

# Implementation Guide Connect





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## Introduction

The payment platform MultiSafepay is a modern, reliable solution for both small and large webshops.

For merchants, MultiSafepay has developed this 'Connect' Implementation Guide through which you can implement immediately all accepted methods of payment (Paypal, credit card, bank transfer, credit card, Pay after Delivery, Mister Cash, etc.) in your shop.

This manual describes how you can implement your own application in your shop.

## Connect

The Connect internet cash register has the following options:

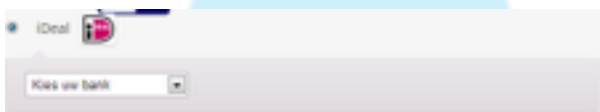
1. MultiSafepay Connect internet cash register. This internet cash register allows you to offer the desired payment methods on the MultiSafepay payment selection page.



2. Gateways\*. With the option of individual gateways you can offer individual payment methods in the checkout of your web shop.



3. Direct iDEAL. Through Direct iDEAL you can receive the payment method iDEAL by choosing your bank in your own shop. This way, your customer will be redirected immediately to the payment page of the chosen bank.





4. Payment after delivery receipt. If you have a contract for the service 'Pay after Delivery', you can use this payment service afterwards.

Each method can be used through our API\* (Application Programming Interface). This document describes how you can apply each method in your shop.

## Test and production environment

MultiSafepay has both a test and a production environment available. To use the test environment of MultiSafepay you need to request a separate test account, you can do this through:

<https://www.multisafepay.com/nl/Open-een-testaccount.html>

To request a production account, you can do this through:

<https://www.multisafepay.com/nl/aanmeld-formulier.html>

Attention: Both environments (test and production) use a proprietary API url, you must take them into account when implementing. Communication with account information to the wrong environment will result in an error code.

Error Codes and the corresponding descriptions can be found in the Appendix: Result Codes.

The API url to be used for the test environment is:

<https://testapi.multisafepay.com/ewx/>

The API url to be used for the production environment is:

<https://api.multisafepay.com/ewx/>

## Security

All communications initiated by the merchant, take place through a secure connection. Only the notifications initiated by MultiSafepay, cannot be guaranteed a 100% through a secure connection. Therefore, no sensitive data will be included in these notifications.

## What do you need?

In this implementation guide it is assumed that you have some knowledge on:

- HTML
- XML
- PHP

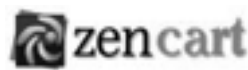
(For other programming languages (ASP/C#/Python/Coldfusion) you can download sample files from our website.)

Furthermore you will need an active, preferably a test-, account containing a website profile \*. (See APPENDIX: Create website profile for more information)

## Ready-to-use plug-ins for existing e-commerce solutions

MultiSafepay already has many ready-made plugins available for the most common e-commerce solutions. These ready-made plug-ins can be downloaded from our website:  
<https://www.multisafepay.com/nl/shop-plugins/>

If you use one of the following e-commerce software modules listed below, download the available plug-in and read the manual accompanying it, you do not need to continue consulting this guide.





## API requests

The MultiSafepay API accepts multiple requests, each with its own function. Below, the various API requests will be described which can be used for "Connect", this is then explained in more detail.

### Gateway request

1. Redirect transaction request
2. IDEAL Issuer request
3. Direct transaction request
4. Status request

### 1. Gateway request

The 'Gateway Request' can be used to request a list with active payment methods.

With a 'Gateway Request' you will get an XML message back containing the payment methods that are active within your MultiSafepay account. Please note that you can also attach a country code (see APPENDIX: Field definitions for more information) to your request so you will only receive the corresponding payment methods that are suitable for the concerning country.

Find an example of 'Gateway Request' request:

```
<?xml version="1.0" encoding="UTF-8"?>
<gateways ua="example-php-1.1">
  <merchant>
    <account>123456</account>
    <site_id>789</site_id>
    <site_secure_code>112233</site_secure_code>
  </merchant>
  <customer>
    <country>NL</country>
    <locale>nl_NL</locale>
  </customer>
</gateways>
```

Then you will receive a reply such as:

```
<?xml version="1.0" encoding="UTF-8"?>
<gateways result="ok">
  <gateways>
    <gateway>
      <id>IDEAL</id>
      <description>iDEAL</description>
    </gateway>
    <gateway>
      <id> MASTERCARD</id>
      <description>Visa through Multipay</description>
    </gateway>
    <gateway>
      <id> BANKTRANS</id>
      <description> Bank Transfer</description>
    </gateway>
    <gateway>

```

```
<id> VISA</id>
<description> Visa CreditCards</description>
</gateway>
</gateways>
</gateways>
```

## 2. Redirect Transaction Request

The 'redirect transaction' is used when starting a MultiSafepay transaction.

### XML redirect transaction

You will need to enter all the necessary values for this request in an XML document. This document has as root\* element the name of redirect transaction.

In your request you will send the following information:

- the information concerning your web shop in the **merchant**-element
- the information concerning your customer in the **customer**-element
- the details of the payment in the **transaction**-element
- signature in the **signature**-element

Each payment request must bear a signature. This is generated by the values of the elements **transaction/amount**, **transaction/currency**, **merchant/account**, **merchant/site\_id** and **transaction/id** to merge (in this order) together and of the result generate an MD5 hash\*.

The server MultiSafepay checks the request and indicates whether the payment is approved. The **resulting**-attribute of the root element of the response indicates the status.

Below you have an example of a XML redirect transaction request: (see APPENDIX: Field definitions for further information)

```
<?xml version="1.0" encoding="utf-8"?>
<redirecttransaction ua="custom-1.2">
  <merchant>
    <account>123456</account>
    <site_id>789</site_id>
    <site_secure_code>112233</site_secure_code>
    <notification_url>http://www.example.com/notify/</notification_url>
    <redirect_url>http://www.example.com/thanks/</redirect_url>
    <cancel_url>http://www.example.com/cancel/</cancel_url>
    <close_window>>false</close_window>
  </merchant>
  <customer>
    <locale>nl_NL</locale>
    <ipaddress>1.2.3.4</ipaddress>
    <forwardedip></forwardedip>
    <firstname>First</firstname>
    <lastname>Last</lastname>
    <address1>Address</address1>
    <address2></address2>
    <houzenumber>123</houzenumber>
    <zipcode>12345</zipcode>
    <city>City</city>
    <state></state>
    <country>NL</country>
    <phone></phone>
    <email>example@example.com</email>
  </customer>
  <transaction>
```

```

<id>ABCD1234</id>
<currency>EUR</currency>
<amount>1000</amount>
<description>My Description</description>
<var1></var1>
<var2></var2>
<var3></var3>
<items>My Items</items>
<manual>false</manual>
<gateway></gateway>
<daysactive></daysactive>
</transaction>
<google_analytics>
  <account>
    UA-1111111-2
  </account>
</google_analytics>
<signature>652a5f2d94d384ba3fecad57c77586e1</signature>
</redirecttransaction>

```

Remember that the value of the 'description' element will be visible in the details of the bank statement of the customer.

Response:

```

<?xml version="1.0" encoding="UTF-8"?>
<redirecttransaction result="ok">
  <transaction>
    <id>ABCD1234</id>
    <payment_url>http://www.MultiSafepay.com/pay/...lang=en</payment_url>
  </transaction>
</redirecttransaction>

```

After your payment request is approved, you forward the user to the MultiSafepay payment module by performing an HTTP redirect. The address will be attached to the request for payment reply (if successful) and can be found in the **transaction/payment\_url-element**.

In case you do not get the above reply, you can find in APPENDIX: Result codes further information on the returned error code.

## Extra parameters

It is possible to provide additional information on the payment request so that certain steps can be skipped or to facilitate additional payment methods (consider the pay after delivery method).

## Gateway

When using the previously described 'Gateway Request' you can record the chosen gateway in the XML request. This way you can make the API MultiSafepay aware that there a payment method has been chosen, and therefore, the page of choice MultiSafepay can be skipped.

Below is an example where the 'transaction' section of the XML request iDEAL is specified as a gateway, the customer is directed immediately to the bank selection page of MultiSafepay, and so one page will be skipped during checkout.

```

<transaction>

```



```
<id>ABCD1234</id>
<currency>EUR</currency>
<amount>1000</amount>
<description>My Description</description>
<var1></var1>
<var2></var2>
<var3></var3>
<items>My Items</items>
<manual>>false</manual>
<gateway>IDEAL</gateway>
<daysactive></daysactive>
</transaction>
```

## Pay after Delivery

To use the payment service 'Pay after Delivery', you will need to provide additional information for the payment request. The following additional information is required for the Pay after Delivery method:

1. All articles policies that have an influence on the total to be paid amount. (obligatory)  
Consider:
  - a. Products
  - b. Shipping costs
  - c. Discounts (coupons and/or vouchers)
  - d. Possible charges (charges for a paying method, etc.)
2. VAT information (obligatory)
  - a. Payment after Receipt is only available for Dutch consumers, accordingly the accepted VAT percentages are in between: 0, 6 and 21%
3. Date of Birth of the consumer (if known)
4. Account number of the consumer (if known)
5. Telephone number of the consumer (obligatory)
6. Referrer consumer (obligatory) (to be found in php through \$\_SERVER['HTTP\_REFERER'])\*
7. User agent browser consumer (obligatory) (to be found in php through \$\_SERVER['HTTP\_USER\_AGENT'])

Below follows an example of the additional required information for the Pay after Delivery method:

```
<gatewayinfo>
  <birthday>1980-01-30</birthday>
  <bankaccount>99999999</bankaccount>
  <phone>0201234567</phone>
  <referrer><![CDATA[https://www.google.nl/#hl=nl&safe=active&output=search&scient=psy-ab&q=webshop&oq=webshop]]></referrer>
  <user_agent><![CDATA[Mozilla/5.0 (Macintosh; Intel Mac OS X 10_8_3) AppleWebKit/537.22 (KHTML, like Gecko) Chrome/25.0.1364.172 Safari/537.22]]></user_agent>
</gatewayinfo>
<checkout-shopping-cart xmlns="">
  <shopping-cart>
    <items>
      <item>
        <item-name>Product x</item-name>
        <item-description></item-description>
        <unit-price currency="EUR">125</unit-price>
        <quantity>2</quantity>
        <merchant-item-id>111</merchant-item-id>
        <tax-table-selector>BTW21</tax-table-selector>
```

```

<item-weight unit="LB" value="1" />
</item>
<item>
  <item-name>Shipping</item-name>
  <item-description></item-description>
  <unit-price currency="EUR">7</unit-price>
  <quantity>1</quantity>
  <merchant-item-id>shipping</merchant-item-id>
  <tax-table-selector>BTW6</tax-table-selector>
  <item-weight unit="LB" value="1" />
</item>
<item>
  <item-name>Coupon</item-name>
  <item-description>Coupon Discount</item-description>
  <unit-price currency="EUR">-10</unit-price>
  <quantity>1</quantity>
  <merchant-item-id>coupon</merchant-item-id>
  <tax-table-selector>BTW6</tax-table-selector>
  <item-weight unit="LB" value="1" />
</item>
<item>
  <item-name>Payment fee</item-name>
  <item-description></item-description>
  <unit-price currency="EUR">2.95</unit-price>
  <quantity>1</quantity>
  <merchant-item-id>Payment Fee</merchant-item-id>
  <tax-table-selector>BTW6</tax-table-selector>
  <item-weight unit="LB" value="1" />
</item>
</items>
</shopping-cart>
<checkout-flow-support>
  <merchant-checkout-flow-support>
    <tax-tables>
      <default-tax-table>
        <tax-rules>
          <default-tax-rule>
            <rate>0.21</rate>
          </default-tax-rule>
        </tax-rules>
      </default-tax-table>
      <alternate-tax-tables>
        <alternate-tax-table standalone="true" name="BTW21">
          <alternate-tax-rules>
            <alternate-tax-rule>
              <rate>0.21</rate>
            </alternate-tax-rule>
          </alternate-tax-rules>
        </alternate-tax-table>
        <alternate-tax-table standalone="true" name="BTW6">
          <alternate-tax-rules>
            <alternate-tax-rule>
              <rate>0.06</rate>
            </alternate-tax-rule>
          </alternate-tax-rules>
        </alternate-tax-table>
      </alternate-tax-tables>
    </tax-tables>
  </merchant-checkout-flow-support>
</checkout-flow-support>

```

```
<alternate-tax-table standalone="true" name="BTW0">
  <alternate-tax-rules>
    <alternate-tax-rule>
      <rate>0.00</rate>
    </alternate-tax-rule>
  </alternate-tax-rules>
</alternate-tax-table>
</alternate-tax-tables>
</tax-tables>
</merchant-checkout-flow-support>
</checkout-flow-support>
</checkout-shopping-cart>
```

You need to ensure that the sum, in the 'amount' element of the payment request, is equal to the total sum of each item in the request for payment, including applicable taxes. In case the total sum is not equal to the value in the 'amount' element, the transaction will be rejected.

### 3. IDEAL Issuer request

You have the option that the choice of bank takes place in your web shop. As a result, the customer is redirected automatically to the iDEAL payment page of the chosen bank. This is the web page where the visitor has to login with his bank details. To get the available bank codes you can use the following function. Note that, by using this function, you will also need to use the function "Send Direct transaction request."

Request bank codes:

```
<?xml version="1.0" encoding="UTF-8"?>
<idealissuers ua="msp">
  <merchant>
    <account>123456</account>
  </merchant>
  <site_id>789</site_id>
  <site_secure_code>112233</site_secure_code>
</idealissuers>
```

Reply:

```
<?xml version="1.0" encoding="UTF-8"?>
<idealissuers result="ok">
  <issuers>
    <issuer>
      <code>0031</code>
      <description>ABN AMRO</description>
    </issuer>
    <issuer>
      <code>0751</code>
      <description>SNS Bank</description>
    </issuer>
    <issuer>
      <code>0721</code>
      <description>ING</description>
    </issuer>
    <issuer>
      <code>0021</code>
```

```
<description>Rabobank</description>
</issuer>
<issuer>
  <code>0091</code>
  <description>Friesland Bank</description>
</issuer>
<issuer>
  <code>0761</code>
  <description>ASN Bank</description>
</issuer>
<issuer>
  <code>0771</code>
  <description>SNS Regio Bank</description>
</issuer>
<issuer>
  <code>0511</code>
  <description>Triodos Bank</description>
</issuer>
<issuer>
  <code>0161</code>
  <description>Van Lanschot Bankiers</description>
</issuer>
</issuers>
</idealissuers>
```

When the bank choice is included in your shop, then you have at your disposal during the checkout process, the unique bank code. The bank code must be included in the payment request, in addition to the use of the element 'gateway'. You need to record the unique bank code the following way in order to include it in the payment request:

```
<gatewayinfo>
  <issuerid>0151</issuerid>
</gatewayinfo>
```

We advise you to cache\* the result of iDEAL issuers\* request. The banks that are part of iDEAL change only occasionally.

## 4. Direct transaction request

For some payment methods (Transfer / iDEAL / Pay after Delivery / Debit) it is possible to skip the in between pages of MultiSafepay. For this you can use the 'Direct transaction request'. Through this XML application you facilitate all the necessary information and hence the extra MultiSafepay pages are unnecessary. When using the iDEAL bank selection in the web shop, you can enclose additional information gateway adding it to the Direct transaction request and therefor send your customer automatically through to the payment page of the selected bank.

The payment request is almost identical to the "Redirect transaction", only the root elements of the application are different.

### Examples:

#### Direct iDEAL

```
<?xml version="1.0" encoding="UTF-8"?>
<directtransaction ua="foo">
  <transaction>
    <id>123</id>
```



```
<currency>EUR</currency>
<amount>123</amount>
<description>Betaling voor uw bestelling bij uwwebwinkel.nl</description>
<gateway>IDEAL</gateway>
</transaction>
<merchant>
  <account>123456</account>
  <site_id>789</site_id>
  <site_secure_code>112233</site_secure_code>
</notification_url>http://yourwebwinkel.com/?type=initial</notification_url>
  <redirect_url>http://yourwebwinkel.com /success.php</redirect_url>
  <cancel_url> http://yourwebwinkel.com /checkout_shipping.php</cancel_url>
</merchant>
<customer>
  <ipaddress>127.0.0.1</ipaddress>
</customer>
<gatewayinfo>
  <issuerid>0151</issuerid>
</gatewayinfo>
<signature>added5ba83e577c1b54f4cbbcc818fc3</signature>
</directtransaction>
```

## Direct Bank Transfer

```
<?xml version="1.0" encoding="UTF-8"?>
<directtransaction ua="foo">
  <transaction>
    <id>123</id>
    <currency>EUR</currency>
    <amount>123</amount>
    <description>Betaling voor uw bestelling bij uwwebwinkel.nl</description>
    <gateway>BANKTRANS</gateway>
  </transaction>
  <merchant>
    <account>123456</account>
    <site_id>789</site_id>
    <site_secure_code>112233</site_secure_code>
  </notification_url>http://yourwebwinkel.com/?type=initial</notification_url>
    <redirect_url>http://yourwebwinkel.com /success.php</redirect_url>
    <cancel_url> http://yourwebwinkel.com /checkout_shipping.php</cancel_url>
  </merchant>
  <customer>
    <ipaddress>127.0.0.1</ipaddress>
  </customer>
  <signature>added5ba83e577c1b54f4cbbcc818fc3</signature>
</directtransaction>
```

## Direct debit

```
<?xml version="1.0" encoding="UTF-8"?>
<directtransaction ua="foo">
  <transaction>
    <id>123</id>
    <currency>EUR</currency>
```

```
<amount>123</amount>
<description>Betaling voor uw bestelling bij uwwebwinkel.nl</description>
<gateway>DIRDEB</gateway>
</transaction>
<merchant>
  <account>123456</account>
  <site_id>789</site_id>
  <site_secure_code>112233</site_secure_code>
</notification_url>http://yourwebwinkel.com/?type=initial</notification_url>
  <redirect_url>http://yourwebwinkel.com /success.php</redirect_url>
  <cancel_url> http://yourwebwinkel.com /checkout_shipping.php</cancel_url>
</merchant>
<customer>
  <ipaddress>127.0.0.1</ipaddress>
</customer>
<gatewayinfo>
  <accountid>999999999</accountid>
  <accountholdername>J Jansen</accountholdername>
  <accountholdercity>Amsterdam</accountholdercity>
  <accountholdercountry>NL</accountholdercountry>
  <accountholderiban>iban</accountholderiban>
  <accountholderbic>NL</accountholderbic>
</gatewayinfo>
<signature>added5ba83e577c1b54f4cbbcc818fc3</signature>
</directtransaction>
```

## 5. Status request

Through a status request, you can check the current status of a transaction.  
Use a status request only once per transaction in order to avoid unnecessary taxes.  
On page 15 you can read more about the statuses and their meaning

### Request

```
<?xml version="1.0" encoding="UTF-8"?>
<status ua="custom-1.1">
  <merchant>
    <account>123456</account>
    <site_id>789</site_id>
    <site_secure_code>112233</site_secure_code>
  </merchant>
  <transaction>
    <id>ABCD1234</id>
  </transaction>
</status>
```

### Reply

```
<?xml version="1.0" encoding="UTF-8"?>
<status result="ok">
```

```

<ewallet>
  <id>12345</id>
  <status>completed</status>
  <created>20070723171623</created>
  <modified>20070903155907</modified>
  <reasoncode></reasoncode>
  <reason></reason>

</ewallet>
<customer>
  <currency>EUR</currency>
  <amount>1000</amount>
  <exchange_rate>1</exchange_rate>
  <firstname>First</firstname>
  <lastname>Last</lastname>
  <city>City</city>
  <state></state>
  <country>NL</country>
</customer>
<transaction>
  <id>ABCD1234</id>
  <currency>EUR</currency>
  <amount>1000</amount>
  <description>My Description</description>
  <var1></var1>
  <var2></var2>
  <var3></var3>
  <items>My Items</items>
</transaction>
<paymentdetails>
  <type>IDEAL</type>
  <accountiban></accountiban>
  <accountbic></accountbic>
  <accountid></accountid>
  <accountholdername></accountholdername>
  <externaltransactionid></externaltransactionid>
</paymentdetails>
</status>

```

## 6. Refund transaction

The Refund function allows refunding via the API into the MultiSafepay payment platform. This is done by sending a refundtransaction XML request to the API. Below is an example of a refundtransaction XML:

```
<?xml version="1.0" encoding="UTF-8"?>
<refundtransaction ua="refund">
  <merchant>
    <account>' . $account_id . '</account>
    <site_id>' . $site_id . '</site_id>
    <api_key>' . $api_key . '</api_key>
    <signature>' . $signature . '</signature>
  </merchant>
  <transaction>
    <id>' . $transaction_id . '</id>
    <amount>' . $transaction_amount . '</amount>
    <currency>' . $transaction_currency . '</id>
  </transaction>
</refundtransaction>
```

The following items are important with a refundtransaction:

**API Key:** This can be found in the MultiSafepay backoffice. This is only visible with an admin or refund user.

**Signature:** This is the sha1 hash from: \$site\_id . \$secure\_code . \$transaction\_id

If the amount and currency is not specified, the entire transaction will be refunded.

If a different currency is used for the refund than that of the original transaction an error will be shown.

If an amount is specified, but no currency has been specified, then an error will be shown.

The amount is the order amount in cents. For instance, € 10,00 is an amount of 1000.



## 7. Split payments

The new functionality split payments allows you to divide the transaction amount between multiple accounts. This is convenient for shop-in-shop systems and affiliate programs.

For each transaction you are able to add extra information to automatically transfer a part of the transaction to another merchant account. In order to do this you must add information for splitting the payment to the pretransaction in var3.

The information is split by ; character :  
indicator;merchantid;amount;description;

Field	Value
Indicator	Affiliate
Merchant id	Merchant ID where the amount will go to
Amount	Fixed amount in cents (150 = 1 euro 50) or percentage (10.50 %) (Never bigger than original transaction amount)
Description	Description the partner will see in the report. If not defined standard description off the transaction will display.

Examples :

affiliate;10015043;10.5%;This is free text;

affiliate;10015043;1050;This is free text;

The affiliate account who receive the fee can't see the transaction details. Also he is not able to change the transactions.



## Complete transaction

### Notification

MultiSafepay has 2 different notification URL's. The first notification URL can be given by the merchant in the XML when initiating a transaction in the <notification\_url>. This URL is invoked when the user has completed the payment.

The transaction-update notification URL must be set up when creating a site. This is invoked at each of change of state of an order.

MultiSafepay calls to the URL as specified in the **payment\_url** element. In this request, the transaction ID is sent in the GET variable **transactionid**.

It is the responsibility of the merchant to request the status of the payment. **A notification does not mean that a payment has been completed successfully!** Use a status request to request the status of the transaction.

You can check the status of these aborted transactions later through a status request.

### Status request

With a status request you demand the status of a payment at MultiSafepay. Also this request will be specified in a XML-document. This document has as a root element the name **status**.

In the request you will include the following data:

- The data of your web shop in the **merchant**-element
- The transaction ID in the **transaction/id**-element

The MultiSafepay server controls the request and states if the request has been approved or not in the **result**-attribute of the root element of the reply. For a full example, see "Example: Statusrequest".

The current status of the payment can be found in the **ewallet/status**-element. The following values are possible:

- |                       |  |
|-----------------------|--|
| – <b>completed:</b>   | completed successfully                       |
| – <b>initialized:</b> | created, but uncompleted                     |
| – <b>uncleared:</b>   | created, but not yet exempted (credit cards) |
| – <b>void:</b>        | cancelled                                    |
| – <b>declined:</b>    | rejected                                     |
| – <b>refunded:</b>    | refunded                                     |
| – <b>expired:</b>     | expired                                      |
| – <b>shipped:</b>     | shipped                                      |

Additional information regarding the transaction can also be found in the reply. The data of the customer are not always included in the answer. See the example for more details.

### Replies for consumers

After you have obtained the status, you can generate a message for the user (HTML) and return it in response to the notification. The HTML is shown within the MultiSafepay payment module.

You can use this message for example to link the user back to your shop, or to give additional instructions.

### Transaction-updates

In case the status of a payment is modified, a URL notification will be invoked; this is a different URL and can be configured with the data of your site, after logging in on the MultiSafepay website. With this request the transaction ID is sent with the GET-variable **transactionid**.

*In case the notification has been processed correctly, you will need to answer to the request with the text "OK". In case something has gone wrong, you will write another word then "OK" (for example an error message). The request will be repeated up to three times and hence the notification will be stored.*

## Error processing

If there is an error, this will be reported in an **error**-element. The **result**-attribute of the root element will be set on *error*.

The error processing consists of a code and a description of the error. The possible codes can be found in "Appendix: Resultcodes".

Code 1017 is for the visitor of your website. A suggestion for notifying your visitor is "Insufficient funds on your MultiSafepay-account".

## Test Data

The following data can be used in connection with a test account to test your MultiSafepay connection.

### Visa

4111111111111111 1	Correct
431342722027029 1	Correct -> Manual / Uncleared
401288888888188 1	No Funds (?!?)
401288888888188 2	Wrong card number

### MasterCard

510510510510510 0	Completed
574790699100144 2	Correct -> Manual / Uncleared
555555555555444 4	Insufficient funds
555555555555444 5	Cardnumber error

### Bancontact/MisterCash

Test Card number	670344444444444 9
CVV2/CVC2	NONE
Username	user
Password	password
Expiration date	06/2016

## Giropay

Accountnumber: 123456

Bankcode: 44448888

## iDEAL

Select 'InternalIssuerSimulation' then proceed the process

- € 1,00 - iDEAL returns status: SUCCESS
- € 2,00 - iDEAL returns status: CANCELLED
- € 3,00 - iDEAL returns status: EXPIRED
- € 4,00 - iDEAL returns status: OPEN
- € 5,00 - iDEAL returns status: FAILURE
- € 7,00 - iDEAL returns status: ERROR

## Appendix: Field definitions (requests)

Part	Field	Value	Length	Description
<b>transaction</b>	<b>id</b>	Text	50	Transaction ID of merchant
<b>transaction</b>	<b>currency</b>	XYZ	3	Currency code, see chart
<b>transaction</b>	<b>amount</b>	Numerically		Amount in cents (Amount × 100)
<b>transaction</b>	<b>description</b>	Text	∞	Description
transaction	var1, var2, var3	Text	100	Fields for free use
transaction	items	Text	∞	Extended description (HTML)
transaction	manual	true / false		Control transaction manually
transaction	gateway	text	50	Preselected Gateway. 'Request through gateways'.
transaction	daysactive	Numerically		Number of days that the payment link is active
<b>merchant</b>	<b>account</b>	Numerically		Account ID
<b>merchant</b>	<b>site_id</b>	Numerically		Site ID
<b>merchant</b>	<b>site_secure_code</b>	Numerically		Site Security Code
merchant	notification_url	Text	∞	Notification URL
merchant	cancel_url	Text	∞	Cancel URL
merchant	redirect_url	Text	∞	Redirect URL
merchant	close_window	true / false		Close screen

customer	local	ab_CD	5	Language (ISO 639) and Country (ISO 3166)
<b>customer</b>	<b>ipaddress</b>	n.n.n.n		IP-address
customer	forwardedip	n.n.n.n		IP-address if through proxy
customer	firstname	Text	25	First name
customer	lastname	Text	25	Surname
customer	address1	Text	64	Address rule1 (street name)
customer	address2	Text	64	Address rule 2
customer	houzenumber	Text	10	House number
customer	zipcode	Text	10	Postal code
customer	city	Text	50	Town
customer	country	AB	2	Country (ISO 3166)
customer	phone	Text	25	Telephone number
<b>customer</b>	<b>email</b>	Text	50	E-mail address
google_analytics	account	Text	12	Google Analytics account number
<b>signature</b>		Text	32	MD5 hash

\* **Bold** fields are obligatory in a request.

In case a **customer/country** is not completed, this will be determined through the available IP-addresses in **customer/ipaddress** and **customer/forwardedip**.

## Appendix: Field Definitions (replies)

Part	Field	Value	Length	Description
transaction	Id	Text	50	Transaction ID of merchant
transaction	payment_url	Text	∞	Payment URL
customer	Firstname	Text	25	First name (optional)
customer	Lastname	Text	25	Surname (optional)
customer	City	Text	50	Town (optional)
customer	Country	AB	2	Country (ISO 3166) (optional)
customer	Currency	XYZ	3	Currency code, see chart
customer	Amount	Numerically		Amount in cents (Amount × 100)
customer	exchange_rate	Real		Exchange rate
ewallet	Id	Numerically		Internal transaction ID
ewallet	Status	Text	15	Transaction status
ewallet	Created	Date		Date transaction creation
ewallet	Modified	Date		Date transaction status modification

error	code	Numerically		Result code
error	description	Text	∞	Description of error notification

## Appendix: Result codes

For a full description of the error codes please visit our troubleshooter:

<https://support.multisafepay.com/index.php?/Troubleshooter/Step/View/4>

Code	Description	Part	Field
0000	OK		
1000	Unknown message type	Wrong XML message	
1001	Invalid Amount	transaction	amount
1002	Invalid Currency	transaction	currency
1003	Merchant Account ID invalid	merchant	account
1004	Merchant Site ID invalid	merchant	site_id
1005	Merchant Site Security Code invalid	merchant	site_secure_code
1006	Transaction ID invalid	transaction	id
1007	IP-adress invalid	customer	ipaddress, forwardedip
1008	Description invalid	transaction	description
1009	<i>Reserved</i>		
1010	Variable invalid	transaction	var1, var2, var3
1011	Customer Account ID invalid		
1012	Customer Security Code invalid		
1013	Signature invalid	signature	
1014	Unspecified error		
1015	Unknown account		
1016	Missing data		
1017	Insufficient funds	For customer	
1018	<i>Reserved</i>		
1019	<i>Reserved</i>		
1020	Account is blocked		
1021	Cannot make a transaction		
1022	Cannot start a transaction		
1023	No gateway (Payment method) available		
1024	Refused transaction		
1025	Only one currency possible in shopping cart		

1026	Shopping cart currency should be the same as transaction currency		
1027	Shopping cart total sum should be the same as transaction total sum		
1028	Incorrect tax rate in tax rules		
1029	Incorrect tax rate for a product		
1030	Incorrect currency for a product		
1031	Incorrect price for a product		
1032	Invalid API key		
1033	Error fetching refund info		
1034	Cannot refund transaction		
1035	Invalid signature		
1036	Invalid iDEAL issuer ID		
9999	Unknown error		

## Appendix: Supporting currency

Code	Description
EUR	Euro
USD	U.S. Dollar
GBP	English Pound

## Appendix: Glossary

API	An <b>application programming interface (API)</b> is a collection of definitions based on which a computer program can communicate with another program or component (usually in the form of libraries).
Gateways	The payment methods offered by MultiSafepay
Websiteprofile	The settings page belonging to a particular website that you can retrieve in your MultiSafepay account under the 'websites' tab
Root element	The first element within the xml document
Md5 hash	MD5 is an internet standard used in many safety applications and is also used to verify integrity of stocks
Idealissuer	One of the banks with the iDeal support
Cachen	The temporary storage of data for a later use.
Referrer	Contains the url of the origin of the visitor.





## Add Website

### Add new site

Category	<input type="text"/>
Description	<input type="text"/>
Base URL	<input type="text"/>
Notification URL	<input type="text"/>
	<input type="checkbox"/> Enable PrivatePay
	<input checked="" type="checkbox"/> Enable SecondChance

### Customization

Page template (Connect)	<input type="text"/>
Page logo (fast checkout)	<input type="text"/>

### Portal [FastCheckout.com](#)

	<input checked="" type="checkbox"/> Show in <a href="#">FastCheckout.com</a>
Feedtype	<input type="text"/>
Feed URL	<input type="text"/>
	<input type="checkbox"/> <a href="#">QShops Keurmerk</a>
	<input type="checkbox"/> <a href="#">Thuiswinkel Waarborg</a>
	<input type="checkbox"/> <a href="#">AntiTrust Certificaat</a>

Save

Category	The category to which your website belongs.
Description	The name of your webshop as shown in a transaction.
Basis URL	The Internet-address of your website/webshop.
Notification URL	An URL that will be used by MultiSafepay in order to update the status of the order. It is to be subsequently copied herein and generated during the installation of the plug-in.
PrivatePay activation	In case you do not deliver physical products, your customers can pay anonymously. MultiSafepay guarantees your customers that the web shop does not dispose of personal details.
Second Chance activation	It is a nuisance when a customer does not complete a started transaction and leaves your web shop without purchasing. If you use the Second Chance function, MultiSafepay will send automatically a payment link to your customer by email so he can complete the transaction eventually at another stage.
Template payment page (connect)	Offers you the possibility to personalize the design of the payment environment of your web shop. Hence your online customers will pay in a familiar payment environment.
Page with logo(fast checkout)	Offers the possibility to provide your payment environment of your (company) logo.
Description for portal	Here you can complete a description that we will announce when you wish in our portal.  Display in portal: Here you can indicate if you wish that your web shop is shown on the MultiSafepay-portal.
Portal FastCheckout.com	Free deal and compare website of MultiSafepay. Shop smarter, Pay smarter.
Type feed	Indicate here the type of product feed you use. For example, Google shopping, Certainly, picky, TradeTracker, Daisycon, M4N.
Feed URL	Indicate here the file location of the product feed. The URL of a feed indicates where on the internet you can find the product feed. For example <a href="http://www.uwwebshop.com/feed.xml">http://www.uwwebshop.com/feed.xml</a> <a href="http://www.uwwebshop.com/feed.csv">http://www.uwwebshop.com/feed.csv</a>
QShops Certification	Here you can indicate if your web shop has the QShops Certification.
Home Security Store	Here you can indicate if your shop has the Home Security Store.
AntiTrust Certificate	Here you can indicate if your shop has the AntiTrust Certificate.

## Generate your Site ID and Site Security Code

After entering the data, click on "Save".

The website will be added to your account and two codes will be generated:

The **Site ID** and **Site Code**. Your account ID and these two codes are needed to implement MultiSafepay in your website.

## Sites

Site ID	Site Secure Code	Description	URL	Category
133	811523	Demo winkel	<a href="http://https://demowinkel.com">http://https://demowinkel.com</a>	Elektronica ...



## Appendix: PHP examples

The following examples are from the PHP download that you can find through: <https://www.multisafepay.com/nl/Artikelen-Support-Zakelijk/asp-en-php-download-zakelijk.html>

The starting of a transaction request:

```
<?php

include('MultiSafepay.combined.php');
include('MultiSafepay.config.php');

$mmsp = new MultiSafepay();

/*
 * Merchant Settings
 */
$mmsp->test                = MSP_TEST_API;
$mmsp->merchant['account_id'] = MSP_ACCOUNT_ID;
$mmsp->merchant['site_id']    = MSP_SITE_ID;
$mmsp->merchant['site_code']  = MSP_SITE_CODE;
$mmsp->merchant['notification_url'] = BASE_URL . 'notify.php?type=initial';
$mmsp->merchant['cancel_url']  = BASE_URL . 'index.php';
// optional automatic redirect back to the shop:
// $mmsp->merchant['redirect_url'] = BASE_URL . 'return.php';

/*
 * Customer Details
 */
$mmsp->customer['locale']      = 'nl';
$mmsp->customer['firstname']   = 'Jan';
$mmsp->customer['lastname']    = 'Modaal';
$mmsp->customer['zipcode']     = '1234AB';
$mmsp->customer['city']        = 'Amsterdam';
$mmsp->customer['country']     = 'NL';
$mmsp->customer['phone']       = '012-3456789';
$mmsp->customer['email']       = 'test@example.com';

$mmsp->parseCustomerAddress('Teststraat 21');

/*
 * Transaction Details
 */
$mmsp->transaction['id']       = rand(100000000,999999999); // generally the shop's order ID is used here
$mmsp->transaction['currency'] = 'EUR';
$mmsp->transaction['amount']   = '1000'; // cents
$mmsp->transaction['description'] = 'Order #' . $mmsp->transaction['id'];
$mmsp->transaction['items']    = '<br><ul><li>1 x Item1</li><li>2 x Item2</li></ul>';

// returns a payment url
$url = $mmsp->startTransaction();
```

```

if ($msp->error){
    echo "Error " . $msp->error_code . ": " . $msp->error;
    exit();
}

// redirect
header('Location: ' . $url);

?>
Status request after a transaction:

<?php
include('MultiSafepay.combined.php');
include('MultiSafepay.config.php');

$msp = new MultiSafepay();

// transaction id (same as the transaction->id given in the transaction request)
$transactionid = $_GET['transactionid'];

// (notify.php?type=initial is used as notification_url and should output a link)
$initial = ($_GET['type'] == "initial");

/*
 * Merchant Settings
 */
$msp->test = MSP_TEST_API;
$msp->merchant['account_id'] = MSP_ACCOUNT_ID;
$msp->merchant['site_id'] = MSP_SITE_ID;
$msp->merchant['site_code'] = MSP_SITE_CODE;

/*
 * Transaction Details
 */
$msp->transaction['id'] = $transactionid;

// returns the status
$status = $msp->getStatus();

if ($msp->error && !$initial){ // only show error if we dont need to display the link
    echo "Error " . $msp->error_code . ": " . $msp->error;
    exit();
}

switch ($status) {
    case "initialized": // waiting
        break;
    case "completed": // payment complete
        break;
    case "uncleared": // waiting (credit cards or direct debit)

```

```
break;
case "void":    // canceled
break;
case "declined": // declined
break;
case "refunded": // refunded
break;
case "expired": // expired
break;
default:
}

if ($initial){
// displayed at the last page of the transaction proces (if no redirect_url is set)
echo '<a href="" . BASE_URL . 'return.php">Return to shop</a>';
}else{
// link to notify.php for MultiSafepay back-end (for delayed payment notifications)
// backend expects an "ok" if no error occurred
echo "ok";
}
?>
```



## Questions?

Do you have questions during the implementation? Our technical support team is ready to assist you with your project. You can contact us on working days from 8.30 till 17.30 by phone 020 8500 500. You can also contact the technical support team by connecting with us through the Live Chat function on our website.