

MyBank

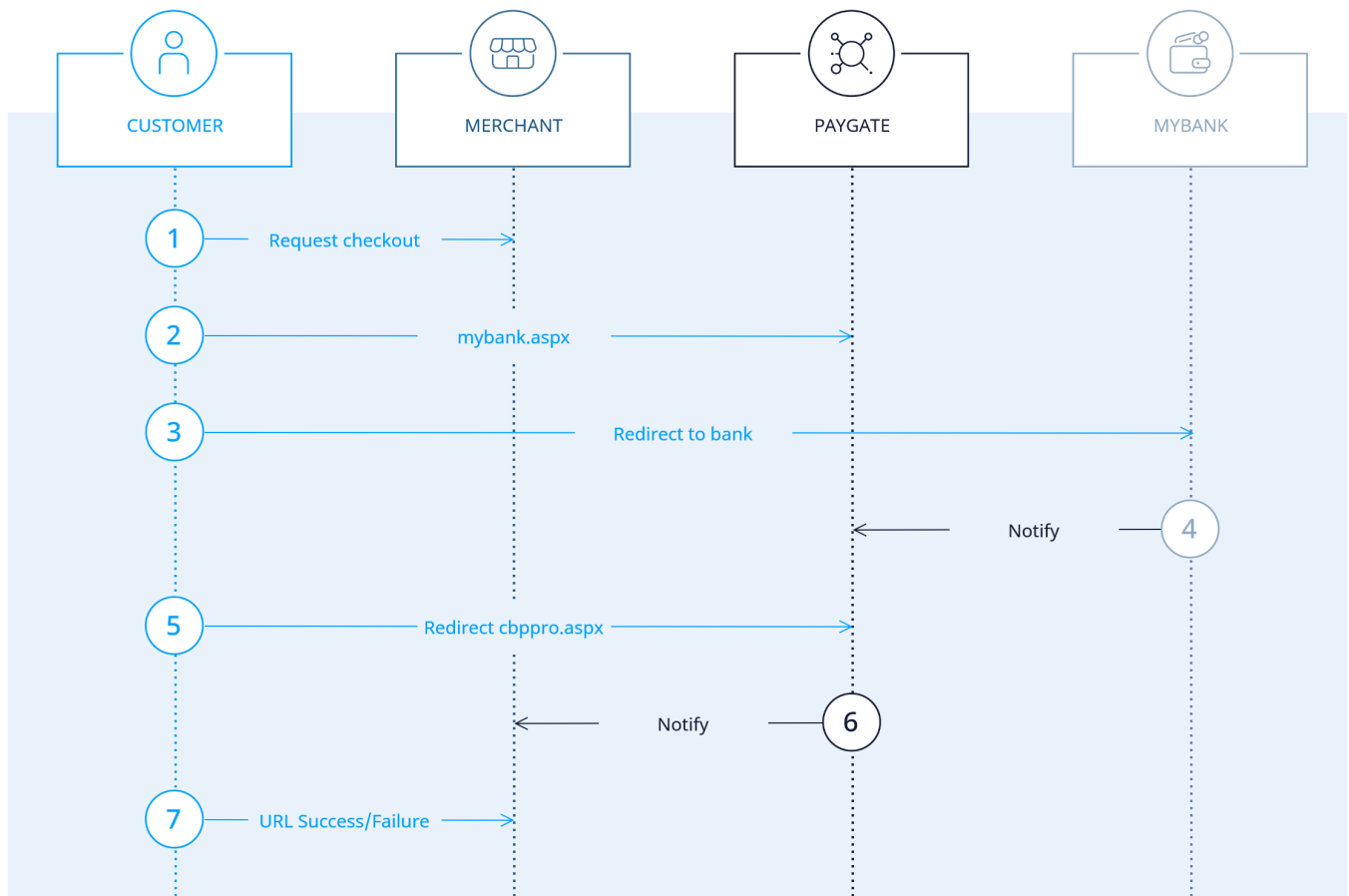
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About MyBank

General information about MyBank

Logo	
Info	MyBank is a real time online transfer system which is currently offered in Greece, Italy and Spain. Within MyBank the customer chooses their own trusted online bank and carries out the transfer from there. After authorisation of the payment the merchant receives confirmation of the payment and a payment guarantee from MyBank.
Type	Payments by Online Bank Transfer

Process flow chart



MyBank 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
dttn	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 MyBank via form interface

To make a payment with MyBank, please use the following URL:

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

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

The following table describes the [encrypted payment request parameters](#):

Key	Format	CND	Description
MerchantID	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	ans..40	O	Merchant's unique reference number. 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 Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three letters DIN / ISO 4217. Only EUR permissible. Please find an overview here: A1 Currency table
AddressCountryCode	a2	M	Two characters country code according to ISO 3166. Only ES, GR, IT allowed.
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: HMAC Authentication (Request) HMAC Authentication (Notify)
OrderDesc	ans..768	M	Description of goods and prices etc. Intended purpose on the statement of account.
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: - 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: - 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	ans..a7	O	Status response sent by Paygate to URLSuccess and URLFailure , should be encrypted. For this purpose, transmit Response=encrypt 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: - Before follow-up actions (capture / credit / reversal) are carried out on an existing transaction, the first Notify must have been answered by the shop. - 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.
UserData	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.
Selling Point	ans..50	O	Selling point
Service	ans..50	O	products or service sold
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.
Language	a2	O	2-letter language code (e.g. de) that should be preferred when presenting payment pages to the consumer
Account owner	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.

Parameters for payments with MyBank

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. mid, RefNr) should not be checked case-sensitive

Key	Format	CND	Description
mid	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	ans..40	O	Merchant's unique reference number. Only characters a-zA-Z0-9, _ are allowed.
Status	a..50	M	OK or AUTHORIZE_REQUEST (URLSuccess) as well as 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	an8	M	Error code according to Paygate Response Codes (A4 Error codes)

MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: • HMAC Authentication (Request) • HMAC Authentication (Notify)								
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><tr><th>Value</th><th>Description</th></tr><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></table> Notice: This parameter is only returned if the Status=OK.	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	Detailed PPRO error message. Notice: Is returned only if Status=FAILED. Use is possible only in agreement with Computop Helpdesk.								
TransactionID	an..20	O	Unique transaction number with PPRO								
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.								
AccOwner	ans3..50	O	Name of account holder								
IBAN	ans..34	O	IBAN of account holder								
BIC	ans..11	O	BIC of account holder								
AccBank	ans..20	O	Bank name of account holder								

Return parameters for URLSuccess, URLFailure and URLNotify with MyBank

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
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table

MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: • HMAC Authentication (Request) • HMAC Authentication (Notify)
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.

Parameters for credit payments with MyBank via socket connection

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

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

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

Key	Format	CND	Description
mid	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
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	an8	M	Error code according to Paygate Response Codes (A4 Error codes)
refnr	ans..40	O	Merchant's unique reference number. 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 Computop Helpdesk.

Response parameters for credit payments with MyBank via socket connection