

# Pay by Bank

## About Computop Pay by Bank


### General information about Computop Pay by Bank

Computop Pay by Bank is based on the Standard Open Banking and belongs to payment category Online Bank Transfer.

The merchant initiates a payment, the customer is forwarded to an Open Banking Operator to allow country and bank selection and finally forwards the customer to their bank to approve and complete the payment.

Pay by Bank allows different modes:

Mode	Description
sepa	Supported by all banks and is based on SEPA payments
sepaInstant	Supported by most banks and is based on SEPA Instant payments so money is transferred to merchant account typically within 10 seconds
fasterPayments	Used specially in the United Kingdom and is using AccountNumber and SortCode

Logo	
Info	Pay by Bank is based on SEPA Instant Payment or Standard SEPA Payments and therefore widely supported and based on Open Banking Standards. The implementation is currently based on platform Token.io and Tink.
Type	<a href="#">Payments by Online Bank Transfer</a>

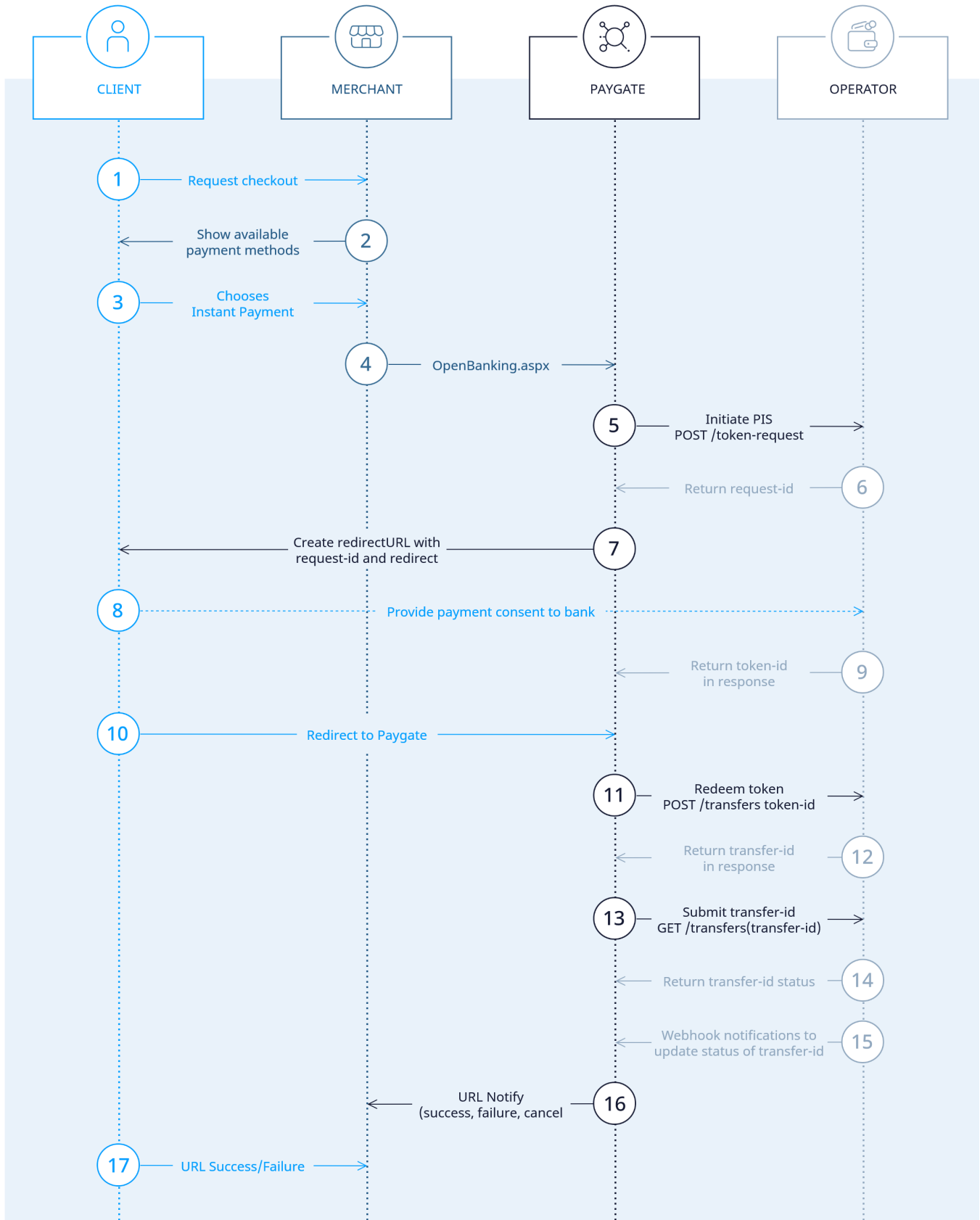
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## Use cases

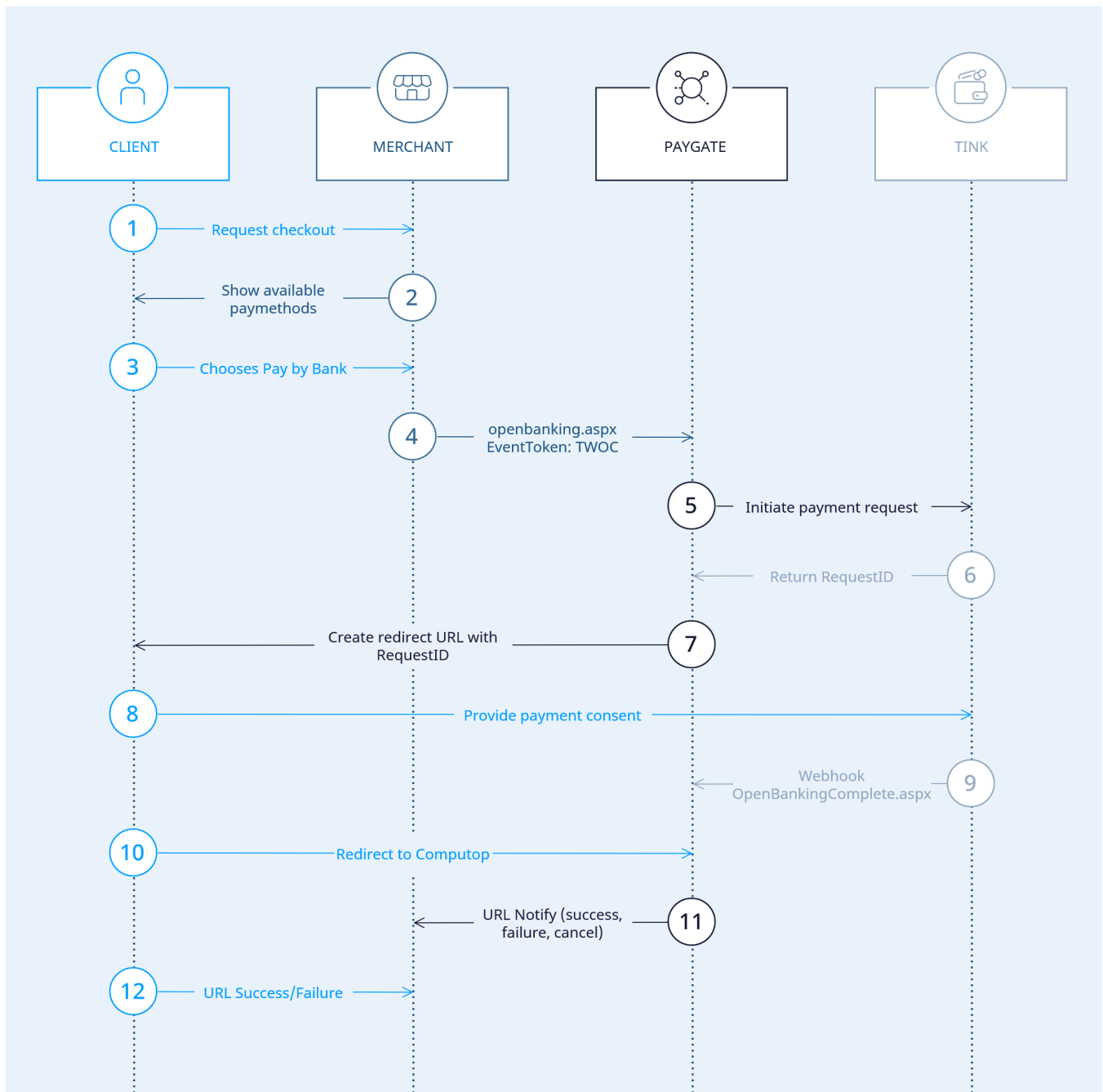
Supported use cases			Supported interface via Token.io			Supported interface via Tink		
Use case	Description	Simple process	S-2-S	Form-based	HPP	S-2-S	Form-based	HPP
Authorization + Capture	Merchant wants to authorize payment and capture on delivery	<ul style="list-style-type: none"> <li>• not supported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

## Process flow chart via Token.io



Pay by Bank process flow

### Process flow chart via Tink



Pay by Bank process flow

## Paygate interface

### Definitions

#### Data formats

Format	Description
a	alphabetical
as	alphabetical with special characters
n	numeric

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

## Abbreviations

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

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

## Calling the Pay by Bank interface via Token.io

To process a payment with online transfer with Pay by Bank, please use the following URL:

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

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

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

Key	Format	CND	Description						
<a href="#">MerchantID</a>	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.						
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment						
RefNr	an..18	M	Reference is mandatory and must be unique for each payment. Allowed characters: A..Za..z0..9.						
<a href="#">Amount</a>	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).						
<a href="#">Currency</a>	a3	M	Currency, three letters DIN / ISO 4217. Only EUR and GBP permissible. Please find an overview here: <a href="#">A1 Currency table</a>						
<a href="#">MAC</a>	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>						
<a href="#">PayType</a>	a..11	O	Defines type of Pay by Bank payment: <table border="1" data-bbox="412 1841 1076 1965"> <thead> <tr> <th>Value</th> <th>Meaning</th> </tr> </thead> <tbody> <tr> <td>sepalnstant</td> <td>Pay by Bank type "sepalnstant" is used; default, if not specified</td> </tr> <tr> <td>sepa</td> <td>Pay by Bank type "sepa" is used</td> </tr> </tbody> </table>	Value	Meaning	sepalnstant	Pay by Bank type "sepalnstant" is used; default, if not specified	sepa	Pay by Bank type "sepa" is used
Value	Meaning								
sepalnstant	Pay by Bank type "sepalnstant" is used; default, if not specified								
sepa	Pay by Bank type "sepa" is used								

			fasterPayments	Payment type used in GB (UK)
Account	ans..30	O	<p>If you have multiple Bank Accounts configured at Open Banking Operator and setup in Computop Paygate, you may select another one than the default.</p> <p>The account can be named, e.g.</p> <ul style="list-style-type: none"> <li>• MerchantShop1 referring to bank account IBAN1 DE01123456781234567890</li> <li>• MerchantShop2 referring to bank account IBAN2 FR02123456781234567890</li> <li>• MerchantUK referring to a fasterPayments-Setup using another bank account (via AccountNo, Sortcode)</li> </ul> <p>The naming for "account" needs to be agreed with <a href="#">Computop Helpdesk</a>.</p>	
Order Desc	ans..35	O	<p>Description of purchased goods, unit prices etc.</p> <p>That value is shown to the consumer in the OpenBanking payment form.</p> <ul style="list-style-type: none"> <li>• Allowed characters: A..Za..z0..9 / - ? : ( ) . , +</li> <li>• Diacritics like äöüÄÖÜ, áéíóú, àèìòù, âêîôû, ... are not allowed</li> </ul>	
UserData	ans..1024	O	<p>If specified at request, Paygate forwards the parameter with the payment result to the shop.</p>	
URLSuccess	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 Paygate and shop, please use the parameter <a href="#">UserData</a>.</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. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.</li> </ul>	
URLFailure	ans..256	M	<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 Paygate and shop, please use the parameter <a href="#">UserData</a>.</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>	
Response	a7	O	<p>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.</p>	
URLNotify	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>• Before follow-up actions (capture / credit / reversal) are carried out on an existing transaction, the first Notify must have been answered by the shop.</li> <li>• Fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLSuccess /URLNotify. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.</li> </ul>	
ReqID	ans..32	O	<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>	
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>	

Parameters for online transfers with Pay by Bank

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
Status	a..50	M	OK ( <a href="#">URLSuccess</a> ) or FAILED ( <a href="#">URLFailure</a> ).  Please note that in the case of SEPA transfers it is possible that banks do not provide immediate payment confirmation to TOKEN. IO and therefore the customer will be redirected to the URLSuccess with the subsequent open status in the first step.  In addition, this open status is also initially reported via URLNotify. After receipt of the final status (hours or days later) the merchant receives a further, additional notification and only this is then the final payment confirmation.  <b>URLSuccess / URLNotify – Parameters/values of the open status:</b>  "Status=AUTHORIZE_REQUEST&Code=00000000&Description=PENDING"  Based on this response, the payment must be defined as open and no goods may be delivered, only after receipt of the final Notify.
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 <a href="#">Code</a> parameter for the transaction status analysis!
Code	an8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
RefNr	ans..30	M	Reference is mandatory and must be unique for each payment. Allowed characters: A..Za..z. Digits are not allowed!
TransactionID	ans..64	M	Unique transaction id returned by Pay by Bank (transfer-id)
ExtCode	n..3	O	External Response Code from Open Banking Operator
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"><li><a href="#">HMAC Authentication (Request)</a></li><li><a href="#">HMAC Authentication (Notify)</a></li></ul>
Plain	ans..50	O	A single value to be set by the merchant to return some information unencrypted in response/notify, e.g. the MID.  "Plain"-parameter is part of encrypted "Data" in Computop Paygate and therefore protected against manipulation.
Custom	ans..1024	O	"Custom"-parameter is added to the request data before encryption and is part of encrypted "Data" in Computop Paygate request. By this they are protected against manipulation by a consumer.  The Custom-value is added to the Computop Paygate response in plain text and the " " is replaced by a "&". By this you can put a single value into Custom-parameter and get multiple key-value-pairs back in response for your own purpose.

Return parameters for URLSuccess, URLFailure and URLNotify with Pay by Bank

## Calling the Pay by Bank interface via Tink

### Creating Payment Request

To process a payment with online transfer with Pay by Bank, please use the following URL:

<https://www.computop-paygate.com/OpenBanking.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](#):

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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	an..18	M	Reference is mandatory and must be unique for each payment. Allowed characters: A..Za..z0..9.
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the <a href="#">Computop Helpdesk</a> , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three letters DIN / ISO 4217. Only EUR and GBP permissible. Please find an overview here: <a href="#">A1 Currency table</a>
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> <li><a href="#">HMAC Authentication (Request)</a></li> <li><a href="#">HMAC Authentication (Notify)</a></li> </ul>
Order Desc	ans..140	M	Remittance information. For the DE market, only the following characters are permitted: a-z, A-Z, 0-9, ,, , (, ), +, :, ?, and [space]. <b>Warning:</b> The hyphen (-) character is not supported by German payment providers and will cause payment rejection.
Event Token	ans..4	M	TWOC: Initiating payment without obtain a consent
CountryCode	a2	M	The country code (in ISO 3166-1 alpha-2 format) of the primary market of the payer.  Possible values: DE, EE, ES, FI, FR, GB, IT, LT, NL, NO, PT, SE
URLSuccess	ans..256	M	Complete URL which calls up Paygate if payment has been successful. The URL may be called up only via port 443. This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter <a href="#">UserData</a> .  <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>
URLFailure	ans..256	M	Complete URL which calls up Paygate if payment has been unsuccessful. The URL may be called up only via port 443. This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter <a href="#">UserData</a> .  <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>
Response	a7	O	Status response sent by Paygate to <a href="#">URLSuccess</a> and <a href="#">URLFailure</a> , should be encrypted. For this purpose, transmit <a href="#">Response=encrypt</a> parameter.
URLNotify	ans..256	M	Complete URL which Paygate calls up in order to notify the shop about the payment result. The URL may be called up only via port 443. It may not contain parameters: Use the <a href="#">UserData</a> parameter instead.  <b>i Common notes:</b> <ul style="list-style-type: none"> <li>Before follow-up actions (capture / credit / reversal) are carried out on an existing transaction, the first Notify must have been answered by the shop.</li> <li>Fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLSuccess /URLNotify. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.</li> </ul>
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 online transfers with Pay by Bank

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
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 <a href="#">Code</a> parameter for the transaction status analysis!
Code	an8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
RefNr	ans..30	M	Reference is mandatory and must be unique for each payment. Allowed characters: A..Za..z. Digits are not allowed!
TransactionID	ans..64	M	Unique transaction id returned by Pay by Bank (transfer-id)
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"><li><a href="#">HMAC Authentication (Request)</a></li><li><a href="#">HMAC Authentication (Notify)</a></li></ul>
Plain	ans..50	O	A single value to be set by the merchant to return some information unencrypted in response/notify, e.g. the MID. "Plain"-parameter is part of encrypted "Data" in Computop Paygate and therefore protected against manipulation.
Custom	ans..1024	O	"Custom"-parameter is added to the request data before encryption and is part of encrypted "Data" in Computop Paygate request. By this they are protected against manipulation by a consumer.  The Custom-value is added to the Computop Paygate response in plain text and the " " is replaced by a "&". By this you can put a single value into Custom-parameter and get multiple key-value-pairs back in response for your own purpose.

Return parameters for URLSuccess, URLFailure and URLNotify with Pay by Bank

## Credit with reference

Credits (refunds) are possible via a Server-to-Server connection. The Computop Paygate permits only credits for Pay by Bank that reference a previously made transaction via Computop Paygate. The amount of the credit is limited to the amount of the sale transaction.

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

RefNr	ans..30	M	Reference is mandatory and must be unique for each payment. Allowed characters: A..Za..z. Digits are not allowed!
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Parameters for credits of Pay by Bank payments via Tink

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

Key	Format	CND	Description
mid	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
Status	a..50	M	OK ( <a href="#">URLSuccess</a> ) or FAILED ( <a href="#">URLFailure</a> )
Description	ans..1024	M	Further details in the event that payment is rejected. Please <b>do not</b> use the <b>Description</b> but the <b>Code</b> parameter for the transaction status analysis!
Code	an8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )

Result parameters for credits of Pay by Bank payments via Tink

## Setup with OpenBanking-provider Tink

As Computop does not have access to your Tink setup you need to send us the information required for setup in Computop Paygate.

You will have access to your Tink-Console after signing the contract.

Please login into your Tink Console (<https://console.tink.com/login>) then set up your account as described in <https://docs.tink.com/resources/console/set-up-your-tink-account> send the information to Computop Paygate – in clear text, not as a screenshot:

- `client_id`: this is the unique ID for your app. This key is public and is instantly available once you create an app.
- `client_secret`: this is a secret key for your app. This key authenticates your app with the Tink API.

**Notice:** Please do not forget to add the callback URL when you create your credentials. Please Open Tink Console>Api Settings>API Client>Redirect URLs, then please add this "<https://www.computop-paygate.com/cbOpenBanking.aspx>" as your redirect URL.

## Setup with OpenBanking-provider Token.io

As Computop does not have access to your Token.io setup you need to send us the information required for setup in Computop Paygate.

You will have access to your Token.io-Dashboard after signing the contract.


Please login into your Token.io dashboard (<https://dashboard.token.io/>) and send the information to Computop Paygate – in clear text, not as a screenshot:

- Company name as defined in Account Settings -> Company Information
- MemberId, Alias, Token Public Key taken from [Settings -> Member Information](#)
- API Key taken from [Settings -> Authentication Keys](#)
- List of your merchant bank accounts (beneficiaries) taken from [Settings -> Beneficiary](#)

A sample mail to Computop Paygate could look like:

My Token.io setup		
Category	Value	Comment
Account Setting		
Company Name	John Doe Limited	
Member		



< Cancel

English

## Payment confirmation

Please confirm the following payment details

One-time payment of €1.23

---

To **My Merchant Name**


---

From **Commerzbank**  
[Change](#)

---

IBAN DE

---

Transaction Ref No. **nafcm0941mzw** 

---

Description **a1234567890 b1234567890 c123  
4567890 d1234567890 e1234567  
890 f1234567890 g1234567890 h  
1234567890 i1234567890**

You can use Token.io's payment service to make a secure payment directly from your bank account to the benefit of the My Merchant Name.

We will ask your bank to share your account details. We will only use these details when necessary such as processing a refund request.

Click Accept to agree to the [terms and privacy policy](#)

Accept

Back

## How to customize your payment / Token.io-account

After signing your contract with the Open Bank Operator (Token.io) you will get access to their dashboard.

- Production-URL: <https://dashboard.token.io/>

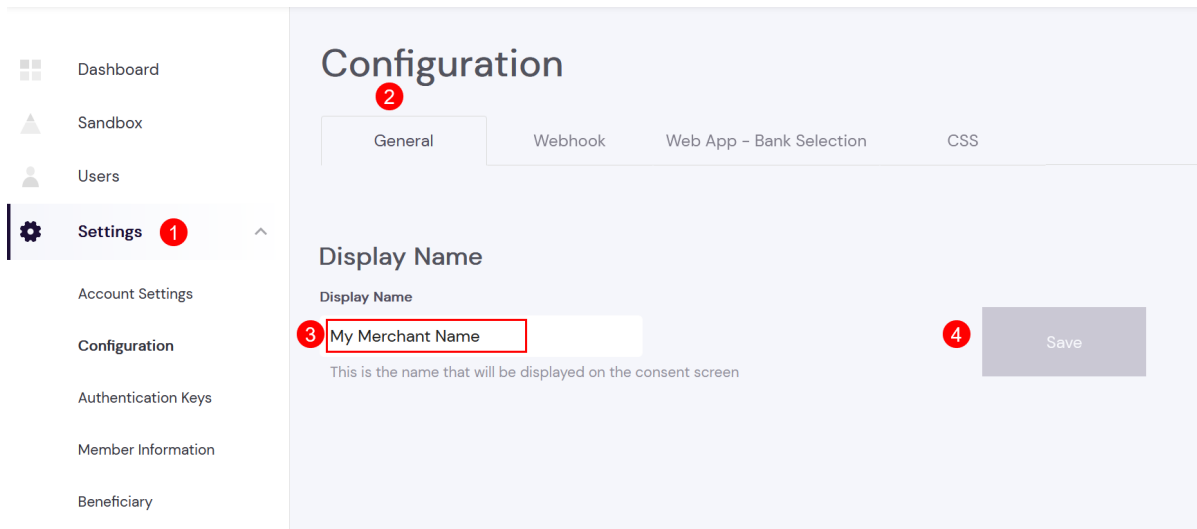
There you can set up:

- your user details and company information (e.g. Company name, Billing details, ...)

## Settings Configuration

## General

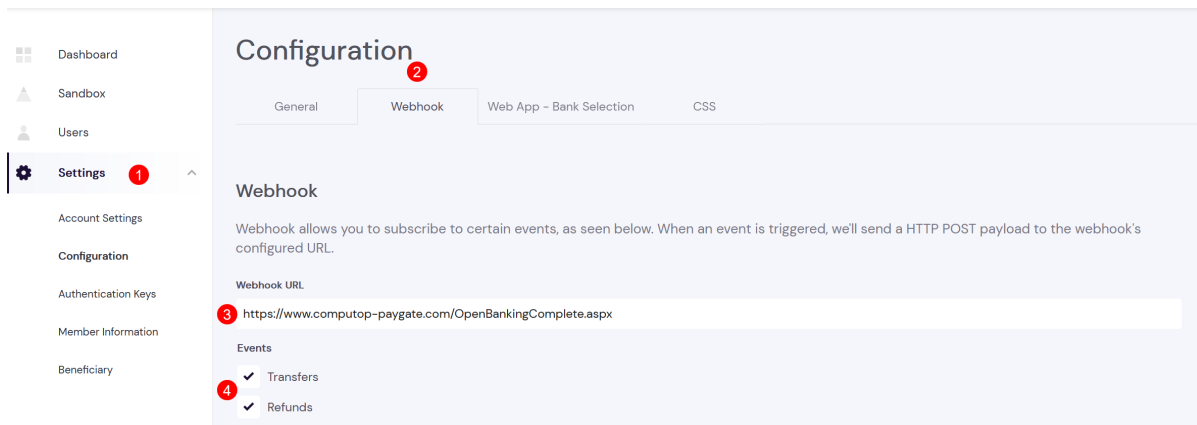
Here the "Display Name" can be changed. This is the recipient shown to the consumer ("To" / "Empfänger"):



The screenshot shows the 'Configuration' page with the 'General' tab selected. The 'Display Name' field is highlighted with a red box and labeled '3'. The text 'My Merchant Name' is entered in the field. A 'Save' button is highlighted with a red box and labeled '4'. The 'Display Name' section is labeled '2'. The left sidebar shows 'Settings' with a red circle '1' next to it.

## Webhook

Webhook must be set to technical Computop Paygate URL: <https://www.computop-paygate.com/OpenBankingComplete.aspx>



The screenshot shows the 'Configuration' page with the 'Webhook' tab selected. The 'Webhook URL' field is highlighted with a red box and labeled '3', containing the URL 'https://www.computop-paygate.com/OpenBankingComplete.aspx'. The 'Events' list is highlighted with a red box and labeled '4', showing 'Transfers' and 'Refunds' with checked boxes. The 'Webhook' section is labeled '2'. The left sidebar shows 'Settings' with a red circle '1' next to it.

## Web App Bank Selection

It's possible to limit bank selection for your consumers. It's recommended to allow "Enable all banks". The consumer can then select any supported bank.

## CSS (styling of Token.io Web App (shown to your customer))

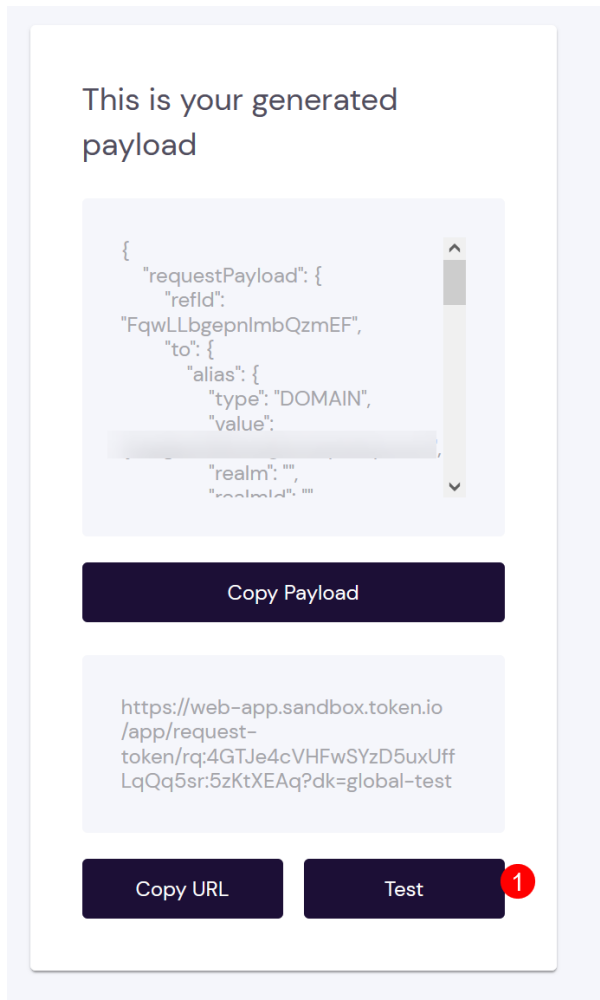
It's possible to upload your own merchant logo and customize CSS styling of Web App (shown to consumer):

After you've uploaded your merchant logo and customized your CSS styles the new WebApp-layout can be tested via Payload Builder:

After doing CSS modification a test payment can be initiated to check design:

- API Key and MemberID are automatically set by Payload Builder
- (4) Description must be unique for each payment
- (5) Amount must be used with decimal point
- (6) Currency must be EUR
- (7) IBAN is merchant's IBAN, i.e.: any of your beneficiary IBAN
- (8) merchant's BIC is optional leave empty
- (9) for testing use any Url, e.g. <https://www.google.com>
- (10) click on "Generate"

Then click on Test (1)



The screenshot shows a web interface with the following elements:

- Title:** "This is your generated payload"
- Payload:** A JSON object displayed in a light blue box with a scrollbar on the right. The payload is: 

```
{  "requestPayload": {    "refId": "FqwLLbgepnlmbQzmEF",    "to": {      "alias": {        "type": "DOMAIN",        "value": ""      },      "realm": "",      "realmId": ""    }  }  }
```
- Buttons:** A dark blue button labeled "Copy Payload" is positioned below the payload. Below that, a light blue box contains the URL: `https://web-app.sandbox.token.io/app/request-token/rq:4GTJe4cVHFwSYzD5uxUffLqQq5sr:5zKtXEAq?dk=global-test`. At the bottom, there are two dark blue buttons: "Copy URL" and "Test".
- Annotation:** A red circle with the number "1" is placed over the "Test" button.

A new tab/window will open with new design:

[blocked URL](#)

## Settings Authentication Keys

Please generate an API Key for your configuration and send it to [Computop Helpdesk](#):

We also need your MemberID and other information which is shown in next section.

### Settings Member Information

The information shown here is also needed for setup in Computop Paygate:

### Settings Beneficiary

Your merchant account may have multiple bank accounts configured. Each bank account can have an account name (assigned by you) and is defined

- either with IBAN/BIC (SEPA based)
- or with Account Number / Sort Code (FasterPayments / UK)

A sample setup may look like this:

- Dashboard
  - Sandbox
  - Users
  - Settings** ^
  - Account Settings
  - Configuration
  - Authentication Keys
  - Member Information
  - Beneficiary** 1
- EXTERNAL

### Beneficiary Information

List of Accounts 2

BIC manager Add Modify Delete

ACCOUNT NAME	COUNTRY	CURRENCY	ACCOUNT NUMBER	SORT CODE	BIC	IBAN	POSTAL CODE
	Germany	EUR	-	-			
	France	EUR	-	-			
	France	EUR	-	-			
	Poland	PLN	-	-			
	United Kingdom	GBP			-	-	

## Testing in Sandbox-mode

As long as your OpenBanking Setup is not setup in Production Mode you can test it in Sandbox Mode.

Therefore please use test data shown here: [Test Pay by Bank](#).