



MyClear FPX

Integration Guide

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Document history

Date	Name	Change
06.09.2017	Peter Posse	First version

ABOUT MYCLEAR FPX

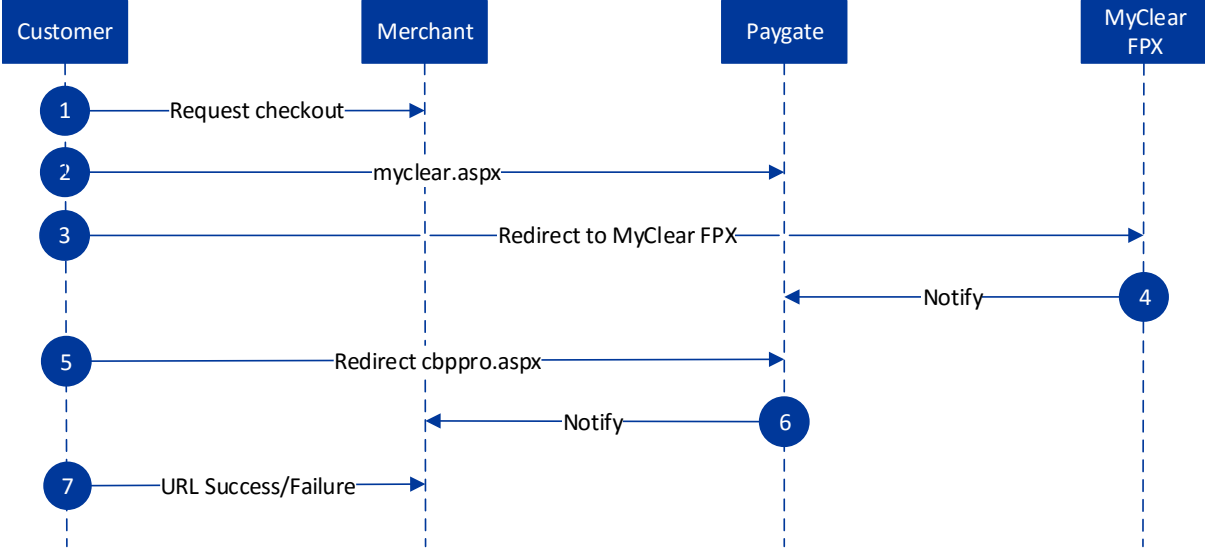
General information about MyClear FPX



MyClear FPX allows real-time debiting of a customer’s bank account for online purchases, recurring payments, P2P payments and e-billing. With MyClear FPX, the customer chooses the desired payment method, selects their bank and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.

Further information can be found on the webpage of MyClear FPX (<http://www.paynet.my/>).

Process flow chart



MyClear FPX 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 MyClear FPX via Paygate form interface

To make a MyClear FPX payment via PPRO over a Paygate form, go to the following URL:

<https://www.computop-paygate.com/myclear.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 MYR permissible.
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
OrderDesc	ans..768	M	Description of delivered products, services etc.
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 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 called up only via port 443 This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter UserData .
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 called up 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.
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
Email	ans..100	M	Email address of the customer
Phone	ans..100	M	Customer's phone number
AddrCountryCode	a2	O	Country code for the account holder's invoicing address, 2 characters according to ISO 3166. Only MY allowed, defined within the code.
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 un-encrypted and separated by &. Custom=session=123 id=456 will change in the answer to Session=123&id=456
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Parameters for payments with MyClear FPX

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 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
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 with 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 un-encrypted 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 MyClear FPX