



# Topic 10 WIPO File

## **Payment Gateway / Integration with Local Banks**

Dar es Salaam, August 26 to 30, 2019

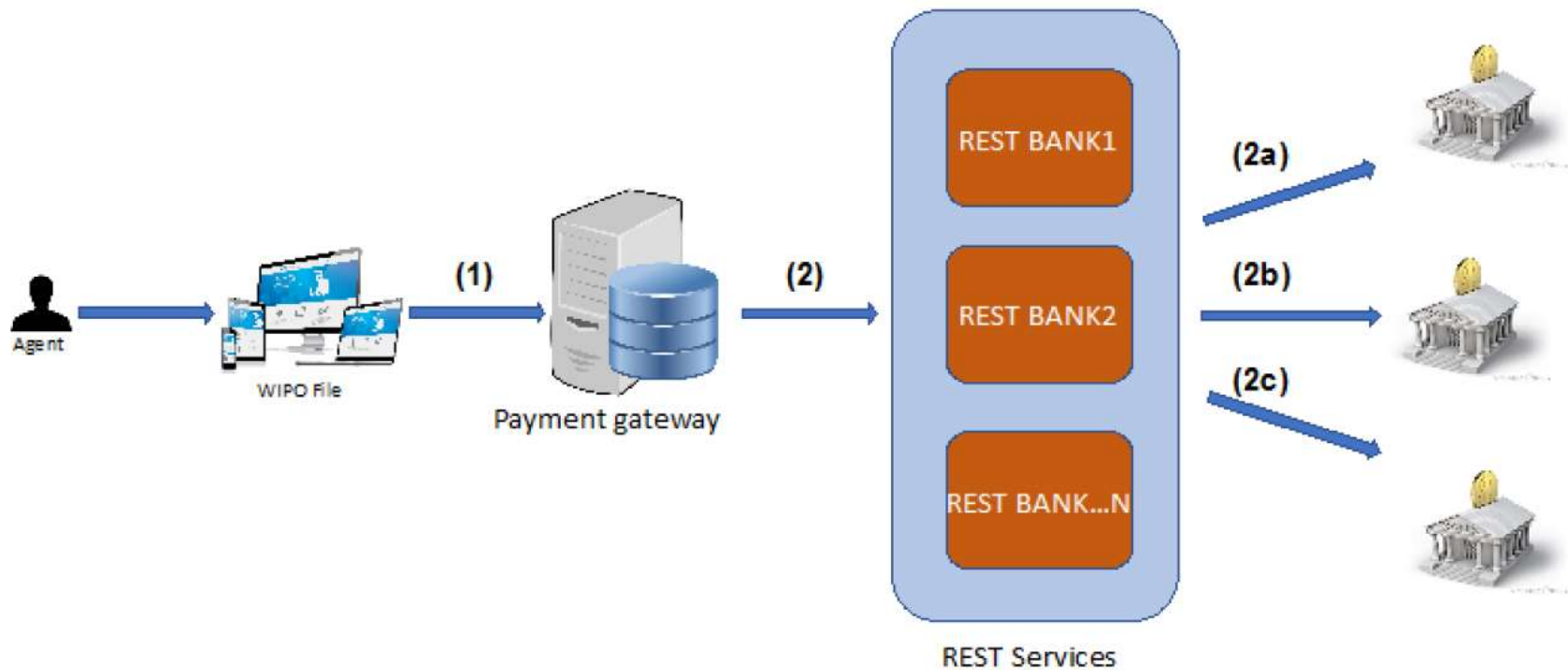
WIPO Industrial Property Business Solutions Division (IPOBSD)

# Agenda

- Payment Gateway Overview
- Few Payment Transaction Scenarios
- Questions and answers

# Payment Gateway Overview

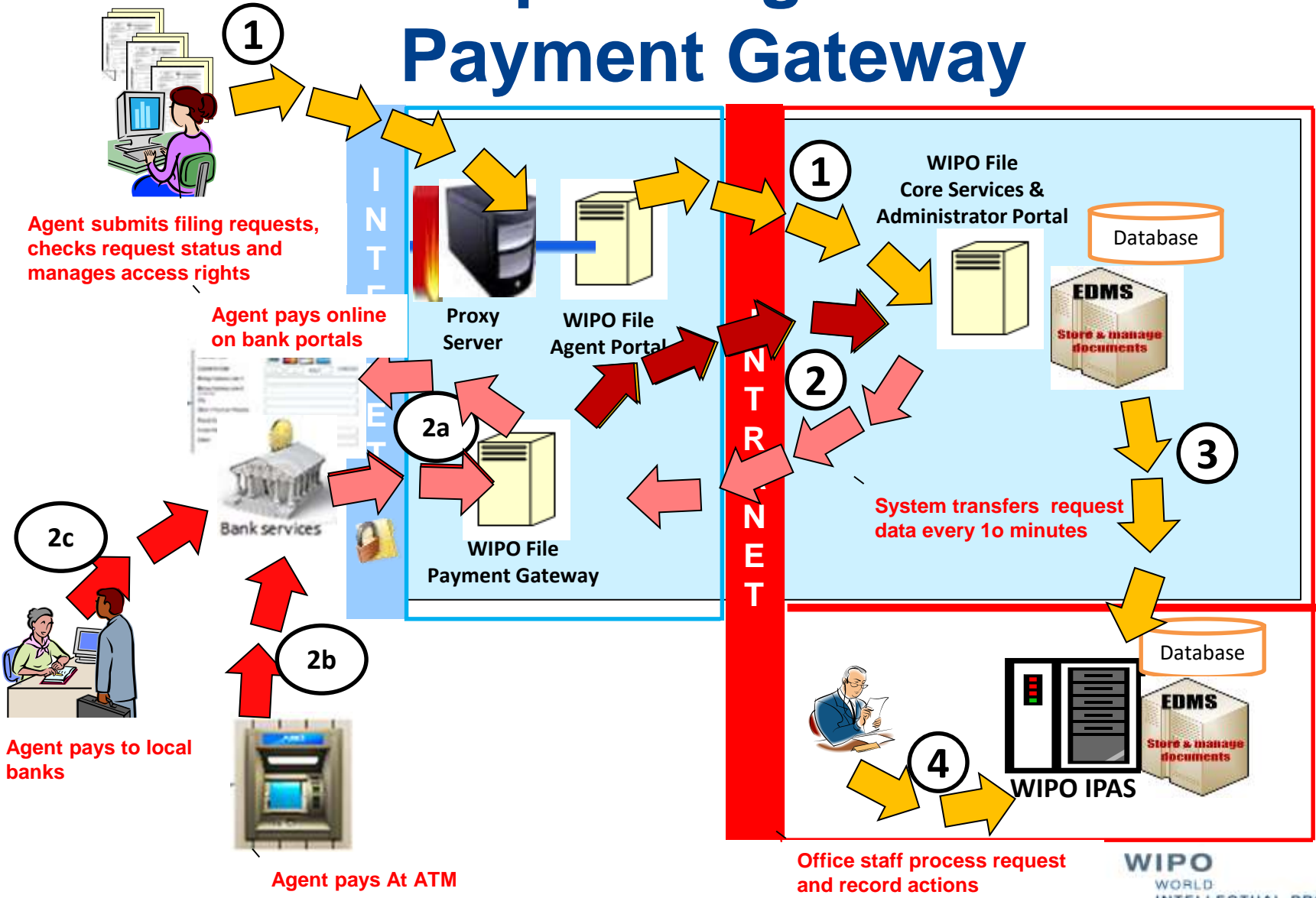
- Require customization to connect to various local banks using endpoint REST services and can support both online and offline payment transactions



# Payment Gateway Services

- To check whether the bank payment services are available
- To request an external payment reference if needed
- To initiate a payment transaction
- To list all transaction attempts of a payment reference
- To check the status of a payment attempt
- To check a payment acknowledgement received from local bank

# Operating with Payment Gateway



# Scenario 1

- User makes **successful payment** online with bank A
  - WIPO File > payment gateway (PG) > driver of bank A to send the payment transaction ID1 and payment reference R1 (status «**pending**»)
- Bank A confirms the payment transaction with WIPO File
  - WIPO File > payment gateway > driver of bank A to confirm the payment status of transaction ID1 and payment reference R1
  - One payment transaction ID1 is recorded in PG with status «**successful**» for the payment reference R1

# Scenario 2

- User makes payment attempt online with bank A  
(**cancellation / other unsuccessful situations in first attempt**)
  - WIPO File > payment gateway (PG) > driver of bank A to send the payment transaction ID1 and payment reference R1 (status «**pending**»)
- Bank A confirms the payment transaction with WIPO File
  - WIPO File > payment gateway > driver of bank A to confirm the payment status of transaction ID1 and payment reference R1
  - One payment transaction ID1 is recorded in PG with status «**failed**» for the payment reference R1
- User makes a **successful** payment online with bank A  
(**second attempt**)
  - WIPO File > PG > driver of bank A to confirm the payment status «**successful**» of transaction ID2 for the payment reference R1)

# Scenario 3

- User makes payment attempt online with bank A
  - WIPO File > PG > driver of bank A to send the payment transaction ID1 and payment reference R1 (status «**pending**»)
- Bank A confirms the payment transaction with WIPO File
  - WIPO File > payment gateway > driver of bank A to confirm the payment status of transaction ID1 (payment reference R1)
  - One payment transaction ID1 is recorded in Payment Gateway (PG) with status «**failed**» for the payment reference R1



## Scenario 3 (continued)

- User makes a second payment attempt online with bank A using transaction ID2 (second attempt)
  - WIPO File > payment gateway > driver of bank A to set the payment status «pending» of transaction ID2 for the payment reference R1
- User makes a third payment attempt online with bank A using transaction ID2 (third attempt)
  - WIPO File > payment gateway > driver of bank A to confirm the payment status of transaction ID2 (unsuccessful for payment reference R1)

# Integration of Local Payment Systems

- Engage local IT vendor to develop a system to interface WIPO File and local payment systems (i.e. bank driver for online banking or government billing/payment gateway)
- Require at least one test account by local system and dummy credit card numbers as needed
- Test bank drivers without WIPO File
- Test WIPO File with payment transactions as needed