Codensa

Local card

17 years ago, Crédito Fácil CODENSA was founded with the goal of creating social meaning within the framework of the Public Services Law.

Specifications

Coverage

Consumer	Colombia
Merchant	Colombia

Currencies

Consumer	COP
Processing	COP
Settlement	Global

Transactions

Minimum	40
Timeout	1 minute

Features

- ✓ Recurring payments
- ✓ One-click payments
- ✗ In-store/POS
- ✓ Refunds
- ✓ Partial refunds
- ✓ Multiple partial refunds
- ✓ Payment assurance
- ✓ Chargeback risk

How it works?

1 — Merchant



At online checkout, the consumer chooses credit card as the preferred payment method

2 — Payment method



The consumer enters their card details

3 — Online bank



After confirming the payment, the consumer may be redirected to their issuing bank for 3DS authentication

4 — Merchant



The merchant receives confirmation of payment

Payment Assurance refers to payouts for all transactions reported as technically successful, but if missing funds or chargebacks occur, they will be retrieved from customers. All trademarks are property of their respective owners.