



# **Finland Online Bank Transfer**

Integration Guide

Version 6.2.2

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## Document history

Date	Name	Change
13.02.2017	Peter Posse	TransactionID added
04.10.2016	Peter Posse	First version

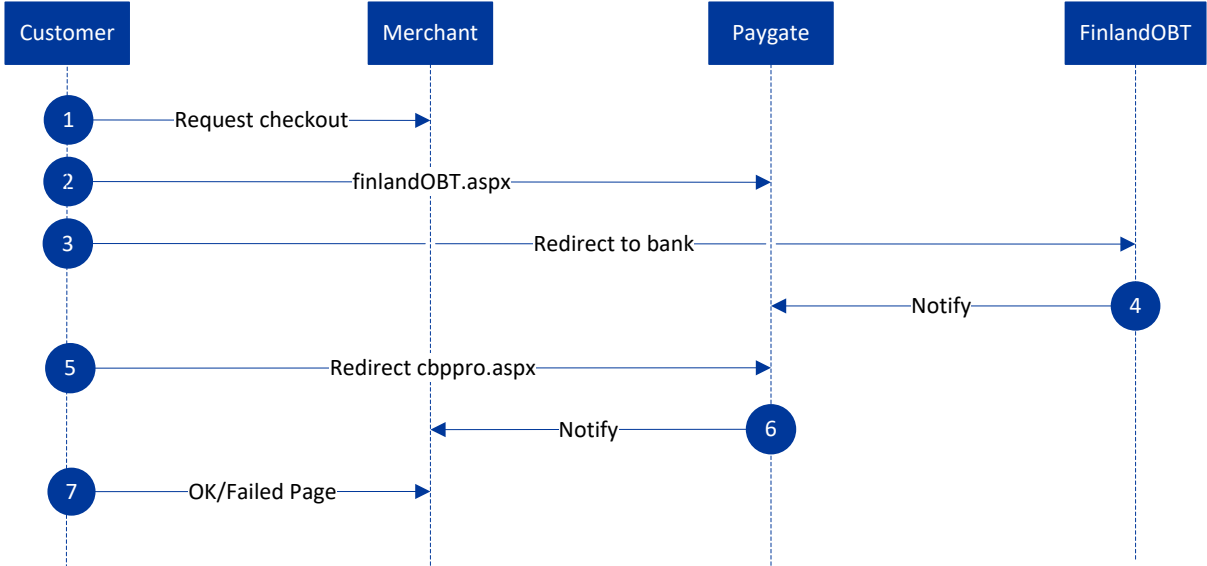
# ABOUT FINLAND ONLINE BANK TRANSFER

## General information about Finland Online Bank Transfer



Finland OBT is a real time online transfer system from Finland. With this method customers select their own trusted online bank and log in. After payment authorisation the merchant receives a confirmation of the payment via Finland OBT.

### Process flow chart



Finland Online Bank Transfer, process flow

# PAYGATE INTERFACE

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## 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.

## Payment with Finland Online Bank Transfer via Paygate form interface

To make a payment with Finland Online Bank Transfer, go to the following URL:

<https://www.computop-paygate.com/finlandOBT.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
<b>MerchantID</b>	ans..30	M	MerchantID, assigned by Computop
<b>TransID</b>	ans..64	M	Merchant transaction number, which must be unique
<b>RefNr</b>	ans..30	O	Unique reference number
<b>Amount</b>	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).
<b>Currency</b>	a3	M	Currency, three digits DIN / ISO 4217 Only EUR is permissible.
<b>MAC</b>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
<b>URLSuccess</b>	ans..256	M	Complete URL which calls up Paygate if payment has been successful. The URL may be requested only via port 443. This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter <b>UserData</b> .
<b>URLFailure</b>	ans..256	M	Complete URL which calls up Paygate if payment has been unsuccessful. The URL may be requested only via port 443. This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter <b>UserData</b> .
<b>Response</b>	a7	O	Status response sent by Paygate to <b>URLSuccess</b> and <b>URLFailure</b> , should be encrypted. For this purpose, transmit <b>Response=encrypt</b> parameter.
<b>URLNotify</b>	ans..256	M	Complete URL which Paygate calls up in order to notify the shop about the payment result. The URL may be requested only via port 443. It may not contain parameters: Use the <b>UserData</b> parameter instead.
<b>UserData</b>	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop
<b>ReqID</b>	ans..32	O	To avoid double payments, enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction is submitted again with the same ReqID, Paygate will not carry out the payment, but will just return the status of the original transaction.
<b>OrderDesc</b>	ans..768	M	Description of goods and prices. Intended purpose on the statement of account
<b>SellingPoint</b>	ans..50	O	Selling point
<b>Service</b>	ans..50	O	products or service sold
<b>Channel</b>	ans..64	O	configuration channel of the PPRO contract (account and ContractID are stored in the system). If it exists, it may overwrite channels stored in the system
<b>AccOwner</b>	ans..50	M	Name of account holder
<b>Plain</b>	ans..50	O	A value to be set by the merchant to return some information unencrypted, e.g. the MID
<b>Custom</b>	ans..1024	O	The merchant can submit several values separated by   which are returned unencrypted and separated by &. Custom=session=123 id=456 will change in the answer to Session=123&id=456

Parameters for payments with Finland Online Bank Transfer

The following table describes the result parameters that the Paygate transmits to your **URLSuccess**, **URLFailure** or **URLNotify**. If you have specified the **Response=encrypt** parameter, the following parameters are forwarded Blowfish encrypted to your system:

Parameter	Format	CND	Description
<b>MID</b>	ans..30	M	MerchantID, assigned by Computop
<b>PayID</b>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files.
<b>XID</b>	an32	M	ID for all single transactions for one payment assigned by Paygate
<b>TransID</b>	ans..64	M	Merchant's transaction number
<b>RefNr</b>	ans..30	O	Merchant's unique reference number
<b>Status</b>	a..30	M	OK in the case of URLSuccess and AUTHORIZE_REQUEST or FAILED in the case of URLFailure
<b>Description</b>	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 status analysis!
<b>Code</b>	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from <a href="http://www.computop.de/manual">www.computop.de/manual</a> )
<b>MAC</b>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
<b>UserData</b>	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop
<b>PaymentGuarantee</b>	a..12	C	<b>NONE</b> = no payment guarantee, <b>VALIDATED</b> = customer account valid, but no payment guarantee, <b>FULL</b> = payment guarantee <b>Notice:</b> This parameter is only returned if the Status=OK.
<b>ErrorText</b>	ans..256	C	Detailed PPRO error message. <b>Notice:</b> Is returned only if Status=FAILED. Use is possible only in agreement with Computop support.
<b>TransactionID</b>	an..20	O	Unique transaction number from PPRO
<b>Plain</b>	ans..50	O	A value to be set by the merchant to return some information unencrypted, e.g. the MID
<b>Custom</b>	ans..1024	O	The merchant can submit several values separated by   which are returned unencrypted and separated by &. Custom=session=123 id=456 will change in the answer to Session=123&id=456

Return parameters for URLSuccess, URLFailure and URLNotify with Finland Online Bank Transfer