Dejavoo Payment Integration – Final Analysis & Business Decision Document

📌 Overview

This document summarizes the current behavior of payment types (Credit, Debit, Card) in Dejavoo integration using SpinPOS API, along with testing results, limitations, and business impact (fees, CPP usage).

🔹 1. Credit Card – Current Status

✅ Status: WORKING (Test & Production)

✔ Observations:

- Credit transactions are processed successfully
- Works in both:
- Sandbox (test.spinpos.net)
- Production (live environment)

✔ Behavior:

- No PIN required
- Uses Visa/Mastercard network
- Stable and reliable

🔹 2. Debit Card – Current Status

❌ Status in Sandbox: NOT WORKING

✅ Status in Production: WORKING (as per research)

❌ Sandbox Error:

```
"DetailedMessage": "ABA NO MISSING"
```

🔍 Reason:

- Sandbox environment does NOT support:
- Real banking network
- Debit routing (ABA)
- Hence, debit transactions fail

✅ Production Behavior:

- Debit works when:
- Merchant is enabled for PIN debit
- Terminal is properly configured
- Requires:
- PIN entry
- Debit network (STAR / NYCE / Pulse)

🔹 3. Card (Generic Mode) – Current Status

❌ Status: NOT WORKING

❌ API Response:

```
"Message": "Canceled",
"DetailedMessage": "This feature is not available now."
```

🔍 Reason:

- "Card" mode requires:
- Terminal UI interaction
- User selection (Credit / Debit)
- Not supported in:
- Sandbox environment
- API-only (Postman) flow

🔹 4. Business Decision: Use CPP_Credit Only

✅ Selected Approach:

```
"PaymentType": "Credit"
```

👉 This will be used for:

- Credit cards
- Debit cards (processed as credit)

🔹 5. Behavior When Using CPP_Credit

Card Given by Customer	Processed As	Result
Credit Card	Credit	✅ Success
Debit Card	Credit	✅ Success

👉 Both cards will work successfully

🔹 6. Transaction Fees Analysis

💳 Credit Card Charges

- **2.5% – 3.5% per transaction**
  - $0.10 – $0.30 fixed fee

Example:

For $100 transaction:

- Fee ≈ $3

💳 Debit Card Charges (Actual)

- **0.5% – 1%**
  - $0.10

Example:

For $100 transaction:

- Fee ≈ $0.50 – $1

⚠️ Current Implementation Impact

👉 Since all transactions are processed as Credit:

Scenario	Fee Applied
Credit Card	~3%
Debit Card	❗ Also ~3% (instead of 1%)

🔹 7. CPP (Cash Price Program) Impact

✅ With CPP_Credit:

- Customer pays extra (~3%)
- Merchant receives full amount

Example:

Bill: $100
Customer pays: $103
Processor takes: $3
Merchant receives: $100

👉 ✔ No loss for merchant

🔹 8. Key Limitations

⚠️ 1. No Debit Differentiation

- Cannot apply:
- CPP_Debit
- Lower debit fees

⚠️ 2. All Transactions Treated as Credit

- Even debit cards incur higher fees

⚠️ 3. Card Mode Not Available

• Cannot auto-detect payment type during transaction

⚠️ 4. Compliance Consideration

• In some regions:
• Debit surcharge may not be allowed
• Must confirm with payment provider

🔹 9. Final Technical Conclusion

Payment Type	Status	Notes
Credit	✅ Working	Fully supported
Debit	❌ Sandbox / ✅ Production	Needs live environment
Card	❌ Not Supported	Feature not enabled

🔹 10. Final Business Decision

✅ Recommended Approach (Current Phase)

• Use only:

```
"PaymentType": "Credit"
```

• Enable:

• CPP_Credit

🔮 Future Enhancement (Production Phase)

• Enable:
• Debit transactions
• CPP_Debit logic

🔹 11. Final Statement for CEO

The system is currently stable using credit-based transactions, which supports both credit and debit cards. Debit transactions are not supported in the test environment due to sandbox limitations but are expected to work in production. The "Card" mode is not available in the current integration. Using CPP_Credit ensures zero cost impact to the business, although debit-specific optimizations can be implemented in future production phases.

🔚 Conclusion

✔ System is working correctly
✔ No blocking issues
✔ Safe to proceed with Credit + CPP model
✔ Debit can be enhanced later in production
