

# easyCredit Ratenkauf

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## About easyCredit Ratenkauf

### General information about easyCredit Ratenkauf

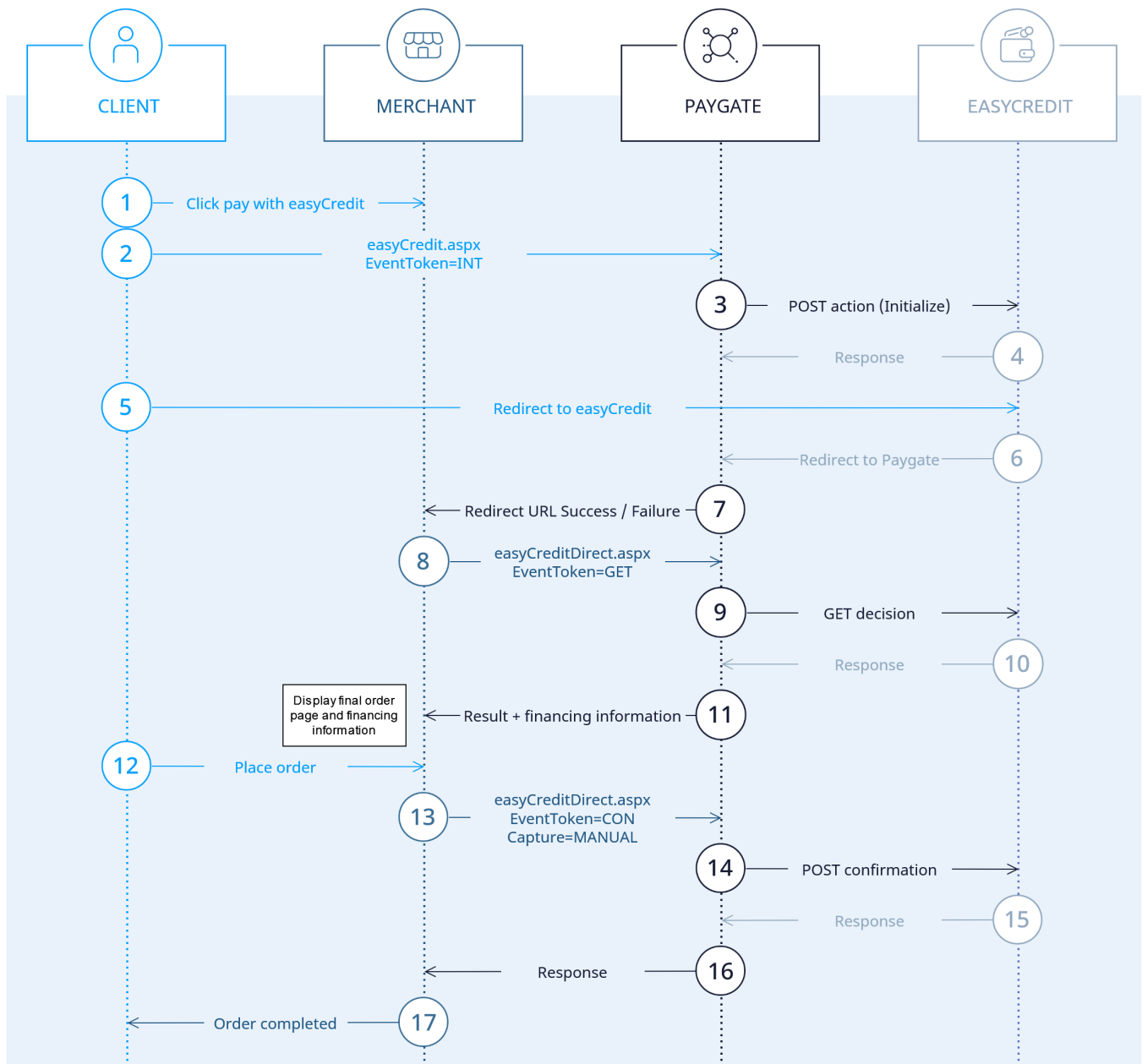
Since 2003 TeamBank AG is a member of the Genossenschaftliche FinanzGruppe and with its product easyCredit Ratenkauf the expert for hire purchase of the Volksbanken Raiffeisenbanken. Under the name easyCredit ratenkauf the TeamBank AG offers a hire purchase solution which combines a simple and consistently 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="#">MerchantID</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)<br><br>Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).<br><br>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<br>ken             | enum    | M   | Defines the request to be made at easyCredit:<br><br><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 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 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 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      | dtmm      | 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><br><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:<br><PROFDR> for Prof. Dr.<br><DR> for Dr.<br><PROF> for Prof.<br><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:<br><br><NEUKUNDE><br><br><BESTANDSKUNDE><br><br><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:<br><br><YES> Customer was logged in<br><br><NO> Customer has ordered as a guest                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Number Articles       | n..5      | O | Number of articles within basket                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Number Orders         | n..10     | O | Number of previous orders within the webshop                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Negative Payment Info | enum      | O | Negative payment information about the customer. Possible entries are:<br><br><KEINE_ZAHLUNGSSTOERUNGEN><br><br><ZAHLUNGSVERZOEGERUNG><br><br><ZAHLUNGSAUSFALL><br><br><KEINE_INFORMATION>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| RiskArticles          | enum      | O | Merchant's assessment if there is a solvency crucial article within the basket. Possible entries are:<br><br><YES> There is a solvency crucial article within the basket<br><br><NO> There is no solvency crucial article within the basket                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                       |           |   | <b>Article list</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| ArticleList           | ans..1024 | O | <p>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.</p> <div> <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

MerchantID=YourMerchantID  
TransID=123456  
RefNr=27022017\_01  
Amount=59995  
Currency=EUR  
EventToken=INT  
URLFailure=https://your.shop.info/failure.aspx  
URLSuccess=https://your.shop.info/success.aspx  
URLNotify=https://your.shop.info/notify.aspx  
Salutation=MR  
FirstName=John  
LastName=Doe  
DateOfBirth=1999-02-02  
bdFirstName=John  
bdLastName=Doe  
bdStreet=Schwarzenbergstraße  
bdStreetNr=4  
bdAddressAddition=Computop GmbH  
bdZip=96050  
bdCity=Bamberg  
bdCountryCode=DE  
PackingStation=NO  
sdFirstName=John  
sdLastName=Doe  
sdStreet=Schwarzenbergstraße  
sdStreetNr=4  
sdAddressAddition=Computop GmbH  
sdZip=96050  
sdCity=Bamberg  
sdCountryCode=DE  
Email=max@mustermann.de  
Employment=EMPLOYEE  
MonthlyNetIncome=100000  
Phone=015124011444  
CustomerSince=1999-02-02  
CustomerLoggedIn=YES  
NumberOrders=1  
ArticleList=ew0KCSJzaG9wcGluZ0Nhc nRjbmZvc m1hdGlvbiI6IFsNCgkJew0KCQkJInByb2R1Y3R0YW1lIjogIldhc2hpbmcgTW FjaGluZSI sDQoJCQkicXVhbnRpdHkiOiAxLA0KCQkJInByawNlIjogNTk5Ljk1LA0KCQkJIm1hbnVmYWN0dXJlciI6ICJTaWVtZW5zIiwNCgkJCSJwcm9kdWN0Q2F0ZWdvcnkiOiAiSG91c2Vob2xkIEFwcGxpYw5jZXMiLA0KCQkJImFydGJlbGV0dW1iZXIiOiBbDQoJCQkgIHsNCgkJCQki bnVtYmV yVHlwZSI6ICJHVEl0IiwNCgkJCQki bnVtYmV yIjogMTExMTExMQ0KCQkJICB9DQoJCQldDQoJCX0NCgl dDQp9

## Example Response

mid=YourMerchantID  
PayID=e8be1739b7754b68b4a53bbf33670efc  
TransID=123456  
XID=b4b01e1654744bdd87fbb496cbbf79e1  
refnr=27022017\_01  
Status=AUTHORIZE\_REQUEST  
Code=0  
Description=REQUEST

## Retrieve information about payment by installments

In order to retrieve the data for decision, general transaction as well as financing data in case of a successfully established payment by installments via a server to server connection with easyCredit ratenkauf, 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)<br><br>Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).<br><br>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:<br><br><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

 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <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.<br><br>Example JSON format (already Base64 decoded): <div> <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"
},

```

|           |           |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----------|-----------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|           |           |   | <pre> "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,   "consentToActInOwnName": 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?q=ratenkaufCallback" } }, "status": "OPEN" } </pre> |
| 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=XXXXXXXXXXXXXXXXXXXXXXXXXXXX
TransID=123456
RefNr=27022017_01
Amount=59995
Currency=EUR
EventToken=GET

```

## Example Response

```
mid=YourMerchantID
PayID=b1ecea6e3e8b426fbb614a14f901ac4a
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)<br><br>Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).<br><br>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:<br><br><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.<br><br><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

 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 |

|             |           |   |                                                                                                                                                                           |
|-------------|-----------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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                                                                                                                                                                                                                                                                                                                                                                                                             |              |             |             |                                                            |               |                                                                                    |                       |                                                            |
| Amount                     | n..10                                                                              | M   | Amount in the smallest currency unit (e.g. EUR Cent)<br><br>Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).<br><br>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>                                                                                                                                                                                                  |              |             |             |                                                            |               |                                                                                    |                       |                                                            |
| Date                       | dtm                                                                                | O   | Date of delivery of the sold services/goods in the format YYYY-MM-DD. The delivery is initiated separately from the confirmation.<br><br><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><tr><th>Capture Mode</th><th>Description</th></tr><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></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). |
| 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).                         |     |                                                                                                                                                                                                                                                                                                                                                                                                                                                |              |             |             |                                                            |               |                                                                                    |                       |                                                            |

|       |         |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------|---------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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> |
|-------|---------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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

 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                                                                                                     |
| 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:<br><WIDERRUF_VOLLSTAENDIG><br><WIDERRUF_TEILWEISE><br><RUECKGABE_GARANTIE_GEWAEHRLEISTUNG><br><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.<br><br>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.<br><br><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.                                                     |
| 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 reverse of a hire purchase with easyCredit ratenkauf