

Findomestic

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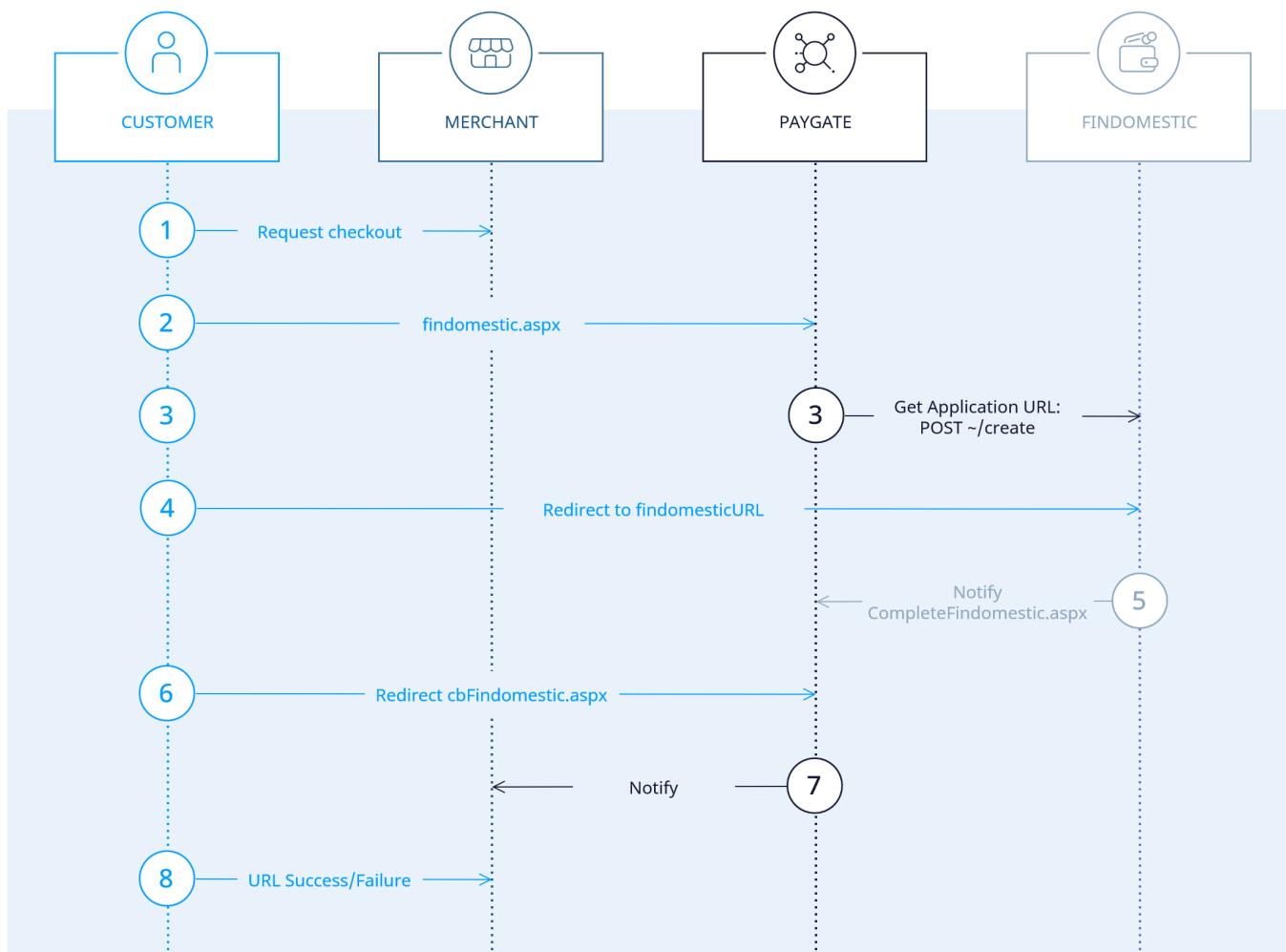
About Findomestic

General information about Findomestic

Logo	
Info	Findomestic Banca S.P.A. specializes in providing loans to individuals for purchase of goods and services for private use. The company offers personal loans and credit cards, as well as current and deposit accounts. Findomestic Banca serves customers in Italy. Findomestic Banca S.P.A. is a member of BNP Paribas group.
Type	Payments by Invoice and Installments

Further information can be found on the webpage of Findomestic (<https://www.findomestic.it/>).

Process flow chart



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.

Authorisation (installment creation)

For installment creation please use the following URL:

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

Please note that after successful completion of installment creation the customer will need to upload additional documents on Findomestic portal. Findomestic will review the documents, send a contract to the customer in case of success, and the customer will need to sign the contract and upload it again on Findomestic portal. Only after completion of all these steps Findomestic will provide final decision about the installment approval. It can take a couple of days.

In case of positive response from Findomestic, Paygate will automatically activate the installment on Findomestic side and send you a notification about installment approval/declining (refer to [Activation](#)).

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
Merch antID	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	ns..30	O	Merchant's unique reference number
Amou nt	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).
Curren cy	a3	M	Currency, three digits DIN / ISO 4217. Only EUR permissible. Please find an overview here: A1 Currency table
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> • HMAC Authentication (Request) • HMAC Authentication (Notify)
Order Desc	ans..768	O	Description of goods and prices etc.
URLS uccess	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 UserData . <p>i Common notes:</p> <ul style="list-style-type: none"> • We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate • 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.

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 UserData . i Common notes: <ul style="list-style-type: none"> We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate 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.
Response	a7	O	Status response sent by Paygate to URLSuccess and URLFailure , should be encrypted. For this purpose, transmit Response=encry pt 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 UserData parameter instead. i Common notes: <ul style="list-style-type: none"> We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate 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.
UserD ata	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
ReqId	ans..32	O	To avoid double payments or actions (e.g. by ETM), enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction or action is submitted again with the same ReqID, Computop Paygate will not carry out the payment or new action, but will just return the status of the original transaction or action. Please note that the Computop Paygate must have a finalized transaction status for the first initial action (authentication /authorisation). This does not apply to 3-D Secure authentications that are terminated by a timeout. The 3-D Secure Timeout status does not count as a completed status in which the ReqID functionality on Paygate does not take effect. Submissions with identical ReqID for an open status will be processed regularly. Notice: Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.
FirstN ame	ans..23	O	First name
LastN ame	ans..23	O	Last name
Dateof Birth	ans10	O	Date of birth in the format DD.MM.YYYY
Email	ans..40	O	Email address
Label	ans..15	O	When using this parameter your shop name will be displayed during application process. In order to avoid shortening of shop name ("..."), please submit only about 1x 10 chars (or. 2x 10 chars with blank space between = line break).
Merch antIDE xt	ans..30	O	Program ID assigned to a merchant by Findomestic
Chann el	ans..30	O	Channel code assigned by Findomestic, default value <i>B2C</i>
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. Please find a samples here: Custom

Key	Format	CND	Description	Beschreibung
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	Format	CND	Description	Beschreibung
refnr	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

Key	Format	CND	Description	Beschreibung
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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).	Betrag in der kleinsten Währungseinheit (z.B. EUR Cent). Bitte wenden Sie sich an den Computop Helpdesk , wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.
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Key	Format	CND	Description	Beschreibung
Currency	a3	M	Currency, three digits DIN / ISO 4217. Only EUR permissible. Please find an overview here: A1 Currency table	Währung, drei Zeichen DIN / ISO 4217. Nur EUR zulässig. Hier eine Übersicht: A1 Währungstabelle

Key	Format	CND	Description	Beschreibung
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none">• HMAC Authentication (Request)• HMAC Authentication (Notify)	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: <ul style="list-style-type: none">• HMAC-Authentisierung (Anfrage)• HMAC-Authentisierung (Notify)

Key	Format	CND	Description	Beschreibung
OrderDesc	ans..768	O	Description of goods and prices etc.	Beschreibung der Waren, Einzelpreise usw.

Key	Format	CND	Description	Beschreibung
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 UserData . i Common notes: <ul style="list-style-type: none">• We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate• 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.	Vollständige URL, die das Paygate aufruft, wenn die Zahlung erfolgreich war. Die URL darf nur über Port 443 aufgerufen werden. Diese URL darf keine Parameter enthalten: Um Parameter durchzureichen nutzen Sie stattdessen den Parameter UserData . i Allgemeine Hinweise: <ul style="list-style-type: none">• Wir empfehlen, den Parameter "response=encrypt" zu verwenden, um eine verschlüsselte Antwort von Paygate zu erhalten• Betrüger könnten das verschlüsselte DATA-Element kopieren, welches an URLFailure gesendet wurde, und betrügerisch dasselbe DATA an URLSuccess senden. Überprüfen Sie daher unbedingt den "code"-Wert des DATA-Elements. Nur eine Antwort mit "code=00000000" sollte als erfolgreich angesehen werden.

Key	Format	CND	Description	Beschreibung
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 UserData . i Common notes: <ul style="list-style-type: none">• We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate• 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.	Vollständige URL, die das Paygateaufruft, wenn die Zahlung gescheitert ist. Die URL darf nur über Port 443 aufgerufen werden. Diese URL darf keine Parameter enthalten: Um Parameter durchzureichen nutzen Sie stattdessen den Parameter UserData . i Allgemeine Hinweise: <ul style="list-style-type: none">• Wir empfehlen, den Parameter "response=encrypt" zu verwenden, um eine verschlüsselte Antwort von Paygate zu erhalten• Betrüger könnten das verschlüsselte DATA-Element kopieren, welches an URLFailure gesendet wurde, und betrügerisch dasselbe DATA an URLSuccess/URLNotify senden. Überprüfen Sie daher unbedingt den "code"-Wert des DATA-Elements. Nur eine Antwort mit "code=00000000" sollte als erfolgreich angesehen werden.

Key	Format	CND	Description	Beschreibung
Response	a7	O	Status response sent by Paygate to URLSuccess and URLFailure , should be encrypted. For this purpose, transmit Response=encrypt parameter.	Die Status-Rückmeldung, die das Paygate an URLSuccess und URLFailure sendet, sollte verschlüsselt werden. Dazu übergeben Sie den Parameter Response=encrypt .

Key	Format	CND	Description	Beschreibung
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 UserData parameter instead. i Common notes: <ul style="list-style-type: none">• We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate• 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.	Vollständige URL, die das Paygate aufruft, um den Shop zu benachrichtigen. Die URL darf nur über Port 443 aufgerufen werden. Sie darf keine Parameter enthalten: Nutzen Sie stattdessen den Parameter UserData . i Allgemeine Hinweise: <ul style="list-style-type: none">• Wir empfehlen, den Parameter "response=encrypt" zu verwenden, um eine verschlüsselte Antwort von Paygate zu erhalten• Betrüger könnten das verschlüsselte DATA-Element kopieren, welches an URLFailure gesendet wurde, und betrügerisch dasselbe DATA an URLSuccess/URLNotify senden. Überprüfen Sie daher unbedingt den "code"-Wert des DATA-Elements. Nur eine Antwort mit "code=00000000" sollte als erfolgreich angesehen werden.

Key	Format	CND	Description	Beschreibung
UserD ata	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.	Wenn beim Aufruf angegeben, übergibt das Paygate die Parameter mit dem Zahlungsergebnis an den Shop.

Key	Format	CND	Description	Beschreibung
ReqId	ans..32	O	To avoid double payments or actions (e.g. by ETM), enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction or action is submitted again with the same ReqID, Computop Paygate will not carry out the payment or new action, but will just return the status of the original transaction or action. Please note that the Computop Paygate must have a finalized transaction status for the first initial action (authentication /authorisation). This does not apply to 3-D Secure authentications that are terminated by a timeout. The 3-D Secure Timeout status does not count as a completed status in which the ReqID functionality on Paygate does not take effect. Submissions with identical ReqID for an open status will be processed regularly. Notice: Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.	Um Doppelzahlungen (z.B. durch ETM) zu vermeiden, übergeben Sie einen alphanumerischen Wert, der Ihre Transaktion oder Aktion identifiziert und nur einmal vergeben werden darf. Falls die Transaktion oder Aktion mit derselben ReqID erneut eingereicht wird, führt das Computop Paygate keine Zahlung oder weitere Aktion aus, sondern gibt nur den Status der ursprünglichen Transaktion oder Aktion zurück. Bitte beachten Sie, dass das Computop Paygate für die erste initiale Aktion (Authentifizierung/Autorisierung) einen abgeschlossenen Transaktionsstatus haben muss. Dies gilt nicht für 3-D Secure Authentifizierungen, die durch einen Timeout beendet werden. Der Status 3-D Secure Timeout gilt nicht als abgeschlossener Status, bei dem ReqID-Funktionalität am Paygate nicht greift. Einreichungen mit identischer ReqID auf einen offenen Status werden regulär verarbeitet. Hinweis: Bitte beachten Sie, dass eine ReqID nur 12 Monate gültig ist, danach wird sie vom Paygate gelöscht.

Key	Format	CND	Description	Beschreibung
FirstN ame	ans..23	O	First name	Vorname
LastN ame	ans..23	O	Last name	Nachname
Dateof Birth	ans10	O	Date of birth in the format DD.MM.YYYY	Geburtsdatum im Format TT.MM.JJJJ
Email	ans..40	O	Email address	E-Mail-Adresse
Label	ans..15	O	When using this parameter your shop name will be displayed during application process. In order to avoid shortening of shop name (...), please submit only about 1x 10 chars (or. 2x 10 chars with blank space between = line break).	Bei Verwendung dieses Parameters wird Ihr Shopname im Bewerbungsprozess angezeigt. Um eine Kürzung des Shopnamens (...) zu vermeiden, geben Sie bitte nur ca. 1x 10 Zeichen (bzw. 2x 10 Zeichen mit Leerzeichen dazwischen = Zeilenumbruch) ein.
Merch antiDE xt	ans..30	O	Program ID assigned to a merchant by Findomestic	Programm-ID, die einem Händler von Findomestic zugewiesen wurde
Chann el	ans..30	O	Channel code assigned by Findomestic, default value B2C	Von Findomestic zugewiesener Channel-Code, Standardwert B2C

Key	Format	CND	Description	Beschreibung
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.	Ein einzelner Wert, der von Ihnen gesetzt werden kann, um Informationen wieder unverschlüsselt in der Antwort bzw. im Notify zurückzugeben, z.B. die MID. Da der "Plain"-Parameter Teil des verschlüsselten "Data" im Computop Paygate ist, ist dieser vor Manipulationen geschützt.

Key	Format	CND	Description	Beschreibung
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. Please find a samples here: Custom	Der "Custom"-Parameter wird vor der Verschlüsselung an den Aufruf angehängt und ist Teil des verschlüsselten "Data" im Computop Paygate Aufruf. Dadurch ist der Wert gegen Manipulation geschützt. Der Custom-Wert wird dann in Klartext an die Computop Paygate-Antwort angehängt und dabei wird ":" durch "&" ersetzt. Dadurch können Sie einen Custom-Wert übergeben und bekommen mehrere Key-Value-Paare zu Ihrer eigenen Verwendung in der Antwort zurück. Hier finden Sie ein Beispiel: Custom

Parameters for installment creation with Findomestic

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

i the key (e.g. MerchantId, 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	ns..30	O	Merchant's unique reference number
Status	a..50	M	AUTHORIZE_REQUEST (URLSuccess) or FAILED (URLFailure)
Description	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the transaction status analysis!
Code	n8	M	Error code according to Paygate Response Codes (A4 Error codes)
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
OrderDesc	ans..768	O	Basket
Transacti onID	an..20	M	Contract number with Consors
Duration	n..2	M	Duration choosen by customer
Installmen tAmount	n..10	M	Financing amount in the smallest currency unit (e.g. EUR Cent)
IssuerInst allmentID	ans...32	O	Issuer Installment ID generated by Fidomestic
Applicatio nID	ans...32	O	Application ID generated by Fidomestic
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. Please find a samples here: Custom

Key	Format	CND	Description	Beschreibung
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.	Vom Paygate vergebene ID für die Zahlung; z.B. zur Referenzierung in Batch-Dateien sowie im Capture- oder Credit-Request.

Key	Format	CND	Description	Beschreibung
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate	Vom Paygate vergebene ID für alle einzelnen Transaktionen (Autorisierung, Buchung, Gutschrift), die für eine Zahlung durchgeführt werden

Key	Format	CND	Description	Beschreibung
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	Format	CND	Description	Beschreibung
refnr	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

Key	Format	CND	Description	Beschreibung
Status	a..50	M	AUTHORIZE_REQUEST (URLSuccess) or FAILED (URLFailure)	AUTHORIZE_REQUEST (URLSuccess) oder FAILED (URLFailure)

Key	Format	CND	Description	Beschreibung
Description	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the transaction status analysis!	Nähere Beschreibung bei Ablehnung der Zahlung. Bitte nutzen Sie nicht den Parameter Description, sondern Code für die Auswertung des Transaktionsstatus!

Key	Format	CND	Description	Beschreibung
Code	n8	M	Error code according to Paygate Response Codes (A4 Error codes)	Fehlercode gemäß Paygate Antwort-Codes (A4 Fehlercodes)

Key	Format	CND	Description	Beschreibung
UserD ata	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.	Wenn beim Aufruf angegeben, übergibt das Paygate die Parameter mit dem Zahlungsergebnis an den Shop.

Key	Format	CND	Description	Beschreibung
OrderDesc	ans..768	O	Basket	Warenkorb
TransactionID	an..20	M	Contract number with Consors	Vertragsnummer bei Consors
Duration	n..2	M	Duration choosen by customer	Vom Kunden gewählte Dauer
InstallmentAmou nt	n..10	M	Financing amount in the smallest currency unit (e.g. EUR Cent)	Finanzierungsbetrag in der kleinsten Währungseinheit (z.B. EUR Cent)
IssuerInstallment ID	ans..32	O	Issuer Installment ID generated by Findomestic	Von Findomestic generierte Raten-ID des Ausstellers
ApplicationID	ans...32	O	Application ID generated by Findomestic	Von Findomestic generierte Bewerbungs-ID

Key	Format	CND	Description	Beschreibung
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.	Ein einzelner Wert, der von Ihnen gesetzt werden kann, um Informationen wieder unverschlüsselt in der Antwort bzw. im Notify zurückzugeben, z.B. die MID. Da der "Plain"-Parameter Teil des verschlüsselten "Data" im Computop Paygate ist, ist dieser vor Manipulationen geschützt.

Key	Format	CND	Description	Beschreibung
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. Please find a samples here: Custom	Der "Custom"-Parameter wird vor der Verschlüsselung an den Aufruf angehängt und ist Teil des verschlüsselten "Data" im Computop Paygate Aufruf. Dadurch ist der Wert gegen Manipulation geschützt. Der Custom-Wert wird dann in Klartext an die Computop Paygate-Antwort angehängt und dabei wird ";" durch "&" ersetzt. Dadurch können Sie einen Custom-Wert übergeben und bekommen mehrere Key-Value-Paare zu Ihrer eigenen Verwendung in der Antwort zurück. Hier finden Sie ein Beispiel: Custom

Return parameters for URLSuccess, URLFailure and URLNotify with Findomestic

Capture (installment activation)

Capture/activation is done outside of Computop.

Credit (refund)

Credits are possible via a Server-to-Server connection. If the installment has been finally approved by Findomestic, with this call you can create a credit (refund). Both full and partial refunds/multiple refunds are allowed. In case the installment has not been finally approved by Findomestic, [Reversal](#) should be used.

In order to credit an installment with Findomestic, 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
Merch antID	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	M	TransactionID provided by you which should be unique for each payment
refnr	ns..30	O	Merchant's unique reference number
Amou nt	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).
Curren cy	a3	M	Currency, three digits DIN / ISO 4217. Only EUR permissible. Please find an overview here: A1 Currency table
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> • HMAC Authentication (Request) • HMAC Authentication (Notify)
UserD ata	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
ReqId	ans..32	O	To avoid double payments or actions (e.g. by ETM), enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction or action is submitted again with the same ReqID, Computop Paygate will not carry out the payment or new action, but will just return the status of the original transaction or action. Please note that the Computop Paygate must have a finalized transaction status for the first initial action (authentication /authorisation). This does not apply to 3-D Secure authentications that are terminated by a timeout. The 3-D Secure Timeout status does not count as a completed status in which the ReqID functionality on Paygate does not take effect. Submissions with identical ReqID for an open status will be processed regularly. Notice: Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.

Key	Format	CND	Description	Beschreibung
PayID	an32	M	ID assigned by Paygate for the payment to be credited	Vom Paygate vergebene ID für die gutzuschreibende Zahlung

Key	Format	CND	Description	Beschreibung
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	Format	CND	Description	Beschreibung
refnr	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

Key	Format	CND	Description	Beschreibung
Amou nt	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).	Betrag in der kleinsten Währungseinheit (z.B. EUR Cent). Bitte wenden Sie sich an den Computop Helpdesk , wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.

Key	Format	CND	Description	Beschreibung
Curren cy	a3	M	Currency, three digits DIN / ISO 4217. Only EUR permissible. Please find an overview here: A1 Currency table	Währung, drei Zeichen DIN / ISO 4217. Nur EUR zulässig. Hier eine Übersicht: A1 Währungstabelle

Key	Format	CND	Description	Beschreibung
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: • HMAC Authentication (Request) • HMAC Authentication (Notify)	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: • HMAC-Authentisierung (Anfrage) • HMAC-Authentisierung (Notify)

Key	Format	CND	Description	Beschreibung
UserD ata	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.	Wenn beim Aufruf angegeben, übergibt das Paygate die Parameter mit dem Zahlungsergebnis an den Shop.

Key	Format	CND	Description	Beschreibung
ReqId	ans..32	O	To avoid double payments or actions (e.g. by ETM), enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction or action is submitted again with the same ReqID, Computop Paygate will not carry out the payment or new action, but will just return the status of the original transaction or action. Please note that the Computop Paygate must have a finalized transaction status for the first initial action (authentication /authorisation). This does not apply to 3-D Secure authentications that are terminated by a timeout. The 3-D Secure Timeout status does not count as a completed status in which the ReqID functionality on Paygate does not take effect. Submissions with identical ReqID for an open status will be processed regularly. Notice: Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.	Um Doppelzahlungen (z.B. durch ETM) zu vermeiden, übergeben Sie einen alphanumerischen Wert, der Ihre Transaktion oder Aktion identifiziert und nur einmal vergeben werden darf. Falls die Transaktion oder Aktion mit derselben ReqID erneut eingereicht wird, führt das Computop Paygate keine Zahlung oder weitere Aktion aus, sondern gibt nur den Status der ursprünglichen Transaktion oder Aktion zurück. Bitte beachten Sie, dass das Computop Paygate für die erste initiale Aktion (Authentifizierung/Autorisierung) einen abgeschlossenen Transaktionsstatus haben muss. Dies gilt nicht für 3-D Secure Authentifizierungen, die durch einen Timeout beendet werden. Der Status 3-D Secure Timeout gilt nicht als abgeschlossener Status, bei dem ReqID-Funktionalität am Paygate nicht greift. Einreichungen mit identischer ReqID auf einen offenen Status werden regulär verarbeitet. Hinweis: Bitte beachten Sie, dass eine ReqID nur 12 Monate gültig ist, danach wird sie vom Paygate gelöscht.

Parameters for credit of installments with Findomestic via socket connection

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

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

i the key (e.g. MerchantId, 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)
Description	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the transaction status analysis!
Code	n8	M	Error code according to Paygate Response Codes (A4 Error codes)
refnr	ns..30	O	Merchant's unique reference number
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.

Key	Format	CND	Description	Beschreibung
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.	Vom Paygate vergebene ID für die Zahlung; z.B. zur Referenzierung in Batch-Dateien sowie im Capture- oder Credit-Request.

Key	Format	CND	Description	Beschreibung
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate	Vom Paygate vergebene ID für alle einzelnen Transaktionen (Autorisierung, Buchung, Gutschrift), die für eine Zahlung durchgeführt werden

Key	Format	CND	Description	Beschreibung
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	Format	CND	Description	Beschreibung
Status	a..50	M	OK (URLSuccess) or FAILED (URLFailure)	OK (URLSuccess) oder FAILED (URLFailure)

Key	Format	CND	Description	Beschreibung
Description	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the transaction status analysis!	Nähere Beschreibung bei Ablehnung der Zahlung. Bitte nutzen Sie nicht den Parameter Description , sondern Code für die Auswertung des Transaktionsstatus!

Key	Format	CND	Description	Beschreibung
Code	n8	M	Error code according to Paygate Response Codes (A4 Error codes)	Fehlercode gemäß Paygate Antwort-Codes (A4 Fehlercodes)

Key	Format	CND	Description	Beschreibung
refnr	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

Key	Format	CND	Description	Beschreibung
UserD ata	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.	Wenn beim Aufruf angegeben, übergibt das Paygate die Parameter mit dem Zahlungsergebnis an den Shop.

Response parameters for credit of installments with Findomestic via socket connection

Reversal

Reversals are possible via a Server-to-Server connection. If the installment is still not finally approved by Findomestic, with this call you can reverse the complete installment amount. Only full reversal is allowed, partial reversal is not possible. In case the installment has been finally approved by Findomestic, [Credit](#) should be used.

In order to cancel an installment with Findomestic, please use the following URL:

<https://www.computop-paygate.com/reverse.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
Merch antID	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	M	TransactionID provided by you which should be unique for each payment
refnr	ns..30	O	Merchant's unique reference number
Amou nt	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).
Curren cy	a3	M	Currency, three digits DIN / ISO 4217. Only EUR permissible. Please find an overview here: A1 Currency table

MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> • HMAC Authentication (Request) • HMAC Authentication (Notify)
UserD ata	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
ReqId	ans..32	O	To avoid double payments or actions (e.g. by ETM), enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction or action is submitted again with the same ReqID, Computop Paygate will not carry out the payment or new action, but will just return the status of the original transaction or action. Please note that the Computop Paygate must have a finalized transaction status for the first initial action (authentication /authorisation). This does not apply to 3-D Secure authentications that are terminated by a timeout. The 3-D Secure Timeout status does not count as a completed status in which the ReqID functionality on Paygate does not take effect. Submissions with identical ReqID for an open status will be processed regularly. Notice: Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.

Key	Format	CND	Description	Beschreibung
PayID	an32	M	ID assigned by Paygate for the payment to be reversed	Vom Paygate vergebene ID für die zu stornierende Zahlung

Key	Format	CND	Description	Beschreibung
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	Format	CND	Description	Beschreibung
refnr	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

Key	Format	CND	Description	Beschreibung
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).	Betrag in der kleinsten Währungseinheit (z.B. EUR Cent). Bitte wenden Sie sich an den Computop Helpdesk , wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.

Key	Format	CND	Description	Beschreibung
Currency	a3	M	Currency, three digits DIN / ISO 4217. Only EUR permissible. Please find an overview here: A1 Currency table	Währung, drei Zeichen DIN / ISO 4217. Nur EUR zulässig. Hier eine Übersicht: A1 Währungstabelle

Key	Format	CND	Description	Beschreibung
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UserD ata	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.	Wenn beim Aufruf angegeben, übergibt das Paygate die Parameter mit dem Zahlungsergebnis an den Shop.

Key	Format	CND	Description	Beschreibung

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>Notice: Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.</p>	<p>Um Doppelzahlungen (z.B. durch ETM) zu vermeiden, übergeben Sie einen alphanumerischen Wert, der Ihre Transaktion oder Aktion identifiziert und nur einmal vergeben werden darf. Falls die Transaktion oder Aktion mit derselben ReqID erneut eingereicht wird, führt das Computop Paygate keine Zahlung oder weitere Aktion aus, sondern gibt nur den Status der ursprünglichen Transaktion oder Aktion zurück.</p> <p>Bitte beachten Sie, dass das Computop Paygate für die erste initiale Aktion (Authentifizierung/Autorisierung) einen abgeschlossenen Transaktionsstatus haben muss. Dies gilt nicht für 3-D Secure Authentifizierungen, die durch einen Timeout beendet werden. Der Status 3-D Secure Timeout gilt nicht als abgeschlossener Status, bei dem ReqID-Funktionalität am Paygate nicht greift. Einreichungen mit identischer ReqID auf einen offenen Status werden regulär verarbeitet.</p> <p>Hinweis: Bitte beachten Sie, dass eine ReqID nur 12 Monate gültig ist, danach wird sie vom Paygate gelöscht.</p>
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Parameters for reversals of installments with Findomestic via socket connection

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Key	Format	CND	Description	Beschreibung
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.	Vom Paygate vergebene ID für die Zahlung; z.B. zur Referenzierung in Batch-Dateien sowie im Capture- oder Credit-Request.

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Key	Format	CND	Description	Beschreibung
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Key	Format	CND	Description	Beschreibung
Description	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the transaction status analysis!	Nähtere Beschreibung bei Ablehnung der Zahlung. Bitte nutzen Sie nicht den Parameter Description , sondern Code für die Auswertung des Transaktionsstatus!

Key	Format	CND	Description	Beschreibung
Code	n8	M	Error code according to Paygate Response Codes (A4 Error codes)	Fehlercode gemäß Paygate Antwort-Codes (A4 Fehlercodes)

Key	Format	CND	Description	Beschreibung
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Key	Format	CND	Description	Beschreibung
UserD ata	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.	Wenn beim Aufruf angegeben, übergibt das Paygate die Parameter mit dem Zahlungsergebnis an den Shop.

Response parameters for reversals of installments with Findomestic via socket connection