



Debtor Management Real

Integration Guide

Version 6.2.2

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Document history

Date	Name	Change
13.12.2017	Peter Posse	New PayType <KL> Klarna
04.10.2016	Peter Posse	First version based on Paygate Manual 6.10

ABOUT REAL DEBTOR MANAGEMENT

General information about Real Debtor Management

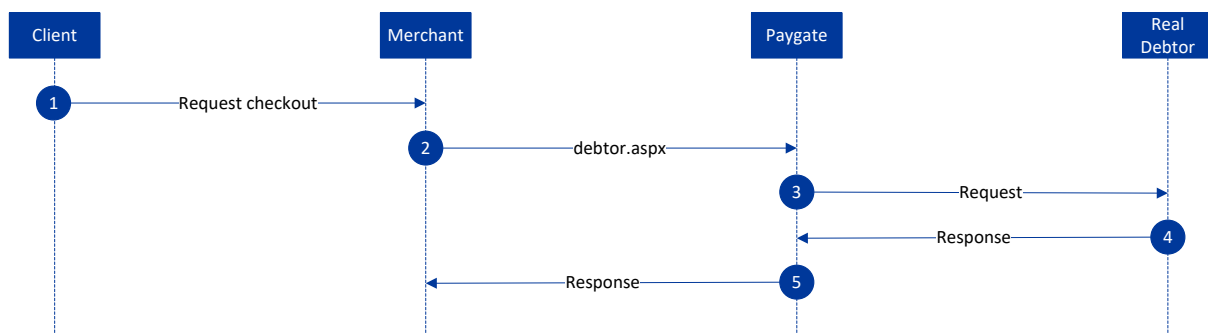
Computop Paygate offers together with a partner/third party service provider a complete debtor management system to merchants. Via Computop the merchant can maintain debtor accounts and provide information about payment status of all payment methods to the service provider to ensure account checking and traceability.



The Paygate offers individually scalable solutions for financial and debtor accountings - including the downstream processes such as logistics, dunnings or debt collection.

Further information can be found on the webpage of Real Debtor Management (<https://www.real-solution.de/>).

Process flow chart



Real debtor management 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-DDDhh:mm:ss)

Abbreviations:

Abbreviation	Description
CND	condition
M	mandatory
O	optional
C	conditional

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

Perform credit rating

In order to carry out a credit rating for Real Solution via a server-to-server connection, please visit the following URL:

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

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

The following table describes the transfer parameters to be encrypted:

Parameter	Format	CND	Description
MerchantID	ans..30	M	MerchantID, assigned by Computop This parameter is to be passed in plain language.
TransID	ans..64	M	TransactionID which should be unique for each payment
Amount	n..12	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).
Currency	a3	M	Currency, three digits DIN / ISO 4217
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
RefNr	ns..30	M	Unique reference number for the enquiry, for example the order number
OrderDesc	ans..768	O	Description of the goods purchased
EventToken	a2	M	Abbreviation of the action to be done: <BC> for credit check <DC> for DirectChange (must be agreed with Computop Support). No credit check takes place here; the data are only stored in the Paygate. The data are only transmitted to Real Solution in case of an update (UP+RG); <OC> is not necessary.
RequestReason	a2	M	Type of inquiry: <ZG> for payment guarantee <ZL> for payment guarantee direct debit <VK> for prepayment <VL> for prepayment via direct debit
IPAddr	ans..15	O	IP address of the person queried
CustomerID	ans..20	M	Customer, debtor or account number of the person who is the subject of the inquiry
ShopID	ans..20	O	ID of the shop
Channel	ans..64	O	If various ordering systems are used in parallel, the ordering system can be identified here
Salutation	ans..10	O	Salutation 'Mr', 'Ms', 'Company' or 'Unknown'. 'Unknown' applies if not specified or if wrong
FirstName	ans..24	M	First name of the customer
LastName	ans..30	M	Last name or company name
DateOfBirth	ans..10	O	Date of birth in the format YYYY-MM-DD
PlaceOfBirth	ans..30	O	Place of birth
AddrStreet	ans..30	M	Street name and house number
AddrDistrict	ans..30	M	Address addition, e.g. town district
AddrAddition	ans..50	O	Address addition, e.g. FAO Ms xy
AddrZip	ans..5	O	Postcode
AddrCity	ans..30	O	City
AddrCountryCode	a2	O	Country code, 2 characters according to ISO 3166, DE=Germany
Phone	ans..20	O	Customer's phone number
Email	ans..100	O	Email address of the customer
MobileNo	ans..20	O	Customer's mobile telephone number
AccOwner	ans..30	O	Account holder
AccBank	ans..40	O	Name of the bank
IBAN	ans..34	O	IBAN

BIC	ans..11	O	BIC
Previous address (optional: old address of the person)			
AddrStreet2	ans..30	O	Street name and house number
AddrDistrict2	ans..30	O	Address addition, e.g. town district
AddrZip2	ans..5	O	Postcode
AddrCity2	ans..30	O	City
AddressAddition2	ans..50	O	Address addition, e.g. FAO Ms xy
AddrCountryCode2	a2	O	Country code, 2 characters according to ISO 3166, DE=Germany
Delivery address (optional)			
sdSalutation	ans..10	O	Salutation 'Mr', 'Ms', 'Company' or 'Unknown'. 'Unknown' applies if not specified or if wrong
sdFirstName	ans..24	O	First name of the customer
sdLastName	ans..30	O	Last name or company name
sdAddrStreet	ans..30	O	Street name and house number
sdAddrDistrict	ans..30	O	Address addition, e.g. town district
sdAddrZip	ans..5	O	Postcode
sdAddrCity	ans..30	O	City
sdAddressAddition	ans..50	O	Address addition, e.g. FAO Ms xy
sdAddrCountryCode	a2	O	Country code, 2 characters according to ISO 3166, DE=Germany

Parameters for credit rating with RealDebtor

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

Parameter	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.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	Merchant transaction number, which must be unique
Status	a..50	M	OK or FAILED
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	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from www.computop.de/manual)
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
RefNr	ns..30	O	Reference number is returned, if it was previously submitted

Response parameters for creating debtors

Create an order

In order to create an order for Real Solution via a server-to-server connection, please use the following URL:

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

Notice: For security reasons, 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:

Parameter	Format	CND	Description
MerchantID	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID issued by Paygate for the credit check
TransID	ans..64	M	TransactionID which should be unique for each payment
RefNr	ns..30	M	Unique reference number, e.g. order number
Amount	n..12	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).
Currency	a3	M	Currency, three digits DIN / ISO 4217
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
EventToken	a2	M	Abbreviation of the action to be done: <OC> for Open Position Create

Response parameters for orders via RealDebtor

The following table describes the Paygate response parameters:

Parameter	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.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	Merchant transaction number, which must be unique
Status	a..50	M	OK or FAILED
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	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from www.computop.de/manual)
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
RefNr	ns..30	O	Reference number is returned, if it was previously submitted

Response parameters for orders via RealDebtor

Create, capture and credit invoices

With reference to a previously set up order, you can create invoices and subsequently capture or credit them. To do this, visit the following URL:

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

Notice: For security reasons, 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:

Parameter	Format	CND	Description
MerchantID	ans..30	M	MerchantID, assigned by Computop This parameter is to be passed in plain language.
TransID	ans..64	M	TransactionID which should be unique for each payment
Amount	n..12	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).
Currency	a3	M	Currency, three digits DIN / ISO 4217
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
RefNr	ns..30	M	Unique reference number, for example the order number
EventToken	a2	M	Abbreviation of the action to be done: <UP> for Update Data Record
RequestReason	a2	M	Type of inquiry: <RG> for Invoice <GU> for Credit <ZA> for Payment <MA> for Reminder <RM> for resetting reminder status <DF> for Default
Capture	ans..6	O	Determines the type and time of the capture. AUTO: The invoice has already been settled with the order (e.g. payment methods PayPal, credit card) CAUTION: No separate request may be supplied with request reason ZA for the transmittal of the payment.
PayID	an32	M	ID assigned by Paygate for the payment concerned
PayType	a..3		Payment type: <EDD> Direct debit (ELV) <SO> Sofort <PP> PayPal <RG> Invoice <KL> Klarna <CC> Credit card universal without brand splitting <VI> Visa <MC> MasterCard <AE> American Express <DC> Diners <JCB> JCB <MD> Maestro <DI> Discover
Address data (only with RequestReason RG)			
DebitorID	ans..10	M	Customer, debtor or account number of the person who is the subject of the inquiry
Salutation	ans..10	O	Salutation 'Mr', 'Ms', 'Company' or 'Unknown'. 'Unknown' applies if not specified or if wrong
FirstName	ans..24	M	First name
LastName	ans..30	M	Last name or company name

DateOfBirth	ans..10	O	Date of birth in the format YYYY-MM-DD
PlaceOfBirth	ans..30	O	Place of birth
AddrStreet	ans..30	M	Street name and house number
AddrDistrict	ans..30	M	Address addition, e.g. town district
AddrAddition	ans..50	O	Address addition, e.g. FAO Ms xy
AddrZip	ans..5	O	Postcode
AddrCity	ans..30	O	City
AddrCountryCode	a2	O	Country code, 2 characters according to ISO 3166, DE=Germany
Phone	ans..20	O	Customer's phone number
Email	ans..100	O	Email address of the customer
MobileNo	ans..20	O	Customer's mobile telephone number
AccOwner	ans..30	O	Account holder
AccBank	ans..40	O	Name of the bank
IBAN	ans..34	O	IBAN
BIC	ans..11	O	BIC
Previous address (optional: old address of the person)			
AddrStreet2	ans..30	O	Street name and house number
AddrDistrict2	ans..30	O	Address addition, e.g. town district
AddrZip2	ans..5	O	Postcode
AddrCity2	ans..30	O	City
AddressAddition2	ans..50	O	Address addition, e.g. FAO Ms xy
AddrCountryCode2	a2	O	Country code, 2 characters according to ISO 3166, DE=Germany
Delivery address (optional)			
sdSalutation	ans..10	O	Salutation 'Mr', 'Ms', 'Company' or 'Unknown'. 'Unknown' applies if not specified or if wrong
sdFirstName	ans..24	O	First name of the customer
sdLastName	ans..30	O	Last name or company name
sdAddrStreet	ans..30	O	Street name and house number
sdAddrDistrict	ans..30	O	Address addition, e.g. town district
sdAddrZip	ans..5	O	Postcode
sdAddrCity	ans..30	O	City
sdAddressAddition	ans..50	O	Address addition, e.g. FAO Ms xy
sdAddrCountryCode	a2	O	Country code, 2 characters according to ISO 3166, DE=Germany
Additional data for invoice and credit			
InvoiceNr	ans..20	O	Document number of invoice or credit, if agreed with Computop Support and configured accordingly
InvoiceDate	ans..10	M	Document date of the invoice or credit in the format YYYY-MM-DD
InvoiceText	ans..100	M	Document text of the invoice or credit. For invoice optional, if OrderDesc is specified.

DueDate	ans..10	C	Only in case of invoice: DueDate (YYYY-MM-DD)
ArticleList	ans..1024	C	Only with invoice, optional: Article list with description of items and prices: <Number>;<Name>;<Addition>;<Gross-Price>;<NetPrice>;<TaxRate>;<GoodsGroup> <;> separates the fields of an article data set <+> separates the article data sets Data type (size) Number (ans..40) Name (ans..100) Addition (ans..10) Gross price (n..10) in Cent Net price (n..10) in Cent VAT rate (n..4), e.g. 1900 for 19% Commodity group (ans..15)
NetAmount	n..12	M	Net amount in the smallest currency unit (e.g. EUR Cent) Please contact the helpdesk, if you want to capture amounts < 100 (smallest currency unit).
TaxCode	n..4	C	Only with invoice, optional; obligatory, if ArticleList is specified: VAT rate, e.g. 1900 for 19%

Parameters for invoices with RealDebtor

The following table describes the Paygate response parameters:

Parameter	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.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	Merchant transaction number, which must be unique
Status	a..50	M	OK or FAILED
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	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from www.computop.de/manual)
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
RefNr	ns..30	O	Reference number is returned, if it was previously submitted

Response parameters for invoices with RealDebtor

Cancel an order

In order to cancel a set-up order, please visit the following URL:

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

Notice: For security reasons, 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:

Parameter	Format	CND	Description
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MerchantID	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files.
TransID	ans..64	M	TransactionID which should be unique for each payment
Amount	n..12	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).
Currency	a3	M	Currency, three digits DIN / ISO 4217
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
EventToken	a2	M	Abbreviation of the action to be done: <OS> for Open Position Storno
RefNr	ns..30	M	Unique reference number, e.g. order number

Parameters for cancellation with RealDebtor

The following table describes the Paygate response parameters:

Parameter	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.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	Merchant transaction number, which must be unique
Status	a..50	M	OK or FAILED
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	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from www.computop.de/manual)
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
RefNr	ns..30	O	Reference number is returned, if it was previously submitted

Response parameters for cancellation with RealDebtor