

# Instanea

## About Instanea

### General information about Instanea

Instanea is an acceptance solution based on payment initiation as defined by PSD2, which allows you to receive instant transfers.

Through this solution, your company and your customers benefit from all the advantages of instant transfers:

- Speed: Transfer executed in less than 10 seconds with immediate availability of funds.
- Convenience: 24/7 availability all year round and notification to the payor in the event of rejection of the transaction.
- Ease: Choice of the reference of the transfer, allowing you to make an automatic reconciliation
- Secure payment: no risk of chargeback with SEPA Instant

...And a simple user journey for your customers.

Whether for in-store sales or online on your website, the Instanea user experience is fluid and secure.



Your customer fills their shopping cart – online or in-store:

1. She/he chooses the "Pay by instant transfer" option from among the payment methods offered.
2. Your customer selects his/her bank and gives his/her consent for the transaction, then s/he is redirected to its Bank
3. She/he log in to its online banking
4. She/he validates the transaction using its strong authentication tool provided by its Bank.

When the customer buys in store, a link will be sent to him (via email/SMS). Please contact your Cash Management Relationship Manager for more information about the set up in store.

With Instanea, your customers pay for their purchases with ease. The advantages are numerous, for you and for your customers:

- You diversify the payment methods offered and improve your conversion rate.
- You offer payment with no impact on your customers' credit card limits.
- You reduce the risk of chargeback thanks to the instant transfer (irrevocable transaction).
- Your accounting reconciliation is facilitated and may be automatized thanks to the unique and customizable reference that you provide, to be found on each instant transfer received.
- You streamline your customer experience: no data to enter.
- You offer a means of payment adapted to consumer expectations, accessible on computers and smartphones

  Instanea is available with BNP, only.

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Logo



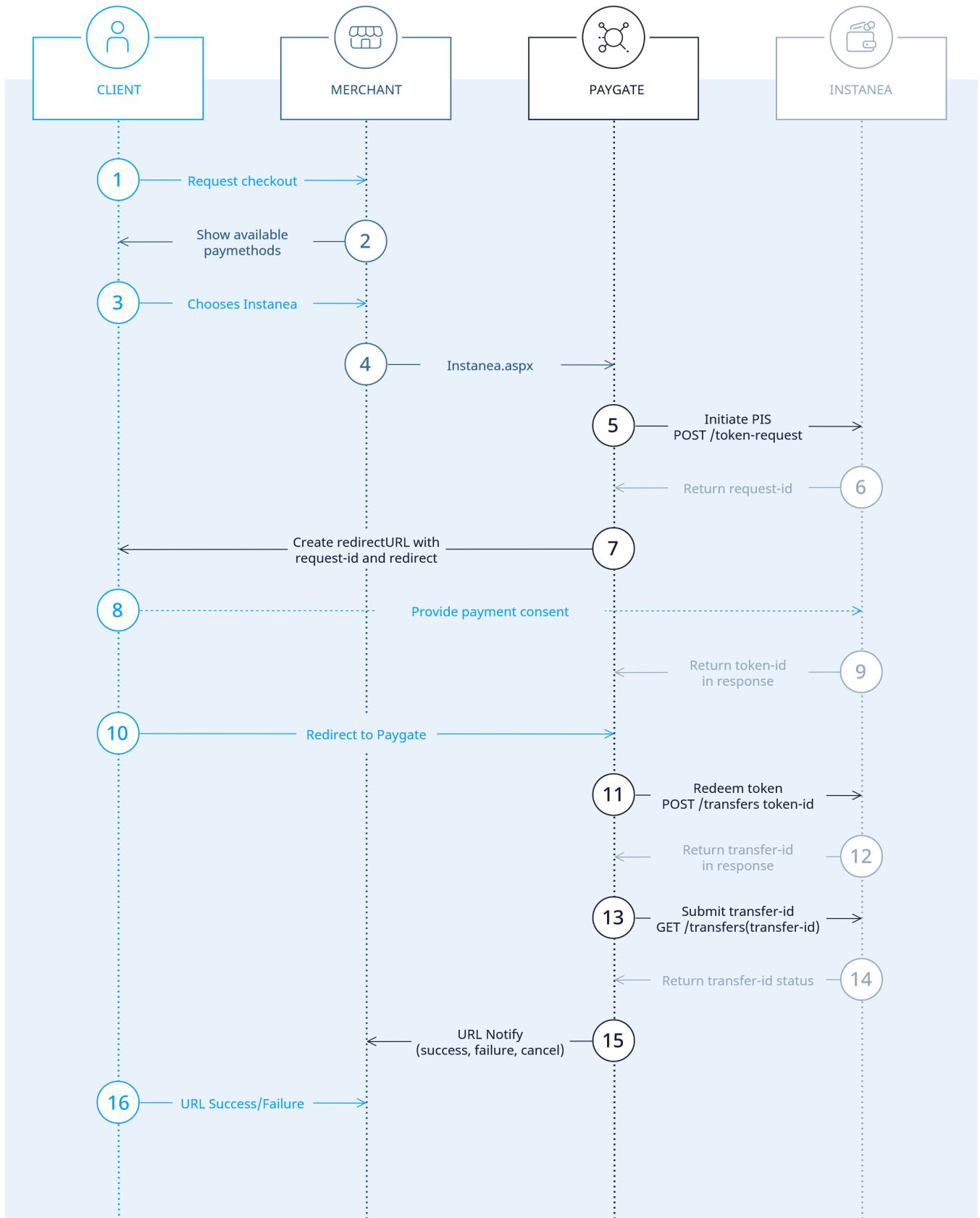
<b>Info</b>	<p>Instanea is an acceptance solution based on payment initiation as defined by PSD2, which allows you to receive instant transfers.</p> <p>Through this solution, your company and your customers benefit from all the advantages of instant transfers:</p> <ul style="list-style-type: none"> <li>• Speed: Transfer executed in less than 10 seconds with immediate availability of funds.</li> <li>• Convenience: 24/7 availability all year round and notification to the payor in the event of rejection of the transaction.</li> <li>• Ease: Choice of the reference of the transfer, allowing you to make an automatic reconciliation</li> <li>• Secure payment: no risk of chargeback with SEPA Instant</li> </ul> <p>...And a simple user journey for your customers.</p> <p>Whether for in-store sales or online on your website, the Instanea user experience is fluid and secure.</p>
<b>Type</b>	<a href="#">Payments by Online Bank Transfer</a>

## Use cases

Supported use cases			Supported interface	
Use case	Description	Simple process	S-2-S	HPP
Authorization + Capture	Merchant wants to authorize payment and capture on delivery	<ul style="list-style-type: none"> <li>• not supported</li> <li>• use "Sale" instead to authorize and capture a payment within one step.</li> </ul>		
Sale (one-shot)	Merchant wants to collect money from customer via Instanea	<ul style="list-style-type: none"> <li>• Merchant's shop initiates Instanea payment request and receives URL to Instanea</li> <li>• Merchant redirects customer to Instanea URL</li> <li>• Customer enters bank account data (IBAN) and his name (account holder name) and confirms payment</li> <li>• Merchant's shop gets a notification about successful payment</li> </ul>	✔	✔
full or partial Credit	Merchant wants to credit some money back to customer after a payment has been successfully completed	<ul style="list-style-type: none"> <li>• not supported</li> </ul>		
full or partial Reversal	Merchant wants to cancel a payment which has not been completed	<ul style="list-style-type: none"> <li>• not supported</li> </ul>		

## Process flow charts

### Standard Instanea process



Instanea 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.

## Calling the Instanea interface

To process a payment with online transfer with Instanea, please use the following URL:

<https://www.computop-paygate.com/instanea.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>	an..18	M	Reference is mandatory and must be unique for each payment, allowed characters: A..Za..z0..9.


Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the <a href="#">Computop Helpdesk</a> , 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: <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>						
Language	a2	O	2-letter language code (e.g.. it) that should be preferred when presenting payment pages to the consumer						
PayType	a..11	O	Defines type of Instanea payment: <table border="1" data-bbox="414 478 828 630"> <tr> <td>sepa</td> <td>Instanea type "Sepa" is used</td> </tr> <tr> <td>sepaInstant</td> <td>Instanea type "SepaInstant" is used</td> </tr> <tr> <td></td> <td>default, if not specified</td> </tr> </table>	sepa	Instanea type "Sepa" is used	sepaInstant	Instanea type "SepaInstant" is used		default, if not specified
sepa	Instanea type "Sepa" is used								
sepaInstant	Instanea type "SepaInstant" is used								
	default, if not specified								
Order Desc	ans..768	O	Description of purchased goods, unit prices etc.  Please note: The first 37 characters appear on the customer-account statement (based on your configuration). You can view the full data in Computop Analytics. <ul style="list-style-type: none"> <li><b>Recommended characters:</b> A-Z, a-z, 0-9, /, -, ?, :, (, ), ,, ,, +</li> <li><b>Important:</b> Some <b>special or accented characters</b> (e.g. äöüÄÖÜ, áéíóú, àèìòù, âêîôû etc.) may lead to <b>transaction rejections by certain banks</b>.</li> </ul>						
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.						
URLSuccess	ans..256	M	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><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	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><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	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><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>						
ReqID	ans..32	O	To avoid double payments or actions (e.g. by ETM), enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction or action is submitted again with the same ReqID, Computop Paygate will not carry out the payment or new action, but will just return the status of the original transaction or action.  Please note that the Computop Paygate must have a finalized transaction status for the first initial action (authentication /authorisation). This does not apply to 3-D Secure authentications that are terminated by a timeout. The 3-D Secure Timeout status does not count as a completed status in which the ReqID functionality on Paygate does not take effect. Submissions with identical ReqID for an open status will be processed regularly.  <b>Notice:</b> Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.						
Plain	ans..50	O	A single value to be set by the merchant to return some information unencrypted in response/notify, e.g. the MID.  "Plain"-parameter is part of encrypted "Data" in Computop Paygate and therefore protected against manipulation.						

Custom	ans..1024	O	"Custom"-parameter is added to the request data before encryption and is part of encrypted "Data" in Computop Paygate request. By this they are protected against manipulation by a consumer.  The Custom-value is added to the Computop Paygate response in plain text and the " " is replaced by a "&". By this you can put a single value into Custom-parameter and get multiple key-value-pairs back in response for your own purpose.				
Return RefundAccount	a4	O	Optional parameter to return consumers bank account data in order to create a manual refund: <table border="1" data-bbox="414 298 1125 390"> <tr> <td></td> <td></td> </tr> <tr> <td>true</td> <td>If issuer returns consumers bank account data they will be returned in response. Therefore a specific Instanea-permission is required which needs to be set up.</td> </tr> </table>			true	If issuer returns consumers bank account data they will be returned in response. Therefore a specific Instanea-permission is required which needs to be set up.
true	If issuer returns consumers bank account data they will be returned in response. Therefore a specific Instanea-permission is required which needs to be set up.						
RemittanceInfo	ans..50	O	The RemittanceInfo parameter is required for reconciliation purposes, providing essential customer-visible information on customer bank statements for better tracking and reporting. <ul style="list-style-type: none"><li>Allowed characters: A..Za..z0..9 / - ? : ( ) . , +</li><li>Diacritics like äöüÄÖÜ, áéíóú, àèìòù, âêîôû, ... are not allowed</li></ul>				

Parameters for online transfers with Instanea

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
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 ( <a href="#">URLSuccess</a> ) or FAILED ( <a href="#">URLFailure</a> )  AUTHORIZE_REQUEST ( <a href="#">URLSuccess</a> ), Description=PENDING: it may take up to an hour to get final status
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> )
RefNr	ans..30	M	Reference is mandatory and must be unique for each payment, allowed characters: A..Za..z. Digits are not allowed!
TransactionID	ans..64	M	Unique transaction id returned by Instanea (transfer-id).
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
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>
Plain	ans..50	O	A single value to be set by the merchant to return some information unencrypted in response/notify, e.g. the MID.  "Plain"-parameter is part of encrypted "Data" in Computop Paygate and therefore protected against manipulation.
Custom	ans..1024	O	"Custom"-parameter is added to the request data before encryption and is part of encrypted "Data" in Computop Paygate request. By this they are protected against manipulation by a consumer.  The Custom-value is added to the Computop Paygate response in plain text and the " " is replaced by a "&". By this you can put a single value into Custom-parameter and get multiple key-value-pairs back in response for your own purpose.

Return parameters for URLSuccess, URLFailure and URLNotify with Instanea