



Moldova Processor:

MAIB

API Specification

Version 1.0

August 2023

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Content

Content	2
Introduction	3
Useful Documents / References	3
API Version Control	3
HTTP Specification	3
Publisher Information	3
General Information.....	4
Specifications.....	4
Unique Requirements for MAIB	5
Refund and Void	5
3D Secure.....	5
Change History.....	7



Introduction

The purpose of this document is to provide an in-depth description of the capabilities and requirements for processing payments with the **Moldovan payment processor MAIB**, through Finaro's Payments Platform.

If specified, the operations, parameters and functionalities described in this document override those listed in the *Credorax Source Payment API Specification* document.

Useful Documents / References

The following documents may be useful in understanding the MAIB processor API specification:

- **Credorax Source Payment API Specification**– an in-depth description of the Source Gateway specifications
- **Credorax Data Transfer Interface** - an in-depth description of the Data Transfer Interface and the available reports' format specifications

These documents can be found on the [Credorax Developer Portal](#).

API Version Control

The information provided in this document is accurate and reliable for standard processing as of its publication date. New implementations should avoid using previous versions of the API specifications. The API version number is a sequence-based identifier. Changes in the first part indicate major specification updates, while changes to the second part indicate minor updates.

The revision number reflects smaller specification changes, the correction of typing errors or corrections that do not affect the API protocol.

HTTP Specification

Please honour a TTL of at least 60 seconds for each single session per HTTPS request.

Publisher Information

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General Information

MAIB is a Moldovan payment processor. Finaro's connection to MAIB enables you to process local transactions in Moldova through the Finaro Payments Processing platform.

Specifications

Item	Value
Region	Moldova
Supported card scheme	Visa, Mastercard, Maestro, American Express
Supported Operations	1, 2, 3, 5
Onboarding Merchant	Moldova
Supported Currencies	All
Permitted Refund Percentage	100%
Supported Features	Card Not Present only; CVV2, Card Validation
Min. Transaction Amount	MDL 10.00
Max. Transaction Amount	999,999,999,999.99
Blocked BIN Countries	None



Unique Requirements for MAIB

Refund and Void

When processing transaction with MAIB, the refund functionality also functions as transaction void. When you want to cancel a transaction use the Refund transaction type [O=5] whether the transaction was cleared or not.

3D Secure

MAIB only supports their own 3D secure functionality and apply a challenge flow on every transaction. To support the MAIB 3D Secure functionality, you should rely on the Finaro 3D Secure API specifications, with the changes specified in the table below. Refer to the [Source Payment API](#) for a full description of the Finaro 3D Secure functionality.

Name	Description	Type	min	max	m/o/c
3ds_initate	Indicates whether to initiate the Source 3D Secure Authentication process. NOTE: This parameter should not be sent on transactions intended to be processed by MAIB	[0-3]	2	2	Do not send
3ds_redirect_url	Contains the merchant URL to which the browser should be redirected after the challenge session	[a-zA-Z0-9]	0	2018	m



Name	Description	Type	min	max	m/o/c
3ds_recurringexpiry	<p>Date after which no further authorisations shall be performed.</p> <p>This field is limited to 8 characters, and the accepted format is YYYYMMDD.</p> <p>NOTE: For MAIB implementations this field is mandatory only if a9=1 or a9=2</p>	[0-9]	8	8	c

NOTE:

- The 3D Secure requirements listed above are applicable to all implementations even if you usually do not use Finaro's 3D Secure service
- MAIB does not support exemption requests. All transaction must go through a 3D Secure challenge flow.
- Although most of Finaro's 3D Secure service parameters are not required for processing 3D Secure with MAIB, we recommend you include them with every transaction to ensure compatibility to other processors in case of routing of the transaction to a different processor



Change History

Version	Subject/Date	Description
1.0	August 2023	First Release



Support Information

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