



Use Case

Electronic Payment Server

Refund

March 6, 2023

API Version 1.0

Document Summary

This document describes the use case of a refund to a payment card.

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Revision History

Revision Date	Revision Number	Revision Editor(s)	Revision Changes
March 6, 2023	Version 1.0	Kim Seufer, Conexus	Final Release Version 1.0
October 24, 2022	Draft 1.0	Kim Seufer, Conexus	Resolved comments from legal review
September 6, 2022	Draft 0.6	Casey Brant, Conexus	Removed references to Loyalty.
August 10, 2022	Draft 0.5	Casey Brant, Conexus	Accepted changes in preparation for legal review
July 12, 2022	Draft 0.4	Sue Chan, W. Capra	Updates: watermark, copyright, clarifications formatting
May 15, 2022	Draft 0.3	Sue Chan, W. Capra	Updates for clarifications and consistency
January 10, 2022	Draft 0.2	Kim Seufer, Conexus	Clean up
April 12, 2021	Draft 0.1	EPS Group	Initial Revision

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Project

Electronic Payment Server

Use Case Name

Refund

Category

Processes

Description/Context of Use

Consumer purchased product(s) and comes inside the store to return them for a refund.

Scope

The scope includes the Point of Sale (POS) and the Electronic Payment Server (EPS).

Level

User

Actors

- Consumer
- Cashier
- POS – Point of Sale
- POI – Point of Interaction
- EPS – Electronic Payment Server
- PFEP – Payment Front End Processor
- Site System – (This could be in the form of FDC)

Stakeholders and Interests

- Merchant
- Consumer
- Payment Front-End Processor
- EPS/POS Vendors

Trigger

Consumer returns goods/services previously purchased for refund.

Assumptions

- POS/EPS/POI systems are using IFSF/Conexxus standard API.
- Fuel products are not included.

Pre-Conditions

- Consumer has previously purchased merchandise/service with a credit card.
- The system architecture at the site uses an EPS.

Minimal Guarantees

- EPS will either accept or decline the return.

Success Guarantees

- Merchant receives product/proof of purchase of services from customer
- Consumer receives refund of payment
- POS has sufficient information to provide a receipt if required/desired

Normal Flow

1. Consumer presents goods/services for return along with the original receipt.
2. POS sends refund request to EPS containing items to be returned with refund amount.
3. EPS prompts consumer for payment card via POI.
4. EPS prompts cashier for the receipt number from the original receipt.
5. EPS sends refund request to PFEP.
6. PFEP approves requests.
 - <Exception Flow> E1. Request Declined
 - <Exception Flow> E2. Request Times-Out
7. EPS provides receipt information to POS via event.
8. EPS returns success to POS.
9. POS completes transaction and clears transaction from POS.
10. Consumer funds are placed back on their payment card.

Alternate Flow(s)

None

Exception Flow(s)

E1 Request Declined

- E1.1 From Normal Flow Step 6. The PFEP declines the request.
- E1.2 The POS cancels the transaction.
- E1.3 End of Use Case.

E2 Request Times-Out

- E2.1 From Normal Flow Step 6. The request times-out from the PFEP.
- E2.2 The EPS sends a void/refund reversal to the PFEP.
- E2.3 The POS cancels the transaction.
- E2.4 End of Use Case.
- E2.5

Extension Points

None

Related Use Cases

None

Data Requirements and Instance Documents

None

Miscellaneous

None

Open Issues

None