



# Cova Pay Canada - Online

Cova Pay offers fast, reliable, and centralized integrated debit and credit card payment processing to Canadian cannabis retailers. Bring the power of Cova Pay Canada to your ecommerce solution for a seamless experience.

#### **Definitions**

Company: A business, firm, or corporation that may operate one or many locations as physical brick-and-mortar stores and/or virtual ecommerce presence. Most calls to Cova APIs require a CompanyId, which is included in every integration onboarding package we supply.

Location: A physical store or dispensary customers can visit to purchase cannabis and accessories. A company may have many locations. Each location has its own inventory and may define its own prices. Many Cova API endpoints require a location id, commonly represented as EntityId. The Data Platform APIs will use LocationId

Adyen: A Cova partner and the financial technology platform powering Cova Pay. Adyen describes themselves as a financial technology platform offering various solutions for enterprise businesses to enhance payments. A payment gateway, processor, and acquirer in one platform.



#### **Summary Overview**

Taking online payments with Cova Pay generally requires three steps.

- Make an API call to a Cova endpoint, to begin a payment session.
- Using the data returned in #1, initialize the web components provided by Adyen.
- Using the web components provided by Adyen, submit the payment, and take appropriate action upon a success or failure.

#### Detail

### **Prerequisites**

For each site where payment is to be enabled, you will need to:

- Contact Cova to add configuration for the site URL.
- Contact Cova to ensure payment fees are configured for the online locations taking payment. Don't
  assume an existing Cova Pay customer is configured, as this is separate from a pre-existing configuration
  that may exist for in store payments
- Obtain an Adyen key, for use in Step 2 below

Note: Base URI for APIs below: https://api.covasoft.net/covapaycanada

## Step 1. Creating the payment session.

The first step is to create a payment session with Cova. The API spec is as follows: Request

POST ~/v1/companies/{companyId}/locations/{locationId}/checkout-session

```
Headers: Authorization: Bearer {authtoken}
Body:
```

```
{
    "OrderReference": {{order_number_etc}},
    "Amount": 123.49,
    "ReturnUrl": "https://some.url.here"
}
```

- {companyId} is the identifier of the Cova Company
- {locationId} is the identifier of the Cova location.
- OrderReference is a unique string, such as the customer facing "order number" that will show in the Adyen reports as the reference number to the transaction.
- Amount: A positive, decimal number (with 2 decimal digits) representing the amount to charge the card.
- ReturnUrl: A URL that redirects the shopper back to your site, after payment. See Adyen Docs: https://docs.adyen.com/online-payments/build-your-integration/sessionsflow/?platform=Web&integration=Components&version=6.0.3#handle-the-redirect
- The auth token is a Cova token for the environment in context. (See
   <a href="https://api.covasoft.net/Documentation/Api/POST-v1-oauth2-token">https://api.covasoft.net/Documentation/Api/POST-v1-oauth2-token</a> for information on obtaining a token)



## Response:

```
"sessionId": "unique covapay session id",
    "id": "unique adyen session id",
   "sessionData": "encoded data"
}
```

- sessionId: A unique Cova Pay session ID generated. Required to initiate any refunds through Cova Pay
- id: A unique Adyen session ID generated.
- sessionData: A string of encoded data needed to initialize the Adyen web components.

## Step 2. Initialize the web components provided by Adyen.

See Adyen documentation here: https://docs.adyen.com/online-payments/build-your-integration/sessions-flow/?platform=Web&integration=Components&version=6.0.3

The "Drop-in" component or "Components" integration are valid technical options. However, Cova has learned that the "Drop-in" option does not give sufficient customization needed to do things such as hiding options for "Apple Pay", "Pay-Pal", etc, if they are not supported. As a result, Cova strongly suggests implementing the "Components", as per the documentation above.

Follow the documentation above, with one exception: Instead of calling the Adyen /session endpoint, call "Cova Session" endpoint, documented in step 1. It is important to follow this step as critical data is captured in the Cova System needed for reporting and reconciliation, and potential refunds in the POS later.

As mentioned in the prerequisites, you will need to supply a key to access Adyen components. Cova can supply this key.

### Step 3. Response

Handle the response from Adyen. Adyen will return either a success or failure, and you need to control the user experience based on the result. See documents from Step 2.



## Refunding

An ecommerce refund can be initiated for the full or partial amount of the original sale by calling the following API, supplying the sessionid captured in the response from the initial payment.

```
POST ~/v1/companies/{CompanyId}/locations/{LocationId}/ecomm-refund
Body:
{
    "RefundReference": {{original_order_reference}},
    "SessionId": {{original_covapay_sessionid}},
    "RequestedAmount": 123.49
}
```

- {companyId} is the identifier of the Cova Company
- {locationId} is the identifier of the Cova location.
- RefundReference supply the original order reference to assist in retailer reconciliation
- SessionId is the original Cova Pay session id, captured from the payment session
- RequestedAmount is the amount to be refunded to the original payment method. Note: an
  amount higher than the original payment will fail asynchronously and not be raised to the
  refund API caller. Ensure your refund amount is correct.