

# easyCredit Ratenkauf


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## About easyCredit Ratenkauf

### General information about easyCredit Ratenkauf

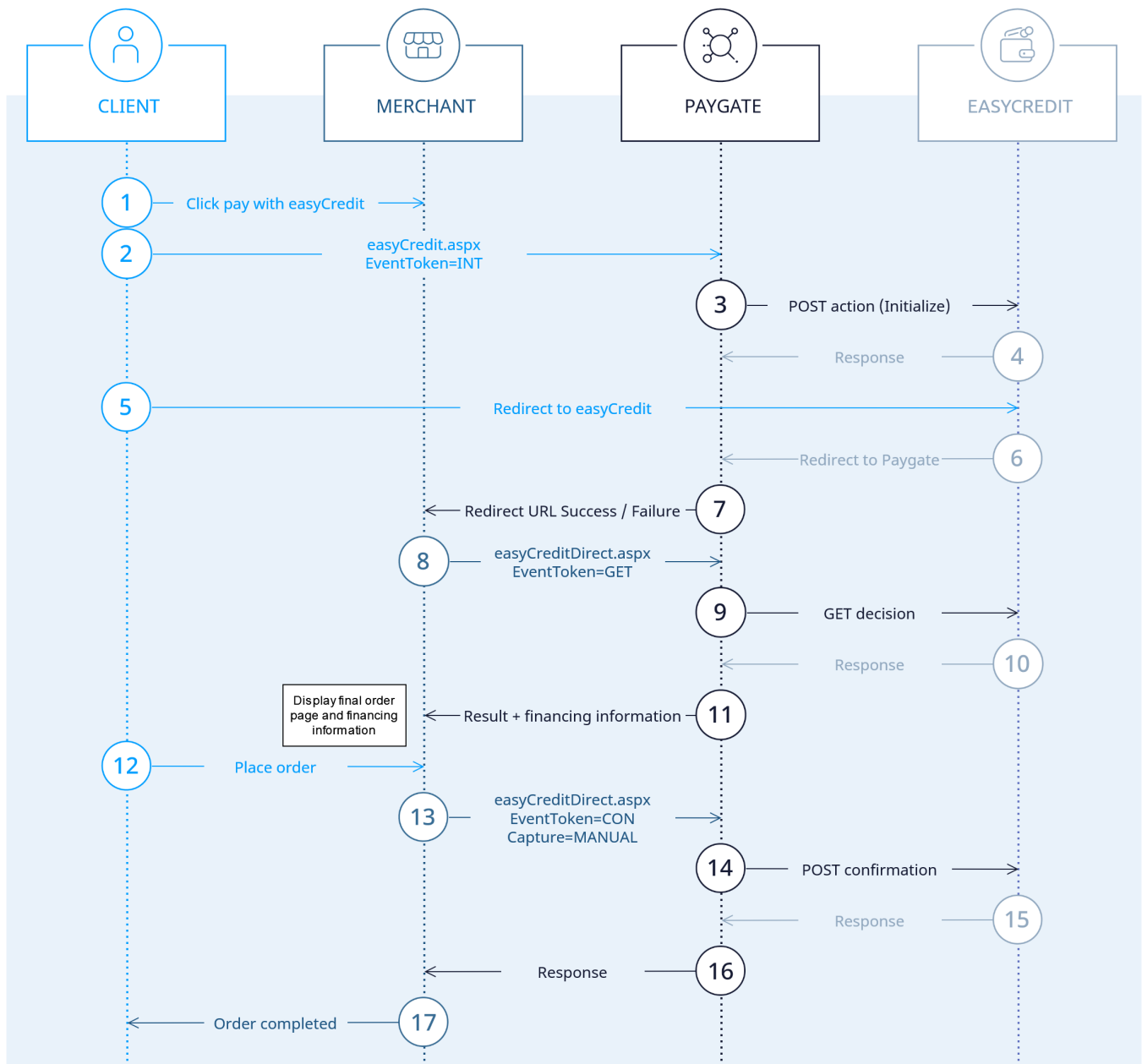
Since 2003 TeamBank AG is a member of the Genossenschaftliche FinanzGruppe and with its product easyCredit Ratenkauf the expert for hire purchase of the Volksbanken Raiffeisenbanken. Under the name easyCredit ratenkauf the TeamBank AG offers a hire purchase solution which combines a simple and consistently designed fire purchase function for E-Commerce and Point of Sale (PoS).

The customer needs only a few to get his easyCredit ratenkauf: select article, calculate preferred rate, enter personal data and pay. All without paperworks, with immediate confirmation and full flexibility during the period. Simple and fair hire purchase with easyCredit ratenkauf.

Logo	
Info	EasyCredit ratenkauf is a provider of hire purchase and purchase on invoice in Germany. After the customer is forwarded to easyCredit they undertake the calculation of all possible installments.
Type	<a href="#">Payments by Invoice and Installments</a>

Further information can be found on the webpage of easyCredit (<https://www.easycredit.de/>).

### Process flow chart



easyCredit 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.

## easyCredit ratenkauf purchase on invoice and hire purchase

In order to initialise an installment payment with easyCredit via a Paygate form, please use the following URL:

<https://www.computop-paygate.com/easyCredit.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="#">Merchan tID</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
<a href="#">refnr</a>	ns..30	O	Merchant's unique reference number
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent)  Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).  The minimum and maximal value for easyCredit is 200-5000€.
<a href="#">Currency</a>	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. 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>
Term	n..2	O	Duration in months. If applicable here the duration can be preset with a value the customer has already selected for the example calculation.
EventTo ken	enum	M	Defines the request to be made at easyCredit:  <INT> for initialising the transaction

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	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	<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>
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Personal details</b> <b>Notice: If personal details are submitted then this group must be transferred completely.</b>
Salutation	a..15	C	Salutation MR or MRS
FirstName	ans..50	C	First name
LastName	ans..50	C	Last name
DateOfBirth	dtm	C	Date of birth in the format YYYY-MM-DD
<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Occupation data</b> <b>Notice: If occupation data are submitted then this group must be transferred completely.</b>
Employment	enum	C	<p>Occupation of the customer. Possible entries are:</p> <p>&lt;ANGESTELLTER&gt;</p> <p>&lt;ANGESTELLTER_OEFFENTLICHER_DIENST&gt;</p> <p>&lt;ARBEITER&gt;</p> <p>&lt;BEAMTER&gt;</p> <p>&lt;RENTNER&gt;</p> <p>&lt;SELBSTAENDIGER&gt;</p> <p>&lt;ARBEITSLOSER&gt;</p> <p>&lt;SONSTIGES&gt;</p>
MonthlyNetIncome	n..12	C	Monthly net income of the customer in the smallest currency unit (e.g. EUR Cent).
<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Invoicing address</b> <b>Notice: If an invoicing address is given, then this must be transferred completely.</b>
bdStreet	a..50	C	Street
bdStreetNr	ans..5	C	Street number

bdAddressAddition	a..50	C	Address c/o
bdZip	n5	C	Postcode
bdCity	ans..50	C	Town
bdCountryCode	a2	C	Country code for the invoicing address, 2 characters according to ISO 3166 Presently only DE is allowed.
<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Delivery address</b> <b>Notice: If an delivery address is given, then this must be transferred completely.</b>
Packing Station	an..30	O	Packing station
sdStreet	a..50	C	Street
sdStreetNr	ans..5	C	Street number
sdAddressAddition	a..50	C	Address c/o
sdZip	n5	C	Postcode
sdCity	ans..50	C	Town
sdCountryCode	a2	C	Country code for the delivery address, 2 characters according to ISO 3166 Presently only DE is allowed.
<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Contact data</b>
Email	ans..50	M	Email address of the customer
MobileNr	ans..50	O	Customer's mobile telephone number
<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Bank data</b>
IBAN	ans..34	O	Customer's IBAN
BIC	an..11	O	Customer's BIC
<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Further customer data</b>
Phone	ans..15	O	Customer's phone number
Title	enum	O	Title of the customer. Possible entries are:  <PROFDR> for Prof. Dr.  <DR> for Dr.  <PROF> for Prof.  <DRDR> for Dr. Dr.
Maiden Name	ans..50	O	Maiden name
PlaceOf Birth	ans..50	O	Place of birth
<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Risk-relevant data</b>
CustomerStatus	enum	O	Customer's status at the webshop. Possible entries are:  <NEUKUNDE>  <BESTANDSKUNDE>  <PREMIUMKUNDE>
CustomerSince	dtm	O	Start of customer relation at the webshop in the format YYYY-MM-DD
CustomerLoggedIn	enum	O	Flag if order is made from a registered customer with login or from a guest:  <YES> Customer was logged in  <NO> Customer has ordered as a guest
Number Articles	n..5	O	Number of articles within basket

Number Orders	n..10	O	Number of previous orders within the webshop
Negative Payment Info	enum	O	Negative payment information about the customer. Possible entries are:  <KEINE_ZAHLUNGSSTOERUNGEN>  <ZAHLUNGSVERZOEGERUNG>  <ZAHLUNGSAUSFALL>  <KEINE_INFORMATION>
RiskArticles	enum	O	Merchant's assessment if there is a solvency crucial article within the basket. Possible entries are:  <YES> There is a solvency crucial article within the basket  <NO> There is no solvency crucial article within the basket
<b>Key</b>	<b>Format</b>	<b>CND</b>	<b>Article list</b>
ArticleList	ans..1024	O	<p>Basket information (incl. article numbers) for the articles ordered with hire purchase. These data can have some influence on the credit decision. The article list must be created in JSON format.</p> <p>Example:</p> <pre>{   "warenkorbinfo": [{     "produktbezeichnung": "Fahrrad",     "menge": 1,     "preis": 100.00,     "hersteller": "Cube",     "produktkategorie": "Sport &amp; Freizeit",     "artikelnummern": [{       "nummerntyp": "EAN",       "nummer": "111111"     },     {       "nummerntyp": "GTIN",       "nummer": "222222"     }   ] }, {   "produktbezeichnung": "Helm",   "menge": 1,   "preis": 50.00,   "hersteller": "Cube",   "produktkategorie": "Sport &amp; Freizeit",   "artikelnummern": [{     "nummerntyp": "EAN",     "nummer": "333333"   }] }] }</pre> <p>Afterwards the article list created in JSON format must be Base64 encoded.</p>

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
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refnr	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers
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Key	Format	CND	Description	Beschreibung
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent)  Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).  The minimum and maximal value for easyCredit is 200-5000€.	Betrag in der kleinsten Währungseinheit (z.B. EUR Cent).  Bitte wenden Sie sich an den Helpdesk, wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.  Der Minimal- und Maximalbetrag bei easyCredit sind 200-5000 €.

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	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>	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier:  <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
Term	n..2	O	Duration in months. If applicable here the duration can be preset with a value the customer has already selected for the example calculation.	Laufzeit in Monaten. Hier kann ggf. eine vom Kunden bereits in der Beispielrechnung gewählte Laufzeit vorbelegt werden.
Event Token	enum	M	Defines the request to be made at easyCredit:  <INT> for initialising the transaction	Definiert die bei easyCredit auszuführende Anfrage:  <INT> zur Initialisierung eines Vorgangs

Key	Format	CND	Description	Beschreibung
URLSuccess	ans..256	M	Complete URL which calls up Paygate if payment has been successful. The URL may be called up only via port 443. This URL may not contain parameters: In order to exchange values between Pay gate 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>	Vollständige URL, die das Paygate aufruft, wenn die Zahlung erfolgreich war. Die URL darf nur über Port 443 aufgerufen werden. Diese URL darf keine Parameter enthalten: Um Parameter durchzureichen nutzen Sie stattdessen den Parameter <a href="#">UserData</a> .  <b>i Allgemeine Hinweise:</b> <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>

Key	Format	CND	Description	Beschreibung
URLFailure	ans..256	M	Complete URL which calls up Paygate if payment has been unsuccessful. The URL may be called up only via port 443. This URL may not contain parameters: In order to exchange values between Pay gate 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>	Vollständige URL, die das Paygate aufruft, wenn die Zahlung gescheitert ist. Die URL darf nur über Port 443 aufgerufen werden. Diese URL darf keine Parameter enthalten: Um Parameter durchzureichen nutzen Sie stattdessen den Parameter <a href="#">UserData</a> .  <b>i Allgemeine Hinweise:</b> <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>

Key	Format	CND	Description	Beschreibung
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.	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> .

Key	Format	CND	Description	Beschreibung
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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>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>
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Key	Format	CND	Description	Beschreibung
UserData	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
Key	Format	CND	<b>Personal details</b> <b>Notice: If personal details are submitted then this group must be transferred completely.</b>	<b>Personendaten</b> <b>Hinweis: Werden Pers</b>
Salutation	a..15	C	Salutation MR or MRS	Anrede HERR oder FRAU
FirstName	ans..50	C	First name	Vorname
LastName	ans..50	C	Last name	Nachname
DateOfBirth	dtm	C	Date of birth in the format YYYY-MM-DD	Geburtsdatum im Format
Key	Format	CND	<b>Occupation data</b> <b>Notice: If occupation data are submitted then this group must be transferred completely.</b>	<b>Beschäftigungsdaten</b> <b>Hinweis: Werden Beschäftigungsdaten übermitteln.</b>
Employment	enum	C	Occupation of the customer. Possible entries are: <ANGESTELLTER> <ANGESTELLTER_OEFFENTLICHER_DIENST> <ARBEITER> <BEAMTER> <RENTNER> <SELBSTAENDIGER> <ARBEITSLOSER> <SONSTIGES>	Beschäftigung des Kunden <ANGESTELLTER> <ANGESTELLTER_OEFFENTLICHER_DIENST> <ARBEITER> <BEAMTER> <RENTNER> <SELBSTAENDIGER> <ARBEITSLOSER> <SONSTIGES>
MonthlyNetIncome	n..12	C	Monthly net income of the customer in the smallest currency unit (e.g. EUR Cent).	Monatliches Nettoeinkommen
Key	Format	CND	<b>Invoicing address</b> <b>Notice: If an invoicing address is given, then this must be transferred completely.</b>	<b>Rechnungsadresse</b> <b>Hinweis: Wird eine Rechnungsadresse angegeben, muss diese vollständig übertragen werden.</b>
Street	a..50	C	Street	Straße
StreetNr	ans..5	C	Street number	Hausnummer
AddressAddition	a..50	C	Address c/o	Adresszusatz
Zip	n5	C	Postcode	Postleitzahl
City	ans..50	C	Town	Stadt
CountryCode	a2	C	Country code for the invoicing address, 2 characters according to ISO 3166 Presently only DE is allowed.	Ländercode in der Rechnung





Key	Format	CND	Delivery address Notice: If an delivery address is given, then this must be transferred completely.	Lieferadresse Hinweis: Wird eine Lie
PackingStation	an..30	O	Packing station	Packstation
sdStreet	a..50	C	Street	Straße
sdStreetNr	ans..5	C	Street number	Hausnummer
sdAddressAddition	a..50	C	Address c/o	Adresszusatz
sdZip	n5	C	Postcode	Postleitzahl
sdCity	ans..50	C	Town	Stadt
sdCountryCode	a2	C	Country code for the delivery address, 2 characters according to ISO 3166 Presently only DE is allowed.	Ländercode in der Lieferc
Key	Format	CND	Contact data	Kontaktdaten
Email	ans..50	M	Email address of the customer	E-Mail-Adresse des Kund
MobileNr	ans..50	O	Customer's mobile telephone number	Mobiltelefonnummer des
Key	Format	CND	Bank data	Bankdaten
IBAN	ans..34	O	Customer's IBAN	IBAN des Kunden
BIC	an..11	O	Customer's BIC	BIC des Kunden
Key	Format	CND	Further customer data	Weitere Kundendaten
Phone	ans..15	O	Customer's phone number	Telefonnummer des Kunc
Title	enum	O	Title of the customer. Possible entries are: <PROFDR> for Prof. Dr. <DR> for Dr. <PROF> for Prof. <DRDR> for Dr. Dr.	Titel des Kunden. Möglich <PROFDR> für Prof. Dr. <DR> für Dr. <PROF> für Prof. <DRDR> für Dr. Dr.
MaidenName	ans..50	O	Maiden name	Geburtsname
PlaceOfBirth	ans..50	O	Place of birth	Geburtsort
Key	Format	CND	Risk-relevant data	Risikorelevante Daten
CustomerStatus	enum	O	Customer's status at the webshop. Possible entries are: <NEUKUNDE> <BESTANDSKUNDE> <PREMIUMKUNDE>	Status des Kunden beim <NEUKUNDE> <BESTANDSKUNDE> <PREMIUMKUNDE>
CustomerSince	dtm	O	Start of customer relation at the webshop in the format YYYY-MM-DD	Beginn der Kundenbeziel
CustomerLoggedIn	enum	O	Flag if order is made from a registered customer with login or from a guest: <YES> Customer was logged in <NO> Customer has ordered as a guest	Flag, ob die Bestellung al <YES> Kunde war eingel <NO> Kunde hat als Gas
NumberArticles	n..5	O	Number or articles within basket	Anzahl der Produkte im V
NumberOrders	n..10	O	Number of previous orders within the webshop	Anzahl der bisherigen Be

Negative Payment Info	enum	O	Negative payment information about the customer. Possible entries are:  <KEINE_ZAHLUNGSSTOERUNGEN>  <ZAHLUNGSVERZOEGERUNG>  <ZAHLUNGSAUSFALL>  <KEINE_INFORMATION>	Negative Zahlungsinform:  <KEINE_ZAHLUNGSSTOERUNGEN>  <ZAHLUNGSVERZOEGERUNG>  <ZAHLUNGSAUSFALL>  <KEINE_INFORMATION>
Risk Articles	enum	O	Merchant's assessment if there is a solvency crucial article within the basket. Possible entries are:  <YES> There is a solvency crucial article within the basket  <NO> There is no solvency crucial article within the basket	Einschätzung des Händlers Mögliche Werte sind:  <YES> Es befindet sich ein solvency crucial article within the basket  <NO> Es befindet sich kein solvency crucial article within the basket
Key	Format	CND	Article list	Artikelliste
Article List	ans..1024	O	<p>Basket information (incl. article numbers) for the articles ordered with hire purchase. These data can have some influence on the credit decision. The article list must be created in JSON format.</p> <p>Example:</p> <pre>{   "warenkorbinfo": [{     "produktbezeichnung": "Fahrrad",     "menge": 1,     "preis": 100.00,     "hersteller": "Cube",     "produktkategorie": "Sport &amp; Freizeit",     "artikelnummern": [{       "nummerntyp": "EAN",       "nummer": "111111"     }, {       "nummerntyp": "GTIN",       "nummer": "222222"     }   ] }, {   "produktbezeichnung": "Helm",   "menge": 1,   "preis": 50.00,   "hersteller": "Cube",   "produktkategorie": "Sport &amp; Freizeit",   "artikelnummern": [{     "nummerntyp": "EAN",     "nummer": "333333"   } ] }]</pre> <p>Afterwards the article list created in JSON format must be Base64 encoded.</p>	<p>Warenkorbinformationen Diese Daten können in die Kreditentscheidung einfließen.</p> <p>Beispiel:</p> <pre>{   "warenkorbinfo": [{     "produktbezeichnung": "Fahrrad",     "menge": 1,     "preis": 100.00,     "hersteller": "Cube",     "produktkategorie": "Sport &amp; Freizeit",     "artikelnummern": [{       "nummerntyp": "EAN",       "nummer": "111111"     }, {       "nummerntyp": "GTIN",       "nummer": "222222"     }   ] }, {   "produktbezeichnung": "Helm",   "menge": 1,   "preis": 50.00,   "hersteller": "Cube",   "produktkategorie": "Sport &amp; Freizeit",   "artikelnummern": [{     "nummerntyp": "EAN",     "nummer": "333333"   } ] }]</pre> <p>Anschließend muss die Liste Base64 kodiert werden.</p>

Parameters for easyCredit ratenkauf payments

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

Key	Format	CND	Description
<a href="#">mid</a>	ans..30	M	MerchantID, assigned by Computop
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
<a href="#">XID</a>	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment
<a href="#">refnr</a>	ns..30	O	Merchant's unique reference number
Status	a..50	M	AUTHORIZE_REQUEST (URLSuccess) and FAILED (URLFailure)
<a href="#">Description</a>	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!
<a href="#">Code</a>	n8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</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="#">UserData</a>	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>

Key	Format	CND	Description	Beschreibung
<a href="#">PayID</a>	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
<a href="#">XID</a>	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
<a href="#">TransID</a>	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
<a href="#">refnr</a>	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

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

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

Key	Format	CND	Description	Beschreibung
<a href="#">Code</a>	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
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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>	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: <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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Key	Format	CND	Description	Beschreibung
<a href="#">UserData</a>	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
CodeErrorText	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>	Fehlercode von easyCredit ratenkauf, wenn mit <a href="#">Computop Helpdesk</a> abgesprochen
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>	Fehlertext von easyCredit ratenkauf, wenn mit <a href="#">Computop Helpdesk</a> abgesprochen

Response parameters for URLSuccess and URLFailure with easyCredit ratenkauf

## Retrieve information about payment by installments

In order to retrieve the data for decision, general transaction as well as financing data in case of a successfully established payment by installments via a server to server connection with easyCredit ratenkauf, please use the following URL:

<https://www.computop-paygate.com/easyCreditDirect.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="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment
<a href="#">refnr</a>	ns..30	O	Merchant's unique reference number
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent)  Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).  The minimum and maximal value for easyCredit is 200-5000€.
<a href="#">Currency</a>	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>
EventToken	enum	M	Defines the request to be made at easyCredit:  <DEC> loads decision date for a previous initialization  <PRO> loads general transaction data for a previous initialization  <FIN> loads financing data for a previous initialization  <GET> With this EventToken the three requests <DEC>, <PRO> and <FIN> can be triggered with one call (recommended).

Key	Format	CND	Description	Beschreibung
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<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.	Vom Paygate vergebene ID für die Zahlung; z.B. zur Referenzierung in Batch-Dateien sowie im Capture- oder Credit-Request.
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Key	Format	CND	Description	Beschreibung
<a href="#">TransID</a>	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
<a href="#">refnr</a>	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

Key	Format	CND	Description	Beschreibung
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent)  Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).  The minimum and maximal value for easyCredit is 200-5000€.	Betrag in der kleinsten Währungseinheit (z.B. EUR Cent).  Bitte wenden Sie sich an den Helpdesk, wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.  Der Minimal- und Maximalbetrag bei easyCredit sind 200-5000 €.


Key	Format	CND	Description	Beschreibung
<a href="#">Currency</a>	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
<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>	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: <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
Event Token	enum	M	Defines the request to be made at easyCredit:  <DEC> loads decision date for a previous initialization  <PRO> loads general transaction data for a previous initialization  <FIN> loads financing data for a previous initialization  <GET> With this EventToken the three requests <DEC>, <PRO> and <FIN> can be triggered with one call (recommended).	Definiert die bei easyCredit auszuführende Anfrage:  <DEC> Lädt die Entscheidungsdaten zu einer vorherigen Initialisierung  <PRO> Lädt die allgemeinen Vorgangsdaten zu einer vorherigen Initialisierung  <FIN> Lädt die Finanzierungsdaten zu einer vorherigen Initialisierung  <GET> Mit diesem EventToken können die drei Anfragen <DEC>, <PRO> und <FIN> mit einem Aufruf angestoßen werden (empfehlenswert).

Parameters for retrieving installment information from easyCredit ratenkauf

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

Key	Format	CND	Description
<a href="#">mid</a>	ans..30	M	MerchantID, assigned by Computop
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
<a href="#">XID</a>	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment

refnr	ns..30	O	Merchant's unique reference number
Status	a..50	M	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	n8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
Decision	ans..1024	O	<p>Contains decision data for a previous initialization. There are returned in JSON format and Base64 encoded.</p> <p>Example JSON format (already Base64 decoded):</p> <pre> {   "wsMessages": {     "messages": []   },   "uuid": "5edb61ed-8989-4cb9-a313-7c46ab3227f1",   "entscheidung": {     "entscheidungsergebnis": "GRUEN",     "textbaustein": null,     "laufzeitgrenzen": {       "minimaleLaufzeit": 6,       "maximaleLaufzeit": 9     }   } } </pre> <p>Notice: Important within this answer is the "decision result" below "decision". Only in case of positive „GREEN“ decided hire purchase all numbers, amounts and information connected with this hire purchase should be presented to the customer on the final confirmation page in the shop. These includes:</p> <ul style="list-style-type: none"> <li>- the duration selected by the customer (number of installments)</li> <li>- the repayment plan (including alternative repayment plan)</li> <li>- precontractual information (a link to the system hire purchase)</li> <li>- total amount with designated interest amounts for hire purchase</li> </ul> <p>All information are returned within parameters Process and Financing.</p>

Process	ans..1024	O	<p>Contains general transaction data for a previous initialization. They are returned in JSON format and Base64 encoded.</p> <p>Example JSON format (already Base64 decoded):</p> <pre> {   "wsMessages": {     "messages": []   },   "uuid": "3dee93a6-82dc-4736-bd26-66ad73c10cfb",   "allgemeineVorgangsdaten": {     "shopKennung": "2.de.9999.10003",     "tbVorgangskennung": "b956f157.0315164039essDXTCXqfUhezEFi5FbxWFW",     "shopVorgangskennung": null,     "fachlicheVorgangskennung": "TKEAAH",     "deviceIdentToken": "3856af22-4d1d-46b9-b2ed-bd0ee797a708",     "status": "ENTSCHIEDEN",     "urlVorvertraglicheInformationen": "https://ratenkauf.easycredit.de/",     "haendlerspezifischerZinssatz": "8.80",     "moeglicheRatenplaene": [{       "gesamtsumme": "204.88",       "zinsen": {         "effektivzins": "8.80",         "nominalzins": "8.47",         "anfallendeZinsen": "4.88"       },       "zahlungsplan": {         "anzahlRaten": 6,         "terminErsteRate": 1493589600000,         "terminLetzteRate": 1506808800000,         "betragRate": "35.00",         "betragLetzteRate": "29.88"       }     }, {       "gesamtsumme": "206.86",       "zinsen": {         "effektivzins": "8.80",         "nominalzins": "8.46",         "anfallendeZinsen": "6.86"       },       "zahlungsplan": {         "anzahlRaten": 9,         "terminErsteRate": 1493589600000,         "terminLetzteRate": 1514761200000,         "betragRate": "24.00",         "betragLetzteRate": "14.86"       }     }   ] },   "tilgungsplanText": "Tilgungsplan: Laufzeit 9 Monate, monatliche Rate 24 </pre>
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Financing	ans..1024	O	<p>Contains financing data for a previous initialization. They are returned in JSON format and Base64 encoded.</p> <p>Example JSON format (already Base64 decoded):</p> <pre>{   "wsMessages": {     "messages": []   },   "uuid": "006c88f7-e854-43a9-aea7-61c21ecef8c3",   "ratenplan": {     "gesamtsumme": "206.86",     "zinsen": {       "effektivzins": "8.80",       "nominalzins": "8.46",       "anfallendeZinsen": "6.86"     },     "zahlungsplan": {       "anzahlRaten": 9,       "terminErsteRate": 1493589600000,       "terminLetzteRate": 1514761200000,       "betragRate": "24.00",       "betragLetzteRate": "14.86"     }   },   "laufzeitgrenzen": {     "minimaleLaufzeit": 6,     "maximaleLaufzeit": 9   },   "finanzierung": {     "bestellwert": "200.00",     "laufzeit": 9   },   "tilgungsplanText": "Tilgungsplan: Laufzeit 9 Mc" }</pre>
CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>

Key	Format	CND	Description	Beschreibung
<a href="#">PayID</a>	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
<a href="#">XID</a>	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
<a href="#">TransID</a>	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
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refnr	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers
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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
<a href="#">Description</a>	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
<a href="#">Code</a>	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
Decision	ans..1024	O	<p>Contains decision data for a previous initialization. There are returned in JSON format and Base64 encoded.</p> <p>Example JSON format (already Base64 decoded):</p> <pre>{   "wsMessages": {     "messages": []   },   "uuid": "5edb61ed-8989-4cb9-a313-7c46ab3227f1",   "entscheidung": {     "entscheidungsergebnis": "GRUEN",     "textbaustein": null,     "laufzeitgrenzen": {       "minimaleLaufzeit": 6,       "maximaleLaufzeit": 9     }   } }</pre> <p>Notice: Important within this answer is the "decision result" below "decision". Only in case of positive „GREEN" decided hire purchase all numbers, amounts and information connected with this hire purchase should be presented to the customer on the final confirmation page in the shop. These includes:</p> <ul style="list-style-type: none"> <li>- the duration selected by the customer (number of installments)</li> <li>- the repayment plan (including alternative repayment plan)</li> <li>- precontractual information (a link to the system hire purchase)</li> <li>- total amount with designated interest amounts for hire purchase</li> </ul> <p>All information are returned within parameters Process and Financing.</p>	<p>Enthält die Entscheidungsdaten zurückgegeben.</p> <p>Beispiel JSON-Format (bereits B</p> <pre>{   "wsMessages"     "message   },   "uuid": "5ed   "entscheidun     "entsche     "textbau     "laufzei       "min       "max     }   } }</pre> <p>Hinweis: Wichtig in dieser Antw entschiedenem Ratenkauf sind c auf der abschließenden Bestellb</p> <ul style="list-style-type: none"> <li>- Die vom Kunden gewä</li> <li>- Der Tilgungsplan (inkl</li> <li>- Vorvertragliche Inform</li> <li>- Gesamtsumme mit der</li> </ul> <p>Alle Informationen werden in der</p>

Process	ans..1024	O	<p>Contains general transaction data for a previous initialization. They are returned in JSON format and Base64 encoded.</p> <p>Example JSON format (already Base64 decoded):</p> <pre> {   "wsMessages": {     "messages": []   },   "uuid": "3dee93a6-82dc-4736-bd26-66ad73c10cfb",   "allgemeineVorgangsdaten": {     "shopKennung": "2.de.9999.10003",     "tbVorgangskennung": "b956f157.0315164039ossDXTXqfUhezEFi5FbxWFW",     "shopVorgangskennung": null,     "fachlicheVorgangskennung": "IKEAAH",     "deviceIdentToken": "3856af22-4d1d-46b9-b2ed-bd0ee797a708",     "status": "ENTSCHIEDEN",     "urlVorvertraglicheInformationen": "https://ratenkauf.easycredit.de/",     "haendlerspezifischerZinssatz": "8.80",     "moeglicheRatenplaene": [       {         "gesamtsumme": "204.88",         "zinsen": {           "effektivzins": "8.80",           "nominalzins": "8.47",           "anfallendeZinsen": "4.88"         },         "zahlungsplan": {           "anzahlRaten": 6,           "terminErsteRate": 1493589600000,           "terminLetzteRate": 1506808800000,           "betragRate": "35.00",           "betragLetzteRate": "29.88"         }       }, {         "gesamtsumme": "206.86",         "zinsen": {           "effektivzins": "8.80",           "nominalzins": "8.46",           "anfallendeZinsen": "6.86"         },         "zahlungsplan": {           "anzahlRaten": 9,           "terminErsteRate": 1493589600000,           "terminLetzteRate": 1514761200000,           "betragRate": "24.00",           "betragLetzteRate": "14.86"         }       }     ]   },   "tilgungsplanText": "Tilgungsplan: Laufzeit 9 Monate, monatliche Rate 24" } </pre>	<p>Enthält allgemeine Vorgangsdaten zurückgegeben.</p> <p>Beispiel JSON-Format (bereits B</p> <pre> {   "wsMessages": {     "messages": []   },   "uuid": "3dee93a6-82dc-4736-bd26-66ad73c10cfb",   "allgemeineVorgangsdaten": {     "shopKennung": "2.de.9999.10003",     "tbVorgangskennung": "b956f157.0315164039ossDXTXqfUhezEFi5FbxWFW",     "shopVorgangskennung": null,     "fachlicheVorgangskennung": "IKEAAH",     "deviceIdentToken": "3856af22-4d1d-46b9-b2ed-bd0ee797a708",     "status": "ENTSCHIEDEN",     "urlVorvertraglicheInformationen": "https://ratenkauf.easycredit.de/",     "haendlerspezifischerZinssatz": "8.80",     "moeglicheRatenplaene": [       {         "gesamtsumme": "204.88",         "zinsen": {           "effektivzins": "8.80",           "nominalzins": "8.47",           "anfallendeZinsen": "4.88"         },         "zahlungsplan": {           "anzahlRaten": 6,           "terminErsteRate": 1493589600000,           "terminLetzteRate": 1506808800000,           "betragRate": "35.00",           "betragLetzteRate": "29.88"         }       }, {         "gesamtsumme": "206.86",         "zinsen": {           "effektivzins": "8.80",           "nominalzins": "8.46",           "anfallendeZinsen": "6.86"         },         "zahlungsplan": {           "anzahlRaten": 9,           "terminErsteRate": 1493589600000,           "terminLetzteRate": 1514761200000,           "betragRate": "24.00",           "betragLetzteRate": "14.86"         }       }     ]   },   "tilgungsplanText": "Tilgungsplan: Laufzeit 9 Monate, monatliche Rate 24" } </pre>
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Financing	ans..1024	O	<p>Contains financing data for a previous initialization. They are returned in JSON format and Base64 encoded.</p> <p>Example JSON format (already Base64 decoded):</p> <pre>{   "wsMessages": {     "messages": []   },   "uuid": "006c88f7-e854-43a9-aea7-61c21ecef8c3",   "ratenplan": {     "gesamtsumme": "206.86",     "zinsen": {       "effektivzins": "8.80",       "nominalzins": "8.46",       "anfallendeZinsen": "6.86"     },     "zahlungsplan": {       "anzahlRaten": 9,       "terminErsteRate": 1493589600000,       "terminLetzteRate": 1514761200000,       "betragRate": "24.00",       "betragLetzteRate": "14.86"     }   },   "laufzeitgrenzen": {     "minimaleLaufzeit": 6,     "maximaleLaufzeit": 9   },   "finanzierung": {     "bestellwert": "200.00",     "laufzeit": 9   },   "tilgungsplanText": "Tilgungsplan: Laufzeit 9 Mo }</pre>	<p>Enthält Finanzierungsdaten zur rückgegeben.</p> <p>Beispiel JSON-Format (bereits B</p> <pre>{   "wsMessage     "messa   },   "uuid": "0   "ratenplan     "gesam     "zinse       "e       "n       "a     },     "zahlu       "a       "t       "t       "b       "b     },   "laufzeitg     "minim     "maxim   },   "finanzier     "beste     "laufz   },   "tilgungsp }</pre>
CodeE	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>	Fehlercode von easyCredit Rate
ErrorT	ans..1024	O	Error text from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>	Fehlertext von easyCredit Raten

Response parameters for retrieving installment information from easyCredit ratenkauf

## Confirm hire purchase

To finally set a hire purchase with easyCredit ratenkauf via a Server-to-Server connection to "CONFIRMED", please use the following URL:

<https://www.computop-paygate.com/easyCreditDirect.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="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.

TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	ns..30	O	Merchant's unique reference number
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent)  Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).  The minimum and maximal value for easyCredit is 200-5000€.
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>
EventToken	enum	M	Defines the request to be made at easyCredit:  <CON> Changes a transaction at easyCredit from PERMITTED to status CONFIRMED. The permission may not be older than 30 minutes and the previously requested easyCredit decision must be GREEN.
Date	dtm	O	Date of delivery of the sold services/goods in the format YYYY-MM-DD. Hence the delivery is automatically initiated together with the confirmation.  <b>Notice:</b> For automatic delivery execution the merchant must be configured accordingly at Computop. Please contact <a href="#">Computop Helpdesk</a> in this case.

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

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

Key	Format	CND	Description	Beschreibung
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent)  Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).  The minimum and maximal value for easyCredit is 200-5000€.	Betrag in der kleinsten Währungseinheit (z.B. EUR Cent).  Bitte wenden Sie sich an den Helpdesk, wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.  Der Minimal- und Maximalbetrag bei easyCredit sind 200-5000 €.

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	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>	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: <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
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Event Token	enum	M	Defines the request to be made at easyCredit:  <CON> Changes a transaction at easyCredit from PERMITTED to status CONFIRMED. The permission may not be older than 30 minutes and the previously requested easyCredit decision must be GREEN.	Definiert die bei easyCredit auszuführende Anfrage:  <CON> Setzt einen Vorgang bei easyCredit von ZUGESAGT auf den Status BESTAETIGT. Die Zusage darf nicht länger als 30 Minuten her sein und die vorher eingeholte easyCredit-Entscheidung muss GRUEN gewesen sein.
Date	dtm	O	Date of delivery of the sold services/goods in the format YYYY-MM-DD. Hence the delivery is automatically initiated together with the confirmation.  <b>Notice:</b> For automatic delivery execution the merchant must be configured accordingly at Computop. Please contact <a href="#">Computop Helpdesk</a> in this case.	Datum, an dem die verkaufte Leistung/Ware geliefert wurde im Format JJJJ-MM-TT. Die Lieferung wird somit automatisch zusammen mit der Bestätigung angestoßen.  <b>Hinweis:</b> Für das automatische Ausführen der Lieferung muss der Händler korrekt bei Computop konfiguriert sein. Bitte wenden Sie sich Hierzu an den <a href="#">Computop Helpdesk</a> .

Parameters for confirming a hire purchase with easyCredit ratenkauf

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

Key	Format	CND	Description
mid	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	ns..30	O	Merchant's unique reference number
Status	a..50	M	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	n8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed 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
refnr	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

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
<a href="#">Description</a>	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!	Nähere Beschreibung bei Ablehnung der Zahlung. Bitte nutzen Sie <b>nicht</b> den Parameter <b>Description</b> , <b>sondern Code</b> für die Auswertung des Transaktionsstatus!

Key	Format	CND	Description	Beschreibung
<a href="#">Code</a>	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
CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>	Fehlercode von easyCredit Ratenkauf, wenn mit <a href="#">Computop Helpdesk</a> abgesprochen
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>	Fehlertext von easyCredit Ratenkauf, wenn mit <a href="#">Computop Helpdesk</a> abgesprochen

Response parameters for confirming a hire purchase with easyCredit

## Capture (notify a delivery)

To manually notify the delivery to easyCredit ratenkauf via a Server-to-Server connection, please use the following URL:

<https://www.computop-paygate.com/capture.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="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.								
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment								
<a href="#">refnr</a>	ns..30	O	Merchant's unique reference number								
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent)  Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).  The minimum and maximal value for easyCredit is 200-5000€.								
<a href="#">Currency</a>	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. 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>								
Date	dtmm	O	Date of delivery of the sold services/goods in the format YYYY-MM-DD. The delivery is initiated separately from the confirmation.  <b>Notice:</b> For manual delivery execution the merchant must be configured accordingly at Computop. This can be overridden also with the parameter Capture. Please contact <a href="#">Computop Helpdesk</a> in this case.								
<a href="#">Capture</a>	an..6	OM	Determines the type and time of capture. <table><tr><th>Capture Mode</th><th>Description</th></tr><tr><td><b>AUTO</b></td><td>Capturing immediately after authorisation (default value).</td></tr><tr><td><b>MANUAL</b></td><td>Capturing made by the merchant. Capture is normally initiated at time of delivery.</td></tr><tr><td><b>&lt;Number&gt;</b></td><td>Delay in hours until the capture (whole number; 1 to 696).</td></tr></table>	Capture Mode	Description	<b>AUTO</b>	Capturing immediately after authorisation (default value).	<b>MANUAL</b>	Capturing made by the merchant. Capture is normally initiated at time of delivery.	<b>&lt;Number&gt;</b>	Delay in hours until the capture (whole number; 1 to 696).
Capture Mode	Description										
<b>AUTO</b>	Capturing immediately after authorisation (default value).										
<b>MANUAL</b>	Capturing made by the merchant. Capture is normally initiated at time of delivery.										
<b>&lt;Number&gt;</b>	Delay in hours until the capture (whole number; 1 to 696).										

<a href="#">ReqID</a>	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
<a href="#">PayID</a>	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
<a href="#">TransID</a>	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
<a href="#">refnr</a>	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

Key	Format	CND	Description	Beschreibung
Amount	n..10	M	<p>Amount in the smallest currency unit (e.g. EUR Cent)</p> <p>Please contact the helpdesk, if you want to capture amounts &lt; 100 (smallest currency unit).</p> <p>The minimum and maximal value for easyCredit is 200-5000€.</p>	<p>Betrag in der kleinsten Währungseinheit (z.B. EUR Cent).</p> <p>Bitte wenden Sie sich an den Helpdesk, wenn Sie Beträge &lt; 100 (kleinste Währungseinheit) buchen möchten.</p> <p>Der Minimal- und Maximalbetrag bei easyCredit sind 200-5000 €.</p>

Key	Format	CND	Description	Beschreibung
<a href="#">Currency</a>	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
<a href="#">MAC</a>	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
Date	dtmm	O	<p>Date of delivery of the sold services/goods in the format YYYY-MM-DD. The delivery is initiated separately from the confirmation.</p> <p><b>Notice:</b> For manual delivery execution the merchant must be configured accordingly at Computop. This can be overridden also with the parameter Capture. Please contact <a href="#">Computop Helpdesk</a> in this case.</p>	<p>Datum, an dem die verkaufte Leistung/Ware geliefert wurde. im Format JJJJ-MM-TT. Die Lieferung wird separat von der Bestätigung angestoßen.</p> <p><b>Hinweis:</b> Für das manuelle Ausführen der Lieferung muss der Händler korrekt bei Computop konfiguriert sein. Das kann auch mit dem Parameter Capture übersteuert werden. Wenden Sie sich hierzu bitte an den <a href="#">Computop Helpdesk</a>.</p>


Key	Format	CND	Description	Beschreibung
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Capture	an..6	OM	Determines the type and time of capture.		Bestimmt Art und Zeitpunkt der Buchung (engl. Capture).	
			Capture Mode	Description	Buchungsart	Beschreibung
			AUTO	Capturing immediately after authorisation (default value).	AUTO	Buchung sofort nach Autorisierung (Standardwert).
			MANUAL	Capturing made by the merchant. Capture is normally initiated at time of delivery.	MANUAL	Buchung erfolgt durch den Händler - in der Regel die Buchung zum Zeitpunkt der Warenauslieferung bzw. Leistungserbringung.
			<Number>	Delay in hours until the capture (whole number; 1 to 696).	<Zahl>	Verzögerung in Stunden bis zur Buchung (ganze Zahl; 1 bis 696).

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 einem 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 capturing a hire purchase with easyCredit ratenkauf

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

Key	Format	CND	Description
mid	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	ns..30	O	Merchant's unique reference number
Status	a..50	M	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	n8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed 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
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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
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Key	Format	CND	Description	Beschreibung
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

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

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

Key	Format	CND	Description	Beschreibung
Description	ans..1024	M	Further details in the event that payment is rejected. Please do not use the <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 (A4 Error codes)	Fehlercode gemäß Paygate Antwort-Codes (A4 Fehlercodes)

Key	Format	CND	Description	Beschreibung
CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with Computop Helpdesk	Fehlercode von easyCredit Ratenkauf, wenn mit Computop Helpdesk abgesprochen
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed with Computop Helpdesk	Fehlertext von easyCredit Ratenkauf, wenn mit Computop Helpdesk abgesprochen

Response parameters for capturing a hire purchase with easyCredit ratenkauf

## Credit (notify a reversed transaction)

To notify a reversed transaction to easyCredit ratenkauf via a Server-to-Server connection, 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, e.g. for referencing in batch files as well as for capture or credit request.
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	ns..30	O	Merchant's unique reference number
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent)  Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).  The minimum and maximal value for easyCredit is 200-5000€.

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>
Date	dtm	M	Date the merchant received the reversed transaction in the format YYYY-MM-DD
Reason	enum	M	Reason for the reversed transaction. Possible entries are: <WIDERRUF_VOLLSTAENDIG> <WIDERRUF_TEILWEISE> <RUECKGABE_GARANTIE_GEWAEHRLEISTUNG> <MINDERUNG_GARANTIE_GEWAEHRLEISTUNG>
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.  <b>Notice:</b> Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.

Key	Format	CND	Description	Beschreibung
PayID	an32	M	ID assigned by Paygate for the payment, 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
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

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

Key	Format	CND	Description	Beschreibung
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent)  Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).  The minimum and maximal value for easyCredit is 200-5000€.	Betrag in der kleinsten Währungseinheit (z.B. EUR Cent).  Bitte wenden Sie sich an den Helpdesk, wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.  Der Minimal- und Maximalbetrag bei easyCredit sind 200-5000 €.

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	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>	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: <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
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Date	dtm	M	Date the merchant received the reversed transaction in the format YYYY-MM-DD	Datum, zu dem die Rückabwicklung vom Händler entgegengenommen wurde im Format JJJJ-MM-TT
Reason	enum	M	Reason for the reversed transaction. Possible entries are:  <WIDERRUF_VOLLSTAENDIG>  <WIDERRUF_TEILWEISE>  <RUECKGABE_GARANTIE_GEWAEHRLEISTUNG>  <MINDERUNG_GARANTIE_GEWAEHRLEISTUNG>	Grund für die Rückabwicklung. Mögliche Werte sind:  <WIDERRUF_VOLLSTAENDIG>  <WIDERRUF_TEILWEISE>  <RUECKGABE_GARANTIE_GEWAEHRLEISTUNG>  <MINDERUNG_GARANTIE_GEWAEHRLEISTUNG>

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

Parameters for reverse of a hire purchase with easyCredit ratenkauf

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

Key	Format	CND	Description
mid	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	ns..30	O	Merchant's unique reference number
Status	a..50	M	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> )
CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed 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
<a href="#">TransID</a>	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
<a href="#">refnr</a>	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

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

Key	Format	CND	Description	Beschreibung
<a href="#">Code</a>	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
CodeExt	ans..1024	O	Error code from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>	Fehlercode von easyCredit Ratenkauf, wenn mit <a href="#">Computop Helpdesk</a> abgesprochen
ErrorText	ans..1024	O	Error text from easyCredit ratenkauf, if agreed with <a href="#">Computop Helpdesk</a>	Fehlertext von easyCredit Ratenkauf, wenn mit <a href="#">Computop Helpdesk</a> abgesprochen

Response parameters for reverse of a hire purchase with easyCredit ratenkauf