



MyBank

Integration Guide

Version 6.2.2

As of: 24.04.2018

Table of Contents

- About MyBank 4**
 - General information about MyBank4
 - Process flow chart.....4
- Paygate interface 5**
 - Definitions5
 - Payment with MyBank via Paygate form interface6
 - Credit with reference.....7

Document history

Date	Name	Change
24.04.2018	Peter Posse	AddrCountryCode restricted to IT
13.02.2017	Peter Posse	TransactionID added
04.10.2016	Peter Posse	First version

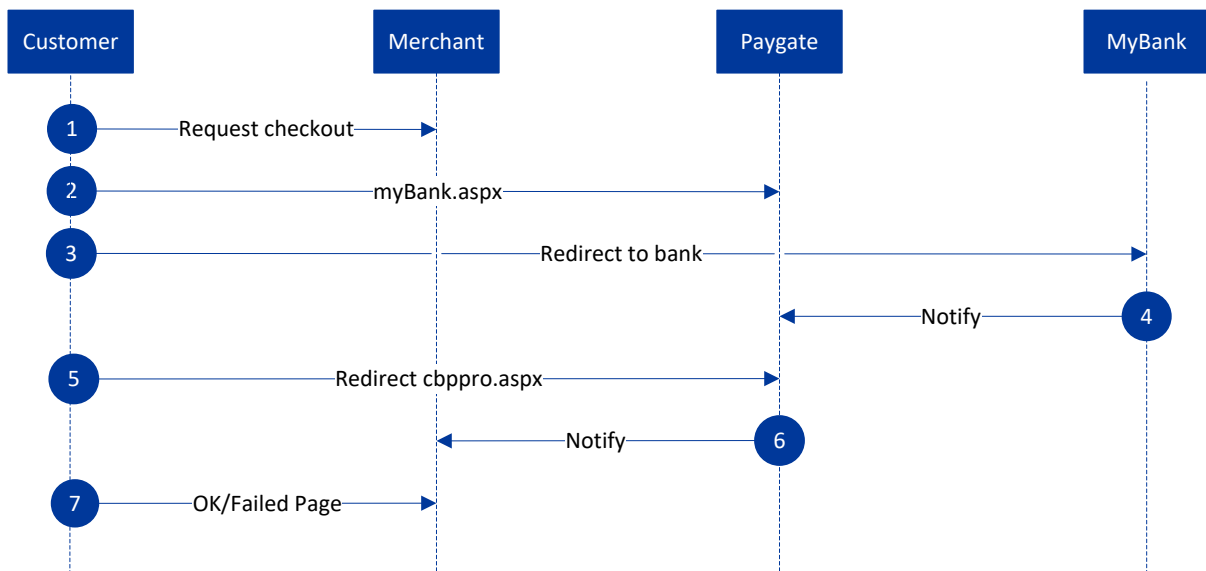
ABOUT MYBANK

General information about MyBank



MyBank is a real time online transfer system which is currently offered in Belgium, France, Italy and Luxembourg. Within MyBank the customer chooses their own trusted online bank and carries out the transfer from there. After authorisation of the payment the merchant receives confirmation of the payment and a payment guarantee from MyBank.

Process flow chart



MyBank 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.

Payment with MyBank via Paygate form interface

To make a payment with MyBank, go to the following URL:

<https://www.computop-paygate.com/myBank.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
TransID	ans..64	M	Merchant transaction number, which must be unique
RefNr	ans..30	O	Unique reference 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 Only EUR is permissible.
AddrCountryCode	a2	M	Two characters country code according to ISO 3166. Only IT allowed.
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
URLSuccess	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 UserData .
URLFailure	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 UserData .
Response	a7	O	Status response sent by Paygate to URLSuccess and URLFailure , should be encrypted. For this purpose, transmit Response=encrypt parameter.
URLNotify	ans..256	M	Complete URL which Paygate calls up in order to notify the shop about the payment result. The URL may be requested only via port 443. It may not contain parameters: Use the UserData parameter instead.
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop
ReqID	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.
OrderDesc	ans..768	M	Description of goods and prices. Intended purpose on the statement of account
SellingPoint	ans..50	O	Selling point
Service	ans..50	O	products or service sold
Channel	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
AccOwner	ans..50	M	Name of account holder
Plain	ans..50	O	A value to be set by the merchant to return some information unencrypted, e.g. the MID
Custom	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 MyBank

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
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 for one payment assigned by Paygate
TransID	ans..64	M	Merchant's transaction number
RefNr	ans..30	O	Merchant's unique reference number
Status	a..30	M	OK in the case of URLSuccess and AUTHORIZE_REQUEST or FAILED in the case of URLFailure
Description	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the 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
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop
PaymentPurpose	ans..26	M	Purpose of payment
PaymentGuarantee	a..12	C	NONE = no payment guarantee, VALIDATED = customer account valid, but no payment guarantee, FULL = payment guarantee Notice: This parameter is only returned if the Status=OK.
ErrorText	ans..256	C	Detailed PPRO error message. Notice: Is returned only if Status=FAILED. Use is possible only in agreement with Computop support.
TransactionID	an..20	O	Unique transaction number from PPRO
Plain	ans..50	O	A value to be set by the merchant to return some information unencrypted, e.g. the MID
Custom	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
AccOwner	ans..50	O	Name of account holder
IBAN	ans..34	O	IBAN of account holder
BIC	ans..11	O	BIC of account holder
AccBank	ans..20	O	Bank name of account holder

Return parameters for URLSuccess, URLFailure and URLNotify with MyBank

Credit with reference

Credits (refunds) are possible via a Server-to-Server connection. For a Credit with reference to a capture the amount of the Credit is limited to the amount of the previous capture.

To carry out a credit with a reference transaction, please use the following URL:

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

Notice: For security reasons, 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 assigned by Paygate for the payment to be credited
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	a..3	M	Currency code, three digits DIN / ISO 4217
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm

Parameters for credit payments with MyBank via socket connection

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's transaction number
Status	a..30	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 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	ans..30	O	Merchant's unique reference number
ErrorText	ans..256	O	Detailed PPRO error message
TransactionID	an..20	O	Unique transaction number from PPRO

Response parameters for credit payments with MyBank via socket connection