

# easyCredit Ratenkauf


- About easyCredit Ratenkauf
  - General information about easyCredit Ratenkauf
  - Process flow chart
- Paygate interface
  - Definitions
    - Data formats
    - Abbreviations
  - easyCredit ratenkauf purchase on invoice and hire purchase
    - Validation logic
    - Example Request
    - Example Response
  - Retrieve information about payment by installments
    - Example Request
    - Example Response
  - Confirm hire purchase
  - Capture (notify a delivery)
  - Credit (notify a reversed transaction)

## About easyCredit Ratenkauf

### General information about easyCredit Ratenkauf

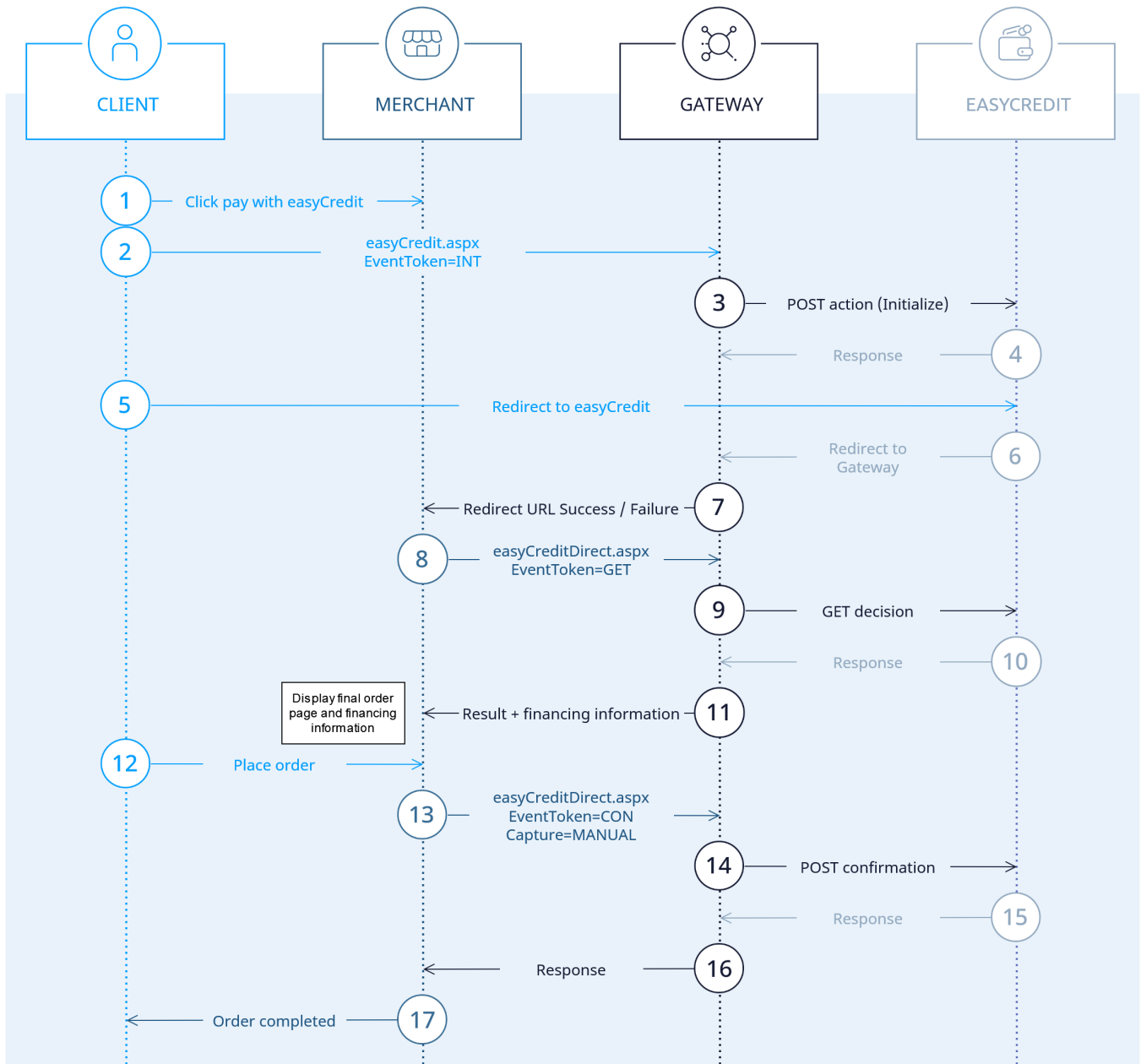
Since 2003 TeamBank AG is a member of the Genossenschaftliche FinanzGruppe and with its product easyCredit Ratenkauf the expert for hire purchase of the Volksbanken Raiffeisenbanken. Under the name easyCredit ratenkauf the TeamBank AG offers a hire purchase solution which combines a simple and consistently designed fire purchase function for E-Commerce and Point of Sale (PoS).

The customer needs only a few to get his easyCredit ratenkauf: select article, calculate preferred rate, enter personal data and pay. All without paperworks, with immediate confirmation and full flexibility during the period. Simple and fair hire purchase with easyCredit ratenkauf.

<b>Logo</b>	
<b>Info</b>	EasyCredit ratenkauf is a provider of hire purchase and purchase on invoice in Germany. After the customer is forwarded to easyCredit they undertake the calculation of all possible installments.
<b>Type</b>	<a href="#">Payments by Invoice and Installments</a>

Further information can be found on the webpage of easyCredit (<https://www.easycredit.de/>).

### Process flow chart



easyCredit process flow

## Paygate interface

### Definitions

#### Data formats

Format	Description
a	alphabetical
as	alphabetical with special characters
n	numeric
an	alphanumeric

ans	alphanumeric with special characters
ns	numeric with special characters
bool	boolean expression (true or false)
3	fixed length with 3 digits/characters
..3	variable length with maximum 3 digits/characters
enum	enumeration of allowed values
dtm	ISODateTime (YYYY-MM-DDThh:mm:ss)

## Abbreviations

Abbreviation	Description	Comment
CND	condition	
M	mandatory	If a parameter is mandatory, then it must be present
O	optional	If a parameter is optional, then it can be present, but it is not required
C	conditional	If a parameter is conditional, then there is a conditional rule which specifies whether it is mandatory or optional

**Notice:** Please note that the names of parameters can be returned in upper or lower case.

## easyCredit ratenkauf purchase on invoice and hire purchase

In order to initialise an installment payment with easyCredit via a Paygate form, please use the following URL:

<https://www.computop-paygate.com/easyCredit.aspx>

**Notice:** For security reasons, Computop Paygate rejects all payment requests with formatting errors. Therefore, please use the correct data type for each parameter.

The following table describes the [encrypted payment request parameters](#):

Key	Format	CND	Description
<a href="#">Merchan tID</a>	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment
<a href="#">refnr</a>	ans..30	O	Merchant's unique reference number
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent)  Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).  The minimum and maximal value for easyCredit is 200-5000€.
<a href="#">Currency</a>	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: <a href="#">A1 Currency table</a>
<a href="#">MAC</a>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> <li><a href="#">HMAC Authentication (Request)</a></li> <li><a href="#">HMAC Authentication (Notify)</a></li> </ul>
Term	n..2	O	Duration in months. If applicable here the duration can be preset with a value the customer has already selected for the example calculation.
EventTo ken	enum	M	Defines the request to be made at easyCredit:  <INT> for initialising the transaction


URLSuccess	ans..256	M	<p>Complete URL which calls up Paygate if payment has been successful. The URL may be called up only via port 443. This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter <a href="#">UserData</a>.</p> <p><b>i</b> <b>Common notes:</b></p> <ul style="list-style-type: none"> <li>• We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate</li> <li>• However, fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLSuccess. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.</li> </ul>
URLFailure	ans..256	M	<p>Complete URL which calls up Paygate if payment has been unsuccessful. The URL may be called up only via port 443. This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter <a href="#">UserData</a>.</p> <p><b>i</b> <b>Common notes:</b></p> <ul style="list-style-type: none"> <li>• We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate</li> <li>• However, fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLSuccess/URLNotify. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.</li> </ul>
Response	a7	O	Status response sent by Paygate to <a href="#">URLSuccess</a> and <a href="#">URLFailure</a> , should be encrypted. For this purpose, transmit <a href="#">Response=encrypt</a> parameter.
URLNotify	ans..256	M	<p>Complete URL which Paygate calls up in order to notify the shop about the payment result. The URL may be called up only via port 443. It may not contain parameters: Use the <a href="#">UserData</a> parameter instead.</p> <p><b>i</b> <b>Common notes:</b></p> <ul style="list-style-type: none"> <li>• Before follow-up actions (capture / credit / reversal) are carried out on an existing transaction, the first Notify must have been answered by the shop.</li> <li>• Fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLSuccess /URLNotify. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.</li> </ul>
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
			<p><b>Personal details</b></p> <p><b>Notice: If personal details are submitted then this group must be transferred completely.</b></p>
Salutation	a..15	C	Salutation MR or MRS
FirstName	ans..50	C	First name
LastName	ans..50	C	Last name
DateOfBirth	dtm	C	Date of birth in the format YYYY-MM-DD
			<p><b>Occupation data</b></p> <p><b>Notice: If occupation data are submitted then this group must be transferred completely.</b></p>
Employment	enum	C	<p>Occupation of the customer. Possible entries are:</p> <p>EMPLOYEE</p> <p>EMPLOYEE_PUBLIC_SECTOR</p> <p>WORKER</p> <p>CIVIL_SERVANT</p> <p>RETIREE</p> <p>SELF_EMPLOYED</p> <p>UNEMPLOYED</p> <p>OTHER</p>
MonthlyNetIncome	n..12	C	Monthly net income of the customer in the smallest currency unit (e.g. EUR Cent).
			<p><b>Invoicing address</b></p> <p><b>Notice: If an invoicing address is given, then this must be transferred completely.</b></p>
bdFirstName	ans..50	M	First name in invoicing address


bdLastName	ans..50	M	Last name in invoicing address
bdStreet	a..50	C	Street
bdStreetNr	ans..5	C	Street number
bdAddressAddition	a..50	C	Address c/o
bdZip	n5	C	Postcode
bdCity	ans..50	C	Town
bdCountryCode	a2	C	Country code for the invoicing address, 2 characters according to ISO 3166 Presently only DE is allowed.
			<b>Delivery address</b> <b>Notice: If an delivery address is given, then this must be transferred completely.</b>
Packing Station	an..30	O	Packing station
sdFirstName	ans..50	M	First name in delivery address
sdLastName	ans..50	M	Last name in delivery address
sdStreet	a..50	C	Street
sdStreetNr	ans..5	C	Street number
sdAddressAddition	a..50	C	Address c/o
sdZip	n5	C	Postcode
sdCity	ans..50	C	Town
sdCountryCode	a2	C	Country code for the delivery address, 2 characters according to ISO 3166 Presently only DE is allowed.
			<b>Contact data</b>
Email	ans..50	M	Email address of the customer
MobileNr	ans..50	O	Customer's mobile telephone number
			<b>Bank data</b>
IBAN	ans..34	O	Customer's IBAN
BIC	an..11	O	Customer's BIC
			<b>Further customer data</b>
Phone	ans..15	O	Customer's phone number
Title	enum	O	Title of the customer. Possible entries are: <PROFDR> for Prof. Dr. <DR> for Dr. <PROF> for Prof. <DRDR> for Dr. Dr.
Maiden Name	ans..50	O	Maiden name
PlaceOf Birth	ans..50	O	Place of birth
			<b>Risk-relevant data</b>

CustomerStatus	enum	O	Customer's status at the webshop. Possible entries are:  <NEUKUNDE>  <BESTANDSKUNDE>  <PREMIUMKUNDE>
CustomerSince	dtm	O	Start of customer relation at the webshop in the format YYYY-MM-DD
CustomerLoggedIn	enum	O	Flag if order is made from a registered customer with login or from a guest:  <YES> Customer was logged in  <NO> Customer has ordered as a guest
NumberArticles	n..5	O	Number of articles within basket
NumberOrders	n..10	O	Number of previous orders within the webshop
NegativePaymentInfo	enum	O	Negative payment information about the customer. Possible entries are:  <KEINE_ZAHLUNGSSTOERUNGEN>  <ZAHLUNGSVERZOEGERUNG>  <ZAHLUNGSAUSFALL>  <KEINE_INFORMATION>
RiskArticles	enum	O	Merchant's assessment if there is a solvency crucial article within the basket. Possible entries are:  <YES> There is a solvency crucial article within the basket  <NO> There is no solvency crucial article within the basket
			<b>Article list</b>
ArticleList	ans..1024	O	Basket information (incl. article numbers) for the articles ordered with hire purchase. These data can have some influence on the credit decision. The article list must be created in JSON format.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Example</b></p> <pre>{   "shoppingCartInformation": [     {       "productName": "Washing Machine",       "quantity": 1,       "price": 599.95,       "manufacturer": "Siemens",       "productCategory": "Household Appliances",       "articleNumber": [         {           "numberType": "GTIN",           "number": 1111111         }       ]     }   ] }</pre> </div> <p>Afterwards the article list created in JSON format must be Base64 encoded.</p>

Parameters for easyCredit ratenkauf payments

The following table gives the result parameters which Computop Paygate transmits to **URLSuccess** or **URLFailure** and **URLNotify**. If you have specified the **Response=encrypt** parameter, the following parameters are sent **Blowfish encrypted** to your system:

 pls. be prepared to receive additional parameters at any time and do not check the order of parameters

 the key (e.g. mid, RefNr) should not be checked case-sensitive

Key	Format	CND	Description
-----	--------	-----	-------------

<a href="#">mid</a>	ans..30	M	MerchantID, assigned by Computop
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
<a href="#">XID</a>	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment
<a href="#">refnr</a>	ans..30	O	Merchant's unique reference number
Status	a..50	M	AUTHORIZE_REQUEST (URLSuccess) and FAILED (URLFailure)
<a href="#">Description</a>	ans..1024	M	Further details in the event that payment is rejected. Please <b>do not</b> use the <b>Description</b> but the <a href="#">Code</a> parameter for the transaction status analysis!
<a href="#">Code</a>	an8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
<a href="#">MAC</a>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> <li>• <a href="#">HMAC Authentication (Request)</a></li> <li>• <a href="#">HMAC Authentication (Notify)</a></li> </ul>
<a href="#">UserData</a>	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>

Response parameters for URLSuccess and URLFailure with easyCredit ratenkauf

## Validation logic

- The delivery address must match the invoice address or it must be a packstation.
- FirstName and LastName of delivery and customer should match.
- The invoice address must match the delivery address.
- FirstName and LastName of Invoice Address and customer should match.

## Example Request



**Notice:** For security reasons, Computop Paygate rejects all payment requests with formatting errors. Therefore, please use the correct data type for each parameter.

The following table describes the [encrypted payment request parameters](#):

Key	Format	CND	Description
<a href="#">MerchantID</a>	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment
<a href="#">refnr</a>	ans..30	O	Merchant's unique reference number
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent)  Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).  The minimum and maximal value for easyCredit is 200-5000€.
<a href="#">Currency</a>	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: <a href="#">A1 Currency table</a>
<a href="#">MAC</a>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> <li><a href="#">HMAC Authentication (Request)</a></li> <li><a href="#">HMAC Authentication (Notify)</a></li> </ul>
EventToken	enum	M	Defines the request to be made at easyCredit:  <GET> With this EventToken all the installment information will be retrieved.

Parameters for retrieving installment information from easyCredit ratenkauf

The following table describes the result parameters with which the Computop Paygate responds to your system

**i** pls. be prepared to receive additional parameters at any time and do not check the order of parameters

**i** the key (e.g. mid, RefNr) should not be checked case-sensitive

Key	Format	CND	Description
<a href="#">mid</a>	ans..30	M	MerchantID, assigned by Computop
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
<a href="#">XID</a>	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment
<a href="#">refnr</a>	ans..30	O	Merchant's unique reference number
<a href="#">Status</a>	a..50	M	OK ( <a href="#">URLSuccess</a> ) or FAILED ( <a href="#">URLFailure</a> )
<a href="#">Description</a>	ans..1024	M	Further details in the event that payment is rejected. Please <b>do not</b> use the <b>Description</b> but the <b>Code</b> parameter for the transaction status analysis!
<a href="#">Code</a>	an8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
Financing	ans..1024	O	Contains all the necessary data for a previous initialization. They are returned in JSON format and Base64 encoded.  Example JSON format (already Base64 decoded): <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <pre>{   "decision": {     "transactionId": "EWZEN7",     "deviceIdentToken": "dffedf20-21df-11ec-9621-0242ac130002",     "orderValue": 2614.79,     "interest": 234.56,     "nominalInterest": 8.64,     "effectiveInterest": 8.99,     "merchantSpecificInterest": 8.99,     "totalValue": 2849.35,     "decisionOutcome": "POSITIVE",     "numberOfInstallments": 9,     "minNumberOfInstallments": 2,     "maxNumberOfInstallments": 60,     "installment": 302,     "lastInstallment": 293.58,   } }</pre> </div>

```
"firstInstallmentDate": "2023-03-20",
"lastInstallmentDate": "2023-03-20",
"amortizationPlanText": "string",
"urlPreContractualInformation": "string",
"installmentPlans": [
  {
    "totalValuePlan": 0,
    "interests": {
      "effectiveInterest": 8.99,
      "nominalInterest": 8.64,
      "interest": 234.56
    },
    "paymentPlan": {
      "numberOfInstallments": 9,
      "firstInstallmentDate": "2023-03-20",
      "lastInstallmentDate": "2023-03-20",
      "installment": 302,
      "lastInstallment": 293.58
    }
  }
],
"mtan": {
  "required": true,
  "status": "PENDING",
  "remainingAttempts": 2,
  "successful": true,
  "mobilePhoneNumberInvalid": true,
  "skipMobilePhoneNumberValidation": true
},
"bankAccountCheck": {
  "required": false,
  "successful": false
}
},
"transaction": {
  "financingTerm": 6,
  "orderDetails": {
    "orderValue": 2614.79,
    "orderId": "A1ZU560",
    "numberOfProductsInShoppingCart": 1,
    "invoiceAddress": {
      "address": "Beuthener Str. 25",
      "additionalAddressInformation": "3 OG",
      "zip": "90471",
      "city": "Nürnberg",
      "country": "DE",
      "firstName": "Ralf",
      "lastName": "Ratenkauf"
    },
    "shippingAddress": {
      "address": "Beuthener Str. 25",
      "additionalAddressInformation": "3 OG",
      "zip": "90471",
      "city": "Nürnberg",
      "country": "DE",
      "firstName": "Ralf",
      "lastName": "Ratenkauf",
      "packageStation": true
    },
    "shoppingCartInformation": [
      {
        "productName": "Washing Machine",
        "quantity": 1,
        "price": 599.95,
        "manufacturer": "Siemens",
        "productCategory": "Household Appliances",
        "articleNumber": [
          {
            "numberType": "GTIN",
            "number": 1111111
          }
        ]
      }
    ]
  }
},
"shopsystem": {
  "shopSystemManufacturer": "Shopware 5.5.10",
  "shopSystemModuleVersion": "1.6.3"
},
```

```

"customer": {
  "gender": "MR",
  "firstName": "Ralf",
  "lastName": "Ratenkauf",
  "birthDate": "1949-10-17",
  "birthName": "string",
  "birthPlace": "string",
  "title": "PROFDR",
  "contact": {
    "email": "test@test.de",
    "mobilePhoneNumber": "017186397426",
    "phoneNumber": "01771234567",
    "phoneNumbersConfirmed": false
  },
  "bank": {
    "iban": "DE06760320009210030015",
    "bic": "MARKDEFFXXX"
  },
  "employment": {
    "employmentType": "EMPLOYEE",
    "monthlyNetIncome": 3000
  },
  "companyName": ""
},
"customerRelationship": {
  "customerStatus": "EXISTING_CUSTOMER",
  "customerSince": "2007-10-10",
  "orderDoneWithLogin": false,
  "numberOfOrders": 3,
  "negativePaymentInformation": "NO_INFORMATION",
  "riskyItemsInShoppingCart": false,
  "logisticsServiceProvider": "Hermes"
},
"consent": {
  "sepaMandate": true,
  "advertisement": true,
  "dataProcessing": true,
  "consentToActInOnwnName": true
},
"redirectLinks": {
  "urlSuccess": "https://www.google.com/search?q=easycreditSuccess",
  "urlCancellation": "https://www.google.com/search?q=easycreditCanceled",
  "urlDenial": "https://www.google.com/search?q=easycreditDenied",
  "urlAuthorizationCallback": "https://www.google.com/search?
=ratenkaufCallback"
}
},
"status": "OPEN"
}

```

CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>

Response parameters for retrieving installment information from easyCredit ratenkauf

## Example Request

```

MerchantID=YourMerchantID
PayID=XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
TransID=123456
RefNr=27022017_01
Amount=59995
Currency=EUR
EventToken=GET

```

## Example Response

```

mid=YourMerchantID
PayID=blecea6e3e8b426fbb614a14f901ac4a
TransID=123456
XID=2e2b31055fbf445d91c6564947d63ffb
refnr=27022017_01
financing=

```

```

Status=AUTHORIZE_REQUEST
Code=0
Description=REQUEST

```

## Confirm hire purchase

To finally set a hire purchase with easyCredit ratenkauf via a Server-to-Server connection to "CONFIRMED", please use the following URL:

<https://www.computop-paygate.com/easyCreditDirect.aspx>

**Notice:** For security reasons, Computop Paygate rejects all payment requests with formatting errors. Therefore, please use the correct data type for each parameter.

The following table describes the [encrypted payment request parameters](#):

Key	Format	CND	Description
<a href="#">MerchantID</a>	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment
<a href="#">refnr</a>	ans..30	O	Merchant's unique reference number
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent)  Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).  The minimum and maximal value for easyCredit is 200-5000€.
<a href="#">Currency</a>	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: <a href="#">A1 Currency table</a>
<a href="#">MAC</a>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> <li><a href="#">HMAC Authentication (Request)</a></li> <li><a href="#">HMAC Authentication (Notify)</a></li> </ul>
EventToken	enum	M	Defines the request to be made at easyCredit:  <CON> Changes a transaction at easyCredit from PERMITTED to status CONFIRMED. The permission may not be older than 30 minutes and the previously requested easyCredit decision must be GREEN.
Date	dtm	O	Date of delivery of the sold services/goods in the format YYYY-MM-DD. Hence the delivery is automatically initiated together with the confirmation.  <b>Notice:</b> For automatic delivery execution the merchant must be configured accordingly at Computop. Please contact <a href="#">Computop Helpdesk</a> in this case.

Parameters for confirming a hire purchase with easyCredit ratenkauf

The following table describes the result parameters with which the Computop Paygate responds to your system

**i** pls. be prepared to receive additional parameters at any time and do not check the order of parameters

**i** the key (e.g. mid, RefNr) should not be checked case-sensitive

Key	Format	CND	Description
<a href="#">mid</a>	ans..30	M	MerchantID, assigned by Computop

PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	ans..30	O	Merchant's unique reference number
Status	a..50	M	OK ( <a href="#">URLSuccess</a> ) or FAILED ( <a href="#">URLFailure</a> )
Description	ans..1024	M	Further details in the event that payment is rejected. Please <b>do not</b> use the <b>Description</b> but the <b>Code</b> parameter for the transaction status analysis!
Code	an8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>

Response parameters for confirming a hire purchase with easyCredit

## Capture (notify a delivery)

To manually notify the delivery to easyCredit ratenkauf via a Server-to-Server connection, please use the following URL:

<https://www.computop-paygate.com/capture.aspx>

**Notice:** For security reasons, Computop Paygate rejects all payment requests with formatting errors. Therefore, please use the correct data type for each parameter.

The following table describes the [encrypted payment request parameters](#):

Key	Format	CND	Description								
<a href="#">MerchantID</a>	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.								
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.								
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment								
<a href="#">refnr</a>	ans..30	O	Merchant's unique reference number								
<a href="#">Amount</a>	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent) Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit). The minimum and maximal value for easyCredit is 200-5000€.								
<a href="#">Currency</a>	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: <a href="#">A1 Currency table</a>								
<a href="#">MAC</a>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> <li><a href="#">HMAC Authentication (Request)</a></li> <li><a href="#">HMAC Authentication (Notify)</a></li> </ul>								
<a href="#">Date</a>	dtm	O	Date of delivery of the sold services/goods in the format YYYY-MM-DD. The delivery is initiated separately from the confirmation. <b>Notice:</b> For manual delivery execution the merchant must be configured accordingly at Computop. This can be overridden also with the parameter Capture. Please contact <a href="#">Computop Helpdesk</a> in this case.								
<a href="#">Capture</a>	an..6	OM	Determines the type and time of capture. <table border="1" data-bbox="414 1606 1237 1780"> <thead> <tr> <th>Capture Mode</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td><b>AUTO</b></td> <td>Capturing immediately after authorisation (default value).</td> </tr> <tr> <td><b>MANUAL</b></td> <td>Capturing made by the merchant. Capture is normally initiated at time of delivery.</td> </tr> <tr> <td><b>&lt;Number&gt;</b></td> <td>Delay in hours until the capture (whole number; 1 to 696).</td> </tr> </tbody> </table>	Capture Mode	Description	<b>AUTO</b>	Capturing immediately after authorisation (default value).	<b>MANUAL</b>	Capturing made by the merchant. Capture is normally initiated at time of delivery.	<b>&lt;Number&gt;</b>	Delay in hours until the capture (whole number; 1 to 696).
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ReqID	ans..32	O	<p>To avoid double payments or actions (e.g. by ETM), enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction or action is submitted again with the same ReqID, Computop Paygate will not carry out the payment or new action, but will just return the status of the original transaction or action.</p> <p>Please note that the Computop Paygate must have a finalized transaction status for the first initial action (authentication /authorisation). This does not apply to 3-D Secure authentications that are terminated by a timeout. The 3-D Secure Timeout status does not count as a completed status in which the ReqID functionality on Paygate does not take effect. Submissions with identical ReqID for an open status will be processed regularly.</p> <p><b>Notice:</b> Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.</p>
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Parameters for capturing a hire purchase with easyCredit ratenkauf

The following table describes the result parameters with which the Computop Paygate responds to your system

**i** pls. be prepared to receive additional parameters at any time and do not check the order of parameters

**i** the key (e.g. mid, RefNr) should not be checked case-sensitive

Key	Format	CND	Description
mid	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	ans..30	O	Merchant's unique reference number
Status	a..50	M	Request
Description	ans..1024	M	Further details in the event that payment is rejected. Please <b>do not</b> use the <b>Description</b> but the <b>Code</b> parameter for the transaction status analysis!
Code	an8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>

Response parameters for capturing a hire purchase with easyCredit ratenkauf

## Credit (notify a reversed transaction)

To notify a reversed transaction to easyCredit ratenkauf via a Server-to-Server connection, please use the following URL:

<https://www.computop-paygate.com/credit.aspx>

**Notice:** For security reasons, Computop Paygate rejects all payment requests with formatting errors. Therefore, please use the correct data type for each parameter.


The following table describes the [encrypted payment request parameters](#):


Key	Format	CND	Description
MerchantID	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	ans..30	O	Merchant's unique reference number
Amount	n..10	M	<p>Amount in the smallest currency unit (e.g. EUR Cent)</p> <p>Please contact the helpdesk, if you want to capture amounts &lt; 100 (smallest currency unit).</p> <p>The minimum and maximal value for easyCredit is 200-5000€.</p>
Currency	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: <a href="#">A1 Currency table</a>

MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> <li>• <a href="#">HMAC Authentication (Request)</a></li> <li>• <a href="#">HMAC Authentication (Notify)</a></li> </ul>
Date	dtm	M	Date the merchant received the reversed transaction in the format YYYY-MM-DD
Reason	enum	M	Reason for the reversed transaction. Possible entries are: <WIDERRUF_VOLLSTAENDIG> <WIDERRUF_TEILWEISE> <RUECKGABE_GARANTIE_GEWAEHRLEISTUNG> <MINDERUNG_GARANTIE_GEWAEHRLEISTUNG>
ReqId	ans..32	O	To avoid double payments or actions (e.g. by ETM), enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction or action is submitted again with the same ReqID, Computop Paygate will not carry out the payment or new action, but will just return the status of the original transaction or action.  Please note that the Computop Paygate must have a finalized transaction status for the first initial action (authentication /authorisation). This does not apply to 3-D Secure authentications that are terminated by a timeout. The 3-D Secure Timeout status does not count as a completed status in which the ReqID functionality on Paygate does not take effect. Submissions with identical ReqID for an open status will be processed regularly.  <b>Notice:</b> Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.

Parameters for reverse of a hire purchase with easyCredit ratenkauf

The following table describes the result parameters with which the Computop Paygate responds to your system

 pls. be prepared to receive additional parameters at any time and do not check the order of parameters

 the key (e.g. mid, RefNr) should not be checked case-sensitive

Key	Format	CND	Description
mid	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
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Code	an8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>

Response parameters for reverse of a hire purchase with easyCredit ratenkauf