordingly customized with the logos of the banks that offer credit transfers through IRIS payments Service (see Annex B.2 with sample web pages).

In case of Debtor Bank selection, the Service redirects the Buyer to the access page of the e-banking accordingly. The Buyer is authenticated using the credentials as needed to access the e-banking services and completes the transaction (confirmation or cancellation) (Flow 3.1, section 3.2b).

In case of QR code scan selection, the buyer opens the m-banking of the Debtor Bank and he/she authenticated through the available authentication methods of the mobile application (e.g. biometrics or pin), selects QR code scan, scans the QR code that was generated during the payment channel selection web page and completes the transaction (confirmation or cancellation) (Flow 3.2, section 3.2d).

3.3 Retrieve the status of Online Request to Pay

The Creditor's website application sends an *IRIS Request to Pay Result Request* message to the Service with the request reference of the *orderId*, provided that one of the following cases apply:

- The Buyer has been redirected to the payment page of the Creditor's website after the payment process in the Debtor Bank.
- The validity period of the Online Request to Pay has been expired.
- There is an exception.

The Service sends an *IRIS Request to Pay Result Response* message, which contains the status of the Online Request to Pay (*txStatus*). The Creditor's website application displays the transaction result to the Buyer. The specifications of these messages are available in Annex A.2.

3.4 Online payment request IRIS search

Payment Gateway application (REF[2]) provides the ability to the authorized Creditors to access the Online Payment Requests IRIS. The **Collections/Search Online Payment Requests IRIS** option displays the incoming online Payment Requests IRIS (Screen C.2.1, Annex C). The user retrieves the incoming online Payment Requests IRIS through the **Search Criteria** (Screen C.2.2, Annex C). The available Search Criteria are Line of Business (LobID), Dates (creation date and payment date of request), Status, Payment Code, Debtor Bank, Reference Number of the Request provided by the Creditor (End to End ID), Debtor Bank Transaction ID). The transaction information are displayed by clicking on a transaction line (Screen C.2.3, Annex C).

Status column (Status of IRIS requests) values:

- *Pending*: the online Request to Pay is still in pending status.
- *Authorised*: the Debtor (Payer) has authorized the payment request at the online banking and the Creditor is waiting to receive the payment.
- *Payment Received*: the payment of the related Request to Pay has been cleared and received by the Creditor.
- *Timeout*: The Online Request to Pay validity period has been expired with no action from the Debtor in the Debtor Bank's online baking.
- A*uthorising Party Aborted*: the Debtor selected the cancellation of the payment option in the Debtor Bank's online baking.
- *Error*: An error occurred during the authorization of the Request to Pay in the Debtor Bank's online baking.
- *Not Created*: The Buyer did not proceed with the Debtor Bank selection process or an error has been occurred afterwards.

Finally, the online payment request IRIS messages, that have been selected based on Search Criteria, can be downloaded locally in XLSX format file through the option *Download* irrelevant to the number of rows appeared in the screen.

ANNEXES

Annex A – Web Services

The communication between Creditor's website application and the Service is implemented with Web Services. The messages are in **JSON** format and are the following:

- *IRIS Request to Pay Initiation*: initiation of an Online Request to Pay message (IRIS Request to Pay).
- *IRIS Request to Pay Result*: request of the status of an Online Request to Pay message (IRIS Request to Pay).

The messaging exchange between Creditor's website application and the Service is based on the HHTP protocol, using the Request-Response model (HTTP request - response) and the HTTP POST method. They are coded in Unicode character set UTF-8, and valid messages are the ones with HTTP status 200 in HTTP response. Also, the optional elements, if they do not have values they should not be included in the message.

At column *Format* in the tables that follow, the encoding is depicted as:

M   Mandatory – the element is filled in mandatorily.

O   Optional – the element is filled in optionally.

C   Conditional – the element is filled in under conditions.

*   Many occurrences are allowed.

8n   Up to 8 numeric digits (JSON type: Number).

18d2   Decimal number with decimal point and up to 15 integer digits and 2 decimal digits. As decimal point the dot (.) is used and it is optional (JSON type: Number).

4!a   Exactly 4 uppercase Latin characters (JSON type: String).

35x   Up to 35 alphanumeric characters (JSON type: String).

ISODtTm Date and time in extended ISO 8601 format, expressed from *seconds* up to *milliseconds*, formatted with time zone, e.g. 2018-03-02T08:10:57.267Z, 2018-03-02T10:10:57.267+02:00. (JSON type: String).

URL   URL form, e.g. https://www.dias.com.gr (JSON type: String)

Object   JSON Object, that can include other name value pairs type: string, number, boolean, array, *null* or other object. (JSON type: Object)

The supported character sets in the Service are the following:

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

α ά β γ δ ε έ ζ η ή θ ι ί ϊ ΐ κ λ μ ν ξ ο ό π ρ σ ς τ υ ύ ϋ ΰ φ χ ψ ω ώ

Α Ά Β Γ Δ Ε Έ Ζ Η Ή Θ Ι Ί Ϊ Κ Λ Μ Ν Ξ Ο Ό Π Ρ Σ Τ Υ Ύ Ϋ Φ Χ Ψ Ω Ώ

= ! % * ; # _ $ \ { } [ ]

A.1 IRIS Request to Pay Initiation

IRIS Request to Pay Initiation Request

The Creditor's website application sends the message *IRIS Request to Pay Initiation Request* to the Service, which contains the details of the Online Request to Pay (IRIS Request to Pay).

Element	Format	Element specifications
+ userName	M 30x	API User Name, provided to the Organization as part of the registration process to the Service (Chapter 2). (exception DMSP1002)
+ password	M 30x	Password for the API User, which is generated by the Organization, during the registration process to the Service (Chapter 2). (exception DMSP1002)
+ messageId	M 35x	Unique message reference of the sender. Service checks the uniqueness across service's lifetime. (exception DMSP1102, DMSP1103, DMSP1130)
+ creationDateTime	M ISODtTm	Message creation date and time. (exception DMSP1104)
+ initiatingPartyRefId	M 35x	Unique reference identification of the Online Request to Pay for the Creditor's website application. Service checks the uniqueness across service's lifetime. (exception DMSP1107, DMSP1108, DMSP1120)
+ validityPeriod	O 2n	Validity period of the Online Request to Pay, expressed in minutes. In case it is completed, the allowed range is between 8 and 33 minutes, otherwise the Service defines as a default value the 18 minutes. (exception DMSP1109)
+ initiatingPartyReturnURL	M URL	The URL of the Creditor's website in **HTTPS** URI scheme. Used by the Service to redirect the Buyer to the Creditor's website application. The URL includes a unique reference identification of the Creditor's website application. The proposed reference is the *initiatingPartyRefId* of this message. Please note that during the redirection of the Buyer to this URL, the Service includes the parameter *orderId*, which is included in the *IRIS Request to Pay Initiation Response* message generated by the Service. (exception DMSP1114, DMSP1115)
+ instructedAmount	M 11n	The amount of the Online Request to Pay, expressed in EURO cents. It should be greater than zero. (exception DMSP1112, DMSP1113)
+ currency	M 3!a	Allowed value *EUR*. (exception DMSP1110, DMSP1111)
+ remittanceInfo	M Object	Completed with the following elements:
++ unstructured1	M 128x	Must contain the order description. (exception DMSP1131, DMSP1116)
++ unstructured2	M 140x	It is completed with the payment code (REF [2], Chapter 1) based on the Payment Code Standard, that has been defined during the registration of the Organization in the DCT Creditor Service (REF [2]). (exception DMSP1141, DMSP1117)
+ language	O 2!a	Language code, based on ISO 639-1 standards. Defines the language in the Buyer's Bank selection web page of the Service. Allowed values: *el* (Greek) ή *en* (English) If it is not completed, or completed with non-supported language code, the default value is Greek language (*el*).

Note

> The Creditor's website application expects to receive an answer from the Service within 10 seconds from the request message. In case of no response message is received within this time frame, the Creditor's website application should inform the Buyer that the transaction cannot be executed with an appropriate message.

IIRS Request to Pay Initiation Response

The Service sends an *IRIS Request to Pay Initiation Response* message in the Creditor's website application, in response to the *IRIS Request to Pay Initiation Request* message, in order to confirm the receipt of the Online Request to Pay, as well as to notify the Debtor Bank's URL address that the Buyer chose.

Element	Format	Element specifications
+ messageId	M 35x	Unique message reference of the sender.
+ creationDateTime	ISODtTm	Message creation date and time.
+ resp	C Object	The element *resp* and its sub-elements are completed in case of no error.
++ initiatingPartyRefId	M 35x	It is filled in with the value of the element *initiatingPartyRefId* of the *IRIS Request to Pay Initiation Request* message.
++ orderId	M 64x	Unique reference identification of the Online Request to Pay, generated by the Service.
++ bankSelectionToolUrl	M URL	The Debtor Bank Selection URL address. The Creditor's website application should redirect the Buyer to this website.
+ errorCode	C 35x	Error code. It is completed in case of an error during the receipt or the processing of *IRIS Request to Pay Initiation Request* message. The return reason codes that can be used are included in the below note.
+ errorDescripton	C 1024x	Error description. The description of the above error code. It is completed in case of element *errorCode* completion.

Note

> The return reason codes that can be used in element errorCode are:

Error Code	Error Description	HTTP Status Code
DMSP1000	General server error.	500
DMSP1001	General client error.	400
DMSP1002	The username or password is incorrect.	403
DMSP1102	The message id cannot be empty.	400
DMSP1103	The message id is invalid.	400
DMSP1104	The creation date of the message is not in the expected format.	400
DMSP1107	The initiating party reference id cannot be empty.	400
DMSP1108	The initiating party reference id is invalid.	400
DMSP1109	The merchant specified timeout is invalid.	400
DMSP1110	The currency field cannot be empty.	400
DMSP1111	The currency field is invalid.	400
DMSP1112	The instructed amount cannot be empty.	400
DMSP1113	The instructed amount is invalid.	400
DMSP1114	The initiating party url cannot be empty.	400
DMSP1115	The initiating party url is invalid.	400
DMSP1131	The unstructured remittance info 1 cannot be empty.	400

Error Code	Error Description	HTTP Status Code
DMSP1141	The unstructured remittance info 2 cannot be empty.	400
DMSP1116	The unstructured remittance info 1 is invalid.	400
DMSP1117	The unstructured remittance info 2 is invalid.	400
DMSP1120	The initiating party reference id already exists for this merchant.	400
DMSP1130	The message id is duplicate.	400
DMSP1140	You are not authorized to perform this action.	403

A.2 IRIS Request to Pay Result

IRIS Request to Pay Result Request

The Creditor's website application sends an *IRIS Request to Pay Result Request* message in the Service in order to retrieve the status of an Online Request to Pay message.

Element	Format	Element Specifications
+ userName	M 30x	API User Name, provided to the Organization as part of the registration process to the Service (Chapter 2). (exception DMSP1002)
+ password	M 30x	Password for the API User, which is generated from the Organization, during the registration process to the Service (Chapter 2). (exception DMSP1002)
+ messageId	M 35x	Unique message reference of the sender. Service checks the uniqueness across service's lifetime. (exception DMSP1102, DMSP1103, DMSP1130)
+ creationDateTime	M ISODtTm	Message creation date and time. (exception DMSP1104)
+ orderId	M 64x	Unique reference identification of the Online Request to Pay, generated by the Service and has been received through *IRIS Request to Pay Initiation Response* in prior stage (Annex A.1). (exception DMSP1003, DMSP1118, DMSP1119, DMSP1140)

IRIS Request to Pay Result Response

The Service sends the *IRIS Request to Pay Result Response* message to the Creditor's website application, as response of the *IRIS Request to Pay Result Request* message, in order to return the status of the Online Request to Pay transaction.

element	Format	Element Specifications
+ messageId	M 35x	Unique message reference of the sender.
+ creationDateTime	ISODtTm	Message creation date and time.
+ resp	C Object	The element *resp* and its sub-elements are completed in case of no error.
++ orderId	M 35x	The value of the element *orderId* of *IRIS Request to Pay Result Request* message.
++ orderStatus	M 64x	The status of the Online Request to Pay message (see notes below). Allowed values: *PENDING* *CANCELLED* *ABORTED* *ERROR* *TRANSACTION_CREATED*

element	Format	Element Specifications
++ txId	C 35n	Reference identification of the transaction. It is completed in case the element *orderStatus* has the value *TRANSACTION_CREATED*.

++ txStatus	C 35x	The status of the transaction See notes below).
		It is completed in case the element *orderStatus* has the value *TRANSACTION_CREATED*.
		Allowed values: *AUTHORISED*
		                    PENDING
		                    TIMEOUT
		                    AUTHORISINGPARTYABORTED
		                    ERROR

++ txStatusDateTime	C ISODtTm	Transaction status update date and time. It is completed in case the element *orderStatus* has the value *TRANSACTION_CREATED*.
++ result	C Object	The element *result* and its sub-elements are completed in case the element *orderStatus* has the value *TRANSACTION_CREATED* and the value in the element *txStatus* **is different from** *PENDING*.
+++ originalInitiatingPartyRefId	M 35x	The element *initiatingPartyRefId*, of the *IRIS Request to Pay Initiation Request* message (Annex A.1).
+++ originalTxStatus	M 4!a	Allowed values: *ACSP,* indicating that the Debtor has completed the transaction in the Debtor Bank system or *RJCT,* indicating that the Debtor has not completed the transaction.
+++ amount	M 20n	It is the *instructedAmount* element of *IRIS Request to Pay Initiation Request* message (Annex A.1).
+++ currency	M 3!a	It is the *currency* element of *IRIS Request to Pay Initiation Request* message (Annex A.1).
+++ requestedExecDate	O ISODtTm	It is the execution date of the payment, as confirmed by Debtor Bank. It is completed when the element *originalTxStatus* is completed with value *ACSP*.
+++ remmittanceInfo	M Object	Completed with the following elements:
++++ unstructured1	M 128x	It is completed with element *unstructered1* of *IRIS Request to Pay Initiation Request* message (Annex A.1).
++++ unstructured2	M 140x	It is completed with element *unstructered2* of *IRIS Request to Pay Initiation Request* message (Annex A.1).
+++ buyerBankBic	M 11x	It is completed with the Debtor Bank BIC.
+++ sellerBankBic	M 11x	It is completed with the Creditor Bank BIC, based on DCT Creditor parameters participation in DCT Creditor Service (REF [2]). In case of more than one Creditor Banks, the Creditor Bank BIC is completed based on the related mapping as defined by the Creditor during the participation in DCT Creditor Service (REF [2]).
+++ creditorIBAN	M 34x	It is completed with Creditor IBAN within the Creditor Bank (element *sellerBankBic*).
+++ buyerBankTransactionId	C 35x	It is completed with TransactionID of the Debtor Bank. It is completed when the element *originalTxStatus* is completed with value *ACSP*.
+ errorCode	C 35x	Error Code. It is completed in case of an error during parsing or processing of *IRIS Request to Pay Result Request* message. It is completed with values, as described in Note 4 that follows.
+ errorDescription	C 1024x	Error Description. The element is completed when element *errorCode* has been completed and include a description of the error code

Notes

1. In case the Creditor's website application has not received an answer from the Service within 10 seconds after the *IRIS Request to Pay Result Request* message was sent or in case it receives the *IRIS Request to Pay Result Response* message with error code DMSP1000 (General server error) (*errorCode*), it should resend the relevant request message.

2. The following table illustrates the mapping of the Online Request to Pay status and the corresponding Related Transaction status:

Online Request to Pay status	Description	Related Transaction status
PENDING	The Online Request to Pay message has been registered and the Buyer has not yet selected the Debtor Bank in the web page of Debtor Bank selection.	None. No transaction has been created yet.
CANCELLED	The Buyer has cancelled the Online Request to Pay (in the web page of Debtor Bank selection). [Final status of Online Request to Pay message]	None. No transaction has been created.
ABORTED	The Buyer did not select the Debtor Bank (e.g. closed the browser in Debtor Bank select web page). [Final status of Online Request to Pay message]	None. No transaction has been created.
ERROR	The Buyer has selected a Debtor Bank (in Debtor Bank selection web page) and an error has occurred. [Final status of Online Request to Pay message]	None. No transaction has been created.
TRANSACTION_CREATED	The Buyer has selected a Debtor Bank (in Debtor Bank selection web page) and was redirected to the Debtor Bank online baking web site.	Allowed values of the transaction are: *AUTHORISED* [final transaction status] *PENDING* *TIMEOUT* [final transaction status] *AUTHORISINGPARTYABORTED* [final transaction status] *ERROR* [final transaction status]

Also note, that an Online Request to Pay message is considered as authorized by the Buyer <u>only in case</u> the *IRIS Request to Pay Result Response* message has the following values combination: "orderStatus" = *TRANSACTION_CREATED* and "txStatus" = *AUTHORISED* and "orginalTxStatus" = *ACSP*.

3. The following table illustrates the mapping between the *IRIS Request to Pay Result Response* message elements with the corresponding elements that the DCT Creditor will receive via incoming payments (REF [2]), when the transaction is in status *AUTHORISED*:

Element of *IRIS Request to Pay Result Response* message	Description	element XML (camt.054)	Field CSV ή XLSB
originalInitiatingPartyRefId	Unique reference identification of the Online Request to Pay for the Creditor's website application.	\<TxDtls>\<Refs>\<EndtoEndId>	EndToEndID
buyerBankTransactionId	Debtor Bank transaction identifier.	\<TxDtls>\<Refs>\<TxId>	TransactionID
unstructured2	Payment code.	\<TxDtls>\<\<RmtInf>\<Ustrd>	RemitanceInformation

Element of *IRIS Request to Pay Result Response* message	Description	element XML (camt.054)	Field CSV ή XLSB
requestedExecDate	The execution date of the payment as confirmed by the Debtor Bank.	<TxDtls><RltdDts><AccptncDtTm>	PaymentDtTm

4. The return reason codes that can be used in element *errorCode* are:

Error Code	Error Description	HTTP Status Code
DMSP1000	General server error.	500
DMSP1001	General client error.	400
DMSP1002	The username or password is incorrect.	403
DMSP1003	This order does not exist.	404
DMSP1010	IRIS Request to Pay Service is currently under maintenance.	500
DMSP1102	The message id cannot be empty.	400
DMSP1103	The message id is invalid.	400
DMSP1104	The creation date of the message is not in the expected format.	400
DMSP1118	The order id is empty.	400
DMSP1119	The order id is invalid.	400
DMSP1130	The message id is duplicate.	400
DMSP1140	You are not authorized to perform this action.	403

A.3 Sample Messages

A.3.1 IRIS Request to Pay Initiation

IRIS Request to Pay Initiation Request

```
{
  "userName":"usermerch51",
  "password":"refdDsa21s",
  "messageId":"032f48919cee4f288c449d110a56ced9",
  "creationDateTime":"2019-02-28T10:11:00.046Z",
  "initiatingPartyRefId":"a4253a6a56654a74a67bb21daadc05a3",
  "validityPeriod":"18",
  "initiatingPartyReturnURL":"https://test-merchant-eshop.com/resultPage.html?language=en&initiatingPartyRe
fId=a4253a6a56654a74a67bb21daadc05a3",
  "instructedAmount":"18025",
  "currency":"EUR",
  "remmittanceInfo":{
    "unstructured1":"Pair of shoes",
    "unstructured2":"00000000034567811101"
  },
  "language":"en"
}
```

IRIS Request to Pay Initiation Request

```
{
  "messageId":"02cd757acd6c4cd9898ba623cd4e2c9d",
  "creationDateTime":"2019-02-28T10:11:00.146Z ",
  "resp":{
        "initiatingPartyRefId":"a4253a6a56654a74a67bb21daadc05a3",
        "orderId":"2c510823-0936-441e-8573-efde2f6e3347",
"bankSelectionToolUrl":"https://192.168.32.185:9012/diasmsp/selectBank.html?orderId=2c510823-0936-441e-8
573-efde2f6e3347&language=en"
  }
}
```

A.3.2 IRIS Request to Pay Result

IRIS Request to Pay Result Request

```
{
  "userName":"usermerch51",
  "password":"refdDsa21s",
  "messageId":"042f48919cee4f288c449d110a56ced8",
  "creationDateTime":"2019-02-28T10:15:00.046Z ",
  "orderId":"2c510823-0936-441e-8573-efde2f6e3347"
}
```

IRIS Request to Pay Result Response

```
{
  "messageId":"968da60a598e472cab274c4d54237824",
  "creationDateTime":"2019-02-28T10:15:00.146Z ",
  "resp": {
          "orderId": "2c510823-0936-441e-8573-efde2f6e3347",
          "orderStatus": "TRANSACTION_CREATED",
    "txId": "110044000000000000000077",
    "txStatus": "AUTHORISED",
    "txStatusDateTime": "2019-02-28T10:13:00.046Z ",
    "result": {
        "originalInitiatingPartyRefId": "a4253a6a56654a74a67bb21daadc05a3",
 "originalTxStatus": "ACSP",
 "amount": "18025",
 "currency": "EUR",
 "requestedExecDate": "2019-02-28T00:00:00.000Z",
  "remmittanceInfo": {
        "unstructured1": "Pair of shoes",
"unstructured2": "00000000034567811101"
                },
  "buyerBankBic": "DBNKGRA0",
  "sellerBankBic": "CBNKGRA0",
  "creditorIBAN": "GRxxxxxxxxxxxxxxxxxxxxxxxxxx",
  "buyerBankTransactionId": "fafa0b471a1e4362894de54463e8a56a"
            }
      }
}
```

A.4 Security

Comprehensive information security policies are in place to adequately identify, evaluate and manage all possible vulnerabilities and threats inherent in DIAS Payment System. These policies are in line with the Eurosystem oversight expectations, including those for the resilience of financial market infrastructures against cyber-attacks.

In addition, DIAS is certified against ISO 27001 the scope of which is mainly focused on the provision of payment services.

In particular, the security specifications for the Service are as follows:

- TLS Server Certificates with extended validation are in place to ensure the confidentiality and integrity of data in transit.
- User name and password authentication methods are in place to confirm the caller's (Creditor's website application) identity when connecting to DIAS's APIs.

Note: It is highly recommended to avoid *iframes* in Creditor's e-commerce site.

Annex B – IRIS payments logo Guidelines

B.1 IRIS payments logo

The logo consists of the two elements: the IRIS payments word mark and the pictorial mark. These elements must be used together and cannot be separated.

The typographical elements are based on **DIN Pro** font.

The related material is available in REF [1].

B.1.1 Type of logos

Vertical Logo

The vertical IRIS payments logo is used mainly where the logo has a central position in the design.

Horizontal Logo

The horizontal IRIS payments logo could be used in case of signatures or stamps, or where size limitations do not allow vertical IRIS payments logo's use.

B.1.2 Minimum space around the logo

The logo should be always clearly legible. There is, furthermore, a clear space requirement, which is designed to maintain the integrity of the logo. This clear space isolates the logo from surrounding graphic elements such as copy, photography or background patterns that may divert attention. Also, No graphic elements may be used in the clear space.

The minimum clear space is defined as the half height of the "R" in the word mark, as following:

Ελάχιστο πλαίσιο ασφαλείας του εμβλήματος   Ελάχιστο πλαίσιο ασφαλείας του εμβλήματος

B.1.3 Minimum logo dimensions

The vertical logo must be at least 2.7 cm width and 2.3 cm height.

The horizontal logo must be at least 3.4 cm width and 1.2 cm height.

B.1.4 Colour Palette

The IRIS payments logo uses the following colour palette:

C: 100, M:80, Y: 5, K: 0 Pantone: 653 C	C: 90, M: 35, Y: 60 K: 15 Pantone: 652 C	C:15 M: 70, Y: 100 K: 0 Pantone: 7413C	C:15, M: 100, Y: 100, K: 5 Pantone: 1797 C
C: 85, M: 55, Y: 5, K: 0 Pantone: 660 C	C: 80, M: 20, Y: 45, K: 0 Pantone: 7473 C	C: 0, M: 55, Y: 100, K: 0 Pantone: 1495 C	C: 0, M: 100, Y: 85, K: 0 Pantone: 179 C
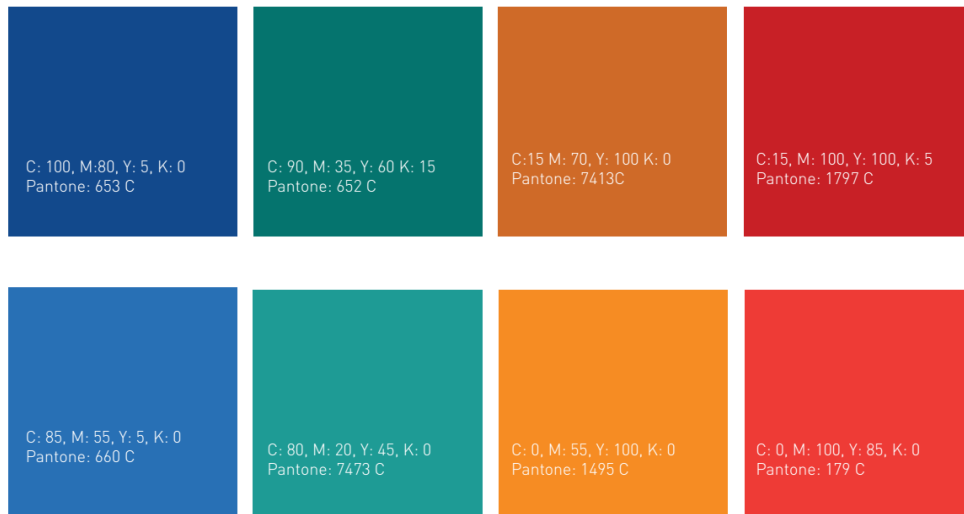
B.1.5 Invalid uses of IRIS payments Logo

Please find below some examples of invalid uses of the logo. It is not allowed to redesign , to modify or separate the logo's elements. Specifically:

- Do not alter the colours
- Do not use shadows
- Do not modify the density of the logo
- Do not modify the fonts of the logo
- Do not distort the logo
- Do not use only the outlines
- Do not add other word mark in the logo
- Do not use complex background patterns
- It is not allowed to apply rotation of the logo
- Do not include other graphical elements or logos within the clear space requirement
- Do not modify the ratio pictorial mark and word mark
- Do not use additional colours within the logo

Try to use only the original logos , in order to ensure the high quality of the logo within your applications.

B.2 Sample Webpages

B.2.1 Checkout webpage
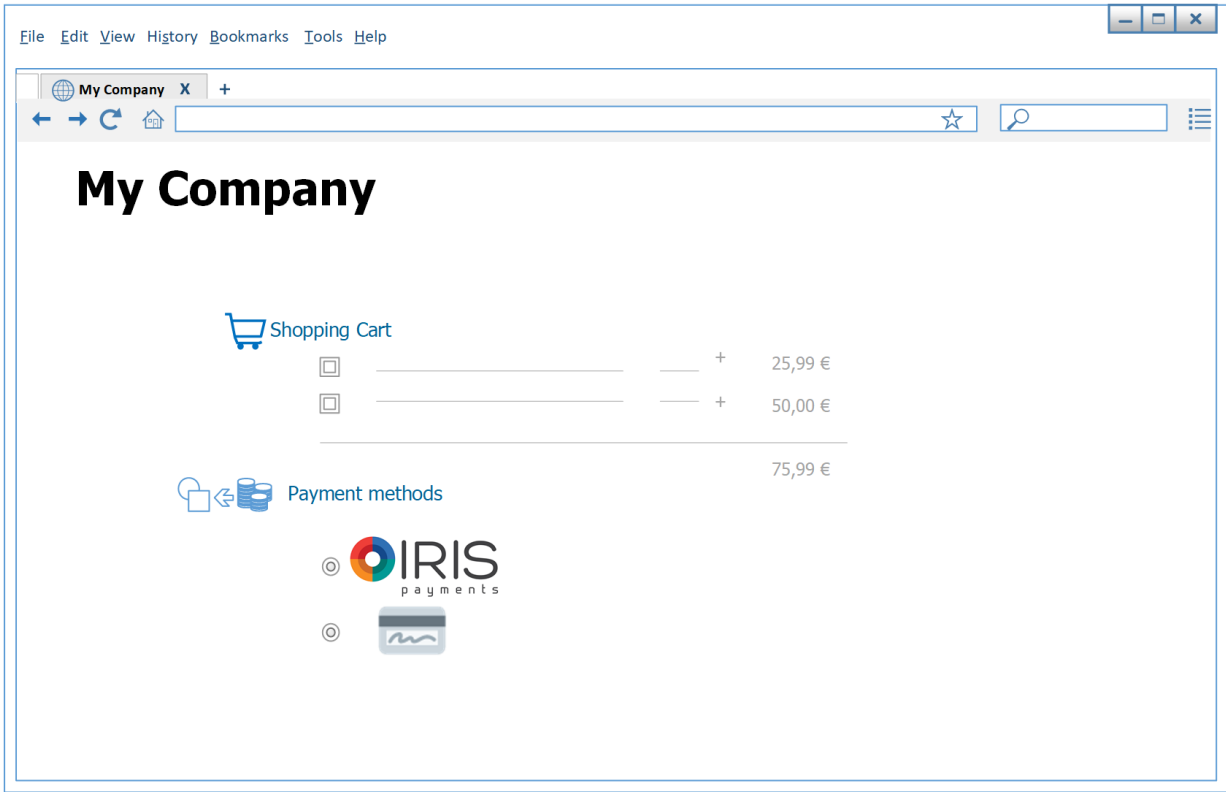
B.2.2 IRIS payment channel (QR code scan or Bank selection) web pages
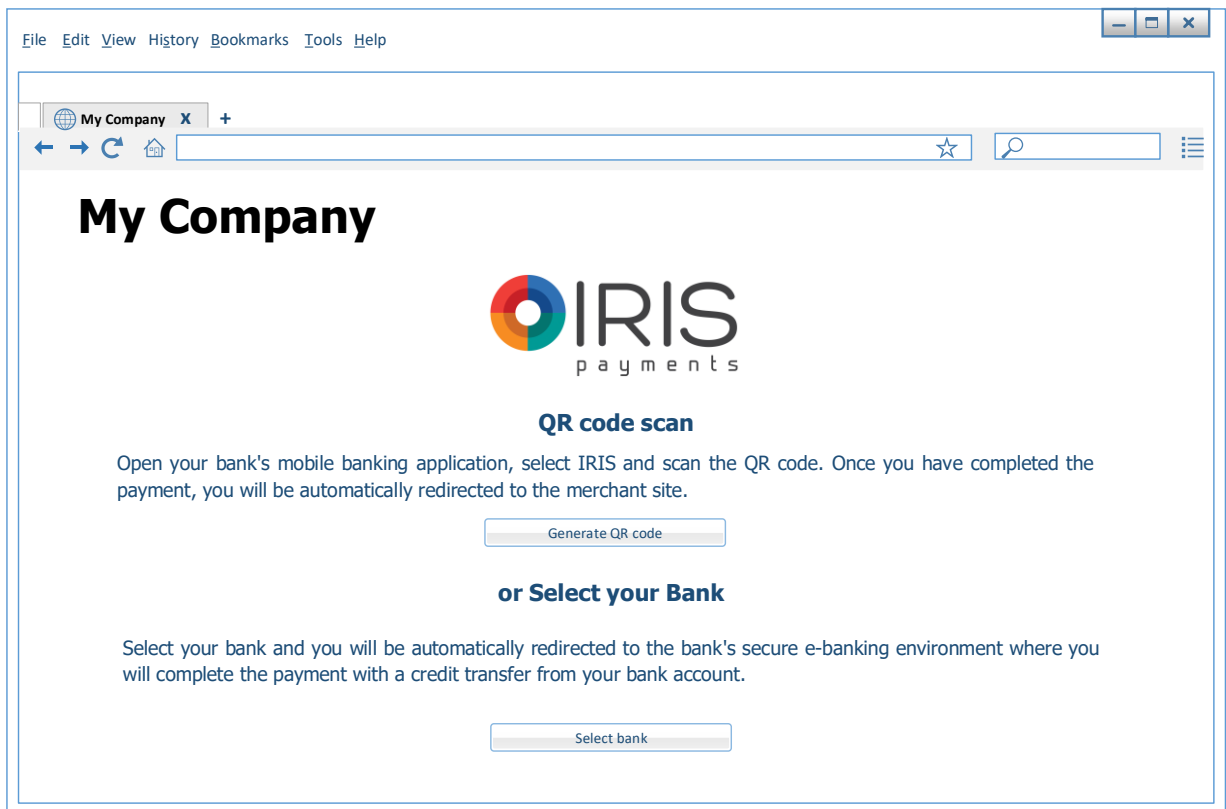
In case of QR code scan, it appears the generated QR code in the related web page.
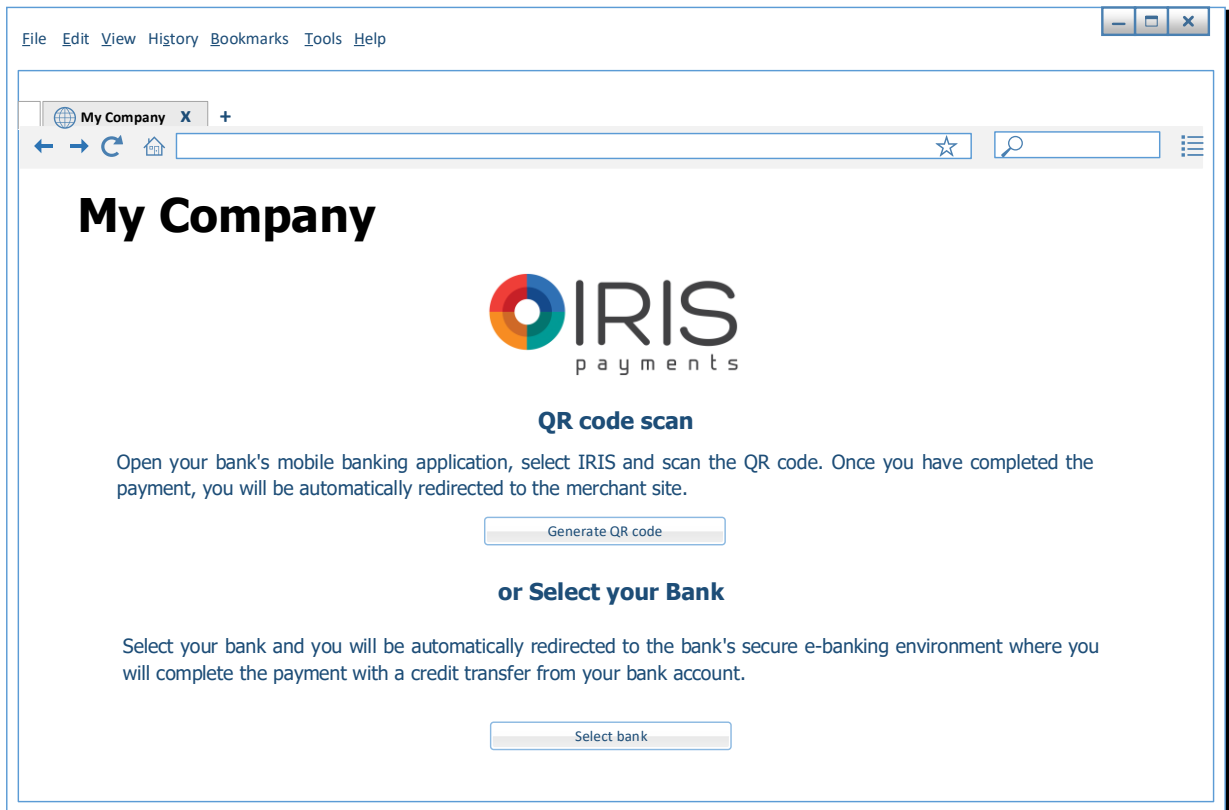
In case of Debtor Bank selection, the logos/names of the participating banks are appeared in the related web page.
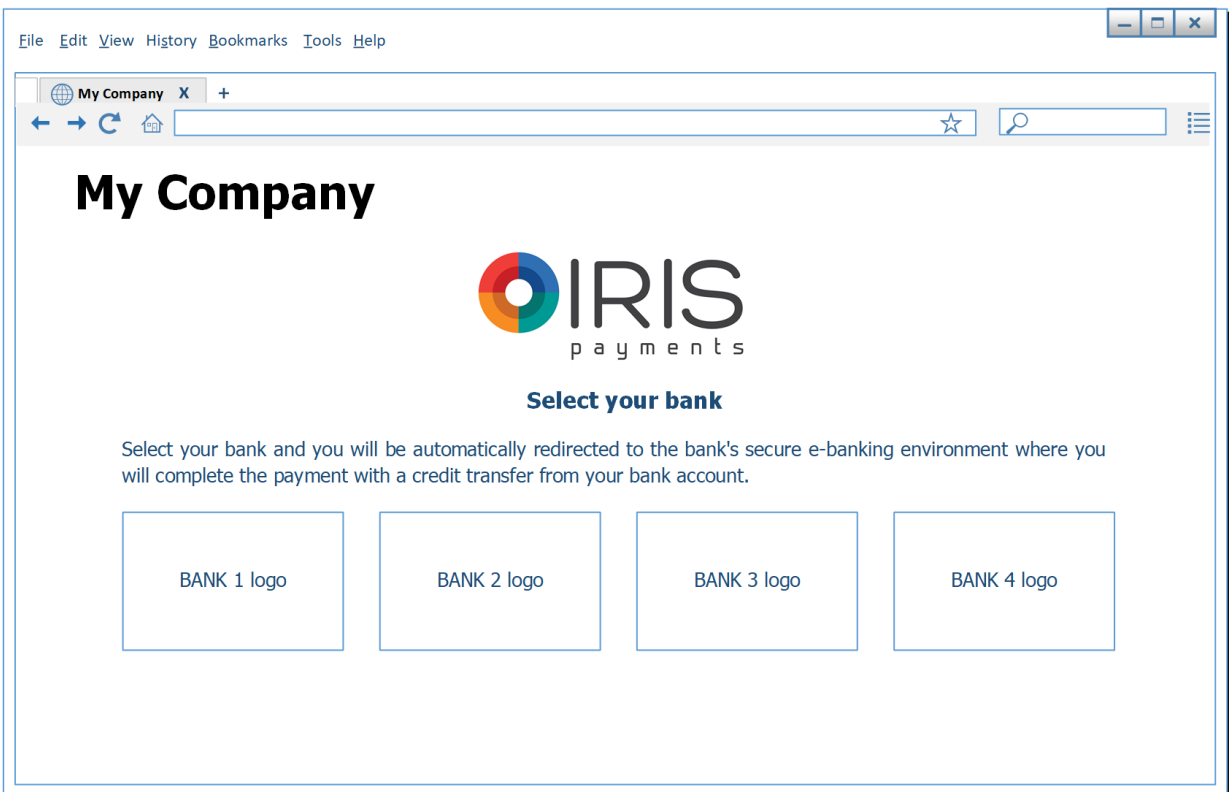
B.2.3 Transaction Confirmation webpage
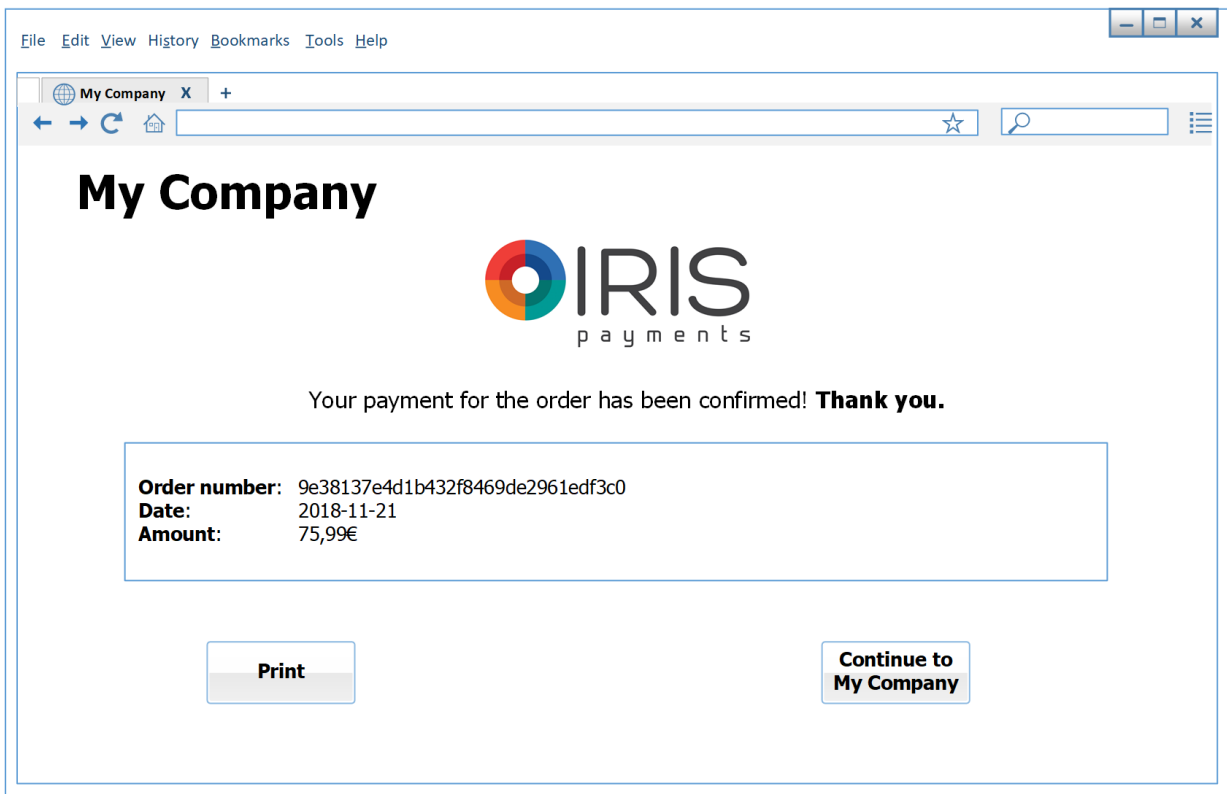
Annex C – Payment Gateway

C.1 IRIS Request to Pay Service Security Configuration

Screen C.1.1

C.2 Search Online Payments Request IRIS

Screen C.2.1

Screen C.2.2

Screen C.2.3