



giropay

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 based on Paygate Manual 6.10

ABOUT GIROPAY

General information about giropay

giropay is a standard founded by the German banks Sparkasse, Postbank, Volks- und Raiffeisen Banken. The giropay online transfer has a number of advantages for merchants. Firstly giropay provides the vendor with a guarantee for payments of up to 10,000 euros; secondly the transfer is a prepayment which minimises the payment term. Finally the customer is using the familiar and trusted online banking of its own credit institution, just the same as with online banking.

In the first step the customer chooses the giropay payment method at the checkout of the online shop and selects its credit institution. The customer is then connected directly to its Sparkasse/bank and logs on as normal using a PIN. A pre-completed transfer form then appears. The customer need only enter their TAN to confirm the payment.

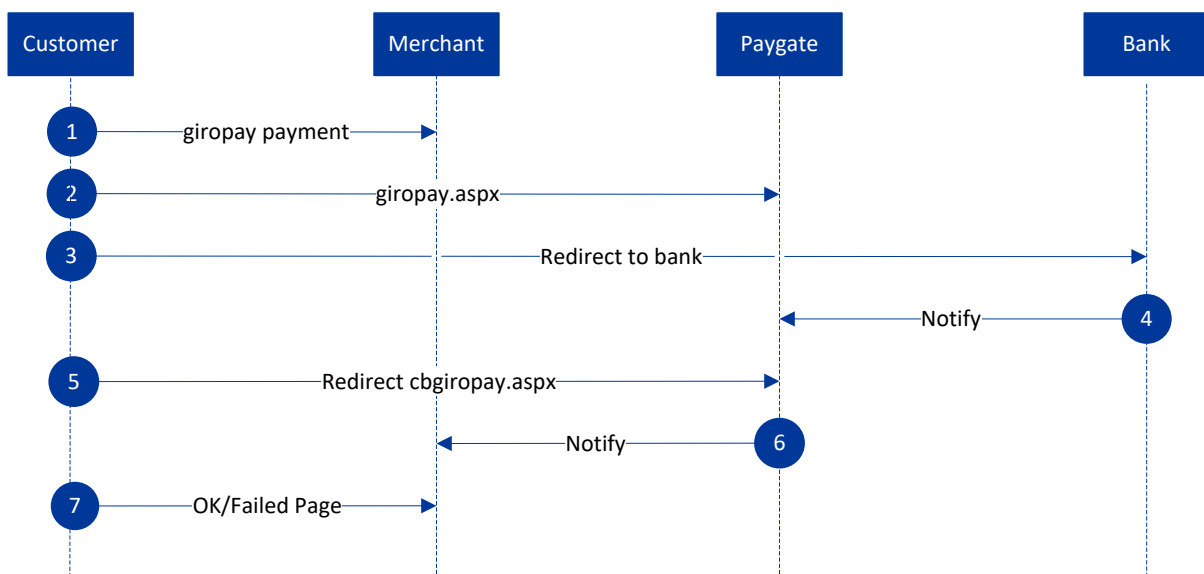
With online banking, the data disclosed in the online transfer is encrypted with SSL (Secure Sockets Layer) to prevent manipulation.



giropay is an online bank transfer with PIN and TAN that provides you with access to nearly 40 million online banking users in Germany in Austria. Additionally to the full 100% payment guarantee the use of giropay is relatively low priced.

Further information can be found on the webpage of giropay (<http://www.giropay.de>).

Process flow chart



giropay 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.

Calling the giropay interface

To initiate a payment with giropay, call up the following URL:

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

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

Notice: Please observe that a connection via iFrame is not possible due to existing regulations and will be technically prevented.

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
RefNr	ns..30	OC	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
OrderDesc	ans..384	M	Description of purchased goods, unit prices etc. Please note: The first 27 characters appear on the customer-account statement. You can view the full data in Computop Analytics.
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
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	O	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.
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	C	Only with PPRO: Selling point
Service	ans..50	C	Only with PPRO: products or service sold
Channel	ans..64	OC	Only with PPRO: 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	a..50	C	Only with PPRO: Name of the card holder in the format <first name><space><last name><space>
Scheme	enum	O	Defines the scheme: „gir“ or „eps“

BIC	ans..11	O	Bank Identifier 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
expirationTime	ans..19	O	timestamp for the end time of the transaction processing, specified in UTC. Format: YYYY-MM-ddTHH:mm:ss
IBAN	ans..34	C	Only for EVO: International Bank Account Number (mandatory for credit function and account check via EVO)

Parameters for online transfers with giropay

The following table gives the result parameters which the Paygate transmits to **URLSuccess** or **URLFailure** and **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 (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	Merchant's transaction number
Status	a..50	M	OK (URLSuccess) or FAILED (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)
RefNr	ans..30	OC	Merchant's unique reference number
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
PaymentPurpose	ans..26	C	Only with PPRO: Purpose of payment
PaymentGuarantee	a..12	C	Only with PPRO: 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..128	C	Only with PPRO: 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 un-encrypted and separated by &. Custom=session=123 id=456 will change in the answer to Session=123&id=456

Result parameters for URLNotify, URLSuccess and URLFailure in case of giropay

Verification of the online status of giro pay banks

With Paygate, merchants can check which banks are online before processing the payment and thereby enable the giro pay payment. For this verification call up the following URL:

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

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.

Table: Parameters for verification of the online status of giro pay banks

Please transfer the Merchant-ID both in the unencrypted as well as the encrypted string.

The following table describes the result parameters, which Paygate sends in response:

Parameter	Format	CND	Description
MerchantID	ans..30	M	MerchantID, assigned by Computop
BICList	ans..	M	The BICList parameter contains all banks which are online at the time of the inquiry as comma-separated values. Example: BICList=TESTBIC1,TESTBIC2,...

Table: Result parameters for requesting the giro pay banks

Credit with reference

Credits (refunds) are possible via a Server-to-Server connection. The Paygate permits only credits for giro pay that reference a previously made transaction via Paygate. 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
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm
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
OrderDesc	ans..768	OC	Description of refunded goods, unit prices, merchant's comment etc.

Parameters for credits of giropay payments

The following table describes the Paygate response parameters:

Parameter	Format	CND	Description
MID	ans..30	C	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 and only in the case of PPRO AUTHORIZE_REQUEST
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)
RefNr	ans..30	OC	Merchant's unique reference number
ErrorText	ans..128	OC	Only with PPRO: Detailed PPRO error message Notice: Is returned only if Status=FAILED. Use is possible only in agreement with Computop support.
TransactionID	an..20	O	Only with PPRO: Unique transaction number from PPRO

Result parameters for credits of giropay payments

BATCH PROCESSING VIA THE INTERFACE

Information about using Batch files and 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 giro pay payment and which information can be found within the response file about the payment status.

Notice: Please note that Batch processing for giro pay is possible only via PPRO connection.

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

Action	Version	Description
Credit	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)

Description of the possible batch versions

The structure for a giro pay payment within a Batch file to be submitted is the following:

```
HEAD,<MerchantID>,<Date>,<Version>
GIROPAY,Credit,<Amount>,<Currency>,<TransID>,( <RefNr>,) <PayID>
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, GIROPAY for giro pay
Action	a..20	M	The parameter Action defines the type of transaction: Credit
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

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>
GIROPAY,Credit,<Amount>,<Currency>,<TransID>,( <RefNr>,) <PayID>,<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: Credit
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