

# Bancontact

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## About Bancontact

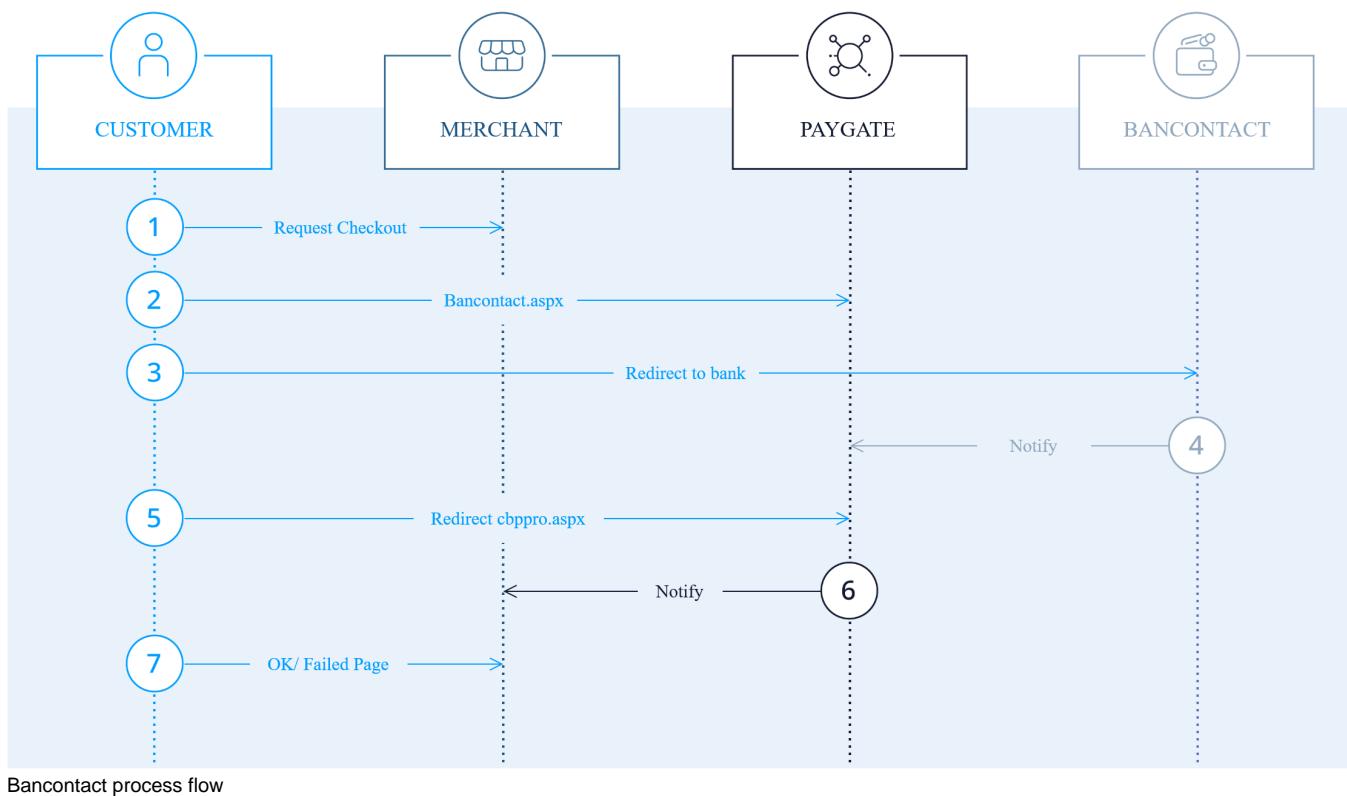
### General information about Bancontact

<b>Logo</b>	
<b>Info</b>	Bancontact is a Belgian payment method for Debit cards with which the merchant obtains a payment guarantee and eliminates the risk of chargebacks. At the Bancontact checkout customers enter their card details and are then directed to their own online bank where they simply need to authorize the payment they have just made.
<b>Type</b>	<a href="#">Payments by Credit Card</a>

Please note, these manual described the Bancontact processing only via our processing partner PPRO.

<b>Card Scheme</b>
Bancontact

### 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.

## Payment with Bancontact via Paygate form interface

To make a payment with Bancontact, go to the following URL:

<https://www.computop-paygate.com/bancontact.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.
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
RefNr	ans..40	O	Merchant's unique reference number, which serves as payout reference in the acquirer EPA file. Please note, without the own shop reference delivery you cannot read out the EPA transaction and regarding the additional Computop settlement file (CTSF) we cannot add the additional payment data.  Only characters a-zA-Z0-9,-_ are allowed.
Amou nt	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).
Curren cy	a3	M	Currency, three digits 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>
UserD ata	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
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 <a href="#">UserData</a> .  <b>i Common notes:</b> <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>
URLF ailure	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> .  <b>i Common notes:</b> <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>
Respo nse	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=encry</a> pt parameter.

URLN otify	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>• 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>
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>
Order Desc	ans..768	M	Description of goods and prices. Intended purpose on the statement of account
Selling Point	ans..50	O	Selling point
Service	ans..50	O	products or service sold
Chann el	ans..64	O	Configuration channel of the PPRO contract (account and ContractID are stored in the system). If it exists, it may overwrite channels stored in the system.
Lang age	a2	O	2-letter language code (e.g.. de) that should be preferred when presenting payment pages to the consumer
AccO wner	ans3..50	M	Name of account holder
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: <a href="#">Custom</a>

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	ans..40	O	<p>Merchant's unique reference number, which serves as payout reference in the acquirer EPA file. Please note, without the own shop reference delivery you cannot read out the EPA transaction and regarding the additional Computop settlement file (CTSF) we cannot add the additional payment data.</p> <p>Only characters a-zA-Z0-9,-_ are allowed.</p>	<p>Eindeutige Referenznummer des Händlers, welche als Auszahlungsreferenz in der entsprechenden Acquirer EPA-Datei angegeben wird. Bitte beachten Sie, ohne die Übergabe einer eigenen Auszahlungsreferenz können Sie die EPA-Transaktionen nicht zuordnen, zusätzlich kann das Computop Settlement File (CTSF) auch nicht zusätzlich angereichert werden.</p> <p>Nur die Zeichen a-zA-Z0-9,-_ sind erlaubt.</p>

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

Key	Format	CND	Description	Beschreibung
Curren cy	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: <a href="#">A1 Currency table</a>	Währung, drei Zeichen DIN / ISO 4217, z.B. EUR, USD, GBP. Hier eine Übersicht: <a href="#">A1 Währungstabelle</a>

Key	Format	CND	Description	Beschreibung

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

<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Description</b>	<b>Beschreibung</b>
URLSu ccess	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 Pay gate and shop, please use the parameter <a href="#">UserData</a>.</p> <p><b>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>	<p>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 durchzurüicken nutzen Sie stattdessen den Parameter <a href="#">UserData</a>.</p> <p><b>Allgemeine Hinweise:</b></p> <ul style="list-style-type: none"> <li>• Wir empfehlen, den Parameter "response=encrypt" zu verwenden, um eine verschlüsselte Antwort von Paygate zu erhalten</li> <li>• 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.</li> </ul>

<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Description</b>	<b>Beschreibung</b>
URLFai lure	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 Pay gate and shop, please use the parameter <a href="#">UserData</a>.</p> <p><b>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>	<p>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 durchzurüicken nutzen Sie stattdessen den Parameter <a href="#">UserData</a>.</p> <p><b>Allgemeine Hinweise:</b></p> <ul style="list-style-type: none"> <li>• Wir empfehlen, den Parameter "response=encrypt" zu verwenden, um eine verschlüsselte Antwort von Paygate zu erhalten</li> <li>• 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.</li> </ul>

<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Description</b>	<b>Beschreibung</b>
Respo nse	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.	Die Status-Rückmeldung, die das Paygate an <a href="#">URLSuccess</a> und <a href="#">URLFailure</a> sendet, sollte verschlüsselt werden. Dazu übergeben Sie den Parameter <a href="#">Response=encrypt</a> .

<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Description</b>	<b>Beschreibung</b>
URLNo tify	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>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>	<p>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 <a href="#">UserData</a>.</p> <p><b>Allgemeine Hinweise:</b></p> <ul style="list-style-type: none"> <li>• Wir empfehlen, den Parameter "response=encrypt" zu verwenden, um eine verschlüsselte Antwort von Paygate zu erhalten</li> <li>• 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.</li> </ul>

<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Description</b>	<b>Beschreibung</b>

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>	<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><b>Hinweis:</b> Bitte beachten Sie, dass eine ReqID nur 12 Monate gültig ist, danach wird sie vom Paygate gelöscht.</p>
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Key	Format	CND	Description		Beschreibung
OrderDesc	ans..768	M	Description of goods and prices. Intended purpose on the statement of account		Beschreibung der Waren, Einzelpreise usw., Verwendungszweck auf dem Kontoauszug

Key	Format	CND	Description	Beschreibung
SellingPoint	ans..50	O	Selling point	Verkaufsstelle

Key	Format	CND	Description	Beschreibung
Service	ans..50	O	products or service sold	verkaufte Produkte oder Dienstleistung

Key	Format	CND	Description	Beschreibung
Channel	ans..64	O	Configuration channel of the PPRO contract (account and ContractID are stored in the system). If it exists, it may overwrite channels stored in the system.	Konfigurationskanal des PPRO-Vertrags (Account und ContractID sind im System hinterlegt). Wenn vorhanden, überschreibt er den eventuell im System hinterlegten Channel.

Key	Format	CND	Description	Beschreibung
Language	a2	O	2-letter language code (e.g.. de) that should be preferred when presenting payment pages to the consumer	2-stelliger Sprachcode (z.B. de), der für die Zahlungsseiten für den Kunden bevorzugt werden soll
AccOwner	ans3..50	M	Name of account holder	Name des Kontoinhabers

Key	Format	CND	Description	Beschreibung
Plain	ans..50	O	<p>A single value to be set by the merchant to return some information unencrypted in response/notify, e.g. the MID.</p> <p>"Plain"-parameter is part of encrypted "Data" in Computop Paygate and therefore protected against manipulation.</p>	<p>Ein einzelner Wert, der von Ihnen gesetzt werden kann, um Informationen wieder unverschlüsselt in der Antwort bzw. im Notify zurückzugeben, z.B. die MID.</p> <p>Da der "Plain"-Parameter Teil des verschlüsselten "Data" im Computop Paygate ist, ist dieser vor Manipulationen geschützt.</p>

Key	Format	CND	Description	Beschreibung
Custom	ans..1024	O	<p>"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.</p> <p>The Custom-value is added to the Computop Paygate response in plain text and the ";" is replaced by a "&amp;". By this you can put a single value into Custom-parameter and get multiple key-value-pairs back in response for your own purpose.</p> <p>Please find a samples here: <a href="#">Custom</a></p>	<p>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.</p> <p>Der Custom-Wert wird dann in Klartext an die Computop Paygate-Antwort angehängt und dabei wird ";" durch "&amp;" ersetzt. Dadurch können Sie einen Custom-Wert übergeben und bekommen mehrere Key-Value-Paare zu Ihrer eigenen Verwendung in der Antwort zurück.</p> <p>Hier finden Sie ein Beispiel: <a href="#">Custom</a></p>

Parameters for payments with Bancontact

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:

**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-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..40	O	<p>Merchant's unique reference number, which serves as payout reference in the acquirer EPA file. Please note, without the own shop reference delivery you cannot read out the EPA transaction and regarding the additional Computop settlement file (CTSF) we cannot add the additional payment data.</p> <p>Only characters a-zA-Z0-9,-_ are allowed.</p>								
Status	a..50	M	OK or AUTHORIZE_REQUEST ( <a href="#">URLSuccess</a> ) as well as 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	n8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )								
MAC	an64	M	<p>Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here:</p> <ul style="list-style-type: none"> <li><a href="#">HMAC Authentication (Request)</a></li> <li><a href="#">HMAC Authentication (Notify)</a></li> </ul>								
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.								
PaymentPurpose	ans..26	O	Purpose of payment								
PaymentGuarantee	a..12	C	<table border="1"> <thead> <tr> <th>Value</th><th>Description</th></tr> </thead> <tbody> <tr> <td>NONE</td><td>no payment guarantee</td></tr> <tr> <td>VALIDATED</td><td>customer account valid, but no payment guarantee</td></tr> <tr> <td>FULL</td><td>payment guarantee</td></tr> </tbody> </table> <p>Notice: This parameter is only returned if the Status=OK.</p>	Value	Description	NONE	no payment guarantee	VALIDATED	customer account valid, but no payment guarantee	FULL	payment guarantee
Value	Description										
NONE	no payment guarantee										
VALIDATED	customer account valid, but no payment guarantee										
FULL	payment guarantee										
ErrorText	ans..128	C	<p>Detailed PPRO error message.</p> <p>Notice: Is returned only if Status=FAILED. Use is possible only in agreement with <a href="#">Computop Helpdesk</a>.</p>								
TransactionID	an..20	O	Unique transaction number from PPRO								
Plain	ans..50	O	<p>A single value to be set by the merchant to return some information unencrypted in response/notify, e.g. the MID.</p> <p>"Plain"-parameter is part of encrypted "Data" in Computop Paygate and therefore protected against manipulation.</p>								
Custom	ans..1024	O	<p>"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.</p> <p>The Custom-value is added to the Computop Paygate response in plain text and the " " is replaced by a "&amp;". By this you can put a single value into Custom-parameter and get multiple key-value-pairs back in response for your own purpose.</p> <p>Please find a samples here: <a href="#">Custom</a></p>								

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 (Autorsierung, 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
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Key	Format	CND	Description	Beschreibung
RefNr	ans..40	O	<p>Merchant's unique reference number, which serves as payout reference in the acquirer EPA file. Please note, without the own shop reference delivery you cannot read out the EPA transaction and regarding the additional Computop settlement file (CTSF) we cannot add the additional payment data.</p> <p>Only characters a-zA-Z0-9,-_ are allowed.</p>	<p>Eindeutige Referenznummer des Händlers, welche als Auszahlungsreferenz in der entsprechenden Acquirer EPA-Datei angegeben wird. Bitte beachten Sie, ohne die Übergabe einer eigenen Auszahlungsreferenz können Sie die EPA-Transaktionen nicht zuordnen, zusätzlich kann das Computop Settlement File (CTSF) auch nicht zusätzlich angereichert werden.</p> <p>Nur die Zeichen a-zA-Z0-9,-_ sind erlaubt.</p>

Key	Format	CND	Description	Beschreibung
Status	a..50	M	OK or AUTHORIZE_REQUEST ( <a href="#">URLSuccess</a> ) as well as FAILED ( <a href="#">URLFailure</a> )	OK oder AUTHORIZE_REQUEST ( <a href="#">URLSuccess</a> ) sowie FAILED ( <a href="#">URLFailure</a> )

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

Key	Format	CND	Description	Beschreibung
Code	n8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )	Fehlercode gemäß Paygate Antwort-Codes ( <a href="#">A4 Fehlercodes</a> )

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

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
PaymentPurpose	ans..26	O	Purpose of payment	Zahlungszweck

Key	Format	CND	Description	Beschreibung																
PaymentGuarantee	a..12	C	<table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>NONE</td> <td>no payment guarantee</td> </tr> <tr> <td>VALIDATED</td> <td>customer account valid, but no payment guarantee</td> </tr> <tr> <td>FULL</td> <td>payment guarantee</td> </tr> </tbody> </table> <p>Notice: This parameter is only returned if the Status=OK.</p>	Value	Description	NONE	no payment guarantee	VALIDATED	customer account valid, but no payment guarantee	FULL	payment guarantee	<table border="1"> <thead> <tr> <th>Wert</th> <th>Beschreibung</th> </tr> </thead> <tbody> <tr> <td>NONE</td> <td>keine Zahlungsgarantie</td> </tr> <tr> <td>VALIDATED</td> <td>Kundenkonto valide, aber keine Zahlungsgarantie</td> </tr> <tr> <td>FULL</td> <td>Zahlungsgarantie</td> </tr> </tbody> </table> <p>Hinweis: Dieser Parameter wird nur zurückgegeben, falls der Status=OK ist.</p>	Wert	Beschreibung	NONE	keine Zahlungsgarantie	VALIDATED	Kundenkonto valide, aber keine Zahlungsgarantie	FULL	Zahlungsgarantie
Value	Description																			
NONE	no payment guarantee																			
VALIDATED	customer account valid, but no payment guarantee																			
FULL	payment guarantee																			
Wert	Beschreibung																			
NONE	keine Zahlungsgarantie																			
VALIDATED	Kundenkonto valide, aber keine Zahlungsgarantie																			
FULL	Zahlungsgarantie																			

Key	Format	CND	Description	Beschreibung
ErrorText	ans..128	C	<p>Detailed PPRO error message.</p> <p>Notice: Is returned only if Status=FAILED. Use is possible only in agreement with <a href="#">Computop Helpdesk</a>.</p>	<p>Detaillierte PPRO Fehlermeldung.</p> <p>Hinweis: Wird nur bei Status=FAILED zurückgegeben. Nutzung nur in Abstimmung mit dem <a href="#">Computop Helpdesk</a> möglich.</p>

Key	Format	CND	Description	Beschreibung
TransactionID	an..20	O	Unique transaction number from PPRO	Eindeutige Transaktionsnummer bei PPRO

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: <a href="#">Custom</a>	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: <a href="#">Custom</a>

Return parameters for URLSuccess, URLFailure and URLNotify with Bancontact

## Credit with reference

Credits (refunds) are possible via a Server-to-Server connection. For a Credit with reference to a capture the amount of the Credit is limited to the amount of the previous capture.

To carry out a credit with a reference transaction, 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 to be credited
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
RefNr	ans..40	O	Merchant's unique reference number, which serves as payout reference in the acquirer EPA file. Please note, without the own shop reference delivery you cannot read out the EPA transaction and regarding the additional Computop settlement file (CTSF) we cannot add the additional payment data.  Only characters a-zA-Z0-9,-_ are allowed.
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 digits 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>

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>
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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	ans..40	O	<p>Merchant's unique reference number, which serves as payout reference in the acquirer EPA file. Please note, without the own shop reference delivery you cannot read out the EPA transaction and regarding the additional Computop settlement file (CTSF) we cannot add the additional payment data.</p> <p>Only characters a-zA-Z0-9,-_ are allowed.</p>	<p>Eindeutige Referenznummer des Händlers, welche als Auszahlungsreferenz in der entsprechenden Acquirer EPA-Datei angegeben wird. Bitte beachten Sie, ohne die Übergabe einer eigenen Auszahlungsreferenz können Sie die EPA-Transaktionen nicht zuordnen, zusätzlich kann das Computop Settlement File (CTSF) auch nicht zusätzlich angereichert werden.</p> <p>Nur die Zeichen a-zA-Z0-9,-_ sind erlaubt.</p>

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

Key	Format	CND	Description	Beschreibung
Currency	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: <a href="#">A1 Currency table</a>	Währung, drei Zeichen DIN / ISO 4217, z.B. EUR, USD, GBP. Hier eine Übersicht: <a href="#">A1 Währungstabelle</a>

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

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><b>Notice:</b> 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><b>Hinweis:</b> Bitte beachten Sie, dass eine ReqID nur 12 Monate gültig ist, danach wird sie vom Paygate gelöscht.</p>

Parameters for credit payments with Bancontact 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-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> )
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	n8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
RefNr	ans..40	O	Merchant's unique reference number, which serves as payout reference in the acquirer EPA file. Please note, without the own shop reference delivery you cannot read out the EPA transaction and regarding the additional Computop settlement file (CTSF) we cannot add the additional payment data.  Only characters a-zA-Z0-9,-_ are allowed.
ErrorText	ans..128	C	Detailed PPRO error message.  Notice: Is returned only if Status=FAILED. Use is possible only in agreement with <a href="#">Computop Helpdesk</a> .

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 ( <a href="#">URLSuccess</a> ) or FAILED ( <a href="#">URLFailure</a> )	OK ( <a href="#">URLSuccess</a> ) oder FAILED ( <a href="#">URLFailure</a> )

Key	Format	CND	Description	Beschreibung
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!	Nähere Beschreibung bei Ablehnung der Zahlung. Bitte nutzen Sie <b>nicht</b> den Parameter <b>Description</b> , sondern <b>Code</b> für die Auswertung des Transaktionsstatus!

Key	Format	CND	Description	Beschreibung
Code	n8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )	Fehlercode gemäß Paygate Antwort-Codes ( <a href="#">A4 Fehlercodes</a> )

Key	Format	CND	Description	Beschreibung

RefNr	ans..40	O	<p>Merchant's unique reference number, which serves as payout reference in the acquirer EPA file. Please note, without the own shop reference delivery you cannot read out the EPA transaction and regarding the additional Computop settlement file (CTSF) we cannot add the additional payment data.</p> <p>Only characters a-zA-Z0-9,-_ are allowed.</p>	<p>Eindeutige Referenznummer des Händlers, welche als Auszahlungsreferenz in der entsprechenden Acquirer EPA-Datei angegeben wird. Bitte beachten Sie, ohne die Übergabe einer eigenen Auszahlungsreferenz können Sie die EPA-Transaktionen nicht zuordnen, zusätzlich kann das Computop Settlement File (CTSF) auch nicht zusätzlich angereichert werden.</p> <p>Nur die Zeichen a-zA-Z0-9,-_ sind erlaubt.</p>
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Key	Format	CND	Description	Beschreibung
ErrorText	ans..128	C	<p>Detailed PPRO error message.</p> <p>Notice: Is returned only if Status=FAILED. Use is possible only in agreement with <a href="#">Computop Helpdesk</a>.</p>	<p>Detaillierte PPRO Fehlermeldung.</p> <p>Hinweis: Wird nur bei Status=FAILED zurückgegeben. Nutzung nur in Abstimmung mit dem <a href="#">Computop Helpdesk</a> möglich.</p>

Response parameters for credit payments with Bancontact via socket connection