



RatePAY

Integration Guide

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Document history

Date	Name	Change
04.10.2016	Peter Posse	First version based on Paygate Manual 6.10

ABOUT RATEPAY

General information about RatePAY

With payment by invoice you can reduce the number of uncompleted orders in your online shop by up to 81%. This increases your turnover and your sales. Therefore Computop Paygate allows purchase on account in several European countries with payment guarantee. Rate payment at the online shop motivates your customers to order high value baskets. This also increases your turnover. Therefore Computop Paygate offers guaranteed hire purchase within several European countries.

With RatePAY you profit as a merchant from a full invoice and hire purchase service. Therefore you pass on all the invoice data during the order to the service provider. That then takes over the complete billing and debtor management. As merchant you get a payment guarantee. Furthermore RatePAY offers classical hire purchase and SEPA direct debit.

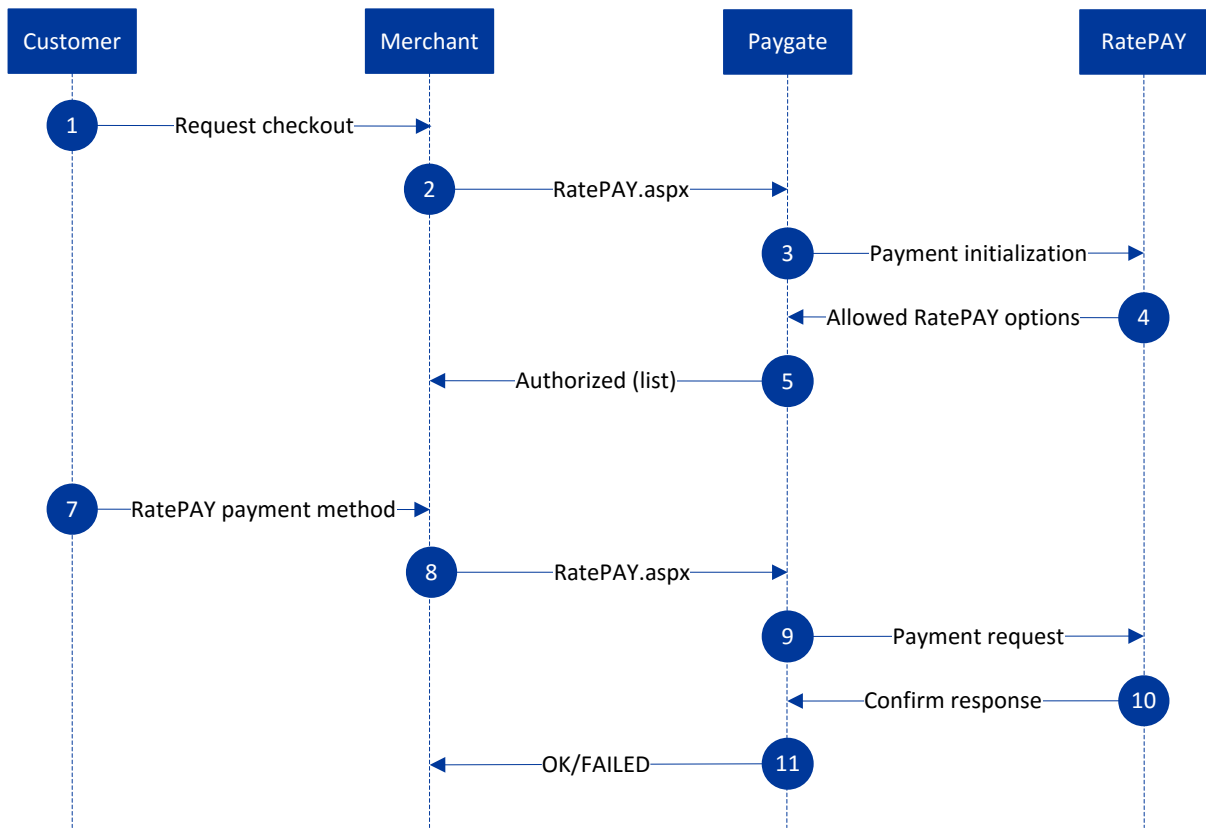
RatePAY guarantees an online consent in seconds for purchases by instalment during the order process. A PostIdent-process is not necessary. RatePAY transfers the invoice amount rapidly to the merchant and bears the non-payment risk themselves.



RatePAY offers payments solutions for purchases on invoice and hire purchases as well as direct debits with full processing and carries to complete risk of payments defaults.

Further information can be found on the webpage of RatePAY (<http://www.ratepay.com>).

Process flow chart



RatePAY 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

RatePAY invoice and hire purchase

A payment with RatePAY consists of several transaction steps. At the start an initialisation is necessary, which returns the permissible methods of payment for the customer: purchase on invoice, hire purchase or direct debit. If the customer wants hire purchase the instalment calculator must be displayed. The payment is subsequently created, confirmed, changed if needed and finally captured. Credits are also possible.

Computop RatePAY has 5 different requests which must be carried out in the payment process depending on the situation and progress. Computop converts these requests into the corresponding RatePAY requests. In this case the following mapping applies:

Computop request	RatePAY request	Description
INIT / Authorize	PAYMENT_INIT (PAYMENT_QUERY)	Computop executes automatically the request PAYMENT_INIT. If a merchant uses Integrated Payment Control (IBS) the PAYMENT_QUERY request is carried out. EventToken = A
Create payment (Authorize step 1)	PAYMENT_REQUEST	Initialises a purchase by instalment or purchase on account EventToken = R
Verify (Authorize Schritt 2)	PAYMENT_CONFIRM	Confirms the initialisation again. Computop can also automate this request. Please leave this request out in that case (contact our support for this). EventToken = V
Order change (before capture)	PAYMENT_CHANGE	Optional: Here the payment can be modified. Possible are: - Full cancellation / EventToken = FC - Partial cancellation / EventToken = PC - Order change / EventToken = CO
Capture	CONFIRMATION_DELIVERY	Activates and/or carries out payment. This request must be given when the goods are shipped for reasons of liability and falling due! EventToken = C
Order change (after capture)	PAYMENT_CHANGE	Optional: Here the payment can be modified. Possible are: - Full return / EventToken = FC - Partial return / EventToken = PR - Credit / EventToken = CR

Initialising RatePAY payments

In order to initialize a RatePAY payment via server-to-server communication, please go to the following URL:

<https://www.computop-paygate.com/ratepay.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
RefNr	ns..30	M	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
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
OrderDesc	ans..768	M	Description of the goods purchased
Email	ans..255	M	Email address of the card holder

CustomerID	ans..30	M	Unique customer ID in merchant system or the customer's email address.
CustomerClassification	ans..8	M	Instruction to risk management about type of customer: negative, neutral, positive, vip
Title	ans..45	O	Title
Salutation	ans..45	O	Salutation
Gender	a1	M	Gender: Sex (M=male / F=female / U=unknown)
DateOfBirth	dtm8	C	Date of birth in the format YYYYMMDD Optional for B2B (CompanyName transmitted), otherwise mandatory.
PhoneAreaCode	ans..30	C	Telephone code. Mandatory if MobileAreaCode is not transmitted.
Phone	ans..30	C	Phone number. Mandatory if Mobile is not transmitted.
FaxAreaCode	ans..30	O	Fax area code
Fax	ans..30	O	Fax number
MobileAreaCode	ans..30	C	Mobile area code. Mandatory if PhoneAreaCode is not transmitted.
Mobile	ans..30	C	Mobile telephone number. Mandatory if Phone is not transmitted.
AccOwner	ans..55	C	Name of account holder. Mandatory for direct debit.
AccIBAN	ans..34	C	International Bank Account Number. Mandatory for direct debit.
BIC	ans11	C	Bank Identifier Code. Mandatory for direct debit.
AccBank	ans..27	O	Name of the financial institution
Nationality	a2	M	Country code of customer's country of origin according to ISO-3166 alpha 2
AllowMarketing	a..3	M	Customer agrees to the passing on of his details for marketing purposes (yes / no):
AllowCredInq	a..3	M	Customer agrees to the passing on of his details for credit offers (yes/no):
ShopSystem	ans..127	M	Name of the shop system
ShopSystemVersion	ans..127	M	Version name of the shop system
ShoppingBasket	ans..1024	M	Current shopping basket (for structure see table Shopping-Basket)
ShoppingBasketAmount	n..12	M	Total value of shopping basket in smallest currency unit (less discount, incl. shipment etc.)
Discount	ans..100	O	Trans-shopping cart discount Format: DESCRIPTION; GROSS AMOUNT; VAT Example: Discount;1000;1900
ShippingProfile	ans..100	O	Shipping costs Format: DESCRIPTION; GROSS AMOUNT; VAT Example: Shipment;500;1900
TrackingId	ans..100	O	List of shipment service providers with associated parcel number Format: SERVICE PROVIDER; PACKAGE NUMBER Example: DHL;Paket1 Other service providers/dispatch numbers are respectively delimited with a "+". Example: DHL;Paket1+DHL;Paket2+GLS;Paket9 Caution: The shortcodes for providers are to coordinate with RatePAY!
Account	ans..10	O	Account identification to use separate logins (SubShops).
EventToken	a..2	M	„A“ for authorization
Company data (B2B)			
CompanyName	ans..100	C	Company name, obligatory for B2B

VatID	ans..25	C	VAT-ID, obligatory for B2B
CompanyID	ans..50	O	Register of Companies number
LegalForm	ans..100	O	Legal form. The value to be transmitted must be coordinated with RatePAY!
RegistryLocation	ans..255	O	Company's principal office
Homepage	ans..255	O	Homepage of the company
Delivery data			
sdFirstName	ans..100	O	First name of the customer
sdLastName	ans..100	O	Last name of the customer
sdStreet	ans..100	O	Street name and house number
sdStreetHouseNumber	ans..10	O	Street number
sdStreetAddition	ans..50	O	Addition in the delivery address
sdZIP	ans..10	O	Postcode
sdCity	ans..255	O	City
sdCountryCode	a2	O	Two characters country code according to ISO 3166
sdPhone	ns..32	O	Customer's phone number
Invoice data (check address)			
bdFirstName	ans..100	M	First name of the customer
bdLastName	ans..100	M	Last name of the customer
bdCompanyName	ans..100	O	Name of company
bdStreet	ans..50	M	Street name in the invoicing address
bdStreetNr	ans..10	M	Street number of the invoicing address
bdStreetAddition	ans..50	O	Address addition in the billing address
bdZIP	ans..10	M	Postcode in the invoicing address
bdCity	ans..255	M	Town/city of the invoicing address
bdCountryCode	a2	M	Country code for the invoicing address, 2 characters according to ISO 3166
bdPhone	ns..32	M	Customer's phone number
Registration address (B2B)			
FirstName	ans..100	O	First name
LastName	ans..100	O	Last name
AddrStreet	ans..50	C	Street. Mandatory if B2B (CompanyName is given)
AddrStreetNr	ans..10	C	Street number. Mandatory if B2B (CompanyName is given)
AddressAddition	ans..50	O	Address c/o
AddrZip	ans..10	C	Postcode. Mandatory if B2B (CompanyName is given)
AddrCity	ans..32	C	City. Mandatory if B2B (CompanyName is given)
AddrCountryCode	a2	C	Two characters country code according to ISO 3166. Mandatory if B2B (CompanyName is given)
Fraud prevention			
IPAddr	ans..15	M	With the transferred IP address Paygate can determine in which country and in which town your customer has connected with the Internet (see also IPZone). Format: 123,456,789,012

DeviceToken	ans..100	O	Device token, see external documentation from RatePAY
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Parameters for RatePAY payments

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's transaction number
Status	a..50	M	INIT 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	ans..30	O	Merchant's unique reference number
InfoText	ans..1024	O	Contains an infotext which can be forwarded to the customer (e.g. at refusal)
ExternalMessage	ans..256	O	Error text from RatePAY, if agreed with Computop support
ExternalCode	ans..64	O	Error code from RatePAY, if agreed with Computop support
Installment	a..5	O	For IBS: True / False, if installment is allowed
Prepayment	a..5	O	For IBS: True / False, if prepayment is allowed
Invoice	a..5	O	For IBS: True / False, if invoice is allowed
ELV	a..5	O	For IBS: True / False, if ELV is allowed
RPTransID	ans..50	M	Unique reference number from RatePAY

Result parameters for RatePAY payments

RatePAY instalment calculator

The RatePAY instalment calculator (control surface implemented by the merchant) must be displayed if the end customer is expected to make a purchase by instalment. In this case the instalments are calculated on the basis of the amount + e.g. the duration (or the duration is calculated based on the instalments).

Enter the following URL to display the RatePAY installment calculator:

<https://www.computop-paygate.com/ratepay.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, 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
Month	ans..255	C	Duration in months. Obligatory for EventToken RT
Rate	n..8	C	Monthly instalment in the smallest currency unit. Obligatory for EventToken RR
FirstDay	n..2	O	Calendar day of first payment. Possible values are 1,15,28. Default value = 28.
StartDate	dtm8	O	Start date of instalment payment in the format YYYYMMDD
DueDate	dtm8	O	Due date in the format YYYYMMDD
InterestRate	n..5	O	Debit interest rate, e.g. 1370 for 13,70%
EventToken	a..2	M	A for authorization
Account	ans..10	O	Account identification to use separate logins (SubShops).

Parameters for RatePAY instalment calculator

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..50	M	INIT 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	ans..30	O	Merchant's unique reference number
InfoText	ans..1024	O	Contains an infotext which can be forwarded to the customer (e.g. at refusal)
ExternalMessage	ans..256	O	Error text from RatePAY, if agreed with Computop support
ExternalCode	ans..64	O	Error code from RatePAY, if agreed with Computop support
TotalAmount	n..12	M	Total amount to be financed amount in the smallest currency unit
InterestAmount	n..12	M	Sum of all monthly instalments in the smallest currency unit
ServiceCharge	n..12	M	Additional financing costs in the smallest currency unit
InterestRate	n..5	M	Debit interest rate, e.g. 1370 for 13,70%

AnnualPercentageRate	n..5	M	Annual interest based on ServiceCharge and InterestRate
MonthlyDebitInterest	n..5	M	Monthly debit interest based on AnnualPercentageRate
InstallmentNumber	n..2	M	Number of monthly instalments
InstallmentAmount	n..12	M	Monthly amount payable in the smallest currency unit
InstallmentLastAmount	n..12	M	Amount of the last rate in the smallest currency unit
FirstDay	n..2	O	Calendar day of first payment. Possible values are 1,15,28. Default value = 28.

Result parameters for RatePAY instalment calculator

Although the configuration of the instalment calculator is firmly specified by RatePAY, it may be helpful to query this configuration before further processing in order to avoid subsequent errors. Enter the following URL to do this:

<https://www.computop-paygate.com/ratepay.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, e.g. for referencing of batch files.
TransID	ans..64	M	TransactionID which should be unique for each payment
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
Account	ans..10	O	Account identification to use separate logins (SubShops).
EventToken	a..2	M	RC for Rateconfiguration

Parameters for querying the configuration of the RatePAY instalment calculator

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	TransactionID which should be unique for each payment
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
MinRate	n..2	O	Minimum number of instalments
DefaultRate	n..12	O	Default rate in the smallest currency unit
MaxInterestRate	n..5	O	Maximum interest rate
MinMonth	n..2	O	Minimum running time in months
MaxMonth	n..2	O	Maximum running time in months
MonthLongrun	n..2	O	Minimum running time for a long time financing
MonthAllowed	ans..50	O	Comma-separated list of permissible running times in months
FirstDay	ans..20	O	Comma-separated list of permissible start days (1,15,28)
LastRate	n..12	O	Minimum amount for the final instalment in the smallest currency unit
MinRateNormal	n..12	O	Minimum rate in the smallest currency unit
MinRateLongrun	n..12	O	Minimum rate for a long term financing in the smallest currency unit
ServiceCharge	n..12	O	Additional financing costs in the smallest currency unit
InfoText	ans..1024	O	Contains an infotext which can be forwarded to the customer (e.g. at refusal)
ExternalMessage	ans..256	O	Error text from RatePAY, if agreed with Computop support
ExternalCode	ans..64	O	Error code from RatePAY, if agreed with Computop support

Response parameters of the configuration query of the RatePAY instalment calculator

Create payment process

In order to create a payment transaction with RatePAY, please call the following URL:

<https://www.computop-paygate.com/ratepay.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, 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	O	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
RPMMethod	ans..10	M	Type of payment: INVOICE, INSTALLMENT or ELV
ShoppingBasket Amount	n..12	M	Total value of shopping basket in smallest currency unit (less discount, incl. shipment etc.)
TrackingID	ans..100	O	List of shipment service providers with associated parcel number Format: SERVICE PROVIDER; PACKAGE NUMBER

			Example: DHL;Paket1 Other service providers/dispatch numbers are respectively delimited with a "+". Example: DHL;Paket1+DHL;Paket2+GLS;Paket9 Caution: The shortcodes for providers are to coordinate with RatePAY!
MaxRisk	n..2	O	Maximum permitted risk class (1-10)
Account	ans..10	O	Account identification to use separate logins (SubShops).
DeviceToken	ans..100	O	Device token, see external documentation from RatePAY
DeliveryDate	dtm8	O	Delivery date in the format YYYYMMDD
ShopSystem	ans..127	O	Name of the shop system
ShopSystemVersion	ans..127	O	Version name of the shop system
EventToken	a..2	M	R for RateInit
SEPA (ELV)			
AccOwner	ans..55	C	Name of account holder. Mandatory for direct debit.
AccIBAN	ans..34	C	International Bank Account Number. Mandatory for direct debit.
BIC	ans11	C	Bank Identifier Code. Mandatory for direct debit.
AccBank	ans..27	O	Name of the financial institution
DebitPayType	a2	C	Type of payment. Mandatory for direct debit. BT = BankTransfer ; DD = DirectDebit
Invoice			
InvoiceID	ans..50	C	Invoice number. Mandatory for invoice.
InvoiceDate	dtm8	C	Invoice date. Mandatory for invoice.
DueDate	dtm8	C	Due date. Mandatory for invoice.
Installment payment (INSTALLMENT)			
InterestRate	n..5	C	Reference interest rate (value is taken from the instalment calculator). Mandatory for installment.
InstallmentNumber	n..12	C	Number of monthly instalments (value is taken from the instalment calculator). Mandatory for installment.
InstallmentAmount	n..12	C	Amount payable monthly (value is taken from the instalment calculator). Mandatory for installment.
InstallmentLastAmount	n..12	C	Amount of final instalment (value is taken from the instalment calculator). Mandatory for installment.
FirstDay	n..2	O	Calendar day of first payment. Possible values are 1,15,28. Default value = 28.
TotalAmount	n..12	C	Total amount to be financed. Mandatory for installment.

Parameters for the creation of a RatePAY payment

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	TransactionID which should be unique for each payment

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
InfoText	ans..1024	O	Contains an infotext which can be forwarded to the customer (e.g. at refusal)
ExternalMessage	ans..256	O	Error text from RatePAY, if agreed with Computop support
ExternalCode	ans..64	O	Error code from RatePAY, if agreed with Computop support

Response parameters for the creation of a RatePAY payment

Confirm payment transaction

In order to conform a payment transaction with RatePAY, please call the following URL:

<https://www.computop-paygate.com/ratepay.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.
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
MAC	an64	O	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
Account	ans..10	O	Account identification to use separate logins (SubShops).
EventToken	a..2	M	V for verify

Parameters for confirming a RatePAY payment

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	TransactionID which should be unique for each payment
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
InfoText	ans..1024	O	Contains an infotext which can be forwarded to the customer (e.g. at refusal)
ExternalMessage	ans..256	O	Error text from RatePAY, if agreed with Computop support
ExternalCode	ans..64	O	Error code from RatePAY, if agreed with Computop support

Response parameters for confirming a RatePAY payment

Capture a RatePAY payment transaction (full / partial capture)

In order to capture a payment transaction with RatePAY, please call the following URL:

<https://www.computop-paygate.com/capture.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.
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	O	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
ShoppingBasket	ans..1024	M	Shopping cart with items to be posted (structure - see ShoppingBasket table)
ShoppingBasket Amount	n..12	M	Total value of the present shopping basket in smallest currency unit (less discount, incl. shipment etc.)
Discount	ans..100	O	Trans-shopping cart discount Format: DESCRIPTION; GROSS AMOUNT; VAT Example: Discount;1000;1900
ShippingProfile	ans..100	O	Shipping costs Format: DESCRIPTION; GROSS AMOUNT; VAT Example: Shipment;500;1900
Account	ans..10	O	Account identification to use separate logins (SubShops).
InvoiceID	ans..50	=	Invoice number
TrackingID	ans..100	O	List of shipment service providers with associated parcel number Format: SERVICE PROVIDER; PACKAGE NUMBER Example: DHL;Paket1 Other service providers/dispatch numbers are respectively delimited with a "+". Example: DHL;Paket1+DHL;Paket2+GLS;Paket9 Caution: The shortcodes for providers are to coordinate with RatePAY!
ShopSystem	ans..127	O	Name of the shop system

Paygate interface: Capture a RatePAY payment transaction (full / partial capture)

ShopSystemVersion	ans..127	O	Version name of the shop system
EventToken	a..2	M	C for capture

Parameters for capture of a RatePAY payment

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	TransactionID which should be unique for each payment
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
InfoText	ans..1024	O	Contains an infotext which can be forwarded to the customer (e.g. at refusal)
ExternalMessage	ans..256	O	Error text from RatePAY, if agreed with Computop support
ExternalCode	ans..64	O	Error code from RatePAY, if agreed with Computop support

Response parameters for capturing a RatePAY payment

Cancellation / return of RatePAY payments

In order to cancel a RatePAY payment partial or in full or the make changes on a payment, please call the following URL:

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

Notice: There are constraints for the different actions (event tokens) regarding when actions can be carried out. Before the capture only the following are allowed: FC (full cancellation), PC (partial cancellation), CO (change order). Only after the capture are allowed FR (full return) and PR (partial return).

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.
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	O	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
ShoppingBasket	ans..1024	M	Shopping cart with items to be cancelled (structure - see ShoppingBasket table)
ShoppingBasket Amount	n..12	M	Total value of the present shopping basket in smallest currency unit (less discount, incl. shipment etc.)
Discount	ans..100	O	Trans-shopping cart discount Format: DESCRIPTION; GROSS AMOUNT; VAT Example: Discount;1000;1900
ShippingProfile	ans..100	O	Shipping costs Format: DESCRIPTION; GROSS AMOUNT; VAT Example: Shipment;500;1900
Account	ans..10	O	Account identification to use separate logins (SubShops).
ShopSystem	ans..127	O	Name of the shop system
ShopSystemVersion	ans..127	O	Version name of the shop system
EventToken	a..2	M	FC for full-cancellation PC for partial-cancellation CO for change-order FR for full-return PR for partial-return

Parameters for cancellation / change of a RatePAY payment

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	TransactionID which should be unique for each payment
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
InfoText	ans..1024	O	Contains an infotext which can be forwarded to the customer (e.g. at refusal)
ExternalMessage	ans..256	O	Error text from RatePAY, if agreed with Computop support
ExternalCode	ans..64	O	Error code from RatePAY, if agreed with Computop support

Response parameters for cancellation / change of a RatePAY payment

Crediting RatePAY payments

In order to credit a payment transaction with RatePAY, please call the following URL:

<https://www.computop-paygate.com/ratepay.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.
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	O	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
ShoppingBasket	ans..1024	M	Shopping cart with a "CREDIT" item (structure - see ShoppingBasket table)
ShoppingBasket Amount	n..12	M	Total value of the present shopping basket in smallest currency unit (less discount, incl. shipment etc.)
Discount	ans..100	O	Trans-shopping cart discount Format: DESCRIPTION; GROSS AMOUNT; VAT Example: Discount;1000;1900
ShippingProfile	ans..100	O	Shipping costs Format: DESCRIPTION; GROSS AMOUNT; VAT Example: Shipment;500;1900
Account	ans..10	O	Account identification to use separate logins (SubShops).
ShopSystem	ans..127	O	Name of the shop system
ShopSystemVersion	ans..127	O	Version name of the shop system
EventToken	a..2	M	CR for Credit

Parameters for crediting a RatePAY payment

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	TransactionID which should be unique for each payment
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
InfoText	ans..1024	O	Contains an infotext which can be forwarded to the customer (e.g. at refusal)
ExternalMessage	ans..256	O	Error text from RatePAY, if agreed with Computop support
ExternalCode	ans..64	O	Error code from RatePAY, if agreed with Computop support

Response parameters for crediting a RatePAY payment

ShoppingBasket parameter explained

The ShoppingBasket parameter describes the affected transaction items and is comprised of various parameters. The individual parameters within a shopping cart are separated with a ";". Only enter the values and not the associated parameter name. Unused optional parameters must be transferred as an empty field. Each further item is separated from the last with a "+". For an example see table below.

The following table describes the individual values within the ShoppingBasket:

Parameter	Format	CND	Description
ArtNr	ans..255	C	Unique article number. Each item in the shopping cart must be clearly identifiable. Either via ArtNr or a combination of ArtNr and UniqueArticleNumber.
Quantity	n..12	M	Quantity
Category	n..2	O	Article category (as agreed with RatePAY)
Item	ans..255	M	Article description
UnitPriceGross	n..12	M	Unit price gross in smallest currency unit
TaxRate	n..5	M	VAT rate with 2 decimal places, e.g. 1900 for 19%
UniqueArticleNumber	ans..50	C	Unique article number. Each item in the shopping cart must be clearly identifiable. Either via ArtNr or a combination of ArtNr and UniqueArticleNumber.
Discount	n..12	O	Article-specific discount in smallest currency unit
DescriptionAddition	ans..511	O	Additional text for further description. Can be used in communication between RatePAY and the end customer.

Parameters within the shopping basket

Example of a shopping basket with 3 articles:

ShoppingBasket=A;1;1;bed;10000;1900;01233;1000;blue+B;2;1;towel;3000;1900;0234;;180x200+C;5;1;pillow;1000;1900;;;

BATCH PROCESSING VIA THE INTERFACE

Basic information about using Batch files and about their structure can be found in the Batch Manager manual.

This section describes the parameters which must be transferred within the data set (**Record**) for executing a RatePAY capture or change and which information can be found within the response file about the payment status.

For Batch calls there must be considered batch versions, from which optional parameters depend. All version designations starting with „2.“ pertain calls for a group of enterprises. That means within a batch file for a particular MerchantID can be transferred transactions for other merchants with a separate Sub-MID.

Following table gives an overview of all batch versions that are possible for a specific action and their specialities:

Action	Version	Description
Capture	1.0 / 2.0	Standard version without return of parameter Code
	1.x / 2.x	with RefNr (valid for all versions other than 1.0)
	1.1.2 / 2.1.2	with discount and shipping
Change	1.0 / 2.0	Standard version without return of parameter Code
	1.x / 2.x	with RefNr (valid for all versions other than 1.0)
	1.1.2 / 2.1.2	with discount and shipping

Description of the possible batch versions

The structure for a capture or credit within a Batch file to be submitted is the following:

```
HEAD,<MerchantID>,<Date>,<Version>
RatePay,Capture,<Amount>,<Currency>,<TransID>,( <RefNr>,) <PayID>,<ShoppingBasket>,<ShoppingBasketAmount>,<EventToken>,<RPMMethod>(<Discount>,<Shipping>)
RatePay,Change,<Amount>,<Currency>,<TransID>,( <RefNr>,) <PayID>,<ShoppingBasket>,<ShoppingBasketAmount>,<EventToken>,<RPMMethod>(<Discount>,<Shipping>)
FOOT,<CountRecords>,<SumAmount>
```

The following table describes the individual fields and values used within the data set (record) within the batch file:

Parameter	Format	CND	Description
Type	a..11	M	HEAD for Header, FOOT for Footer, RatePay for the transactions
Action	a..20	M	The parameter Action defines the type of transaction: Capture Change (credit / change)
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 code, three digits DIN / ISO 4217
TransID	ans..64	M	TransactionID which should be unique for each payment
RefNr	ans..30	O	Unique reference number
PayID	an32	M	ID for this transaction given by Paygate

ShoppingBasket	ans..1024	M	Shopping basket (for structure see table ShoppingBasket)
ShoppingBasket Amount	n..12	M	Total value of the present shopping basket in smallest currency unit (less discount, incl. shipment etc.)
EventToken	a..2	M	R for RateInit CR for Credit FC for full-cancellation PC for partial-cancellation CO for change-order FR for full-return PR for partial-return
RPMMethod	ans..10	C	Type of payment: INVOICE, INSTALLMENT or ELV. Is not needed for capture!
Discount	ans..100	O	Trans-shopping cart discount Format: DESCRIPTION; GROSS AMOUNT; VAT Example: Discount;1000;1900
ShippingProfile	ans..100	O	Shipping costs Format: DESCRIPTION; GROSS AMOUNT; VAT Example: Shipment;500;1900

Description of fields within the record for Batch files

The record area within the response file for Batch transactions looks the following way:

```

HEAD,<MerchantID>,<Date>,<Version>
RatePay,Capture,<Amount>,<Currency>,<TransID>,(,<RefNr>,<PayID>,<ShoppingBasket>,<ShoppingBasketAmount>,<EventToken>,<RPMMethod>(<Discount>,<Shipping>),<Status>,<Code>
RatePay,Change,<Amount>,<Currency>,<TransID>,(,<RefNr>,<PayID>,<ShoppingBasket>,<ShoppingBasketAmount>,<EventToken>,<RPMMethod>(<Discount>,<Shipping>),<Status>,<Code>
FOOT,<CountRecords>,<SumAmount>

```

The following table describes the response parameters which the Batch Manager saves in the Record area for each transaction (standard parameters not explained here, such as <TransID> or <RefNR> and request parameters are returned unchanged and correspond to the call as specified in):

Parameter	Format	CND	Description
Action	a..20	M	The parameter Action defines the type of transaction: Capture Change (credit / change)
PayID	an32	M	ID for this transaction given by Paygate
Status	a..50	M	OK or FAILED
Code	n8	M	Error code according to Paygate Response Codes Excel file (part of the software client from www.computop.de/manual)

Description of result parameters within the record for Batch files