

Ratepay V2

- [About Ratepay](#)
 - [General information about Ratepay](#)
 - [Process flow chart](#)
- [Get Started](#)
- [Paygate interface](#)
 - [Definitions](#)
 - [Data formats](#)
 - [Abbreviations](#)
 - [Initiate Ratepay payment](#)
 - [Incremental Authorization](#)
 - [Capture a Ratepay payment](#)
 - [Cancel / return of Ratepay payments](#)
 - [Credit / refund Ratepay payment](#)
 - [ShoppingBasket parameter explained](#)

About Ratepay

General information about Ratepay

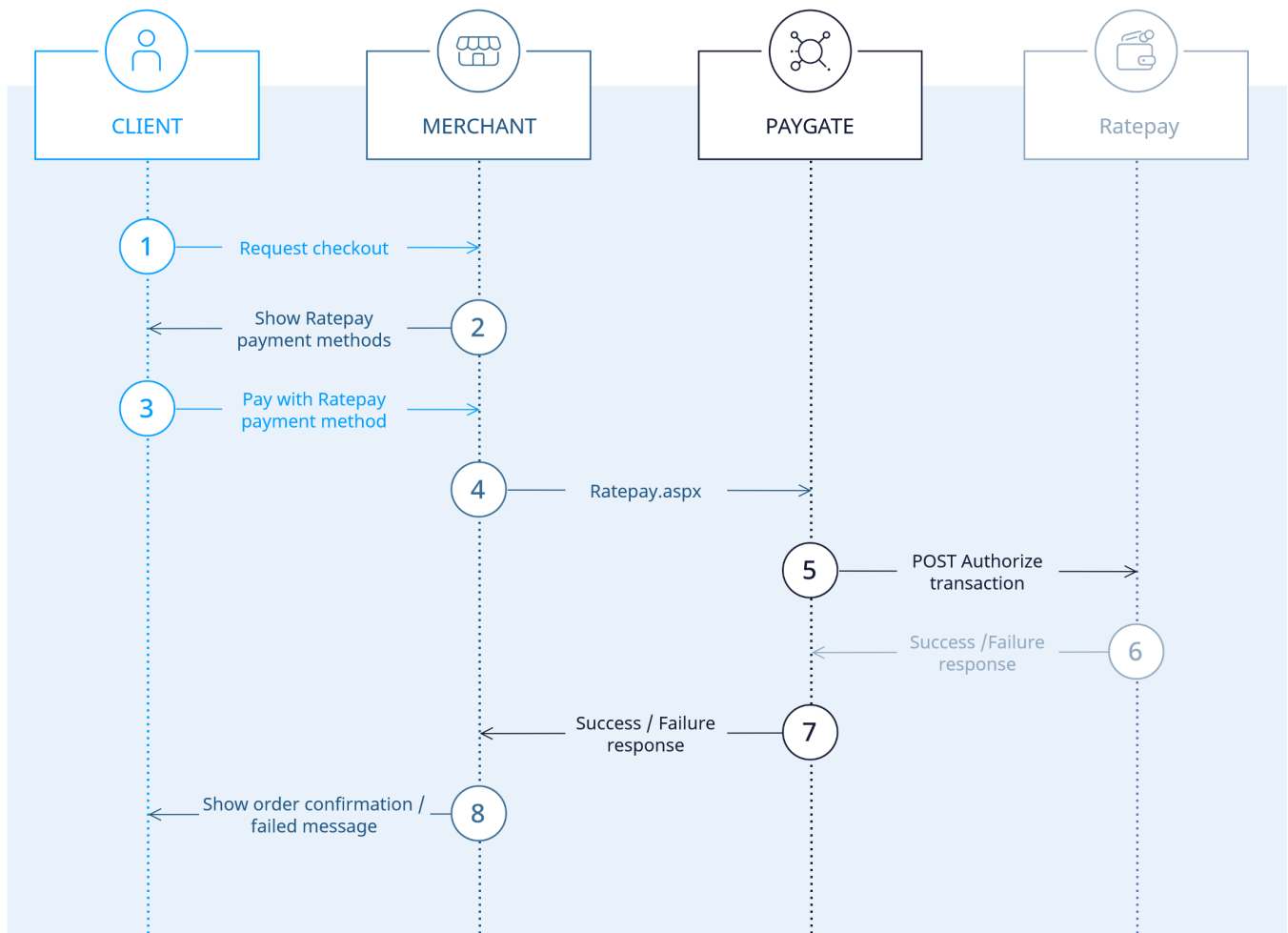
Logo	
Info	Ratepay offers payments solutions for purchases on invoice and hire purchases as well as direct debits with full processing and carries to complete risk of payments defaults.
Type	Payments by Invoice and Installments

Ratepay is a whitelabel online service provider which allows merchants to provide their customers secure and commonly used payment methods. Below are the payment methods that are supported by Ratepay:

- **Open Invoice** - Open Invoice is a payment method that enables customers to purchase goods or services on credit and pay at a later date. With Open Invoice customers receive an invoice detailing the amount owed, payment terms, and due date. When a customer selects Open Invoice during the checkout, Ratepay performs a real-time risk check. The advantage of using Open Invoice is that it can improve cash flow for both the buyer and merchants:
 - For buyers: They can purchase goods or services without having to pay for them immediately, which can be beneficial for managing their finances.
 - For merchants: With Ratepay you profit as a merchant from a full invoice purchase service. You pass on all the invoice data during the order to Ratepay, who takes over the complete billing and debtor management. As merchant you get a payment guarantee.
- **SEPA Direct Debit** - Ratepay offers classical hire purchase and SEPA direct debit. SEPA Direct Debit is a payment method that allows merchants to collect payments from buyers directly from their bank account via their IBAN, who have granted them permission to do so.

Further information can be found on the webpage of Ratepay (<https://www.ratepay.com/en/>).

Process flow chart



Ratepay process flow

Get Started

1. To start accepting Ratepay payment methods, first onboard with Ratepay.
2. Once onboarded below information should be provided to you by Ratepay:
 - a. Client ID: Username to connect to Ratepay's API
 - b. Client Secret: Password to connect to Ratepay's API
 - c. Partner Shop ID: The unique identifier assigned to you by Ratepay
3. Reach out to [Computop Helpdesk](#) to enable Ratepay as a payment method and provide the above details securely.

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.

Initiate Ratepay payment

Once the customer proceeds to checkout you show a default list of Ratepay payment methods to pay. Once the customer proceeds to pay with Ratepay payment method, your backend need to make a server to server call to the following URL for making a payment request:

The page DE:Wording (veraltet) was not found -- Please check/update the page name used in the MultiExcerpt-Include macroratepay.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.
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	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table
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. Notice: Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.
Order Desc	ans..768	O	Description of the goods purchased

bdFirstName	ans..100	C	First name of the customer who is billed. For B2B transactions it should be the contact person in the company. Required for B2C. Optional for B2B.
bdLastName	ans..100	C	Last name of the customer who is billed. For B2B transactions it should be the contact person in the company. Required for B2C. Optional for B2B.
bdStreet	ans..100	M	Street name of the billing address
bdStreetNr	ans..30	O	House number of the billing address
bdStreetAddition	ans..50	O	Additional info of the billing address
bdCity	ans..100	M	City of the billing address
bdCountryCode	ans..2	M	Country code of the billing address
bdZIP	ans..10	M	Postal code of the billing address
Title	ans..45	O	Title of the customer
DateOfBirth	ans..10	C	Date of birth of customer in YYYY-MM-DD format. Required for B2C.
bdCompanyName	ans..100	C	Company Name. Required for B2B transactions.
VatID	ans..25	O	Company Vat ID. Relevant for B2B transactions.
Email	ans..100	M	Email address of the customer
Phone	ans..60	M	Phone number of the customer
Language	ans..2	O	The language in which the buyer prefers communication to be done. If the preferred language is not supported, the buyer communication will be in German. Must conform to ISO 639-1 alpha 2 .
CustomerID	ans..100	O	Unique customer ID from your system
sdFirstName	ans..100	C	First name of the shipping address. For B2B transactions it should be the contact person in the company.
sdLastName	ans..100	C	Last name of the shipping address. For B2B transactions it should be the contact person in the company.
sdCompanyName	ans..100	C	Company Name
sdStreet	ans..100	M	Street name of the shipping address
sdStreetHouseNumber	ans..30	O	House number of the shipping address
sdStreetAddition	ans..50	O	Additional info of the shipping address
sdCity	ans..100	M	City of the shipping address
sdCountryCode	ans..2	M	Country code of the shipping address
sdZIPCode	ans..10	M	Postal code of the shipping address
IPAddr	ans..39	O	IP Address of the customer's device
DeviceToken	ans..255	O	Device token
Channel	enum	O	The sales channel the transaction originates from: "WEBSHOP", "POINT_OF_SALE", "PHONE_OR_MAIL"
BIC	ans..50	O	Bank Identifier Code
IBAN	ans..34	C	International Bank Account Number. Mandatory when DebitPayType is SEPA_DIRECT_DEBIT.
AccountOwner	ans..100	C	Name of account holder. Mandatory when DebitPayType is SEPA_DIRECT_DEBIT.

RPMethod	enum	M	The payment option the buyer selected: "OPEN_INVOICE", "PAY_NOW"
DebitPayType	enum	M	The transfer type the buyer selected: "BANK_TRANSFER", "SEPA_DIRECT_DEBIT"
shoppingBasket	JSON	M	Shopping basket. For structure see Shopping Basket below. Has to be sent as Base64 encoded.

Parameters for Ratepay payments

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.
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
Status	a..50	M	OK (URLSuccess) or FAILED (URLFailure)
refnr	ans..30	O	Merchant's unique reference number
AuthorizationExpiry	dtm	C	The date and time when remaining un-cancelled and un-captured authorized amount will be automatically cancelled. Timestamp with offset according to ISO 8601 . Available only for successful responses HTTP 201.
BankName	ans..127	C	Bank name of the bank account the customer has to transfer the money to. Provided only when DebitPayType is sent as BANK_TRANSFER in request.
BIC	ans..50	C	BIC of the bank account the customer has to transfer the money to. Provided only when DebitPayType is sent as BANK_TRANSFER in request.
IBAN	ans..34	C	IBAN of the bank account the customer has to transfer the money to. Provided only when DebitPayType is sent as BANK_TRANSFER in request.
AccOwner	ans..100	C	Account owner name of the bank account the customer has to transfer the money to. Provided only when DebitPayType is sent as BANK_TRANSFER in request.
RatepayPaymentReference	ans..127	C	Purpose to be indicated in the bank transfer (generated by Ratepay). Provided only when DebitPayType is sent as BANK_TRANSFER in request.
ExternalDeclineCategory	ans..	C	Decline category. See Decline Categories for details.
ExternalMessage	ans..256	C	A message describing which constraint was violated
ExternalCodes	ans..64	C	List of none, one or multiple reasons why the request was declined. See Decline Categories to learn about possible reasons for each decline category.
RPTransID	ans..50	M	ID of transaction generated by Ratepay during authorization. A transaction ID is generated for both accepted and declined transactions.

Result parameters for Ratepay payments

Incremental Authorization

This function increases the amount of a previously authorized transaction. You can only increment the original authorized amount by 30% or by €300 whichever is lower. You can only send one incremental authorization request for the original transaction. In order to increase a payment transaction with Ratepay, please use the following URL:

The page DE:Wording (veraltet) was not found -- Please check/update the page name used in the MultiExcerpt-Include macroincrement.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
Merchant ID	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	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table
items	JSON	O	Item list. For structure see Shopping Basket below, only the items part. Has to be sent as Base64 encoded.
vats	JSON	O	Vat information. For structure see Shopping Basket below, only the vats part. Has to be sent as Base64 encoded.

Parameters for increment Ratepay payments

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.
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
Status	a..50	M	OK (URLSuccess) or FAILED (URLFailure)
refnr	ans..30	O	Merchant's unique reference number
ExternalDeclineCategory	ans..	C	Decline category. See Decline Categories for details.
ExternalMessage	ans..256	C	A message describing which constraint was violated
ExternalCodes	ans..64	C	List of none, one or multiple reasons why the request was declined. See Decline Categories to learn about possible reasons for each decline category.
RPTransID	ans..50	M	ID of confirmed authorization generated by Ratepay

Response parameters for increment Ratepay payments

Capture a Ratepay payment

In order to capture a payment transaction with Ratepay, please use the following URL:

The page DE:Wording (veraltet) was not found -- Please check/update the page name used in the MultiExcerpt-Include macrocapture.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
Merchant ID	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 to be captured
TransID	ans..64	O	TransactionID provided by you which should be unique for each payment
refnr	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 Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table
items	JSON	O	Item list. For structure see Shopping Basket below, only the items part. Has to be sent as Base64 encoded.
vats	JSON	O	Vat information. For structure see Shopping Basket below, only the vats part. Has to be sent as Base64 encoded.

Parameters for capture of a Ratepay payment

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	O	TransactionID provided by you which should be unique for each payment
Status	a..50	M	OK (URLSuccess) or FAILED (URLFailure)
refnr	ans..30	O	Merchant's unique reference number
ExternalDeclineCategory	ans..	C	Decline category. See Decline Categories for details.
ExternalMessage	ans..256	C	A message describing which constraint was violated
ExternalCodes	ans..64	C	List of none, one or multiple reasons why the request was declined. See Decline Categories to learn about possible reasons for each decline category.
RPCaptureID	ans..50	M	ID of transaction generated by Ratepay for capture

Response parameters for capturing a Ratepay payment

Cancel / return of Ratepay payments

In order to cancel a payment transaction with Ratepay, please use the following URL:

The page DE:Wording (veraltet) was not found -- Please check/update the page name used in the MultiExcerpt-Include macroreverse.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 to be reversed
TransID	ans..64	O	TransactionID provided by you which should be unique for each payment
refnr	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 Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table
items	JSON	O	Item list. For structure see Shopping Basket below, only the items part. Has to be sent as Base64 encoded.
vats	JSON	O	Vat information. For structure see Shopping Basket below, only the vats part. Has to be sent as Base64 encoded.

Parameters for cancellation / return of a Ratepay payment

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	O	TransactionID provided by you which should be unique for each payment
Status	a..50	M	OK (URLSuccess) or FAILED (URLFailure)
refnr	ans..30	O	Merchant's unique reference number
ExternalDeclineCategory	ans..	C	Decline category. See Decline Categories for details.
ExternalMessage	ans..256	C	A message describing which constraint was violated
ExternalCodes	ans..64	C	List of none, one or multiple reasons why the request was declined. See Decline Categories to learn about possible reasons for each decline category.
RPCancellationID	ans..50	M	ID of transaction generated by Ratepay for cancellation

Response parameters for cancellation / return of a Ratepay payment

Credit / refund Ratepay payment

In order to refund a payment transaction with Ratepay, please use the following URL:

The page DE:Wording (veraltet) was not found -- Please check/update the page name used in the MultiExcerpt-Include macrocredit.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 to be credited
TransID	ans..64	O	TransactionID provided by you which should be unique for each payment
refnr	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 Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table
items	JSON	O	Item list. For structure see Shopping Basket below, only the items part. Has to be sent as Base64 encoded.
vats	JSON	O	Vat information. For structure see Shopping Basket below, only the vats part. Has to be sent as Base64 encoded.

Parameters for crediting a Ratepay payment

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	O	TransactionID provided by you which should be unique for each payment
Status	a..50	M	OK (URLSuccess) or FAILED (URLFailure)
refnr	ans..30	O	Merchant's unique reference number
ExternalDeclineCategory	ans..	C	Decline category. See Decline Categories for details.
ExternalMessage	ans..256	C	A message describing which constraint was violated
ExternalCodes	ans..64	C	List of none, one or multiple reasons why the request was declined. See Decline Categories to learn about possible reasons for each decline category.
RPRrefundID	ans..50	M	ID of transaction generated by Ratepay for credit

Response parameters for crediting a Ratepay payment

ShoppingBasket parameter explained

The following table describes the individual values within the ShoppingBasket:

Key	Format	CND	Description
shoppingBasketAmount	n..10	M	The amount for the basket including VAT given in the currency of the transaction. shoppingBasketAmount=Sum from all items for ((unitPriceGross+discount) * quantity). Note: Since discount is a negative amount the addition above actually subtracts the discount from unitPriceGross.
items.artNr	ans..255	O	The article number of the item, e.g. SKU. Not allowed to contain only whitespaces.
items.category	ans..511	O	Category for the item
items.descriptionAddition	ans	O	Description of the item
items.discount	ans	O	Gross discount on one item after taxes. Needs to be a negative value. Example: For a discount of 20.55 pass -2055.
items.name	string	M	Name of the item
items.unitPriceGross	n..10	M	Gross value of one item after taxes. For a value of €100.00 pass it as 10000.
items.quantity	n..	M	Ordered quantity of the item
items.taxRate	decimal	M	Tax rate applicable for the item given in percent. Pass this value up to 2 decimals. For example 15.55% should be sent as 15.55.
items.unit	ans..255	O	Arbitrary measurement unit of the item, e.g. kg, litre, pieces
vats.netAmount	n..10	M	Amount before taxes for all items
vats.taxAmount	n..10	M	Total tax amount for all the items for the given tax rate. For a value of 100.00 pass 10000.
vats.taxRate	decimal	M	Tax rate given as percentage on the net amount. Pass this value up to 2 decimals. For example 15.55% should be sent as 15.55.

Parameters within the shopping basket

```
[
  {
    "shoppingBasketAmount": 7350,
    "items": [
      {
        "artNr": 37,
        "category": "Electronics",
        "descriptionAddition": "desc 1",
        "discount": -50,
        "name": "High-performance laptop",
        "unitPriceGross": 2500,
        "quantity": 1,
        "taxRate": 0.04,
        "unit": "pcs"
      },
      {
        "artNr": 38,
        "category": "Accessories",
        "descriptionAddition": "desc 1",
        "discount": -50,
        "name": "Wireless gaming mouse",
        "unitPriceGross": 2500,
        "quantity": 2,
        "taxRate": 0.04,
        "unit": "pcs"
      }
    ],
    "vats": [
      {
        "netAmount": 7200,
        "taxAmount": 300,
        "taxRate": 0.04
      }
    ]
  }
]
```