# Ratepay V2



## About Ratepay

### General information about Ratepay

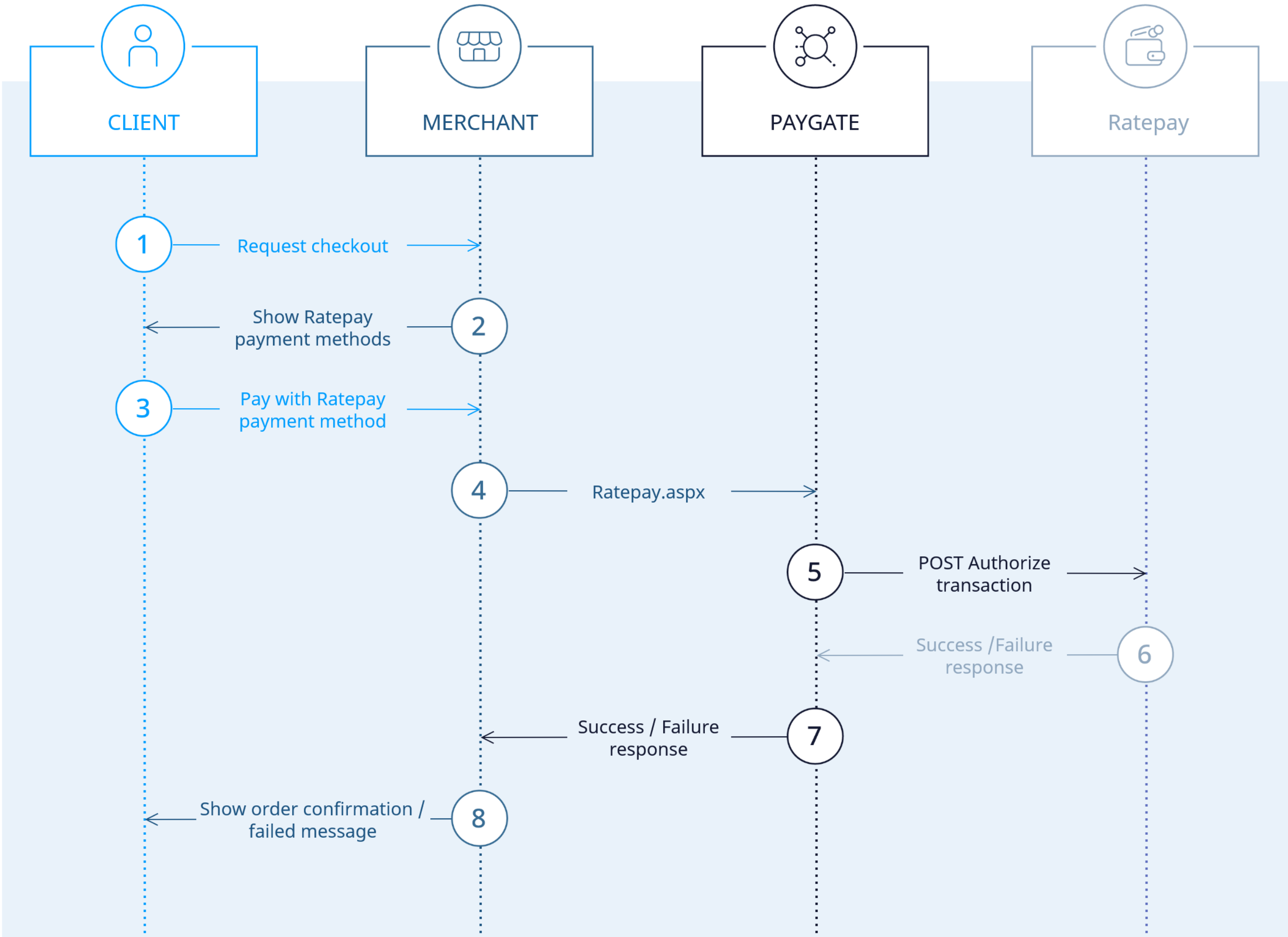
| | |
|---|---|
| **Logo** | ratepay |
| **Info** | Ratepay offers payments solutions for purchases on invoice and hire purchases as well as direct debits with full processing and carries to complete risk of payments defaults. |
| **Type** | Payments by Invoice and Installments |

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

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

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

### Process flow chart




Ratepay process flow

# Get Started

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

# Paygate interface

## Definitions

### Data formats

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

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

## Abbreviations

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

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

# Initiate Ratepay payment

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

**The page DE:Wording (veraltet) was not found** -- Please check/update the page name used in the MultiExcerpt-Include macroratepay.aspx

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

The following table describes the encrypted payment request parameters:

| Key | Format | CND | Description |
|---|---|---|---|
| MerchantID | ans..30 | M | MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too. |
| TransID | ans..64 | M | TransactionID provided by you which should be unique for each payment |
| refnr | ans..30 | O | Merchant's unique reference number |
| Amount | n..10 | M | Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk, if you want to capture amounts <100 (smallest currency unit). |
| Currency | a3 | M | Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table |
| ReqId | ans..32 | O | To avoid double payments or actions (e.g. by ETM), enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction or action is submitted again with the same ReqID, Computop Paygate will not carry out the payment or new action, but will just return the status of the original transaction or action.<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>**Notice:** Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate. |
| OrderDesc | ans..768 | O | Description of the goods purchased |

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

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

Parameters for Ratepay payments

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

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

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

| Key | Format | CND | Description |
|---|---|---|---|
| mid | ans..30 | M | MerchantID, assigned by Computop |
| PayID | an32 | M | ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request. |
| XID | an32 | M | ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate |
| TransID | ans..64 | M | TransactionID provided by you which should be unique for each payment |
| Status | a..50 | M | OK (URLSuccess) or FAILED (URLFailure) |
| refnr | ans..30 | O | Merchant's unique reference number |
| AuthorizationExpiry | dttm | C | The date and time when remaining un-cancelled and un-captured authorized amount will be automatically cancelled. Timestamp with offset according to ISO 8601. Available only for successful responses HTTP 201. |
| BankName | ans..127 | C | Bank name of the bank account the customer has to transfer the money to. Provided only when DebitPayType is sent as BANK_TRANSFER in request. |
| BIC | ans..50 | C | BIC of the bank account the customer has to transfer the money to. Provided only when DebitPayType is sent as BANK_TRANSFER in request. |
| IBAN | ans..34 | C | IBAN of the bank account the customer has to transfer the money to. Provided only when DebitPayType is sent as BANK_TRANSFER in request. |
| AccOwner | ans..100 | C | Account owner name of the bank account the customer has to transfer the money to. Provided only when DebitPayType is sent as BANK_TRANSFER in request. |
| RatepayPaymentReference | ans..127 | C | Purpose to be indicated in the bank transfer (generated by Ratepay). Provided only when DebitPayType is sent as BANK_TRANSFER in request. |
| ExternalDeclineCategory | ans.. | C | Decline category. See Decline Categories for details. |
| ExternalMessage | ans..256 | C | A message describing which constraint was violated |
| ExternalCodes | ans..64 | C | List of none, one or multiple reasons why the request was declined. See Decline Categories to learn about possible reasons for each decline category. |
| RPTransID | ans..50 | M | ID of transaction generated by Ratepay during authorization. A transaction ID is generated for both accepted and declined transactions. |

Result parameters for Ratepay payments

## Incremental Authorization

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

| |
|---|
| **The page DE:Wording (veraltet) was not found** -- Please check/update the page name used in the MultiExcerpt-Include macroincrement.aspx |

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

The following table describes the encrypted payment request parameters:

| Key | Format | CND | Description |
|---|---|---|---|
| Merchant ID | ans..30 | M | MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too. |
| PayID | an32 | M | ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request. |
| TransID | ans..64 | M | TransactionID provided by you which should be unique for each payment |
| refnr | ans..30 | O | Merchant's unique reference number |
| Amount | n..10 | M | Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk, if you want to capture amounts <100 (smallest currency unit). |
| Currency | a3 | M | Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table |
| items | JSON | O | Item list. For structure see Shopping Basket below, only the items part. Has to be sent as Base64 encoded. |
| vats | JSON | O | Vat information. For structure see Shopping Basket below, only the vats part. Has to be sent as Base64 encoded. |

Parameters for increment Ratepay payments

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

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

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

| Key | Format | CND | Description |
|---|---|---|---|
| mid | ans..30 | M | MerchantID, assigned by Computop |
| PayID | an32 | M | ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request. |
| XID | an32 | M | ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate |
| TransID | ans..64 | M | TransactionID provided by you which should be unique for each payment |
| Status | a..50 | M | OK (URLSuccess) or FAILED (URLFailure) |
| refnr | ans..30 | O | Merchant's unique reference number |
| ExternalDeclineCategory | ans.. | C | Decline category. See Decline Categories for details. |
| ExternalMessage | ans..256 | C | A message describing which constraint was violated |
| ExternalCodes | ans..64 | C | List of none, one or multiple reasons why the request was declined. See Decline Categories to learn about possible reasons for each decline category. |
| RPTransID | ans..50 | M | ID of confirmed authorization generated by Ratepay |

Response parameters for increment Ratepay payments

## Capture a Ratepay payment

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

**The page DE:Wording (veraltet) was not found** -- Please check/update the page name used in the MultiExcerpt-Include macrocapture.aspx

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

The following table describes the encrypted payment request parameters:

| Key | Format | CND | Description |
|---|---|---|---|
| Merchant ID | ans..30 | M | MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too. |
| PayID | an32 | M | ID assigned by Paygate for the payment to be captured |
| TransID | ans..64 | O | TransactionID provided by you which should be unique for each payment |
| refnr | ans..30 | O | Merchant's unique reference number |

| | | | |
|---|---|---|---|
| Amount | n..10 | M | Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk, if you want to capture amounts <100 (smallest currency unit). |
| Currency | a3 | M | Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table |
| items | JSON | O | Item list. For structure see Shopping Basket below, only the items part. Has to be sent as Base64 encoded. |
| vats | JSON | O | Vat information. For structure see Shopping Basket below, only the vats part. Has to be sent as Base64 encoded. |

Parameters for capture of a Ratepay payment

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

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-sentive

| Key | Format | CND | Description |
|---|---|---|---|
| mid | ans..30 | M | MerchantID, assigned by Computop |
| PayID | an32 | M | ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request. |
| XID | an32 | M | ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate |
| TransID | ans..64 | O | TransactionID provided by you which should be unique for each payment |
| Status | a..50 | M | OK (URLSuccess) or FAILED (URLFailure) |
| refnr | ans..30 | O | Merchant’s unique reference number |
| ExternalDeclineCategory | ans.. | C | Decline category. See Decline Categories for details. |
| ExternalMessage | ans..256 | C | A message describing which constraint was violated |
| ExternalCodes | ans..64 | C | List of none, one or multiple reasons why the request was declined. See Decline Categories to learn about possible reasons for each decline category. |
| RPCaptureID | ans..50 | M | ID of transaction generated by Ratepay for capture |

Response parameters for capturing a Ratepay payment

## Cancel / return of Ratepay payments

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

**The page DE:Wording (veraltet) was not found** -- Please check/update the page name used in the MultiExcerpt-Include macroreverse.aspx

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

The following table describes the encrypted payment request parameters:

| Key | Format | CND | Description |
|---|---|---|---|
| MerchantID | ans..30 | M | MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too. |
| PayID | an32 | M | ID assigned by Paygate for the payment to be reversed |
| TransID | ans..64 | O | TransactionID provided by you which should be unique for each payment |
| refnr | ans..30 | O | Merchant’s unique reference number |
| Amount | n..10 | M | Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk, if you want to capture amounts <100 (smallest currency unit). |
| Currency | a3 | M | Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table |
| items | JSON | O | Item list. For structure see Shopping Basket below, only the items part. Has to be sent as Base64 encoded. |
| vats | JSON | O | Vat information. For structure see Shopping Basket below, only the vats part. Has to be sent as Base64 encoded. |

Parameters for cancellation / return of a Ratepay payment

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

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-sentive

| Key | Format | CND | Description |
|---|---|---|---|
| mid | ans..30 | M | MerchantID, assigned by Computop |
| PayID | an32 | M | ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request. |
| XID | an32 | M | ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate |
| TransID | ans..64 | O | TransactionID provided by you which should be unique for each payment |
| Status | a..50 | M | OK (URLSuccess) or FAILED (URLFailure) |
| refnr | ans..30 | O | Merchant's unique reference number |
| ExternalDeclineCategory | ans.. | C | Decline category. See Decline Categories for details. |
| ExternalMessage | ans..256 | C | A message describing which constraint was violated |
| ExternalCodes | ans..64 | C | List of none, one or multiple reasons why the request was declined. See Decline Categories to learn about possible reasons for each decline category. |
| RPCancellationID | ans..50 | M | ID of transaction generated by Ratepay for cancellation |

Response parameters for cancellation / return of a Ratepay payment

# Credit / refund Ratepay payment

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

**The page DE:Wording (veraltet) was not found** -- Please check/update the page name used in the MultiExcerpt-Include macrocredit.aspx

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

The following table describes the encrypted payment request parameters:

| Key | Format | CND | Description |
|---|---|---|---|
| MerchantID | ans..30 | M | MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too. |
| PayID | an32 | M | ID assigned by Paygate for the payment to be credited |
| TransID | ans..64 | O | TransactionID provided by you which should be unique for each payment |
| refnr | ans..30 | O | Merchant's unique reference number |
| Amount | n..10 | M | Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk, if you want to capture amounts <100 (smallest currency unit). |
| Currency | a3 | M | Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table |
| items | JSON | O | Item list. For structure see Shopping Basket below, only the items part. Has to be sent as Base64 encoded. |
| vats | JSON | O | Vat information. For structure see Shopping Basket below, only the vats part. Has to be sent as Base64 encoded. |

Parameters for crediting a Ratepay payment

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

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-sentive

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

| | | | |
|---|---|---|---|
| mid | ans..30 | M | MerchantID, assigned by Computop |
| PayID | an32 | M | ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request. |
| XID | an32 | M | ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate |
| TransID | ans..64 | O | TransactionID provided by you which should be unique for each payment |
| Status | a..50 | M | OK (URLSuccess) or FAILED (URLFailure) |
| refnr | ans..30 | O | Merchant's unique reference number |
| ExternalDeclineCategory | ans.. | C | Decline category. See Decline Categories for details. |
| ExternalMessage | ans..256 | C | A message describing which constraint was violated |
| ExternalCodes | ans..64 | C | List of none, one or multiple reasons why the request was declined. See Decline Categories to learn about possible reasons for each decline category. |
| RPRefundID | ans..50 | M | ID of transaction generated by Ratepay for credit |

Response parameters for crediting a Ratepay payment

## ShoppingBasket parameter explained

The following table describes the individual values within the ShoppingBasket:

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

Parameters within the shopping basket

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