

EasyCollect

About EasyCollect

Cookie-/session - handling

General information about EasyCollect

EasyCollect is a system provided by Worldline to manage SEPA mandates for direct debits and also to handle direct debit payments themselves.

SEPA Mandates can be approved with an One-Time-password (OTP) which can be provided to the consumer either via SMS/text message or via email.

Transaction procedure of a direct debit payment on the Internet

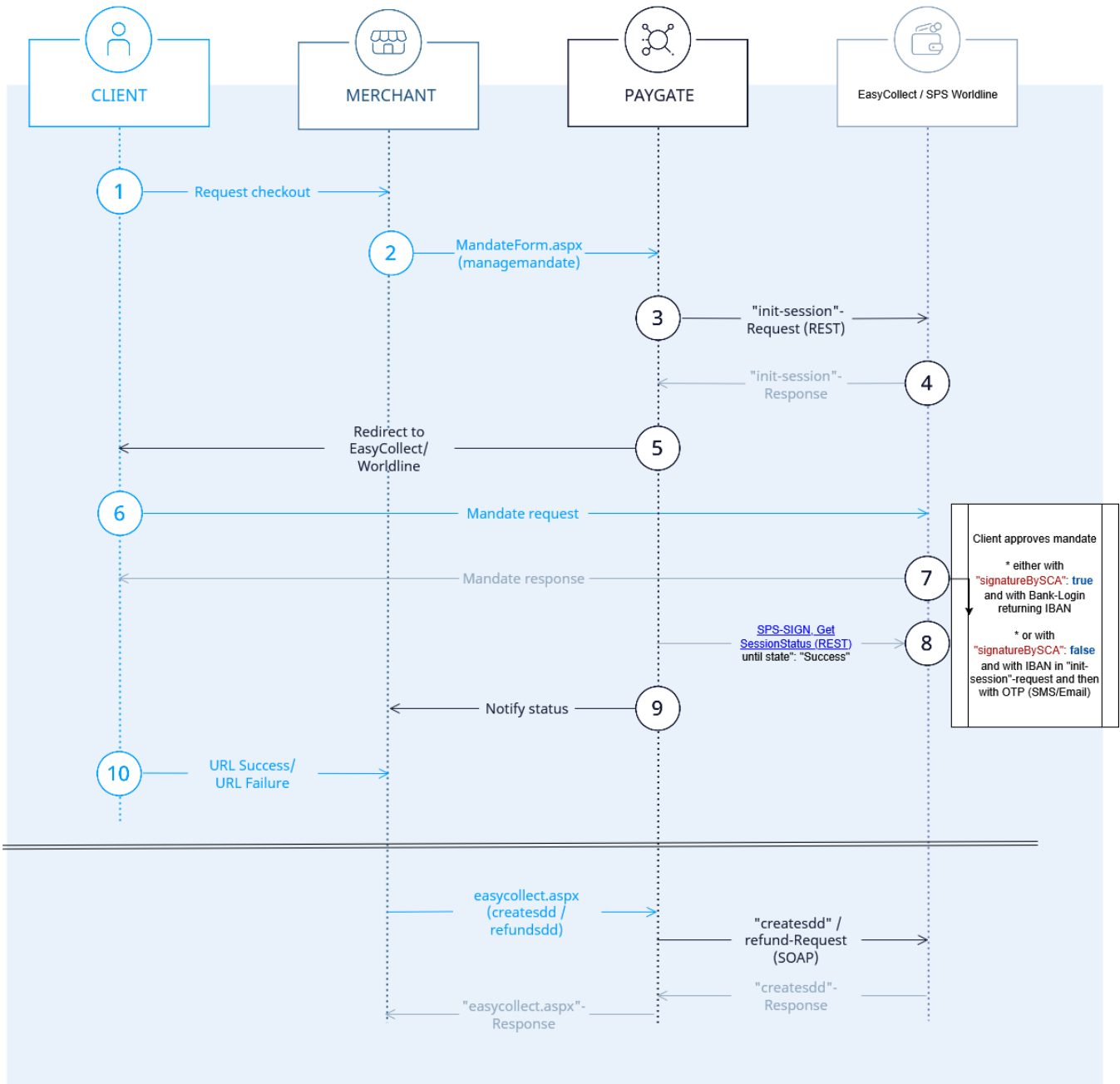
In order to pay with a direct debit, the customer first needs to approve a SEPA mandate. Therefore the customer needs to be in session and approve the mandate creation via OTP.

Using this SEPA mandate the merchant can create later SEPA direct debit payments.

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Logo	 BNP PARIBAS La banque d'un monde qui change
Info	The Paygate enables you to handle the direct debit mandates and payments popular with customers – and is fully compatible with SEPA.
Type	Payments by Direct Debit

Chart of process flow: Mandate approval via form interface / Direct Debit via Server-2-Server connection



Process flow of Mandate approval via form interface / Direct Debit via Server-2-Server connection

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.

Mandate creation with customer approval via OTP

The interface of the Paygate form to approve a SEPA mandate is MandateForm.aspx.

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

This section explains the parameters for Mandate Approval.

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..35	M	TransactionID which should be unique for each payment. When using auto-mandate (filling-in of MandateID with TransID or RefNr) the permitted character set is that of the MandateID parameter.
Account	ans..12	O	Within Paygate several EasyCollect accounts can be stored on one MerchantID and controlled by the parameter Account. Each account relates to a specific creditor configuration. By default, first entry will be used. The setup must be agreed with Computop Helpdesk .
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: <ul style="list-style-type: none"> HMAC Authentication (Request) HMAC Authentication (Notify)


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>
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 UserData.</p> <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	<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 UserData.</p> <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/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	<p>Status response sent by Paygate to URLSuccess and URLFailure, should be encrypted. For this purpose, transmit Response=encrypt 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 UserData parameter instead.</p> <p>i Common notes:</p> <ul style="list-style-type: none"> • 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.
Consumer Data			
EMail	ans..254	O	Email address of the customer
FirstName	ans..50	O	First name
LastName	ans..50	O	Last name
companyName	ans..50	O	Name of the company
bdStreet	ans..50	M	Street
bdStreetNr	ans..50	M	Street number
bdZip	ans..50	M	Postcode
bdCity	ans..50	M	Town
bdCountryCode	a..3	M	Country code 2 or 3 characters according to ISO 3166
phone	ans..50	O	Mobile phone of the customer; an OTP value is sent to this mobile number in case agreementScheme=SMS is used
bdGender	a1	O	<ul style="list-style-type: none"> • M=Male • F=Female
Mandate Data			
contractId	ans..50	O	Underlying contract identifier


contractDescription	ans..50	O	Underlying contract description						
businessIdentifier	ans..50	O	Unique SIREN Id of the merchant						
agreementScheme	enum	O	The way how the OneTimePassword (OTP) will be forwarded to the customer. <table border="1"> <thead> <tr> <th>Value</th> <th></th> </tr> </thead> <tbody> <tr> <td>SMS (default)</td> <td>Given phone number (phone)</td> </tr> <tr> <td>EMAIL</td> <td>Given email address (EMail)</td> </tr> </tbody> </table>	Value		SMS (default)	Given phone number (phone)	EMAIL	Given email address (EMail)
Value									
SMS (default)	Given phone number (phone)								
EMAIL	Given email address (EMail)								
DocumentSignature	enum	O	The stamp is added on the last page of the mandate document. <table border="1"> <thead> <tr> <th>Value</th> <th></th> </tr> </thead> <tbody> <tr> <td>true (default)</td> <td>The last page of the document will contain the stamp in the middle of the last page.</td> </tr> <tr> <td>false</td> <td>No stamp is added</td> </tr> </tbody> </table>	Value		true (default)	The last page of the document will contain the stamp in the middle of the last page.	false	No stamp is added
Value									
true (default)	The last page of the document will contain the stamp in the middle of the last page.								
false	No stamp is added								
GoogleAnalyticsConsent	enum	O	Debtor consent to use google analytics <table border="1"> <thead> <tr> <th>Value</th> <th></th> </tr> </thead> <tbody> <tr> <td>true (default)</td> <td></td> </tr> <tr> <td>false</td> <td></td> </tr> </tbody> </table>	Value		true (default)		false	
Value									
true (default)									
false									
SignatureBySca	enum	O	If "true" customer will be authenticated by AccountIdentificationService. <table border="1"> <thead> <tr> <th>Value</th> <th></th> </tr> </thead> <tbody> <tr> <td>true</td> <td></td> </tr> <tr> <td>false (default)</td> <td></td> </tr> </tbody> </table>	Value		true		false (default)	
Value									
true									
false (default)									
Sps	enum	O	Allows to identify that WS call comes from SPS <table border="1"> <thead> <tr> <th>Value</th> <th></th> </tr> </thead> <tbody> <tr> <td>true (default)</td> <td>WS call comes from SPS</td> </tr> <tr> <td>false</td> <td>WS call does not come from SPS</td> </tr> </tbody> </table>	Value		true (default)	WS call comes from SPS	false	WS call does not come from SPS
Value									
true (default)	WS call comes from SPS								
false	WS call does not come from SPS								
Validation	enum	O	If Validation = TRUE --> ORG / If Validation = FALSE --> OTU <table border="1"> <thead> <tr> <th>Value</th> <th></th> </tr> </thead> <tbody> <tr> <td>true (default)</td> <td></td> </tr> <tr> <td>false</td> <td></td> </tr> </tbody> </table>	Value		true (default)		false	
Value									
true (default)									
false									
customerType	enum	O	Type of customer <table border="1"> <thead> <tr> <th>Value</th> <th></th> </tr> </thead> <tbody> <tr> <td>KNOWN</td> <td>Known customer</td> </tr> <tr> <td>PROSPECT</td> <td>Unknown customer</td> </tr> </tbody> </table>	Value		KNOWN	Known customer	PROSPECT	Unknown customer
Value									
KNOWN	Known customer								
PROSPECT	Unknown customer								
MandateID	ans..35	O	Predefined mandate id. The mandate itself will use this mandate id. Pattern: ^[a-zA-Z\+\?\(\)\-\:\/\._'0-9]{1,35}\$						
MdtSeqType	enum	O	Indicates whether the mandate is a one-off mandate or a mandate for recurring direct debits. There is no default. The default value depends on merchant configuration. <table border="1"> <thead> <tr> <th>Value</th> <th></th> </tr> </thead> <tbody> <tr> <td>OOFF</td> <td>one-off mandate</td> </tr> <tr> <td>RCUR</td> <td>recurring mandate</td> </tr> </tbody> </table>	Value		OOFF	one-off mandate	RCUR	recurring mandate
Value									
OOFF	one-off mandate								
RCUR	recurring mandate								

MdtType	enum	O	Indicates whether the mandate is a business-to-business mandate or a customer-to-business mandate. There is no default. The default value depends on merchant configuration. <table border="1"> <thead> <tr> <th>Value</th> <th></th> </tr> </thead> <tbody> <tr> <td>B2B</td> <td>Business-to-business mandate</td> </tr> <tr> <td>CORE</td> <td>Base mandate (customer-to-business)</td> </tr> </tbody> </table>	Value		B2B	Business-to-business mandate	CORE	Base mandate (customer-to-business)
Value									
B2B	Business-to-business mandate								
CORE	Base mandate (customer-to-business)								
EventToken	enum	O	Creates a new mandate and first direct debit transaction simultaneously. <table border="1"> <thead> <tr> <th>Value</th> <th></th> </tr> </thead> <tbody> <tr> <td>Mandate</td> <td>Creates only a mandate, no payment</td> </tr> <tr> <td>Payment</td> <td>Creates mandate and payment simultaneously</td> </tr> </tbody> </table>	Value		Mandate	Creates only a mandate, no payment	Payment	Creates mandate and payment simultaneously
Value									
Mandate	Creates only a mandate, no payment								
Payment	Creates mandate and payment simultaneously								
DueDate	ans10	O	DueDate of this transaction. If missing the current day will be used. Pattern: YYYY-MM-DD						
CustomerId	an1..64	O	Customer identifier submitted by the merchant during a payment						
RemittanceInfo	ans..50	O	The RemittanceInfo parameter is required for reconciliation purposes, providing essential customer-visible information on customer bank statements for better tracking and reporting. <ul style="list-style-type: none"> Allowed characters: A..Za..z0..9 / - ? : () . , + Diacritics like äöüÄÖÜ, áéíóú, àèìòù, âêîôû, ... are not allowed 						
signerPositionOccupied	ans..70	O	Title of the signatory's position in the company						
template	ans..20	O	Name of a XSLT template to get an individual layout for your EasyCollect form which matches with your shop layout. Details are available here: Corporate PayPage and templates .						
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.						
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.						

General parameters to create new SEPA Mandates approved with OTP

The following table gives the result parameters which Computop Paygate transmits to **URLSuccess** or **URLFailure** and **URLNotify**. If you have specified the **Response=encrypt** parameter, the following parameters are sent **Blowfish encrypted** to your system:

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

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

Key	Format	CND	Description
mid	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
Status	a..50	M	OK (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)
MandateID	ans..35	O	Predefined mandate id. The mandate itself will use this mandate id. Pattern: ^[a-zA-Z\+\?\(\)\-\:\;\,_'\-0-9]{1,35}\$

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"> • 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.
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 "&". 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>

General result parameters for URLNotify, URLSuccess and URLFailure