TECHNICAL REFERENCE

PAYONE Platform Channel Server API

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Preface

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History of changes

Changes		
Date	**Version**	**Comments**
2012-11-16	2.6	Transaktions-/Sessionstatus-Encoding (ISO-8859-1) documented.
2012-11-16	2.6	userid, accessid extended from 8 to 12 digits
2013-01-03	2.61	new document layout
2013-01-03	2.61	list of iDEAL banks updated
2013-02-27	2.62	Sessionstatus, errata "reverse_cancel" -> "cancel_reversal" New countries added to request bankaccountcheck Note to currency handling Note to IP V4 / IP V6 New payment types BillSAFE New parameters for TransactionStatus "vsettlement" Note to request "capture" with BSV and item quantity "0"
2013-04-15	2.63	New banks added to EPS bankgrouptype New banks added to iDEAL bankgrouptype Response to addresscheck: firstname and lastname may be returned New errorcode 938 Parameter "email" is mandatory for payment type BSV Table 5.4 added with possible combinations for BankAccountCheck.
2013-05-15	2.64	New errorcode 951
2013-06-27	2.65	Getinvoice: Comment to parameter „ invoice_title" corrected
2013-07-29	2.65	TransactionStatus: No receivable / balance for encashment status messages without paid amount Updated error text for error code 3200 Parameter "capturemode" added special use case "capture amount = 0" (for creditcard only) added
2013-11-07	2.66	SEPA-specific extensions new request "managemandate" new request "getfile" parameters "iban" / "bic" can be used – even without bankcode / bankaccount Please note that API-responses may be extended by new response key/values at any time to provide additional features
2013-11-12	2.67	Request "getfile", response-details changed in case of errors error messages added for "getfile" note added for PMI configuration to enable additional response parameters Usage of IBAN / BIC: IBAN/BIC can be used together with bankcountry. If bankcountry is given it must match with IBAN. bankcountry is mandatory with bankcode, bankaccount PCS-merchants: mandate-identifications must be generated automatically
2013-11-19	2.68	New error code 2012 Response "bankaccountcheck": parameter "bankcountry" was missing Request "managemandate": parameter "currency" has been added

Changes		
Date	Version	Comments
2013-11-21	2.69	Chapter 3.2.4 (empty) removed
		Chapter 3.3.5 (empty) removed
		Character set for mandate_identification defined
2013-12-27	2.70	Comments to successurl, … changed:
		old: only if not provided in the PMI
		additional response parameter added for direct debit requests
		Direct Debit Netherlands removed from chapter "1. General"
2014-03	2.71	Request "managemandate" is now available with BBAN (Germany only) and with userid/customerid if BBAN is attached to user
		Response data have been extended by "mandate_dateofsignature"
		Mode "live" / "test" consistently written in lower case.
		Typo corrected "GT Credit (default for amount < 0)"
		BankAccountCheck will return either "INVALID" or "ERROR" in case of invalid data.
		Error messages added and text corrected
2014-03-19	2.72	new error codes 878, 905, 909, 1007, 1367, 1372, 1373
		updateuser does not support "manadate_identification"
2014-09-05	2.73	new error codes 940, 941, 952, 1337, 1338, 1374, 1375
		Parameter "telephonenumber" shortened from 50 to 30 characters
		Parameter for Klarna (KLV) added
		Parameter "shipping_addressaddition" has been removed as it is not used for any payment type
		Parameter "state" (regions) extended to these countries: US, CA, CN, JP, MX, BR, AR, ID, TH, IN
		Missing parameter "pseudocardpan" added to request "3dscheck"
		Missing parameter "ti_trail" and "ti_recurring" added to request "createaccess"
		Documentation for TxStatus has been corrected: "cancellation" -> "cancelation"
		IMPORTANT NOTE:
		Starting with 2014-12-29 the range of IP-addresses of the PAYONE Platform will be extended!
		• **old: 213.178.72.196, 213.178.72.197, 217.70.200.0/24**
		• **new: 213.178.72.196, 213.178.72.197, 217.70.200.0/24, 185.60.20.0/24**
		Please ensure that your systems will be able to accept outgoing and incoming connections to and from all these IP-addresses.

Changes		
Date	**Version**	**Comments**
2015-01-12	2.74	New error code 1012 added
		Parameter "clearingtype" has been added to request "updateaccess". This parameter already existed, but was not documented officially.
		Parameter for Klarna installment (KLS) have been added
		Parameter "shipping_state" is mandatory for PayPal (PPE) for certain countries.
		Parameters it, id, pr, no, de, va added to preauthorization for PayPal (PPE)
		Transaction Status PAYONE -> merchant:
		• new parameter "transaction_status" has been introduced
		(if your systems are not prepared to process new parameters, please contact our PAYONE Technical Support)
		Parameter "api_version" added -> see standard parameter
		only available with api_version >= 3.9:
		• New response "pending" added for "preauthorization" / "authorization"
2015-02-25	2.75	Transaction Status PAYONE -> merchant:
		• description added for parameter "notify_version" (in use since January 2015)
		• txaction "failed": description corrected (mistake by copy&paste). -> this txaction is not in use yet.
2015-04-08	2.76	• PCS (PAYONE Collection Service) has been migrated to PPS (PAYONE Payment Service)
		• Chapter 1, "please note" chapter supplemented by reference to costs
		• Transaction Status PAYONE -> merchant, txaction "failed" is used with "Barzahlen" and expired refund.
2015-06-03	2.77	• Request "updateaccess", parameter "productid" has been corrected from N6 to N7.
		• Character set for parameter "id" (product number) has been clearly defined
		• The hash values (key -> chapter 3.1.2, key -> 4.1, 4.2) are actually given as MD5. This actually still remains with MD5 and is subject to change in future to SHA2-384.
2015-09-02	2.78	• Parameter "reference" for GPY must be min. 4, max. 20 characters

Changes		
Date	Version	Comments

2015-12-07	2.79	• Online-Payment P24 added
		• Parameter "state" was missing for request "updateuser"
		• Old IP-addresses for Session-Status and Transaction-Status removed.
		• CreateAccess: Added that "access_expiretime" and "period_unit_trail", "period_length_trail" can not be used. "access_expiretime" should not be used any more.
		• AddressCheck Person: added that firstname/lastname are mandatory
		• BankAccountCheck:
		old: Errorcode 888 (IBAN invalid) was returned with response "ERROR"
		new: Errorcode 888 (IBAN invalid) is returned with response "INVALID"
		• New error codes 972 and 973 have been added
		• Parameter "bankcode" and "clearing_bankcode" have changed from N..8 to AN..11
		• Parameter "bankaccount" and "clearing_bankaccount" have changed from AN..14 to AN..26
		• Added support IP V4/V6 for customers IP-address
		• ManageMandate:
		  o actually ManageMandate always reponds with "APPROVED" or "ERROR".
		  o in future (Q3 2016) ManageMandate will respond with "ERROR" for erroneous requests and may respond with "INVALID" for requests with invalid data
		-> responses "APPROVED", "ERROR" and "INVALID" may be used.

2016-01-28	2.80	• itemtype (Parameter „it") now does support „voucher" for PPE (PayPal Express) • Additional test data for "consumerscore" and "address check person". Please refer to separate document "PAYONE_Platform_Testdata_EN.pdf"
2016-02-15	**2.81**	• **New SSL-certificates for PAYONE -> https://www.payone.de/en/platform-integration/platform/important-technical-information/ssl-certificates/**
2016-02-23	2.82	• Naming changed from "truncated cardpan" to "masked cardpan". Parameter name "truncated cardpan" does remain unchanged. In fact "masked cardpan" means display of first six and last four digits while "truncated cardpan" means showing only last four digits. • Actually the pseudo card pan is 13 to 16 digits long. **In future the pseudo card pan will be 19 digits long.** This is already specified by format "N..19" and in future the full range of 19 digits will be used.
2016-03-18	2.83	• **Check of correct encoding will be enforced.** I.e.: If request-encoding is specified with "UTF-8" (Parameter "encoding") and non-matching characters are detected (e.g. "ß" instead of "U+00DF" or "Ö" instead of "U+00D6") the request will be rejected with errorcode=2013.
2016-05-09	2.84	• iDEAL: Bunq-Bank added (Parameter "bankgrouptype") • Contract/createaccess: Limit (3 years) for trail and recurring period documentated. • **Chapter 3.1.3: Special remarks for usage of not-used parameters.**

1 General

This technical reference includes detailed descriptions and examples for the communication with the PAYONE Platform.

PAYONE Platform supports the following methods of payment:

Direct debit:	Germany, Austria
	(ELV: electronic direct debit system)
Credit card:	Visa, MasterCard, American Express, JCB, Diners Club, Discover,…
Debit card:	Maestro International, Maestro UK, Carte Bleue
Online transfer:	Sofortbanking, giropay, eps (electronic payment standards), PostFinance E-Finance, PostFinance Card, iDEAL
Transfer:	Prepayment (worldwide), open invoice (worldwide), cash on delivery (worldwide)
e-wallets:	PayPal
Financing:	BillSAFE Invoice (deprecated), Klarna Invoice

PAYONE Platform includes the following optional modules:

Accounting:	Detection of incoming payments and overdue accounts that result from return debit notes, chargebacks and invoices which have not been settled by the specified date.
Contract:	Administration of subscriptions and recurring payments
Invoicing:	Generating invoices and credit memos
Collect:	Automatic recovery of overdue accounts via dunning processes and encashment
Protect:	Check of accuracy and evaluation of the submitted customer data
Reporting:	Specific export options for all transaction details
Billing:	Aggregated billing of individual purchases and subscriptions

The administration of subscriptions (Contract), the creation of invoices (Invoicing) and the dunning processes (Collect) are, depending on the settings, automatically carried out in the background. You can, however, use API to control these procedures.

The communication is based on HTTPS-POST requests (key/value pairs) between the merchant's systems and PAYONE Platform.

The PAYONE Platform and its connected systems are designed for IP addresses Version 4.

This technical reference may include functions that are not activated for your merchant account due to contractual terms. If you have any questions or problems please do not hesitate to contact our service team.

Please note:

Mode "test" / "live":

Basically all API-requests can be used in mode "test" and "live" in the same way. But please note that the processes may differ slightly different in mode "test" and "live". So in mode "test" a lot of downstreamed processes are simulated by the PAYONE Platform and are not forwarded to other service providers.

Please also note that you should not use any live data in mode "test". The PAYONE Platform offers a set of test data to simulate several test cases in payment processing. Please request the document "PAYONE Platform Test procedures and test data".

Attention: Requests in mode "live" are always processed and forwarded to service providers – even if test data are used. By this additional cost may come up (e.g. by post delivery of documents or by chargebacks).

Costs:

Please note that depending on the transaction type used costs may occur in addition to transaction fees. See our List of Prices and Services for details.

1.1   Accounts

The PAYONE Platform includes merchant accounts and what is known as sub accounts. For the settlement of your goods you need at least one sub account to which your payments will be allocated.

Each merchant account can include any number of sub accounts. This combination of merchant and sub accounts offers a multitude of flexible options to the merchant.

The merchant can, for example, allocate marketing campaigns to different sub accounts in order to receive exact statistics concerning all transactions, accesses, revenues, subscriptions and purchases generated through the corresponding marketing campaign. The merchant can thus easily measure and analyse the success of his marketing campaigns with just one merchant account.

This combination of merchant and sub accounts can also be used for multilevel marketing platforms (partner programs) or resellers.

1.2   Payment portals

In order to carry out payment processes via the PAYONE Platform, you must first create a payment portal. All settings regarding payment processes and debtor management are anchored in the payment portals. All payment processes are conducted via the different payment portals.

The PAYONE Platform has two different versions of payment portals: "Access" and "Shop".

The fundamental difference between the two payment portal versions is the following: In the "Access" version you need to set up orders/contract templates and the PAYONE Platform can handle the access management for you. You can define how long or how often your customers have access to your products and services after a successful payment process. In the same manner, subscriptions are supported by the PAYONE Platform payment portals of the version "Access".

"Access" payment portals are thus specifically useful for accounting digital products or services which will grant your customer access for a specific period of time determined by you or if the PAYONE Platform is to manage a subscription.

In payment portals of the version "Shop" a one-time settlement occurs. In this case it is not necessary to set up offers because the products and services that are to be settled are dynamically submitted to the PAYONE Platform. It is therefore possible to settle actual as well as digital products and services.

Versions:

"Access" version: Time-based settlement

                         (settlement of digital products and services for a specific period of time, such as memberships or subscriptions)

"Shop" version: Product /event-based settlement

                         (one-time settlement of actual or digital products and services)

1.3   Debtor accounts

With each initialisation of a payment process the PAYONE Platform sets up a debtor account and opens up a payment process in this account.

Each payment process includes an unique PAYONE payment process ID (txid). An individual balance is kept for each payment process. A payment process usually includes an invoice and, where applicable, several credit memos. All payments or return debit notes are automatically allocated to the corresponding payment process. Once a payment request is settled, the balance is reduced by the corresponding amount. In the case of return debit notes or chargebacks the balance is increased by the amount of the return debit notes.

During each booking the master data/payment data for the customer is saved. Each customer (debtor) is assigned a PAYONE debtor ID (userid) by the PAYONE Platform. If you enter the PAYONE debtor ID assigned by the PAYONE Platform (userid) for follow-up bookings for the same debtor, the booking will automatically be assigned to the same debtor.

The second option is to use your own customer ID (customerid). If you use the same customer ID (customerid) for two different bookings, the bookings will also be allocated to the same internal debtor by the PAYONE Platform.

Advantage:

All payment processes by the same debtor are managed automatically internally. Among other things, this makes it possible to synchronise the booking, dunning and encashment processes by combining several open requests for one debtor within one process. In addition, the payment processes or the master data/ payment data for one debtor can easily be administered.

By storing customer data in the PAYONE Platform it is moreover possible to initiate follow-up bookings for a customer without needing to submit the customer data. It is therefore not necessary for the merchant to store e.g. credit card information.

Attention:

When follow-up bookings for the same customer (debtor) (same userid or customerid) are carried out, the debtor's master data is updated / overwritten with the current values.

1.4 Invoicing

The PAYONE Platform can automatically generate invoices and credit memos for you and send these, e.g. as PDF documents, to your customer via email or post.

With the "Access" version the description provided in the offer you have generated is automatically used as the invoice item.

With the "Shop" version you have the possibility to supply the PAYONE Platform with your complete shopping cart including article number, quantity, description, price and VAT. These positions are automatically used as invoice items.

You can create the invoices according to your specifications.

Once the invoice is activated and the invoice/credit memo has been successfully carried out, an invoice/credit memo in your design is automatically created by the PAYONE Platform and sent to the customer as a PDF document via email or post. Afterwards you can download the invoices sent at any time in the PMI (PAYONE Merchant Interface).

For configuration of the PAYONE Platform invoicing module please contact the PAYONE merchant service.

1.5 Dunning processes and encashment

At your request the PAYONE Platform will carry out commercial dunning processes as well as the transfer to encashment. Within the dunning process, the customer will receive up to three reminders (e.g. via email, post) with requests for payment. If the dunning process is without success, the case can be transferred to an external encashment agency. All reminders that have been sent can be viewed via PMI (PAYONE Merchant Interface).

If an invoice is not settled by the specified date or in the case of return debit notes and chargebacks (credit card) the case is automatically transferred to the PAYONE Platform's internal dunning.

In the reminders, the customer receives an overview of all outstanding requests and of any additional fees that may have resulted. The email includes all data relevant for payment and the customer is therefore able to settle all outstanding requests by credit transfer straight away. The incoming payments are automatically assigned to the outstanding request by the PAYONE debtor management system. If the dunning procedure is without success, the case is transferred to an encashment agency.

The merchant is supplied with all outstanding requests via the TransactionStatus (see chapter 4.2). In the same manner the TransactionStatus transmits the settlement of every outstanding request. The customer is optionally provided with a confirmation mail acknowledging the settlement of the outstanding request.

For configuration of the PAYONE Platform Collect module please contact the PAYONE Merchant Service.

1.6 Administration of subscriptions

With the help of the Contract module the PAYONE Platform manages subscriptions and recurring payments. Terms, prices and dependencies can be defined freely within the PMI (PAYONE Merchant Interface), which means that complex order models can be displayed as well.

In order for subscriptions to be managed automatically via the PAYONE Platform, you must first provide the key details of the subscription in the PMI (PAYONE Merchant Interface). For this purpose, create a payment portal of the type "Access" and corresponding offers (templates) for the different subscriptions (see chapter 2.1). Here, you can define terms, prices, etc. for the subscription.

To initialise a subscription use the corresponding order ID (template) and a "createaccess" request. If the first booking is successful, a subscription will be created for the customer using the template.

All bookings created by the administration of subscriptions via the TransactionStatus (see chapter 4.2) are submitted to the merchant. If Invoicing is active, the customer will automatically receive an invoice with each booking.

For configuration of the PAYONE Platform Contract module please contact the PAYONE merchant service.

2   Payment portals

2.1   Payment portal version "Access"

2.1.1   Creating a payment portal of the version "Access"

In order to invoice your products and services with access management or administration of subscriptions via PAYONE, you must first create at least one payment portal of the version "Access".

Options

Portal name:	General description of the payment portal.
URL:	URL on which your products or services you wish to settle via this payment portal are to be found.
Sender email:	Email-address that is used for emails to end customers

2.1.2   Adding an offer to a payment portal

Options initial term

Name:	Will be used as article description for the creation of invoices.
Login time:	Defines the duration for the initial contract term. (Days/months/years) Do not exceed a duration of 36 months / 3 years.
Price:	Price for the initial contract term.

Options follow-up term / repeat term

Automatic renewal:	Activate this check box to activate repeat terms. If you activate this option, the subscription will be renewed until it is actively terminated.
Name:	Will be used as article description for the creation of invoices.
Repeat cycle:	Defines the duration of the repeat cycle. (Days/months/years). Do not exceed a duration of 36 months / 3 years.
Price:	Price of the repeat cycle
Currency:	The currency applies for both the initial term and the repeat term.
VAT tax rate:	The VAT tax rate applies for both the initial term and the repeat term.

2.1.3   Extended options of the payment portal

Options

SessionStatus URL:	Status changes for an open session (access) are transmitted to this URL via HTTP request. (see chapter 4.1)
	If you are using the SessionControl script, enter the corresponding URL here.
TransactionStatus URL:	Status changes for a payment process are transmitted to this URL via HTTP request. (see chapter 4.2)
Key:	This key is transmitted to the API/ SessionStatus/ TransactionStatus URL as an MD5/SHA2-384 hash value with every call. API-hash as MD5 or SHA2-384, Status-Hash as MD5.
	Attention: The hash value has to be given in lower case.
Purpose:	Purpose used for this offer

2.2   Payment portal version "Shop"

2.2.1   Creating a payment portal of the version "Shop"

In order for the PAYONE System to be able to handle the payments for one or several products at a time, you must first create a payment portal of the version "Shop". Please notice the differences to the payment portal of the version "Access" (see 2.1).

Options

Shopname:	General description of the shop portal.
URL:	URL on which to find your products you wish to sell here.
TransactionStatus URL:	Status changes for a payment process are transmitted to this URL via HTTP request. (see chapter 4.2)
Key:	This key is transmitted to the API/ SessionStatus/ TransactionStatus URL as an MD5 hash value with every call. API-hash as MD5 or SHA2-384, Status-Hash as MD5.
	Attention: The hash value has to be geiven in lower case.

3 Interface definitions

3.1 General

3.1.1 Data transfer

The data transfer is based on HTTPS-POST request (key/value pairs).

The return of the data is based on on a line-by-line basis. The name of the parameter is separated from the parameter value with an equal sign ("=").

parameter1=value1

parameter2=value2

 …

The requests must be sent to the following URL:

API URL: https://api.pay1.de/post-gateway/

3.1.2 Standard parameter

With each request the following parameters must always be submitted.

Standard parameter			
Parameter	**Required**	**Format**	**Comment**
mid	+	N..6	Merchant account ID
portalid	+	N..7	Payment portal ID
key	+	AN..32	Payment portal key as MD5 value
api_version[1]	+	Default	3.8 Actual API-version (Default if not present) 3.9 New API-version from 2015-01-05
mode	+	Default	test: Test mode live: Live mode
request	+	Default	Queries: - preauthorization - authorization - capture - refund …
encoding	-	Default	ISO 8859-1 (default) UTF-8

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[1] New parameter "api_version" should be added to actual implementations as it will be mandatory in future.

3.1.3   Special remark

- All information described as "Unixtimestamp" refers to coordinated universal time (UTC) and is hence not subject to changing from daylight saving time to standard time.

- Only use key-value-pairs which are filled with meaningful data. All parameters that are not required for a request must not be used. Do not use dummy-values (like "-" or "x") and do not use empty values. E.g.:

    o request "updateuser" does not require a parameter "clearingtype" nor "currency".
       -> Do not send e.g. "clearingtype=" or "clearingtype=-", …

    o request "getinvoice" does not require a parameter "amount" nor "language".
       -> Do not send e.g. "amount=" or "amount=0", …

    o request "preauthorization" with "clearingtype=cc" (creditcard) does not require bankdata.
       -> Do not send e.g. "bankcountry=", "bankcountry=x", "iban=" or "iban=x", …

3.2   Payment

3.2.1   Initiating payment reservation (preauthorization)

With the "preauthorization" request the transmitted amount is reserved. According to the type of payment, specific functions are carried out.

This option is <u>only</u> available in the "Shop" option.

Credit card	Credit card data is verified and stored. The amount is reserved on the customer's card
Debit payment	Account data is verified and stored.
Online Bank Transfer	Account data is verified Online transfer session is initialised Amount will be charged to the account directly after payment is completed
e-wallet	E-wallet session is initialised Amount is reserved after the payment has been completed
Prepayment	Data is stored Payment process is initialised
Invoice	Data is stored Payment process is initialised
Cash on delivery	Data is stored Payment process is initialised
Financing	Payment type BillSAFE and Klarna require item data, billing and delivery address need to be identical.

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No receivable is entered upon this request.

Request "preauthorization"			
Parameter	Required	Format	Comment
aid	+	N..6	Sub account ID
clearingtype	+	Default	elv Debit payment cc Credit card rec Invoice cod Cash on delivery sb Online Bank Transfer wlt e-wallet fnc Financing
reference	+	AN..20	Merchant reference number for the payment process. (Permitted symbols: 0-9, a-z, A-Z, .,-,_,/) special limits / restrictions: GPY min./max: AN 4..16
amount	+	N..7	Total amount (in smallest currency unit! e.g. cent)
currency	+	Default	Currency (ISO 4217)
param	-	AN..255	Individual parameter
narrative_text	-	AN..81	Dynamic text element on account statements (3 lines with 27 characters each) and credit card statements. KLV, KLS: Text string stored in the invoice commentary area.
Parameter (personal data)			
customerid	-	AN..20	Merchant's customer ID (Permitted symbols: 0-9, a-z, A-Z, .,-,_,/)
userid	-	N..12	Debtor ID (PAYONE)
salutation	-	AN..10	Title (e.g. "Mr.", "Mrs.", "company")
title	-	AN..20	Title (e.g. "Dr", "Prof.")
firstname	o	AN..50	First name (optional if company is used) Mandatory for payment type KLV, KLS
lastname	+	AN..50	Surname
company	-	AN2..50	Company
street	-	AN..50	Street number and name Mandatory for payment type KLV, KLS
addressaddition	-	AN..50	Address line 2 (e.g. "7th floor", "c/o Maier") Mandatory for payment type KLV, KLS NL
zip	-	AN..10	Postcode Mandatory for payment type KLV, KLS
city	-	AN..50	City Mandatory for payment type KLV, KLS
country	+	Default	Country (ISO 3166)
state	-	Default	State (ISO 3166-2 subdivisions) (only if country=US, CA, CN, JP, MX, BR, AR, ID, TH, IN)

Request "preauthorization"			
Parameter	**Required**	**Format**	**Comment**
email	-	AN..50	Email address Mandatory for payment type BSV, KLV, KLS
telephonenumber	-	AN..30	Telephone number Mandatory for payment type KLV, KLS
birthday	-	N8	Date of birth (YYYYMMDD) Mandatory for payment type KLV, KLS
language	-	Default	Language indicator (ISO 639) Mandatory for payment type KLV, KLS KLS, KLV support sv, nb (norwegian), fi, da, de, nl
vatid	-	AN..50	VAT identification number
gender	-	Default	f=female, m=male Mandatory for payment type KLV, KLS DE, NL, AT
personalid	-	AN..32	Person specific numbers or characters Mandatory for payment type KLV, KLS SE, FI, DK, NO Format: A-Z, a-z, 0-9, +-./()
ip	-	AN..39	Customer's IP-V4-address (123.123.123.123) or IP-V6-address Mandatory for payment type KLV, KLS
Parameter (delivery data)			
shipping_firstname	-	AN..50	First name
shipping_lastname	-	AN..50	Surname
shipping_company	-	AN2..50	Company
shipping_street	-	AN..50	Street number and name
shipping_zip	-	AN..10	Postcode
shipping_city	-	AN..50	City
shipping_state	o	Default	State (ISO 3166-2 subdivisions) (only if country=US, CA, CN, JP, MX, BR, AR, ID, TH, IN) Mandatory for PPE if shipping_country listed above
shipping_country	-	Default	Country (ISO 3166)
Parameter (debit payment)			
bankcountry	o	Default	Account type/ country for use with BBAN: DE mandatory with bankcode, bankaccount optional with iban/bic
bankaccount	o	AN..26	Account number (BBAN) DE only: IBAN/BIC can be calculated by PAYONE platform automatically given by bankcode/ bankaccount
bankcode	o	AN..11	Sort code (BBAN) (only in DE) DE only: IBAN/BIC can be calculated by PAYONE platform automatically given by bankcode/ bankaccount (BBAN)
iban	o	AN..35	International Bank Account Number

Request "preauthorization"			
Parameter	Required	Format	Comment
			Only capital letters and digits, no spaces
			If both (BBAN and IBAN) are submitted, IBAN is splitted into BBAN and processed. BBAN parameters are ignored.
bic	o	AN..11	Bank Identifier Code
			Only capital letters and digits, no spaces
bankaccountholder	o	AN..35	Account holder
mandate_identification	o	AN..35	Can be used to enforce a merchant specific mandate identification. The mandate_identification must be unique. Allowed characters: A-Z a-z 0-9 + - . ( )
			If the mandate_identification is not set PAYONE will create an unique mandate identification (pattern: PO-nnnnnnnnnn).
			PPS: This parameter must not be used!
Parameter (online transfer)			
onlinebanktransfertype	+	Default	PNT Sofortbanking (DE, AT, CH, NL) GPY giropay (DE) EPS eps – online transfer (AT) PFF PostFinance E-Finance (CH) PFC PostFinance Card (CH) IDL iDEAL (NL) P24 Przelewy24 (P24)
bankcountry	o	Default	Account type/ country
			for use with BBAN: DE, AT, CH, NL
			mandatory with bankcode, bankaccount
			optional with iban/bic
bankaccount	o	AN..26	Account number (giropay & Sofortbanking only) DE only: IBAN/BIC can be calculated by PAYONE
bankcode	o	AN..11	Sort code (giropay & Sofortbanking only) DE only: IBAN/BIC can be calculated by PAYONE
bankgrouptype	o	Default	Bank Group (see chapter 5)
			(eps & iDEAL only)
iban	o	AN..35	International Bank Account Number
			Only capital letters and digits, no spaces
			If both (BBAN and IBAN) are submitted, IBAN is splitted into BBAN and processed.
bic	o	AN..11	Bank Identifier Code
			Only capital letters and digits, no spaces
successurl	o	AN..255	URL "payment successful"
errorurl	o	AN..255	URL "faulty payment"
backurl	o	AN..255	URL "Back" or "Cancel"
Parameter (e-wallet)			
wallettype	+	Default	Wallet provider
			PPE: PayPal Express

Request "preauthorization"			
Parameter	**Required**	**Format**	**Comment**
successurl	o	AN..255	URL "payment successful"
errorurl	o	AN..255	URL "payment faulty"
backurl	o	AN..255	URL "Back" or "Cancel"

it[n]	o	Default	For PPE: Item type
			   goods Goods
			   shipment Shipping charges
			   handling Handling fee

id[n]	o	AN..32	Product number, order number, etc. Permitted symbols: 0-9 a-z A-Z ()[]{} +-_#/:
pr[n]	o	N..8	Unit price (in smallest currency unit! e.g. cent)
no[n]	o	N..3	Quantity
de[n]	o	AN..255	Description (on invoice) For PPE maximum 127 characters are processed.
va[n]	o	N..4	VAT rate (% or bp) value < 100 = percent value > 99 = basis points (e.g. 1900 = 19%)
Parameter (cash on delivery)			
shippingprovider	+	Default	Shipping company DHL: DHL, Germany BRT: Bartolini, Italy
Parameter (credit card)			
cardpan	+	N..19	Card number

cardtype	+	Default	Card type
			  V Visa
			  M MasterCard
			  A American Express
			  D Diners
			  J JCB
			  O Maestro International
			  U Maestro UK
			  C Discover
			  B Carte Bleue

cardexpiredate	+	N4	Expiry date YYMM
cardcvc2	o	N..4	Credit verification number (CVC)
cardissuenumber	-	N..2	Card issue number (only Maestro UK cards)
cardholder	-	AN..50	Card holder
ecommercemode	-	Default	Credit card transaction type: internet eCommerce Transaction (SSL secured) 3dsecure 3-D Secure transaction (can be enabled alternatively in the risk

Request "preauthorization"			
Parameter	**Required**	**Format**	**Comment**
			settings)
			moto Mail or telephone order transaction
Parameter (credit card with pseudo card number)			
pseudocardpan	+	N..19	Pseudo card number
			(This card number can be submitted alternatively to the rest of the card data)
Parameter (3-D Secure)			
xid	o	AN..40	3-D Secure transaction ID
			(if the request "3dscheck" was used previous transactions)
cavv	-	AN..40	3-D Secure authentication value
eci	-	AN..2	3-D Secure e-commerce indicator
successurl	o	AN..255	URL "payment successful"
errorurl	o	AN..255	URL "faulty payment"
Parameter (Financing)			
financingtype	+	Default	Financing type
			BSV BillSAFE Invoice
			KLV Klarna Invoice
			KLS Klarna installment
it[n]	+	Default	For BSV / KLV / KLS: Item type
			goods Goods
			shipment Shipping charges
			handling Handling fee
			voucher Voucher / discount
			Note: Item type "handling" only available after assignment by BillSAFE.
id[n]	+	AN..32	Product number, order number, etc.
			Permitted symbols: 0-9 a-z A-Z ()[]{} +-_#/:
pr[n]	+	N..8	Unit price
			(in smallest currency unit! e.g. cent)
no[n]	+	N..3	Quantity
de[n]	+	AN..255	Description (on invoice)
			Note:
			For BSV maximum 100 characters are processed.
va[n]	-	N..4	VAT rate (% or bp)
			value < 100 = percent
			value > 99 = basis points (e.g. 1900 = 19%)
			Mandatory for payment type KLV, KLS
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

Response "preauthorization"			
Parameter	**Required**	**Format**	**Comment**
status	+	Default	APPROVED / REDIRECT / ERROR / PENDING
Parameter (APPROVED)			
txid	+	N..12	Payment process ID (PAYONE)
userid	+	N..12	Debtor ID (PAYONE)
Parameter (PENDING)[2] (actually only supported for KLV/KLS)			
txid	+	N..12	Payment process ID (PAYONE)
userid	+	N..12	Debtor ID (PAYONE)
Parameter (REDIRECT) (3-D Secure/online transfer/e-wallet)			
txid	+	N..12	Payment process ID (PAYONE)
userid	+	N..12	Debtor ID (PAYONE)
redirecturl	+	AN..255	Redirect URL
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message for the merchant
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, "language")
Parameter (credit card – if AVS has been ordered[3])			
protect_result_avs	-	A1	AVS return value, see chapter 5.3
Parameter (Prepayment/cash on delivery)			
clearing_bankaccountholder	+	AN..35	Recipient bank account holder
clearing_bankcountry	+	Default	Recipient account type/ country (e.g. DE, AT, etc.)
clearing_bankaccount	+	AN..26	Recipient account number
clearing_bankcode	o	AN..11	Recipient sort code
clearing_bankiban	-	AN..35	Recipient IBAN
clearing_bankbic	-	AN..11	Recipient BIC
clearing_bankcity	-	AN..50	Recipient city or bank
clearing_bankname	-	AN..50	Recipient bank name

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[2] New response value – only available with "api_version=3.9". Indicates that a payment process is pending at external payment processor. If "api_version=3.8" or not present then "APPROVED" is returned for compatibility.

[3] AVS (Address Verification System) is currently only supported for American Express

Parameter (direct debit[4])			
mandate_identification	-	AN..35	used mandate_identification for debit payment
mandate_dateofsignature	-	N..10	date when mandate has been created (format YYYYMMDD)
creditor_identifier	-	AN..35	used CID for debit payment
creditor_name	-	AN..35	as recorded in PAYONE Platform
creditor_street	-	AN..35	as recorded in PAYONE Platform
creditor_zip	-	AN..10	as recorded in PAYONE Platform
creditor_city	-	AN..50	as recorded in PAYONE Platform
creditor_country	-	Default	Country (ISO 3166)
creditor_email	-	AN..50	as recorded in PAYONE Platform

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[4] **Parameter "mandate_identification" will not be provided actually to prevent declined requests by merchant systems that do not expect these key/values by now. Parameter has to be enabled in PMI, Configuration, Payment portals, General: "Additional response-data" for mode test and live.**

3.2.2 Initiating payment process (authorization)

With the "authorization" request the payment process is initiated. According to the type of payment, specific functions are carried out.

This request is <u>only</u> available in the "Shop" version.

Credit card	Card data is verified
	Card is charged immediately
Debit payment	Account data is verified
	Debit payment is carried out
Online transfer	Account data is verified where applicable
	Online transfer session is initialised
	Amount will be charged to the account directly after payment is completed
e-wallet	E-wallet session is initialised
	Amount will be charged to the account directly after payment is completed
Prepayment	<u>Not</u> supported by this request!
Invoice	Payment process is initialised
Cash on delivery	Payment process is initialised
Financing	For payment type BillSAFE and Klarna it is mandantory to create an invoice after positive acknowledge of this request based on the returned clearing account data. Billing and delivery address need to be identical.

PAYONE Business

The request is booked to the transaction account immediately after the successful payment. The time of payment therefore depends on the type of payment. The only exception is payment by invoice or cash on delivery – in this case the request is booked immediately independent of the payment.

The TransactionStatus informs you about the status of the requests. The TransactionStatus communicates, among other things, incoming payments when using the payment type invoice/prepayment and return debit notes or chargebacks if applicable (see chapter 4.2).

Module invoicing

For invoicing via the PAYONE Platform you must submit all items that shall appear on the invoice. To do so, submit the parameters id[n], pr[n], no[n], de[n], va[n]. Start with item n=1. For all following articles use n=2, n=3, and so on. Accordingly, id[2],pr[2],no[2],de[2],va[2] are the parameters for item 2, and so on.

Attention: If a parameter is missing, the whole item will not be considered!

Request "authorization"			
Parameter	**Required**	**Format**	**Comment**
aid	+	N..6	Sub account ID
clearingtype	+	Default	elv — Debit payment cc — Credit card rec — Invoice cod — Cash on delivery sb — Online Bank Transfer wlt — e-wallet fnc — Financing
reference	+	AN..20	Merchant reference number for the payment process (Permitted symbols: 0-9, a-z, A-Z, .,-,_,/) special limits / restrictions: GPY — min./max: AN 4..16
amount	+	N..7	Total amount in cent (in smallest currency unit! e.g. cent)
currency	+	Default	Currency (ISO 4217)
param	-	AN..255	Individual parameter
narrative_text	-	AN..81	Dynamic text element on account statements (3 lines with 27 characters each) and credit card statements.
Parameter (PAYONE Business)			
settleaccount	-	Default	Carry out settlement of outstanding balances. The request is booked and the resulting balance is settled by means of a collection, e.g. a refund. yes — Settlement of outstanding balances is carried out. no — Do not carry out settlement of outstanding balances, book request only. This is not valid for BillSAFE / Klarna and will be rejected. auto: — The system decides - depending on type of payment and balance - if a settlement of balances can be carried out or not. (default)
document_date	-	N8	Document date (YYYYMMDD)
booking_date	-	N8	booking date (YYYYMMDD)
due_time	-	N..11	Due date (Unixtimestamp) meaning by clearingtype: rec — due time of the invoice; needed to start dunning run elv — debit will be initiated on this date. Please pay attention that 5 or 2 days are added to the due_time – depending on FIRST or RECURRENT debit.

Request "authorization"			
Parameter	**Required**	**Format**	**Comment**
Parameter (BillSAFE, Klarna, module Invoicing)			
financingtype	+	Default	Financing type BSV BillSAFE Invoice KLV Klarna Invoice KLS Klarna Installment
invoiceid	-	AN..20	Merchant's invoice number
invoice_deliverymode	-	Default	M Post P PDF (via email) N no delivery
invoice_deliverydate	-	N8	Delivery date (YYYYMMDD)
invoice_deliveryenddate	-	N8	Delivery period end date (YYYYMMDD)
invoiceappendix	-	AN..255	Dynamic text on the invoice
it[n]	+	Default	For BSV / KLV / KLS: Item type goods Goods shipment Shipping charges handling Handling fee voucher Voucher / discount Note: Item type "handling" only available after assignment by BillSAFE. Item type "voucher" not available for PPE
id[n]	+	AN..32	Product number, order number, etc. Permitted symbols: 0-9 a-z A-Z ()[]{} +-_#/:
pr[n]	+	N..8	Unit price (in smallest currency unit! e.g. cent)
no[n]	+	N..3	Quantity
de[n]	+	AN..255	Description (on invoice) For BSV maximum 100 characters are processed. For PPE maximum 127 characters are processed.
va[n]	-	N..4	VAT rate (% or bp) Mandatory for payment type KLV, KLS
sd[n]	-	N8	Delivery date (YYYYMMDD)
ed[n]	-	N.8	Delivery period end date (YYYYMMDD)
Parameter (personal data)			
customerid	-	AN..20	Merchant's customer ID (Permitted symbols: 0-9, a-z, A-Z, .,-,_,/)
userid	-	N..12	Debtor ID (PAYONE)
salutation	-	AN..10	Title (e.g. "Mr", "Mrs", "company")
title	-	AN..20	Title (e.g. "Dr", "Prof.")
firstname	o	AN..50	First name (optional if company is used) Mandatory for payment type KLV, KLS
lastname	+	AN..50	Surname

Request "authorization"			
Parameter	**Required**	**Format**	**Comment**
company	-	AN2..50	Company
street	-	AN..50	Street number and name Mandatory for payment type KLV, KLS
addressaddition	-	AN..50	Address line 2 (e.g. "7th floor", "c/o Maier") Mandatory for payment type KLV, KLS in NL
zip	-	AN..10	Postcode Mandatory for payment type KLV, KLS
city	-	AN..50	City Mandatory for payment type KLV, KLS
state	-	Default	State (ISO 3166-2 subdivisions) (only if country=US, CA, CN, JP, MX, BR, AR, ID, TH, IN)
country	+	Default	Country (ISO 3166)
email	-	AN..50	Email address Mandatory for payment type BSV, KLV, KLS
telephonenumber	-	AN..30	Telephone number Mandatory for payment type KLV, KLS
birthday	-	N8	Date of birth (YYYYMMDD) Mandatory for payment type KLV, KLS
language	-	Default	Language indicator (ISO 639) Mandatory for payment type KLV, KLS KLV, KLS support sv, nb (norwegian), fi, da, de, nl
vatid	-	AN..50	VAT identification number
gender	-	Default	f=female, m=male Mandatory for payment type KLV, KLS DE, NL, AT
personalid	-	AN..32	Person specific numbers or characters Mandatory for payment type KLV, KLS SE, FI, DK, NO Format: A-Z, a-z, 0-9, +-./()
ip	-	AN..39	Customer's IP-V4-address (123.123.123.123) or IP-V6-address Mandatory for payment type KLV, KLS
Parameter (delivery data)			
shipping_firstname	-	AN..50	First name
shipping_lastname	-	AN..50	Surname
shipping_company	-	AN2..50	Company
shipping_street	-	AN..50	Street number and name
shipping_zip	-	AN..10	Postcode
shipping_city	-	AN..50	City
shipping_state	-	Default	State (ISO 3166-2 subdivisions) (only if country=US, CA, CN, JP, MX, BR, AR, ID, TH, IN) Mandatory for PPE if shipping_country listed above
shipping_country	-	Default	Country (ISO 3166)

Request "authorization"			
Parameter	**Required**	**Format**	**Comment**
Parameter (debit payment)			
bankcountry	o	Default	Account type/ country for use with BBAN: DE mandatory with bankcode, bankaccount optional with iban/bic
bankaccount	o	AN..26	Account number (BBAN) DE only: IBAN/BIC can be calculated by PAYONE platform automatically given by bankcode/bankaccount
bankcode	o	AN..11	Sort code (BBAN) (only in DE) DE only: IBAN/BIC can be calculated by PAYONE platform automatically given by bankcode/bankaccount (BBAN)
bankaccountholder	-	AN..35	Account holder
iban	o	AN..35	International Bank Account Number Only capital letters and digits, no spaces If both (BBAN and IBAN) are submitted, IBAN is splitted into BBAN and processed. BBAN parameters are ignored.
bic	o	AN..11	Bank Identifier Code Only capital letters and digits, no spaces
mandate_identification	o	AN..35	Can be used to enforce a merchant specific mandate identification. The mandate_identification has to be unique. Allowed characters: A-Z a-z 0-9 + - . ( ) If the mandate_identification is not set PAYONE will create an unique mandate identification. PPS: This parameter must not be used!
Parameter (online transfer)			
onlinebanktransfertype	+	Default	PNT Sofortbanking (DE, AT, CH, NL) GPY giropay (DE) EPS eps – online transfer (AT) PFF PostFinance E-Finance (CH) PFC PostFinance Card (CH) IDL iDEAL (NL) P24 Przelewy24 (P24)
bankcountry	o	Default	Account type/ country for use with BBAN: DE, AT, CH, NL mandatory with bankcode, bankaccount optional with iban/bic
bankaccount	o	AN..26	Account number (giropay & Sofortbanking only) DE only: IBAN/BIC can be calculated by PAYONE
bankcode	o	AN..11	Sort code (giropay & Sofortbanking only) DE only: IBAN/BIC can be calculated by PAYONE
bankgrouptype	o	Default	Bank Group (see chapter 5)

Request "authorization"			
Parameter	Required	Format	Comment
			(eps & iDEAL only)
iban	o	AN..35	International Bank Account Number Only capital letters and digits, no spaces If both (BBAN and IBAN) are submitted, IBAN is splitted into BBAN and processed.
bic	o	AN..11	Bank Identifier Code Only capital letters and digits, no spaces
successurl	o	AN..255	URL "payment successful"
errorurl	o	AN..255	URL "faulty payment"
backurl	o	AN..255	URL "Back" or "Cancel"
Parameter (e-wallet)			
wallettype	+	Default	Wallet provider PPE: PayPal Express
successurl	o	AN..255	URL "payment successful"
errorurl	o	AN..255	URL "faulty payment"
backurl	o	AN..255	URL "Back" or "Cancel"
Parameter (cash on delivery)			
shippingprovider	+	Default	Shipping company DHL: DHL, Germany BRT: Bartolini, Italy
Parameter (credit card)			
cardpan	+	N..19	Card number
cardtype	+	Default	Card type V Visa M MasterCard A American Express D Diners J JCB O Maestro International U Maestro UK C Discover B Carte Bleue
cardexpiredate	+	N4	Expiry date YYMM
cardcvc2	o	N..4	Credit verification number (CVC)
cardissuenumber	-	N..2	Card issue number (only Maestro UK cards)
cardholder	-	AN..50	Card holder
ecommercemode	-	Default	Credit card transaction type: internet eCommerce Transaction (SSL secured) 3dsecure 3-D Secure transaction (can be enabled alternatively in the risk settings) moto Mail or telephone order transaction

Request "authorization"			
Parameter	**Required**	**Format**	**Comment**
Parameter (credit card with pseudo card number)			
pseudocardpan	+	N..19	Pseudo card number (This card number can be submitted alternatively to the rest of the card data)
Parameter (3-D Secure)			
xid	o	AN..40	3-D Secure transaction ID (if the request "3dscheck" was used previous transactions)
cavv	-	AN..40	3-D Secure authentication value
eci	-	AN..2	3-D Secure e-commerce indicator
successurl	o	AN..255	URL "payment successful"
errorurl	o	AN..255	URL "faulty payment"
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

Response "authorization"			
Parameter	**Required**	**Format**	**Comment**
status	+	Default	APPROVED / REDIRECT / ERROR / PENDING
Parameter (APPROVED)			
txid	+	N..12	Payment process ID (PAYONE)
userid	+	N..12	Debtor ID (PAYONE)
Parameter (PENDING[5])			
txid	+	N..12	Payment process ID (PAYONE)
userid	+	N..12	Debtor ID (PAYONE)
Parameter (REDIRECT) (3-D Secure/online transfer/e-wallet)			
txid	+	N..12	Payment process ID (PAYONE)
userid	+	N..12	Debtor ID (PAYONE)
redirecturl	+	AN..255	Redirect URL
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")

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[5] New response value – only available with "api_version=3.9". Indicates that a payment process is pending at external payment processor. If "api_version=3.8" or not present then "APPROVED" is returned for compatibility.

Parameter (credit card – if AVS has been ordered[6])			
protect_result_avs	-	A1	AVS return value, see chapter 5.3
Parameter (prepayment/invoice/cash on delivery)			
clearing_bankaccountholder	+	AN..35	Recipient bank account holder
clearing_bankcountry	+	Default	Recipient account type/ country (e.g. DE, AT, etc.)
clearing_bankaccount	+	AN..26	Recipient account number
clearing_bankcode	o	AN..11	Recipient sort code
clearing_bankiban	-	AN..35	Recipient IBAN
clearing_bankbic	-	AN..11	Recipient BIC
clearing_bankcity	-	AN..50	Recipient city or bank
clearing_bankname	-	AN..50	Recipient bank name
clearing_instructionnote	o	AN..200	For BSV: Note to payment handling For KLV, KLS: A URL pointing to a PDF of the invoice (If invoice by post or by e-mail isn't activated). The URL is valid for 30 days.
Parameter (direct debit[7])			
mandate_identification	-	AN..35	used mandate_identification for debit payment
mandate_dateofsignature	-	N..10	date when mandate has been created (format YYYYMMDD)
creditor_identifier	-	AN..35	used CID for debit payment
creditor_name	-	AN..35	as recorded in PAYONE Platform
creditor_street	-	AN..35	as recorded in PAYONE Platform
creditor_zip	-	AN..10	as recorded in PAYONE Platform
creditor_city	-	AN..50	as recorded in PAYONE Platform
creditor_country	-	Default	Country (ISO 3166)
creditor_email	-	AN..50	as recorded in PAYONE Platform
clearing_date	-	N..8	only provided if due_time is not specified
clearing_amount	-	N..10	only provided if due_time is not specified

[6] AVS (Address Verification System) is currently only supported for American Express

[7] **Parameters will not be provided actually to prevent declined requests by merchant systems that do not expect these key/values by now. Parameters have to be enabled in PMI, Configuration, Payment portals, General: "Additional response-data" for mode test and live.**

3.2.3   Capturing preauthorised amounts (capture)

The request "capture" includes the booking that was previously set up using the "preauthorization" request. According to the type of payment, specific functions are carried out.

This request is only available in the "Shop" version.

Credit card	The card is now charged using the reserved amount
Debit payment	Debit is carried out immediately
Online transfer	No additional financial action
	if necessary, the overpaid amount can be refunded
e-wallet	Customer's e-wallet account is now being charged
Prepayment	No additional financial action
	if necessary, the overpaid amount can be refunded
Invoice	No additional financial action
Cash on delivery	No additional financial action

PAYONE Business

With the "capture" request the request is now booked to the transaction account.

Request "capture"			
Parameter	Required	Format	Comment
txid	+	N..12	Payment process ID (PAYONE)
sequencenumber	o	N..2	Sequence number for this transaction within the payment process (1..n) e.g. PreAuthorization: 0, 1. Capture: 1, 2. Capture: 2 Required for multi partial capture (starting with the 2nd capture)
amount	+	N..7	Amount to be entered (in smallest currency unit! e.g. cent) The amount must be less than or equal to the amount of the corresponding booking. Special use cases: - with previous preauthorization and clearingtype="cc": An "amount = 0" can be used to cancel a reserved amount of money (with a preauthorization) at the acquirer. - with previous preauthorization and clearingtype="wlt", wallettype="PPE": An "amount = 0" can be used to cancel a reserved amount of money (with a preauthorization) at PayPal. - with previous preauthorization/ authorization and clearingtype="elv": An "amount = 0" can be used to cancel a direct debit transaction. This is not possible if the parameter "due_time" has been used, if the portal has enabled a delayed settlement (setup by PAYONE) or the direct debit has already been processed (after midnight). - with previous preauthorization and clearingtype="fnc", "financingtype="BSV", "KLV" or "KLS": An "amount = 0" can be used to cancel a reserved amount of money (with a preauthorization) at external Payment Service Provider. - Not supported for other payments.
currency	+	Default	Currency (ISO 4217)
narrative_text	-	AN..81	Dynamic text element on account statements (3 lines with 27 characters each) and credit card statements.

Request "capture"			
Parameter	Required	Format	Comment
Parameter (PAYONE Business)			
settleaccount	-	Default	Carry out settlement of outstanding balances. The request is booked and the resulting balance is settled by means of a collection, e.g. a refund. yes Settlement of outstanding balances is carried out. no Do not carry out settlement of outstanding balances, book request only. This is not valid for BillSAFE / Klarna and will be rejected. auto The system decides - depending on type of payment and balance - if a settlement of balances can be carried out or not. (default)
booking_date	-	N8	booking date (YYYYMMDD)
document_date	-	N8	Document date (YYYYMMDD)
due_time	-	N..11	Due date (Unixtimestamp) meaning by clearingtype: rec due time of the invoice; needed to start dunning run elv debit will be initiated on this date. Please pay attention that 5 or 2 days are added to the due_time – depending on FIRST or RECURRENT debit.
Parameter (BillSAFE, Klarna, module Invoicing)			
capturemode	-	Default	completed Set with last capture; i.e.: Delivery completed. notcompleted Set with partial deliveries (last delivery with "completed") Mandatory for payment type BSV, KLV, KLS
invoiceid	-	AN..20	Merchant's invoice number
invoice_deliverymode	-	Default	M Post P PDF (via email) N no delivery
invoice_deliverydate	-	N8	Delivery date (YYYYMMDD)
invoice_deliveryenddate	-	N8	Delivery period end date (YYYYMMDD)
invoiceappendix	-	AN..255	Dynamic text on the invoice
it[n]	+	Default	For BSV / KLV / KLS: Item type goods Goods shipment Shipping charges handling Handling fee voucher Voucher / discount Note:

Request "capture"			
Parameter	Required	Format	Comment
			Item type "handling" only available after assignment by BillSAFE. Item type "voucher" not available for PPE
id[n]	+	AN..32	Product number, order number, etc. Permitted symbols: 0-9 a-z A-Z ()[]{} +-_#/:
pr[n]	+	N..8	Unit price (in smallest currency unit! e.g. cent)
no[n]	+	N..3	Quantity BSV: if no[n]=0 the whole item must not be sent.
de[n]	+	AN..50	Description For PPE maximum 127 characters are allowed.
va[n]	-	N..4	VAT rate (% or bp) Mandatory for payment type KLV, KLS
sd[n]	-	N8	Delivery date (YYYYMMDD)
ed[n]	-	N8	Delivery period end date (YYYYMMDD)
Key			
N..x		Numeric value (x characters maximum)	
AN..x		Alphanumeric value (x characters maximum)	

Response "capture"			
Parameter	Required	Format	Comment
status	+	Default	APPROVED / ERROR
Parameter (APPROVED)			
txid	+	N..12	Payment process ID (PAYONE)
settleaccount	o	Default	Provides information about whether a settlement of balances has been carried out. Values: yes, no (see above)
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
Parameter (invoice/cash on delivery)			
clearing_bankaccountholder	+	AN..35	Recipient bank account holder
clearing_bankcountry	+	Default	Recipient account type/ country (e.g. DE, AT, etc.)
clearing_bankaccount	+	AN..26	Recipient account number
clearing_bankcode	o	AN..11	Recipient sort code
clearing_bankiban	-	AN..35	Recipient IBAN
clearing_bankbic	-	AN..11	Recipient BIC
clearing_bankcity	-	AN..50	Recipient city or bank
clearing_bankname	-	AN..50	Recipient bank name
clearing_legalnote	o	AN..500	For BSV: Note to claim assignment
clearing_duedate	o	N..8	For BSV: YYYYMMDD – due date of payment

Response "capture"			
Parameter	Required	Format	Comment
clearing_reference	o	AN..50	For BSV: Reference
clearing_instructionnote	o	AN..200	For BSV: Note to payment handling For KLV, KLS: A URL pointing to a PDF of the invoice (If invoice by post or by e-mail isn't activated). The URL is valid for 30 days.
Parameter (direct debit[8])			
mandate_identification	-	AN..35	used mandate_identification for debit payment
mandate_dateofsignature	-	N..8	date when mandate has been created (format YYYYMMDD)
creditor_identifier	-	AN..35	used CID for debit payment
creditor_name	-	AN..35	as recorded in PAYONE Platform
creditor_street	-	AN..35	as recorded in PAYONE Platform
creditor_zip	-	AN..10	as recorded in PAYONE Platform
creditor_city	-	AN..50	as recorded in PAYONE Platform
creditor_country	-	Default	Country (ISO 3166)
creditor_email	-	AN..50	as recorded in PAYONE Platform
clearing_date	-	N..8	only provided if due_time is not specified
clearing_amount	-	N..10	only provided if due_time is not specified

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[8] **Parameters will not be provided actually to prevent declined requests by merchant systems that do not expect these key/values by now. Parameters have to be enabled in PMI, Configuration, Payment portals, General: "Additional response-data" for mode test and live.**

3.2.4   Creating credits (refund)

Via a refund an amount previously charged via the authorization or the capture request is credited (e.g. to the customer's credit card or the customer's account).

Credit card	The amount is credited to the customer's card
Debit payment	The customer is reimbursed with the corresponding amount
Online transfer	The customer is reimbursed with the corresponding amount
e-wallet	The amount is credited to the customer's e-wallet account
Prepayment	The customer is reimbursed with the corresponding amount
Invoice	The customer is reimbursed with the corresponding amount
Cash on delivery	The customer is reimbursed with the corresponding amount

PAYONE Business

The payment request that is booked in the transaction account during this request is negative and therefore reduces the amount of the total payment request sum. This request can only be carried out if the balance of the transaction account is settled.

Request "refund"			
Parameter	**Required**	**Format**	**Comment**
txid	+	N..12	Payment process ID (PAYONE)
sequencenumber	+	N..2	Sequence number for this transaction within the payment process (1..n) e.g. authorization: 0, refund: 1 e.g. preauthorization: 0, capture: 1, refund: 2
amount	+	N..7	Amount of refund (in smallest currency unit! e.g. cent). The amount must be less than or equal to the amount of the corresponding booking. (Always provide a negative amount)
currency	+	Default	Currency (ISO 4217)
narrative_text	-	AN..81	Dynamic text element on account statements (3 lines with 27 characters each) and credit card statements.
use_customerdata	-	Default	Use account details from debtor's master data, possible values: yes Uses current account details from debtor's master data (default) no Uses the last known account details in the payment process
Parameter (invoice/prepayment/cash on delivery)			
bankcountry	o	Default	Account type/ country for use with BBAN: DE, AT, CH, NL mandatory with bankcode, bankaccount optional with iban/bic
bankaccount	o	AN..26	Account number (BBAN)
bankcode	o	AN..11	Sort code (BBAN) (not in the NL)
bankbranchcode	o	N..5	Branch code (only for FR, ES, FI, IT)
bankcheckdigit	o	AN..2	Check digit (only for FR, BE)
iban	o	AN..35	International Bank Account Number Only capital letters and digits, no spaces If both (BBAN and IBAN) are submitted, IBAN is splitted into BBAN and processed.
bic	o	AN..11	Bank Identifier Code Only capital letters and digits, no spaces
Parameter (BillSAFE, Klarna, module Invoicing)			
invoiceid	-	AN..20	Merchant's invoice number
invoice_deliverymode	-	Default	M Post P PDF (via email) N no delivery
invoiceappendix	-	AN..255	Dynamic text on the invoice
invoice_deliverydate	-	N8	Delivery date (YYYYMMDD)
invoice_deliveryenddate	-	N8	Delivery period end date (YYYYMMDD)
it[n]	+	Default	For BSV / KLV / KLS: Item type goods Goods shipment Shipping charges

Request "refund"

Parameter	Required	Format	Comment
			handling Handling fee
			voucher Voucher / discount
			Note:
			Item type "handling" only available after assignment by BillSAFE.
			Item type "voucher" not available for PPE
id[n]	+	AN..32	Product number, order number, etc.
			Permitted symbols: 0-9 a-z A-Z ()[]{} +-_#/:
pr[n]	+	N..8	Unit price in cent
no[n]	+	N..3	Quantity
de[n]	+	AN..50	Description
va[n]	-	N..4	VAT rate (% or bp)
			Mandatory for payment type KLV, KLS
sd[n]	-	N8	Delivery date (YYYYMMDD)
ed[n]	-	N8	Delivery period end date (YYYYMMDD)
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

Response "refund"

Parameter	Required	Format	Comment
status	+	Default	APPROVED / ERROR
Parameter (APPROVED)			
txid	+	N..12	Payment process ID (PAYONE)
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
Parameter (credit card – if AVS has been ordered[9])			
protect_result_avs	-	A1	AVS return value, see chapter 5.3

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[9] AVS (Address Verification System) is currently only supported for American Express

3.2.5 Booking an outstanding amount (debit)

The "debit" request books an outstanding amount to the receivables account. This request can be used instead of the "refund" request. The request offers additional options that are not possible using "refund".

PAYONE Processing

This request is only available with PAYONE Business.

PAYONE Business

The submitted amount is booked as an outstanding payment on the transaction account or credited to said account.

Settlement of balances

The PAYONE Platform can carry out a settlement of balances for you. If a transaction account has a negative balance it can be captured or paid out in case of a positive balance. The means of payment used for the settlement are always the funds that have been deposited during the process.

It you set the parameter "settleaccount" to "no" using the "debit" request, a settlement is not carried out. Only a booking on the transaction account occurs. If you select the value "yes", however, the balance is automatically settled (captured or paid out) by the PAYONE Platform after the request has been carried out.

Please notice that the submitted amount does not necessarily correspond with the open balance which is subsequently captured or paid out. This is always the case if the balance was not settled before issuing the request!

If you only wish to settle the open balance without booking a new payment request enter zero as the amount and set the "settleaccount" value to "yes". This can be useful e.g. for a refund in the event of an overpayment by the customer or can be used for the repeated collection of an unpaid debit payment. Furthermore, the open balance can be collected using a different type of payment. For this purpose the corresponding payment data must be submitted. This process can e.g. be used for a subsequent collection of an invoice via direct debit or credit card.

Credit card	The open balance is credited to or drawn from the customer's card.
Debit payment	The customer is reimbursed with the open balance or the balance is collected by means of a debit payment.
Online transfer	The customer is reimbursed with the open balance, collection is not possible
e-wallet	The open balance is credited to the customer's e-wallet account, collection is not possible
Prepayment	The customer is reimbursed with the open balance, collection is not possible
Invoice	The customer is reimbursed with the open balance, collection is not possible
Cash on delivery	The customer is reimbursed with the open balance, collection is not possible

Request "debit"			
Parameter	Required	Format	Comment
txid	+	N..12	Payment process ID (PAYONE)
sequencenumber	+	N..2	Sequence number for this transaction within the payment process (1..n) e.g. authorization: 0, debit: 1 e.g. preauthorization: 0, capture: 1, debit: 2
amount	+	N..7	Amount of debit (in smallest currency unit! e.g. cent) Credit: amount < 0 Payment request: amount > 0 The amount must be less than or equal to the amount of the outstanding payment request of the corresponding booking.
currency	+	Default	Currency (ISO 4217)
narrative_text	-	AN..81	Dynamic text element on account statements (3 lines with 27 characters each) and credit card statements.
clearingtype	-	Default	Use for changes of payment type only. elv debit payment cc Credit card vor Prepayment rec Invoice fnc Financing
use_customerdata	-	Default	Use account details from debtor's master data, possible values: yes Uses current account details from debtor's master data (default) no Uses the last known account details in the payment process
Parameter (PAYONE Business)			
settleaccount	-	Default	Carry out settlement of outstanding balances. The request is booked and the resulting balance is settled by means of a collection, e.g. a refund. yes Settlement of outstanding balances is carried out no Do not carry out settlement of outstanding balances, book payment request only. auto The system decides - according to type of payment and balance - if a settlement of balance can be carried out or not. (default)
transactiontype	-	Default	Type of payment request RL Direct debit return fee MG Dunning charge VZ Default interest VD Delivery charges

Request "debit"			
Parameter	**Required**	**Format**	**Comment**
			FD Payment request (default for amount > 0)
			GT Credit (default for amount < 0)
			RT Returns
booking_date	-	N8	booking date (YYYYMMDD)
document_date	-	N8	Document date (YYYYMMDD)
Parameter (Invoice / prepayment / online transfer - for refunds only)			
Parameter (Debit payment - change of type of payment or refund only)			
bankcountry	o	Default	Account type/ country
			for use with BBAN: DE, AT, NL, FR, CH
			mandatory with bankcode, bankaccount
			optional with iban/bic
bankaccount	o	AN..26	Account number (BBAN DE only)
bankcode	o	AN..11	Sort code (BBAN) (DE only)
bankbranchcode	o	N..5	Branch code
bankcheckdigit	o	AN..2	Check digit
iban	o	AN..35	International Bank Account Number
			Only capital letters and digits, no spaces
			If both (BBAN and IBAN) are submitted, IBAN is splitted into BBAN and processed.
bic	o	AN..11	Bank Identifier Code
			Only capital letters and digits, no spaces
mandate_identification	o	AN..35	A mandate can be created if a payment is initiated (amount > 0).
			Can be used to enforce a merchant specific mandate identification. The mandate_identification has to be unique. Allowed characters: A-Z a-z 0-9 + - . ( )
			If the mandate_identification is not set PAYONE will create an unique mandate identification.
			PPS: This parameter must not be used!
bankaccountholder	-	AN..35	Account holder
Parameter (credit card - change of type of payment only)			
cardpan	+	N..19	Card number
cardtype	+	Default	Card type
			V Visa
			M MasterCard
			A American Express
			D Diners
			J JCB
			O Maestro International
			U Maestro UK
			C Discover
			B Carte Bleue
cardexpiredate	+	N4	Expiry date YYMM
cardcvc2	o	N..4	Credit verification number (CVC)

Request "debit"			
Parameter	Required	Format	Comment
cardissuenumber	-	N..2	Card issue number (only Maestro UK cards)
cardholder	-	AN..50	Card holder
pseudocardpan	o	N..19	Pseudo card number (This card number can be submitted alternatively to the rest of the card data)
Parameter (BillSAFE, Klarna, module Invoicing)			
invoiceid	-	AN..20	Merchant's invoice number
invoice_deliverymode	-	Default	M Post P PDF (via email) N no delivery
invoiceappendix	-	AN..255	Dynamic text on the invoice
invoice_deliverydate	-	N8	Delivery date (YYYYMMDD)
invoice_deliveryenddate	-	N8	Delivery period end date (YYYYMMDD)
financingtype	+	Default	For BSV / KLV / KLS: BSV BillSAFE Invoicing KLV Klarna Invoicing KLS Klarna Installment
it[n]	+	Default	For BSV / KLV / KLS: Item type goods Goods shipment Shipping charges handling Handling fee voucher Voucher / discount Note: Item type "handling" only available after assignment by BillSAFE. Item type "voucher" not available for PPE
id[n]	o	AN..32	Product number, order number, etc. Permitted symbols: 0-9 a-z A-Z ()[]{} +-_#/:
pr[n]	o	N..8	Unit price (in smallest currency unit! e.g. cent)
no[n]	o	N..3	Quantity
de[n]	o	AN..50	Description
va[n]	-	N..4	VAT rate (% or bp) Mandatory for payment type KLV, KLS
sd[n]	-	N8	Delivery date (YYYYMMDD)
ed[n]	-	N8	Delivery period end date (YYYYMMDD)
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

Response "debit"			
Parameter	Required	Format	Comment
status	+	Default	APPROVED / ERROR

Parameter (APPROVED)			
txid	+	N..12	Payment process ID (PAYONE)
settleaccount	+	Default	Provides information about whether a settlement of balances has been carried out. (see above)
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	-	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")

3.2.6 Creating a contract (createaccess)

For processing a purchase transaction in connection with session management or with initiating a subscription.

This request is only available with the version "Access".

Important notes:

- For the time-based settlement of goods or subscriptions you must first create offers in your merchant area.
- You have the option to submit values that overwrite the settings for the offer used (e.g. price, term, etc.). These optional submitted values will be used for all following periods of this contract. The original offer is not changed.
- If the time at which access is first granted is in the future or the initial term is free of charge, a reservation, which will later be cancelled automatically, is carried out. The amount for the reservation is one payment unit (e.g. 1 EUR). This procedure is simply used to verify the customer's payment data and to check the customer data using risk checks, provided that these are active. The first "real" booking will be effected at the start of the first period that requires a charge.
- The periods (defined by "period_unit_trail", "period_length_trail", "period_unit_recurring", "period_length_ recurring") are limited to 36 months / 1095 days maximum.

Request "createaccess"			
Parameter	**Required**	**Format**	**Comment**
aid	+	N..6	Sub account ID
clearingtype	+	Default	elv Debit payment cc Credit card rec Invoice
reference	+	AN..20	Merchant reference number for the payment process. (Permitted symbols: 0-9, a-z, A-Z, .,-,_,/) special limits / restrictions: GPY min./max: AN 4..16
productid	+	N..7	ID for the offer
param	-	AN..255	Individual parameter (This parameter is passed on to all follow-up bookings of the same contract)
accessname	-	AN..32	Customer's user name
accesscode	-	AN..32	Customer's password
access_starttime	-	N..11	Access starting date as Unixtimestamp
access_expiretime	-	N..11	Expiry date of the initial term as Unixtimestamp (e.g. date of first renewal) -> should not be used. Please use "period_unit_trail", "period_length_trail" instead. -> do not use with "period_unit_trail", "period_length_trail"
access_canceltime	-	N..11	Date of cancellation as Unixtimestamp in the future (after this date no further renewals will be carried out)
amount_trail	o	N..6	Total amount for initial term Must equal the sum (quantity x price) of all items for the initial term. (in smallest currency unit! e.g. cent) Required when item is submitted. Amount can be "0" (e.g. for test period).
period_unit_trail	-	Default	Time unit for initial term, possible values: Y Value "length" is in years M Value "length" is in months D Value "length" is in days Do not use with "access_expiretime". Do not exceed 3 years / 36 months / 1095 days.
period_length_trail	o	N..4	Duration of the initial term. Can only be used in combination with period_unit_trail. Required when period_unit_trail is submitted. Do not use with "access_expiretime"
amount_recurring	o	N..6	Total amount of all items of one period during the subsequent term (in smallest currency unit! e.g. cent) Must equal the sum (quantity x price) of all items

Request "createaccess"			
Parameter	**Required**	**Format**	**Comment**
			during the subsequent term.
			Required when item is submitted.
			Amount must not be "0".
period_unit_recurring	-	Default	Time unit for subsequent term, possible values:
			Y Value "length" is in years
			M Value "length" is in months
			D Value "length" is in days
			N No subsequent term given
			Do not exceed 3 years / 36 months / 1095 days.
period_length_recurring	o	N..3	Duration of the subsequent term. Can only be used in combination with period_unit_recurring.
			Required when period_length_recurring is submitted.
Parameter (module billing)			
vaccountname	+	AN..20	ID/name of the merchant's billing account (allowed characters: 0-9, a-z, A-Z, .,-,_,/)
settle_period_length	+	N..3	Length of the accounting period
settle_period_unit	+	Default	Time unit of the accounting period, possible values:
			Y Value "length" is in years
			M Value "length" is in months
			D Value "length" is in days
settletime	-	N..11	Date for the next invoicing Unixtimestamp in the future.
payout_open_balance	-	Default	Credits will be booked on the most recent payment process.
			yes Amount will be credited immediately (default)
			no Credited amount will be offset with the subsequent transaction
Parameter (module Invoicing)			
invoice_deliverymode	-	Default	M Post
			P PDF (via email)
			N no delivery
invoiceappendix	-	AN..255	Dynamic text on the invoice
id_trail[n]	+	AN..100	Item number (initial term)
no_trail[n]	+	N..5	Quantity (initial term)
pr_trail[n]	+	N..7	Unit price of the item in smallest currency unit (initial term)
de_trail[n]	+	AN..255	Description (initial term)
va_trail[n]	-	N..4	VAT rate (% or bp) (initial term)
			value <= 99 = per cent
			value > 99 = basis points (e.g. 1900 = 19%)
ti_trail[n]	-	AN..100	Title (initial term)

Request "createaccess"			
Parameter	**Required**	**Format**	**Comment**
id_recurring[n]	+	AN..100	Item number (subsequent term)
no_recurring[n]	+	N..5	Quantity (subsequent term)
pr_recurring[n]	+	N..7	Unit price of the item in smallest currency unit (subsequent term)
de_recurring[n]	+	AN..255	Description (subsequent term)
va_recurring[n]	-	N..4	VAT rate (% or bp) (subsequent term) value <= 99 = per cent value > 99 = basis points (e.g. 1900 = 19%)
ti_recurring[n]	-	AN..100	Title (subsequent term)
Parameter (personal data)			
customerid	-	AN..20	Merchant's customer ID (Permitted symbols: 0-9, a-z, A-Z, .,-,_,/)
userid	-	N..12	Debtor ID (PAYONE)
salutation	-	AN..10	Title (e.g. "Mr", "Mrs", "company")
title	-	AN..20	Title (e.g. "Dr", "Prof.")
firstname	o	AN..50	First name (optional if company is used)
lastname	+	AN..50	Surname
company	-	AN2..50	Company
street	-	AN..50	Street number and name
addressaddition	-	AN..50	Address line 2 (e.g. "7th floor", "c/o Maier")
zip	-	AN..10	Postcode
city	-	AN..50	City
country	+	Default	Country (ISO 3166)
email	-	AN..50	Email address Mandatory for payment type BSV
telephonenumber	-	AN..30	Telephone number
birthday	-	N8	Date of birth (YYYYMMDD)
language	-	Default	Language indicator (ISO 639)
vatid	-	AN..50	VAT identification number
ip	-	AN..39	Customer's IP-V4-address (123.123.123.123) or IP-V6-address
Parameter (debit payment)			
bankcountry	o	Default	Account type/ country for use with BBAN: DE mandatory with bankcode, bankaccount optional with iban/bic
bankaccount	o	AN..26	Account number (BBAN) DE only: IBAN/BIC can be calculated by PAYONE platform automatically given by bankcode/bankaccount
bankcode	o	AN..11	Sort code (BBAN) (only in DE) DE only: IBAN/BIC can be calculated by PAYONE platform automatically given by

Request "createaccess"			
Parameter	**Required**	**Format**	**Comment**
			bankcode/bankaccount (BBAN)
bankaccountholder	-	AN..35	Account holder
iban	o	AN..35	International Bank Account Number[10]
			Only capital letters and digits, no spaces
			If both (BBAN and IBAN) are submitted, IBAN is splitted into BBAN and processed. BBAN parameters are ignored.
bic	o	AN..11	Bank Identifier Code
			Only capital letters and digits, no spaces
mandate_identification	o	AN..35	Can be used to enforce a merchant specific mandate identification. The mandate_identification has to be unique. Allowed characters: A-Z a-z 0-9 + - . ( )
			If the mandate_identification is not set PAYONE will create an unique mandate identification.
			PPS: This parameter must not be used!
Parameter (credit card)			
cardpan	+	N..19	Card number
cardtype	+	Default	Card type
			V Visa
			M MasterCard
			A American Express
			D Diners
			J JCB
			O Maestro International
			U Maestro UK
			C Discover
			B Carte Bleue
cardexpiredate	+	N4	Expiry date YYMM
cardcvc2	o	N..4	Credit verification number (CVC)
cardissuenumber	-	N..2	Card issue number (only Maestro UK cards)
cardholder	-	AN..50	Card holder
pseudocardpan	o	N..19	Pseudo card number
			(This card number can be submitted alternatively to the rest of the card data)
Parameter (3-D Secure)*			
xid	o	AN..40	3-D Secure transaction ID

[10] **Parameters will not be provided actually to prevent declined requests by merchant systems that do not expect these key/values by now. Parameters have to be enabled in PMI, Configuration, Payment portals, General: "Additional response-data" for mode test and live.**

Request "createaccess"			
Parameter	Required	Format	Comment
			(if the request "3dscheck" was used previous transactions)
cavv	-	AN..40	3-D Secure authentication value
eci	-	AN..2	3-D Secure e-commerce indicator
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

* 3-D Secure protection is only available for the first payment. Access for this may not be in the future.

Response "createaccess"			
Parameter	Required	Format	Comment
status	+	Default	APPROVED / ERROR
Parameter (APPROVED)			
txid	+	N..12	Payment process ID (PAYONE)
userid	+	N..12	Debtor ID (PAYONE)
accessid	+	N..12	Access ID (PAYONE)
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")

3.2.7 Initiating a payment process in the billing module (vauthorization)

For booking a request on a billing account in the billing module, the PAYONE Platform can automatically initiate a settlement to settle the balance of the account.

This option is available in the "Shop" and "Access" option.

Request "vauthorization"			
Parameter	**Required**	**Format**	**Comment**
aid	+	N..6	Sub account ID
clearingtype	+	Default	elv Debit payment cc Credit card rec Invoice
vreference	+	AN..20	Merchant's transaction reference number (Permitted symbols: 0-9, a-z, A-Z, .,-,_,/)
vaccountname	+	AN..20	ID/name of the merchant's billing account (Permitted symbols: 0-9, a-z, A-Z, .,-,_,/)
amount	+	N..7	Total amount (in smallest currency unit! e.g. cent)
currency	+	Default	Currency (ISO 4217)
settle_period_length	+	N..3	Length of the accounting period
settle_period_unit	+	Default	Time unit of the accounting period, possible values: Y Value in years M Value in months D Value in days
settletime	-	N..11	Date of the next automatic invoice (Unixtimestamp)
payout_open_balance	-	Default	Credits will be booked on the most recent payment process. yes: Amount will be credited immediately no: Credited amount will be offset with the subsequent transaction default: Value given with request for "createaccess"
param	-	AN..255	Individual parameter
Parameter (Invoicing)			
invoice_deliverymode	-	Default	M Post P PDF (via email) N no delivery
id[n]	+	AN..32	Product number, order number, etc. Permitted symbols: 0-9 a-z A-Z ()[]{} +-_#/:
pr[n]	+	N..8	Unit price (in smallest currency unit! e.g. cent)
no[n]	+	N..3	Quantity
de[n]	+	AN..255	Description (on invoice)
va[n]	-	N..4	VAT rate (% or bp)

Request "vauthorization"			
Parameter	**Required**	**Format**	**Comment**
sd[n]	-	N8	Delivery date (YYYYMMDD)
ed[n]	-	N8	Delivery period end date (YYYYMMDD)
Parameter (personal data)			
customerid	-	AN..20	Merchant's customer ID (Permitted symbols: 0-9, a-z, A-Z, .,-,_,/)
userid	-	N..12	Debtor ID (PAYONE)
salutation	-	AN..10	Title (e.g. "Mr", "Mrs", "company")
title	-	AN..20	Title (e.g. "Dr", "Prof.")
firstname	o	AN..50	First name (optional if company is used)
lastname	+	AN..50	Surname
company	-	AN2..50	Company
street	-	AN..50	Street number and name
addressaddition	-	AN..50	Address line 2 (e.g. "7th floor", "c/o Maier")
zip	-	AN..10	Postcode
city	-	AN..50	City
country	+	Default	Country (ISO 3166)
email	-	AN..50	Email address Mandatory for payment type BSV
telephonenumber	-	AN..30	Telephone number
birthday	-	N8	Date of birth (YYYYMMDD)
language	-	Default	Language indicator (ISO 639)
vatid	-	AN..50	VAT identification number
ip	-	AN..39	Customer's IP-V4-address (123.123.123.123) or IP-V6-address
Parameter (debit payment)			
bankcountry	o	Default	Account type/ country for use with BBAN: DE mandatory with bankcode, bankaccount optional with iban/bic
bankaccount	o	AN..26	Account number (BBAN) DE only: IBAN/BIC can be calculated by PAYONE platform automatically given by bankcode/bankaccount
bankcode	o	AN..11	Sort code (BBAN) (only in DE) DE only: IBAN/BIC can be calculated by PAYONE platform automatically given by bankcode/bankaccount (BBAN)
bankaccountholder	-	AN..35	Account holder
iban	o	AN..35	International Bank Account Number Only capital letters and digits, no spaces If both (BBAN and IBAN) are submitted, IBAN is splitted into BBAN and processed. BBAN parameters are ignored.
bic	o	AN..11	Bank Identifier Code

Request "vauthorization"			
Parameter	Required	Format	Comment
			Only capital letters and digits, no spaces
mandate_identification	o	AN..35	Can be used to enforce a merchant specific mandate identification. The mandate_identification has to be unique. Allowed characters: A-Z a-z 0-9 + - . ( ) If the mandate_identification is not set PAYONE will create an unique mandate identification. PPS: This parameter must not be used!
Parameter (credit card)			
cardpan	+	N..19	Card number

cardtype	+	Default	Card type
			  V Visa
			  M MasterCard
			  A American Express
			  D Diners
			  J JCB
			  O Maestro International
			  U Maestro UK
			  C Discover
			  B Carte Bleue

cardexpiredate	+	N4	Expiry date YYMM
cardcvc2	o	N..4	Credit verification number (CVC)
cardissuenumber	-	N..2	Card issue number (only Maestro UK cards)
cardholder	-	AN..50	Card holder
Parameter (credit card with pseudo card number)			
pseudocardpan	+	N..19	Pseudo card number (This card number can be submitted alternatively to the rest of the card data)
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

Response "vauthorization"			
Parameter	**Required**	**Format**	**Comment**
status	+	Default	APPROVED / ERROR
Parameter (APPROVED)			
vxid	+	N..12	Reference number on the virtual account
vaid	+	N..8	Billing account ID (PAYONE)
userid	+	N..12	Debtor ID (PAYONE)
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")

3.3   Administration

3.3.1   Invoices (getinvoice)

Downloading an invoice created by the Invoicing module

Request "getinvoice"			
Parameter	**Required**	**Format**	**Comment**
invoice_title	+	AN..12	Download document referenced by PAYONE payment process id (txid). Format: RG/GT-<<txid>>-<<sequencenumber>> e.g. RG-16324356-0 for invoices e.g. GT-16324356-1 for credit notes
AN..x	Alphanumeric value (x characters maximum)		

Response "getinvoice"			
Parameter	**Required**	**Format**	**Comment**
Parameter (successful)			
DATA	+	BINARY	Binary data of the PDF document
Parameter (error)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message

3.3.2 Customer management (updateuser)

Updating the master data and/or the payment data for an end customer.

Parameter	Required	Format	Comment
Request "updateuser"			
Parameter	Required	Format	Comment
userid	o	N..12	Debtor ID (PAYONE)
customerid	o	AN..20	.. or merchant's customer ID
salutation	-	AN..10	Title (e.g. "Mr", "Mrs", "company")
title	-	AN..20	Title (e.g. "Dr", "Prof.")
firstname	-	AN..50	First name
lastname	-	AN..50	Surname
company	-	AN2..50	Company
street	-	AN..50	Street number and name
addressaddition	-	AN..50	Address line 2 (e.g. "7th floor", "c/o Maier")
zip	-	AN..10	Postcode
city	-	AN..50	City
country	-	Default	Country (ISO 3166)
state	-	Default	State (ISO 3166-2 subdivisions) (only if country=US, CA, CN, JP, MX, BR, AR, ID, TH, IN)
email	-	AN..50	Email address Mandatory for payment type BSV
telephonenumber	-	AN..30	Telephone number
birthday	-	N8	Date of birth (YYYYMMDD)
language	-	Default	Language indicator (ISO 639)
vatid	-	AN..50	VAT identification number
accessname	-	AN..32	Customer's user name
accesscode	-	AN..32	Customer's password
delete_carddata	-	Default	Deleting data for payment method "credit card", possible values: yes Delete data no Do not delete data (default)
delete_bankaccountdata	-	Default	Deleting data for payment method "direct debit", possible values: yes Delete data no Do not delete data (default)
Parameter (delivery data)			
shipping_firstname	-	AN..50	First name
shipping_lastname	-	AN..50	Surname
shipping_company	-	AN2..50	Company
shipping_street	-	AN..50	Street number and name
shipping_zip	-	AN..10	Postcode
shipping_city	-	AN..50	City
shipping_state	-	Default	State (ISO 3166-2 subdivisions) (only if country=US, CA, CN, JP, MX, BR, AR, ID, TH,

Request "updateuser"			
Parameter	**Required**	**Format**	**Comment**
			IN)
			Mandatory for PPE if shipping_country listed above
shipping_country	-	Default	Country (ISO 3166)
Parameter (bank account)			
bankcountry	o	Default	Account type/ country, for use with BBAN
			mandatory with bankcode, bankaccount
			optional with iban/bic
bankaccount	o	AN..26	Account number
bankcode	-	AN..11	Sort code (not in the NL)
bankbranchcode	o	N..5	Branch code (only for FR, ES, FI, IT)
bankcheckdigit	o	AN..2	Check digit (only for FR, BE)
bankaccountholder	-	AN..35	Account holder
iban	o	AN..50	International Bank Account Number
			Only capital letters and digits, no spaces
			If both (BBAN and IBAN) are submitted, IBAN is splitted into BBAN and processed.
bic	o	AN..11	Bank Identifier Code
			Only capital letters and digits, no spaces
Parameter (credit card)			
cardholder	-	AN..50	Card holder
cardpan	-	N..19	Card number
cardtype	-	Default	Card type
			V: Visa
			M: MasterCard
			A: Amex
			D: Diners
			J: JCB
			O: Maestro International
			U: Maestro UK
			C: Discover
			B: Carte Bleue
cardexpiredate	-	N4	Expiry date YYMM
cardissuenumber	-	N..2	Card issue number (only Maestro UK cards)
pseudocardpan	-	N..19	Pseudo card number
			(This card number can be submitted alternatively to the rest of the card data)
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

Response "updateuser"			
Parameter	**Required**	**Format**	**Comment**
status	+	Default	OK / ERROR
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")

3.3.3 Contract management (updateaccess)

Changing the contract data or cancelling a contract.

Request "updateaccess"			
Parameter	**Required**	**Format**	**Comment**
accessid	+	N..12	Access ID (PAYONE)
action	+	Default	update — Update access (default) cancel — Cancel subscription reverse_cancel — Revoke cancellation of sub-scription lock — Block access unlock — Unblock access
Parameter (update)			
clearingtype	-	Default	only available with action=update elv — Debit payment cc — Credit card rec — Invoice
access_starttime	-	N..11	Starting date access as Unixtimestamp (only possible if access has not started yet)
access_expiretime	-	N..11	Access expiry date as Unixtimestamp (e.g. date of first renewal) (only possible if access is active and has not expired)
productid	-	N..7	Changing the offer. (Automatic transfer of the offer data for the next renewal)
amount_trail	-	N..6	Total amount for initial term Must equal the sum (quantity x price) of all items for the initial term. (in smallest currency unit! e.g. cent)
period_unit_trail	-	Default	Time unit for initial term, possible values: Y — Value in years M — Value in months D — Value in days
period_length_trail	-	N..4	Duration of the initial term. Can only be used in combination with period_unit_trail.
amount_recurring	-	N..7	Price for the repeat term (in smallest currency unit! e.g. cent)
period_unit_recurring	-	Default	Unit for subsequent term, possible values: Y — Value in years M — Value in months D — Value in days
period_length_recurring	-	N..3	Value of subsequent term in relation to period_unit_recurring
Parameter (update) module invoicing			

Request "updateaccess"			
Parameter	Required	Format	Comment
id_trail[n]	-	AN..100	Item number (initial term)
no_trail[n]	-	N..5	Quantity (initial term)
pr_trail[n]	-	N..7	Unit price of the item in smallest currency unit (initial term)
de_trail[n]	-	AN..255	Description (initial term)
va_trail[n]	-	N..4	VAT rate (% or bp) (initial term) value <= 99 = per cent value > 99 = basis points (e.g. 1900 = 19%)
id_ recurring[n]	-	AN..100	Item number (subsequent term)
no_ recurring[n]	-	N..3	Quantity (subsequent term)
pr_ recurring[n]	-	N..7	Unit price of the item in smallest currency unit (subsequent term)
de_ recurring[n]	-	AN..50	Description (subsequent term)
va_ recurring[n]	-	N..4	VAT rate (% or bp) (subsequent term)
Parameter (cancel)			
access_canceltime	-	N..11	Date of cancellation as Unixtimestamp if cancellation date is in the future, e.g. not until the next period. (After this date no further renewals will be carried out) (Only possible if the order has not been cancelled already)
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

Response "updateaccess"			
Parameter	Required	Format	Comment
status	+	Default	OK / ERROR
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message

3.3.4 Management of dunning procedures (updatereminder)

Changing a dunning procedure that was initiated using the Collect module and sending a reminder.

Request "updatereminder"			
Parameter	Required	Format	Comment
txid	+	N..12	Payment process ID (PAYONE)
reminderlevel	-	Default	Set reminder status: 1 1st dunning level 2 2nd dunning level 3 3rd dunning level 4 4th dunning level 5 Transfer to an encashment agency A Dunning procedure ended S Dunning procedure starts (again) M Dunning proposal list I Encashment proposal list
remindertime	-	N..11	Date of the next dunning level as Unixtimestamp (the next reminder will be sent on this date)
sendreminder	-	Default	yes Sends the reminder for the current/ updated dunning level, or transfers the case to encashment when dunning level 5 is reached. no Simply sets the indicated dunning level.
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

Response "updatereminder"			
Parameter	Required	Format	Comment
status	+	Default	OK / ERROR
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message

3.3.5 Create a mandate (managemandate)

Create a pending mandate – used for SEPA Direct Debit. Mandate will be activated and persisted by a payment-request (preauthorization / authorization) or by customer management (updateuser) – this request has to follow a "managemandate"-request within 2 hours.

Request "managemandate"			
Parameter	**Required**	**Format**	**Comment**
aid	+	N..6	Sub account ID
clearingtype	+	Default	elv Debit payment
mandate_identification	-	AN..35	Can be used to enforce a merchant specific mandate identification. The mandate_identification must be unique. Allowed characters: A-Z a-z 0-9 + - . ( ) If the mandate_identification is not set PAYONE will create an unique mandate identification (pattern: PO-nnnnnnnnnnn). PPS: This parameter must not be used!
currency	+	Default	Currency (ISO 4217)
Parameter (personal data)			
customerid	o	AN..20	Merchant's customer ID (Permitted symbols: 0-9, a-z, A-Z, .,-,_,/) either existing customerid or existing userid or lastname/city/bankcountry/IBAN/BIC must be given
userid	o	N..12	Debtor ID (PAYONE)
lastname	+	AN..50	Surname
firstname	-	AN..50	First name (optional if company is used)
company	-	AN2..50	Company
street	-	AN..50	Street number and name
zip	-	AN..10	Postcode
city	o	AN..50	City only optional if already recorded at existing customer referenced by userid/customerid
country	+	Default	Country (ISO 3166)
email	o	AN..50	Email address
language	-	Default	Language indicator (ISO 639), default="de"
Parameter (bank account data – Germany only) optional if already recorded at existing customer referenced by userid/customerid			
bankcountry	o	Default	Account type/ country for use with BBAN mandatory: DE only, bankcode, bankaccount; IBAN/BIC will be calculated optional with iban/bic

Request "managemandate"			
Parameter	**Required**	**Format**	**Comment**
bankaccount	o	AN..10	Account number (BBAN) (only for DE) DE only: IBAN/BIC can be calculated by PAYONE platform automatically given by bankcode/ bankaccount
bankcode	o	AN..11	Sort code (BBAN) (only for DE) DE only: IBAN/BIC can be calculated by PAYONE platform automatically given by bankcode/ bankaccount (BBAN)
Parameter (bank account data – Germany plus all other countries) optional if already recorded at existing customer referenced by userid/customerid			
bankcountry	o	Default	Account type/ country (ISO 3166)
iban	o	AN..35	International Bank Account Number Only capital letters and digits, no spaces only optional if already recorded at existing customer referenced by userid/customerid
bic	o	AN..11	Bank Identifier Code Only capital letters and digits, no spaces

Response "managemandate"			
Parameter	**Required**	**Format**	**Comment**
status	+	Default	APPROVED / ERROR
Parameter (APPROVED)			
mandate_identification	+	AN..35	Mandate identification (either taken from request or newly created)
mandate_status	+	Default	pending: for a new created mandates active: for existing / active mandates
mandate_text	+	TEXT	Content of mandate text HTML-formatted, URL-encoded
creditor_identifier	+	AN..35	Creditor identifier as recorded at PAYONE
iban	+	AN..35	IBAN
bic	o	AN..11	BIC, if given in request
Parameter (ERROR) -> actual response for erroneous (wrong parameters) and invalid (invalid data in requests) requests; will be always used for erroneous requests **Parameter (INVALID)** -> may be used in future Q3/2016 for invalid data in request			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message for the merchant
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")

3.3.6 Download file, e.g. mandate PDF (getfile)

Downloading a file (e.g. mandate PDF) generated by PAYONE platform.

Request "getfile"			
Parameter	**Required**	**Format**	**Comment**
file_reference	+	AN..35	Mandate identification
file_type	+	Default	SEPA_MANDATE PDF Mandate file
file_format	+	Default	PDF Binary date of the PDF document

Response "getfile"			
Parameter	Required	Format	Comment
Parameter (successful)			
http-header, status code	+		200 ok 3xx Redirect to content
DATA	+		PDF document
Parameter (error)			
http-header, status code	+		404 error
status	+		ERROR
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message

3.4 Verification / Scoring

3.4.1 Verifying credit cards (creditcardcheck)

The CreditCardCheck checks credit cards for plausibility in real-time.

Additionally, this request offers the possibility to store credit card data. In this case, the response submits what is known as a pseudo card number.

Request "creditcardcheck"			
Parameter	**Required**	**Format**	**Comment**
aid	+	N..6	Sub account ID
cardpan	+	N..19	Card number
cardtype	+	Default	Card type
			V Visa
			M MasterCard
			A American Express
			D Diners
			J JCB
			O Maestro International
			U Maestro UK
			C Discover
			B Carte Bleue
cardexpiredate	+	N4	Expiry date YYMM
cardcvc2	o	N..4	Credit verification number (CVC)
cardissuenumber	-	N..2	Card issue number (only Maestro UK cards)
storecarddata	-	Default	no: Card data is not stored yes: Card data is stored, a pseudo card number is returned
language	-	Default	Language indicator (ISO 639)
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

Response "creditcardcheck"			
Parameter	**Required**	**Format**	**Comment**
status	+	Default	VALID = card number valid INVALID = card number invalid ERROR = request faulty
Parameter (VALID)			
pseudocardpan	o	N..19	Pseudo card number (is returned if storecarddata=yes)
truncatedcardpan	o	AN..19	Masked cardpan, i.e. 411111xxxxxx1111 (is returned if storecarddata=yes)
Parameter (INVALID)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")

3.4.2 Account verification (bankaccountcheck)[11]

The BankAccountCheck checks the plausibility of German account details according to the current check digit algorithms and carries out a POS blacklist inquiry if required.

Request "bankaccountcheck"			
Parameter	**Required**	**Format**	**Comment**
aid	+	N..6	Sub account ID
checktype	-	Default	0 = regular check (default)
			1 = check against POS blacklist (only DE)
language	-	Default	Language indicator (ISO 639)
Check of national bank account			
bankcountry	+	Default	Account type/ country (ISO-3166)
			Please find available checks in chapter **Fehler! Verweisquelle konnte nicht gefunden werden.**
bankaccount	+	AN..26	Account number [12]
bankcode	o	AN..11	Sort code
bankbranchcode	o	N..5	Branch code (only for FR, ES, FI, IT)
bankcheckdigit	o	AN..2	Check digit (only for FR, BE)
Check of international bank account			
bankcountry	o	Default	Account type/ country
			optional with iban/bic
iban	+	AN..35	IBAN[13, 14]
			Only capital letters and digits, no spaces
			If both (BBAN and IBAN) are submitted, IBAN is splitted into BBAN and processed. BBAN parameters are ignored.
bic	+	AN..11	BIC
			Only capital letters and digits, no spaces
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

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[11] This request is only available if module "protect" has been ordered.

[12] For Germany bankcode, bankaccount will be converted into IBAN, BIC automatically

[13] IBAN / BIC will be validated. It's not checked whether IBAN and BBAN (Bankcode/Bankaccount) refer to the same account.

[14] For Germany IBAN, BIC will be converted into bankcode, bankaccount automatically

Response "bankaccountcheck"			
Parameter	Required	Format	Comment
status	+	Default	VALID = account details valid
			INVALID / ERROR = account details invalid
			BLOCKED = account details found on blacklist (checktype=1 only)
			ERROR = request faulty
Parameter (VALID)			
bankcountry	o	Default	Account type/ country (ISO-3166)
			Please find available checks in chapter 5.4
bankcode	o	AN..11	Sort code in standardised country format (if standardisation is supported)
bankaccount	o	AN..26	Sort Account number in standardised country format (if standardisation is supported)
bankbranchcode	o	N..5	Branch code
bankcheckdigit	o	AN..2	Check digit
iban	o	AN..35	IBAN[15]
bic	o	AN..11	BIC
Parameter (INVALID)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer
			(Language selection is based on the end customer's language, „language")
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer
			(Language selection is based on the end customer's language, „language")

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[15] **Parameters will not be provided actually to prevent declined requests by merchant systems that do not expect these key/values by now. Parameters have to be enabled in PMI, Configuration, Payment portals, General: "Additional response-data" for mode test and live.**

3.4.3 3-D Secure verification (3dscheck)

Checks the card for participation in the 3-D Secure procedure and initiates a 3-D Secure session if required.

Additionally, this request offers the possibility to store credit card data. In this case, the response submits what is known as a pseudo card number.

Request "3dscheck"			
Parameter	**Required**	**Format**	**Comment**
aid	+	N..6	Sub account ID
amount	+	N..7	Total amount (in smallest currency unit! e.g. cent)
currency	+	Default	Currency (ISO 4217)
clearingtype	+	Default	cc: Credit card
exiturl	+	AN..255	Exit-URL to be forwarded after authentication on the ACS
cardpan	o	N..19	Card number (either cardpan or pseudocardpan must be given)
pseudocardpan	o	N..19	Pseudo Card number for referenced credit card (either cardpan or pseudocardpan must be given)
cardtype	+	Default	Card type V Visa M MasterCard J JCB O Maestro International
cardexpiredate	+	N4	Expiry date YYMM
cardcvc2	o	N..4	Credit verification number (CVC)
storecarddata	-	Default	no Card data is not stored yes Card data is stored, a pseudo card number is returned
language	-	Default	Language indicator (ISO 639)
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

Response "3dscheck"			
Parameter	**Required**	**Format**	**Comment**
status	+	Default	VALID card number valid INVALID card number invalid ENROLLED card participates ERROR request faulty
Parameter (VALID)			
xid	+	AN..40	3-D Secure transaction ID
pseudocardpan	o	N..19	Pseudo card number (is returned if storecarddata=yes)
truncatedcardpan	o	AN..19	Masked cardpan, i.e. 411111xxxxxx1111 (is returned if storecarddata=yes)
Parameter (ENROLLED)			
acsurl	+	AN..255	ACS URL
termurl	+	AN.255	URL of the PAYONE Platform validation page
pareq	+	AN..1000	Request message to ACS
xid	+	AN..40	3-D Secure transaction ID
md	+	N..12	"Merchant Data" includes the PAYONE Platform reference ID
pseudocardpan	o	N..19	Pseudo card number (is returned if storecarddata=yes)
truncatedcardpan	o	AN..19	Masked cardpan, i.e. 411111xxxxxx1111 (is returned if storecarddata=yes)
Parameter (INVALID)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")

3.4.4 Address verification (addresscheck)[16]

Verification and correction of address details.

The verification of the address is carried out to minimize the risk of non-payment and to correct the entered address information. Deviations in the address details are corrected automatically.

Request "addresscheck"			
Parameter	**Required**	**Format**	**Comment**
aid	+	N..6	Sub account ID
addresschecktype	+	Default	BA: Addresscheck Basic
			PE: Addresscheck Person
firstname	o	AN..50	First name (required for "Addresscheck Person")
lastname	o	AN..50	Surname (required for "Addresscheck Person")
company	-	AN2..50	Company
street	o	AN..50	Street number and name (required if "streetname" and "streetnumber" not submitted)
streetname	o	AN..50	Street name
			(required if "street" not submitted)
streetnumber	o	AN..5	Street number
			(required if "street" not submitted)
zip	+	N..6	Postcode
city	+	AN..50	City
state	o	Default	State (ISO 3166-2 subdivisions)
			(only if country=US, CA, CN, JP, MX, BR, AR, ID, TH, IN)
country	+	AN..3	Country (ISO 3166)
telephonenumber	-	AN..30	Telephone number (0049123456789)
language	-	Default	Language indicator (ISO 639)
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

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[16] This request is only available if module "protect" has been ordered.

Response "addresscheck"			
Parameter	**Required**	**Format**	**Comment**
status	+	Default	VALID = address valid INVALID = address invalid ERROR = error
Parameter (VALID)			
secstatus	+	N2	10 = address correct 20 = address could be corrected
personstatus	+	Default	NONE — no verification of personal data carried out PPB — The person can be confirmed for this address. PHB — surname known PAB — first name & surname unknown PKI — ambiguity in name and address PNZ — cannot be delivered (any longer) PPV — person deceased PPF — postal address details incorrect
firstname	-	AN..50	Return of firstname (corrected if applicable)
lastname	-	AN..50	Return of lastname (corrected if applicable)
street	+	AN..50	Return of street + street no. (corrected if applicable)
streetname	-	AN..50	Return of street name (corrected if applicable)
streetnumber	-	AN..5	Return of street name (corrected if applicable)
zip	+	N..6	Return of postal code (corrected if applicable)
city	+	AN..50	Return of city (corrected if applicable)
Parameter (INVALID)			
secstatus	+	N2	30 = address could not be corrected
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")

3.4.5 Verification of creditworthiness (consumerscore)[17]

Checking customer data for any existing adverse criteria.

The customer check is carried out to determine the risk of non-payment of demands against customers. With the help of consumer information (adverse criteria) a score value is determined which you can use to assess the creditworthiness of the customers, get a realistic picture of the risk of non-payment and offer the corresponding types of payment.

Request "consumerscore"			
Parameter	**Required**	**Format**	**Comment**
aid	+	N..6	Sub account ID
addresschecktype	+	Default	BA Addresscheck Basic PE Addresscheck Person NO Do not carry out address check
consumerscoretype	+	Default	IH Infoscore (hard criteria) IA Infoscore (all criteria) IB Infoscore (all criteria + bonuses score)
firstname	+	AN..50	First name
lastname	+	AN..50	Surname
company	-	AN2..50	Company
street	+	AN..50	Street number and name (required if "streetname" and "streetnumber" not submitted)
streetname	-	AN..50	Street name (required if "street" not submitted)
streetnumber	-	AN..5	Street number (required if "street" not submitted)
zip	+	N..6	Postcode
city	+	AN..50	City
country	+	Default	Country (ISO 3166)
birthday	-	N8	Date of birth (YYYYMMDD)
telephonenumber	-	AN..30	Telephone number (0049123456789)
language	-	Default	Language indicator (ISO 639)
Key			
N..x			Numeric value (x characters maximum)
AN..x			Alphanumeric value (x characters maximum)

[17] This request is only available if module "protect" has been ordered.

Response "consumerscore"			
Parameter	**Required**	**Format**	**Comment**
status	+	Default	VALID = address valid
			INVALID = address invalid
			ERROR = error
Parameter (VALID)			
secstatus	o	N2	Only provided for addresschecktype BA/PE
			10 = address correct
			20 = address could be corrected
score	+	Default	G = "green", high degree of creditworthiness
			Y = "yellow", average degree of creditworthiness
			R = "red", low degree of creditworthiness
scorevalue	-	N..4	Infoscore: 100-990
			(The higher the value, the higher the degree of creditworthiness)
secscore	-	AN..9	Negative criteria, see chapter 5
divergence	-	Default	Notice "subject to change": No 100% match found, located data record deviates (slightly).
			L = deviant surname
			F = deviant first name
			A = deviant address
			B = deviant date of birth
personstatus	+	Default	NONE: no verification of personal data carried out
			PPB: The person can be confirmed for this address.
			PHB: surname known
			PAB: first name & surname unknown
			PKI: ambiguity in name and address
			PNZ: cannot be delivered (any longer)
			PPV: person deceased
			PPF: postal address details incorrect
firstname	+	AN..50	Return of first name (corrected if applicable)
lastname	+	AN..50	Return of surname (corrected if applicable)
street	+	AN..50	Return of street + street no. (corrected if applicable)
streetname	-	AN..50	Return of street name (corrected if applicable)
streetnumber	-	AN..5	Return of street number. (corrected if applicable)
zip	+	N..6	Return of postal code. (corrected if applicable)
city	+	AN..50	Return of city. (corrected if applicable)
Parameter (INVALID)			
secstatus	+	N2	30 = address could not be corrected
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer
			(Language selection is based on the end customer's

Response "consumerscore"			
Parameter	**Required**	**Format**	**Comment**
			language, „language")
Parameter (ERROR)			
errorcode	+	N..6	Error number
errormessage	+	AN..255	Error message
customermessage	-	AN..255	Error message for the end customer (Language selection is based on the end customer's language, „language")

4 Responses

4.1 Parameter for SessionStatus query

According to the configuration of your payment portal you will receive access status changes for accesses to your premium sector. You will only receive these status messages with payment portals of the "Access" version. You can use them to protect your premium sector or to receive information about a subscription. The data is submitted to the URL specified in the merchant area. The data transfer is based on simple HTTP-POST request (key/value pairs).

The SessionStatus is sent from the following IP addresses: 185.60.20.0/24 (i.e. 185.60.20.1 to 185.60.20.254). Please configure your firewall to allow incoming packets from these IP addresses.

HTTP request from PAYONE to the merchant's server			
Parameter	**Required**	**Format**	**Comment**
key	+	AN..32	Key can be selected freely (see options payment portal) as MD5 value (The key hash values is actually given as MD5. This actually still remains with MD5 and is subject to change in future to SHA2-384.)
accessid[x]	+	N..12	Access ID (PAYONE)
action[x]	+	Default	Event, which refers to one customer each. "add" , "remove", "abocancel", "renew "cancel_reversal", "lock", "unlock" (see below)
portalid[x]	+	N..7	Payment portal ID
productid[x]	+	N..7	ID for the offer
expiretime[x]	+	N..12	Unix timestamp at which access expires
userid[x]	+	N..12	Debtor ID (PAYONE)
customerid[x]	-	AN..20	Merchant's customer ID
accessname[x]	-	AN..32	Customer's user name
accesscode[x]	-	AN..32	Customer's password
ip[x]	-	AN..15	Customer IP
param[x]	-	AN..15	Individual parameter
Key	**x**	**x**	**x**
N..x	x	x	Numeric value (x characters maximum)
AN..x	x	x	Alphanumeric value (x characters maximum)
[x]	x	x	In this manner changes for several customers can be submitted simultaneously in one request. [x] = position number, e.g. [0],[1],...)

Important note: Please note that new parameters may be added at any time without previous notice. Therefore, you should use the parameter name for the evaluation and not the sequence, which may be subject to change at any time!

Expected reply to the request:

As a reply to the request, the string "**SSOK**" is expected. Each request is repeated in a 1-hour cycle until it is answered with "SSOK". This procedure ensures that all requests will be processed by your system. Simply issue the "SSOK" in a script via the "print" command. Make sure that this character string is the first that is printed from this script, e.g. `print ("SSOK");`

Important:

- Status messages from PAYONE to merchant's server are always ISO-8859-1 encoded.

- No other characters may be issued from this character string, e.g. no HTML code.

- Do not return an error without gathering information about this error.

- Make sure the request is always answered with an SSOK within 48 hours.

- If a specific request shall not be processed, issue an SSOK anyway to prevent the request from interfering with the processing of other requests.

- Without the return of an SSOK you will not receive any further status reports for that subscription.

- The request must be answered with "SSOK" within 10 seconds. This time-out cannot be extended. The answer does only confirm receipt of the SessionStatus, the evaluation can and should follow asynchronously to receiving the answer.

Sequence of events

After the start of the initial term an "add" request is deployed to your system. Different pieces of information about this customer are submitted (see above). After the access has expired, you will receive a "remove" request.

Events (action)

With each access status change you receive a request. Via the "action" variable you receive information about the status of the access.

add

An access portal has been opened.

remove

Access has expired and will not be renewed.

renew

Access was renewed/reduced (e.g. renewal of a subscription).

abocancel

The customer has cancelled the subscription for this access portal.

lock

Access has been blocked.

unlock

Access has been unblocked.

cancel_reversal

The termination of the subscription has been revoked.

4.2   Parameter for the TransactionStatus query

According to the configuration of your payment portal you will receive the data and the status for each payment process via the URL you have submitted. The data transfer is based on simple HTTP-POST request (key/value pairs).

The TransactionStatus is sent from the following IP addresses: 185.60.20.0/24 (i.e. 185.60.20.1 to 185.60.20.254). Please configure your firewall to allow incoming packets from these IP addresses.

HTTP request from PAYONE to the merchant's server			
Parameter	**Required**	**Format**	**Comment**
key	+	AN..32	Payment portal key as MD5 value (The key hash values is actually given as MD5. This actually still remains with MD5 and is subject to change in future to SHA2-384.)
txaction	+	Default	"appointed", "capture", "paid", "underpaid", "cancelation", "refund", "debit", "reminder", "vauthorization", "vsettlement", "transfer", "invoice", "failed" (See explanation below)
transaction_status	-	Default	"completed", "pending" new parameter in use from January 2015
notify_version	-	Default	7.3 without "notify_version" and without "transaction_status" 7.4 with "notify_version" and with "transaction_status" (completed/pending) 7.5 with txaction "failed" (actually supported for Barzahlen with expired refund; other payment types will follow)
mode	+	Default	test Test mode live Live mode
portalid	+	N..7	Payment portal ID
aid	+	N..6	Sub account ID
clearingtype	+	Default	elv Debit payment cc Credit card vor Prepayment rec Invoice cod Cash on delivery sb Online bank transfer wlt e-Wallet fnc Financing
txtime	+	N..11	Initiating payment process (Unix timestamp)
currency	+	Default	Currency (ISO 4217)
userid	+	N..12	Debtor ID (PAYONE)
customerid	-	AN..20	Merchant's customer ID
param	-	AN..255	Individual parameter that was, where applicable,

HTTP request from PAYONE to the merchant's server			
Parameter	**Required**	**Format**	**Comment**
			submitted while payment was initiated
Parameter (personal data)			
Invoice-Address			
firstname	o	AN..50	First name (optional if company is used)
lastname	+	AN..50	Surname
company	-	AN..50	Company
street	-	AN..50	Street number and name
zip	-	AN..10	Postcode
city	-	AN..50	City
country	+	Default	Country (ISO 3166)
Delivery-Address			
shipping_firstname	-	AN..50	First name (optional if company is used)
shipping_lastname	-	AN..50	Surname
shipping_company	-	AN..50	Company
shipping_street	-	AN..50	Street number and name
shipping_zip	-	AN..10	Postcode
shipping_city	-	AN..50	City
shipping_country	-	Default	Country (ISO 3166)
email	-	AN..50	Email address
Parameter for the status message of a payment process			
txid	+	N..12	Payment process ID (PAYONE)
reference	+	AN..20	Merchant reference number for the payment process
sequencenumber	+	N..2	Sequence number at the time of the event for this payment process (0..n)
price	+	N..7,2	Payment request (in largest currency unit! e.g. Euro)
receivable	-	N..7,2	Total payment request (in largest currency unit! e.g. Euro); not set for encashment reminder status information without paid amount
balance	-	N..7,2	Balance of transaction account (in largest currency unit! e.g. Euro) ; not set for encashment reminder status information without paid amount Negative amount: positive balance Positive amount: payment request
failedcause	-	Default	Reason for return debit note or incorrect collection (see chapter 5)
Additional parameter Contract for the status message of a payment process			
productid	+	N..7	ID for the offer
accessid	+	N..12	Access ID
expiretime	-	N..12	Unix Timestamp an dem der Zugang abläuft
Additional parameter for payment type debit payment			
bankcountry	-	Default	Account type/ country

HTTP request from PAYONE to the merchant's server			
Parameter	**Required**	**Format**	**Comment**
bankaccount	-	AN..26	Account number (masked)
bankcode	-	AN..11	Sort code
bankaccountholder	-	AN..35	Account holder
Additional parameter for payment type debit payment (only for authorization with appointed and only if "due_time" is not specified)			
iban	o	AN..35	International Bank Account Number (masked)
bic	o	AN..11	Bank Identifier Code
mandate_identification	o	AN..35	Used mandate_identification
creditor_identifier	o	AN..35	Merchant's creditor identifier
clearing_date	o	N8	clearing date (format YYYYMMDD)
clearing_amount	o	N..7,2	Payment request (in largest currency unit! e.g. Euro)
Additional parameter for payment type credit card			
cardpan	+	N..19	Card number
cardtype	+	Default	Card type V: Visa M: MasterCard A: Amex D: Diners J: JCB O: Maestro International U: Maestro UK C: Discover B: Carte Bleue
cardexpiredate	+	N4	Expiry date YYMM
cardholder	-	AN..35	Name of cardholder
Additional parameter for payment type BillSAFE / Klarna			
clearing_bankaccountholder	-	AN..35	Recipient bank account holder
clearing_bankcountry	-	Default	Recipient account type/ country (e.g. DE, AT, etc.)
clearing_bankaccount	-	AN..26	Recipient bank account
clearing_bankcode	-	AN..11	Recipient sort code
clearing_bankiban	-	AN..35	Recipient IBAN
clearing_bankbic	-	AN..11	Recipient BIC
clearing_bankcity	-	AN..50	Recipient city or bank
clearing_bankname	-	AN..50	Recipient bank name
clearing_legalnote	-	AN..500	Note to claim assignment
clearing_duedate	-	N8	Due date of payment (format YYYYMMDD)
clearing_reference	-	AN..50	Reference
clearing_instructionnote	-	AN..200	Note to payment handling
Additional parameter Collect (txaction=reminder) for the status message of a payment process			
reminderlevel	+	Default	Customer's reminder status

Parameter	Required	Format	Comment
			1…4: Dunning level 1-4
			5: Encashment
			A: Dunning procedure ended
			S: Dunning procedure begins
			M: Dunning proposal list
			I: Encashment proposal list
			0: Dunning procedure completed
encashment_statuscode	-	AN..20	Internal status code of the encashment agency, if provided by the encashment agency.
encashment_statuslongtext	-	AN..255	Free text: if the encashment agency has reported a long text (detailed information) on the status
Parameter Invoicing (txaction=invoice)			
txid	+	N..12	Payment process ID (PAYONE)
reference	+	AN..20	Merchant reference number for the payment process
sequencenumber	+	N..2	Sequence number at the time of the event for this payment process (0..n)
invoiceid	+	AN..20	Merchant's invoice number
invoice_grossamount	+	N..7,2	Gross invoice amount
invoice_date	+	N8	Invoice date (format YYYYMMDD)
invoice_deliverydate	-	N8	Delivery date (format YYYYMMDD)
invoice_deliveryenddate	-	N8	Delivery period end date (format YYYYMMDD)
Parameter Billing (txaction=vauthorization/vsettlement)			
vaid	+	N..8	Billing account ID (module billing)
balance	+	N..7,2	Balance of billing account (in largest currency unit! e.g. Euro)
			Negative amount: positive balance
			Positive amount: payment request
vreference	+	AN..20	Merchant's transaction reference number
			(This is the reference for the corresponding payment process for a vsettlement)
vxid	+	N..12	Billing account entry ID
Parameter Billing (txaction=vsettlement)			
txid	o	N..12	Corresponding payment process ID
sequencenumber	o	N..2	Sequence number of settled payment process ID
settled_vxid[n]	o	N..12	Array of settled vxid's starting with n=0.
			Array will not be sent if more than 500 vxid's are settled.
Key			
N..x	Numeric value (x characters maximum)		
AN..x	Alphanumeric value (x characters maximum)		

Important note: Please note that new parameters may be added at any time without previous notice. Therefore, you should use the parameter name for the evaluation and not the sequence, which may be subject to change at any time!

Expected reply to the request:

As a reply to the request, the string "**TSOK**" is expected. Each request is repeated in a 1 to 6 hour cycle until it is answered with "TSOK". This procedure ensures that all requests will be processed by your system. Simply issue the "TSOK" in a script via the "print" command. Make sure that this character string is the first that is printed from this script, e.g. `print ("TSOK");`

Important:

- Status messages from PAYONE to merchant's server are always ISO-8859-1 encoded.

- No other characters may be issued from this character string, e.g. no HTML code.

- Do not return an error without gathering information about this error.

- Make sure the request is always answered with a TSOK within 48 hours.

- If a specific request shall not be processed, issue a TSOK anyway to prevent the request from interfering with the processing of other requests.

- Without the return of an TSOK you will not receive any further status reports for that payment process.

- The request must be answered with "TSOK" within 10 seconds. This time-out cannot be extended. The answer does only confirm receipt of the TransactionStatus, the evaluation can and should follow asynchronously to receiving the answer.

4.2.1 List of events (txaction)

With each payment process status change you receive a request. The last event is submitted to you via the parameter "txaction". The status of the request is provided via the balance of the payment process (parameter "balance") and the amount of the request (parameter "receivable").

appointed

Via "appointed" you are informed about the successful initiation of the payment process. This request is affected immediately after the first successful booking.

Important note:

- The new parameter "transaction_status" indicates whether the event "appointed" is pending or completed.
  -> see list of status (transaction_status)

capture

Via "capture" you are informed about the booking of a request or the collection of your reserved amount. The amount of the request (receivable) is increased in this case. If no settlement of balances occurs, the balance changes as well.

paid

Via "paid" you are informed that the booking has been processed by the credit institution or that the customer has paid the invoice in full. The balance for the request in this case is smaller than or equal to zero.

underpaid

Via "underpaid" you are informed about an underpayment. The balance for the request in this case is greater than zero.

cancelation

Via "cancelation" you are informed that a payment process has resulted in a return debit note. In the case of electronic direct debit processes (ELV) insufficient funds in the account may also be the cause. The balance for the request in this case is greater than zero.

refund

Via "refund" you are informed if an amount has been refunded. The amount of the request (receivable) is decreased in this case.

debit

Via "debit" you are informed about the booking of a request/credit for a request. The amount of the request (receivable) changes in this case. If no settlement of balances occurs, the balance changes as well.

transfer

Via "transfer" you are informed if an amount has been transferred. The amount of the open balance (balance) changes in this case.

reminder (Attention: This request must be activated by PAYONE.)

Via "reminder" you are informed about the current status of the dunning procedure.

vauthorization (Attention: This request must be activated by PAYONE.)

Via "vauthorization" you are informed about a booking affected into a billing account (module billing).

vsettlement (Attention: This request must be activated by PAYONE.)

Via "vsettlement" you are informed about a settlement effected on a particular billing account (module billing).

invoice (Attention: This request must be activated by PAYONE.)

Via "invoice" you are informed that an invoice or a credit voucher has been created.

failed (for future use – not implemented yet.)

Via "failed" you are informed that the booking has finally failed. No further actions are possible.

4.2.2 List of status (transaction_status)

Via "pending" you are informed that the payment transaction is (still) pending at the external payment processor. The following transaction status may be "pending" (again), "completed" (external payment processor completed the actual transaction successfully).

With each payment process status change you receive a request. The last event is submitted to you via the parameter "txaction".

The parameter "transaction_status" is actually introduced with event-txaction "appointed" only. Other event-txaction with parameter "transaction_status" may follow (e.g. "paid", "debit", …).

Please note:

- **The parameter "transaction_status" is optional and not available for all payment transactions ("txaction") and all payment types (as not all payments and processors do support "pending" / "completed").**
- **It may happen that you will receive two times the same txaction (e.g. "appointed"). First with "pending" and then with "completed".**

pending

The event indicated by "txaction" is pending and may change later. i.e. an event "appointed/pending" (txaction/transaction_status) indicates that the payment is pending and in process at the 2nd payment processor.

Another event may follow to inform change of status by txaction e.g. "appointed/completed", "failed/completed".

Also another "appointed/pending" may follow to indicate that transaction is still pending.

completed

Indicates that the event itself has reached final status.

However a new "txaction" (e.g. "paid", "cancelation", …) may follow to inform of change of status.

The new "txaction" can then be "paid/pending", "paid/completed", … or "failed/completed".

4.2.3 Explanation of price, balance, receivable

Field	Description
price	Value of the initial claim
balance	The outstanding balance of this transaction: • negative: Customer has a claim against merchant, e.g. merchant received money without effort • positive: Merchant has a claim against the customer
receivable	Account balance for the transaction. • With a "preauthorization" the value "receivable" is not set as the merchant did not provide the service yet (e.g. delivering goods). • With type of payment "cash In advance" the value "receivable" is not set as the merchant will only provide its service when money has arrived.

4.2.4 Sample: authorization, CC

Merchant's request			HTTP request from PAYONE to the merchant's server					Comment
	Seq-No	Time	TX-Action/transaction_state [18]	Seq-No	price	balance	receiv-able	
Request authorization CC amount=15061	0	T=0	appointed /completed	0	150.61	150.61	150.61	
	0	+4 min	paid	0	150.61	0	150.61	

4.2.5 Sample: preauthorization/capture, CC

Merchant's request			HTTP request from PAYONE to the merchant's server					Comment
	Seq-No	Time	TX-Action/transaction_state [19]	Seq-No	price	balance	receiv-able	
Request preauthorization CC amount=2950	0	T=0	appointed /completed	0	29.50	0.00	0.00	

---

[18] Internal reference: 148021809

[19] Internal reference:

Merchant's request			HTTP request from PAYONE to the merchant's server					Comment
	Seq-No	Time	TX-Action/transaction_state [19]	Seq-No	price	balance	receiv-able	
Request capture	1	+2 hours	paid	1	29.50	0	29.50	

4.2.6 Sample: authorization, ELV with cancelation

Merchant has configured:

- Due time ELV = 7 days
- Fee 1. reminder = 0,00 Euro after 7 days
- Fee 2. reminder = 1,00 Euro after 7 days
- Fee 3. reminder = 2,40 Euro after 7 days
- Encashment transfer = 5,00 Euro after 7 days
- TxStatus without reminder-information

Merchant's request	Seq-No	Time	TX-Action/transaction_state [20]	Seq-No	price	balance	receiv-able	Comment
Request authorization ELV amount=4612	0	T=0	appointed /completed	0	46.12	46.12	46.12	Merchant initiates payment via SEPA direct debit
		+15 min	paid	0	46.12	0	46.12	PAYONE platform has processed direct debit
		+7 days	cancelation	0	46.12	54.72	54.72	PAYONE platform has detected a return debit note initiated by end customer and added bank charges of 8,60 EUR and 0 Euro dunning fee
		+14 days (7+7)	debit	1	46.12	55.72	55.72	PAYONE platform processed dunning note and added 1,00 Euro dunning fee
		+21 days	debit	2	46.12	57.72	57.72	PAYONE platform processed dunning note and added 2,00 Euro dunning fee
		+28 days	debit	3	46.12	62.72	62.72	PAYONE platform processed dunning note and added 5,00 Euro dunning fee

[20] Internal reference: 146039593

4.2.7 Sample: preauthorization/capture, REC with credit note

Merchant has configured:

- Due time Invoice = 14 days
- Fee 1. reminder = 0,00 Euro after 3 days
- Fee 2. reminder = 2,00 Euro after 10 days
- Fee 3. reminder = 4,00 Euro after 10 days
- TxStatus without reminder-information

Merchant's request			HTTP request from PAYONE to the merchant's server					Comment
	Seq-No	Time	TX-Action/transaction_state [21]	Seq-No	price	balance	receivable	
Request preauthorization REC amount=11500	0	T=0	appointed /completed	0	115.00	0.00	0.00	Merchant initiates payment via payment type invoice
Request capture	1	+1 day	capture	1	115.00	115	115	Merchant has delivered ordered items
		+27 days (14+3+10)	debit	2	115.00	117	117	PAYONE platform generates reminder document and added 2 Euro dunning fee
		+10 days	debit	3	115.00	121	121	PAYONE platform generates reminder document and added 4 Euro dunning fee
PMI: credit note by 15,00 Euro	4	+13 days	debit	4	115.00	106	106	PAYONE platform processed credit note initiated via PMI

4.2.8 Sample: preauthorization, WLT (with "pending")

Merchant's request			HTTP request from PAYONE to the merchant's server					Comment
	Seq-No	Time	TX-Action/transaction_state [22]	Seq-No	price	balance	receivable	
Request authorization WLT amount=1561	0	T=0	appointed /pending	0	15.61	0.00	0.00	
	0	+6 seconds	appointed /complet	0	15.61	0	0.00	

---

[21] Internal reference: 136229273

[22] Internal reference: 126353063

Merchant's request			HTTP request from PAYONE to the merchant's server					Comment
	Seq-No	Time	TX-Action/transaction_state[22]	Seq-No	price	balance	receiv-able	
			ed					
	0	+6 min	paid	0	15.61	-15.61	0	

5   Codes

5.1   Reasons for return debit notes

Parametername: failedcause

Code	Signification
soc	Insufficient funds
cka	Account expired
uan	Account no. / name not identical, incorrect or savings account
ndd	No direct debit
rcl	Recall[23]
obj	Objection[24]
ret	Return[25]
nelv	Debit cannot be collected
cb	Credit card chargeback
ncc	Credit card cannot be collected

---

[23] Recall: The recipient of the payment recalls the direct debit order.

[24] Objection: The payer objects to the direct debit.

[25] Return: The executing bank returns the order (due to insufficient funds, account closure, decease of the account holder, …).

5.2   Bank groups

Parametername: bankgrouptype

Code	Signification
Banks for EPS (Austria)	
ARZ_OVB	Commercial credit cooperatives (Volksbank)
ARZ_BAF	Bank for doctors and independent professions
ARZ_NLH	Hypo state bank Lower Austria
ARZ_VLH	Hypo state bank Voralberg
ARZ_BCS	Bankhaus Carl Spängler & Co. AG
ARZ_HTB	Hypo bank Tyrol
ARZ_HAA	Hypo Alpe Adria
ARZ_IKB	Investkredit bank
ARZ_OAB	Österreichische Apothekerbank
ARZ_IMB	Immobank
ARZ_GRB	Gärtnerbank
ARZ_HIB	HYPO Investment bank
BA_AUS	Bank Austria
BAWAG_BWG	BAWAG
BAWAG_PSK	PSK Bank
BAWAG_ESY	easybank
BAWAG_SPD	Sparda Bank
SPARDAT_EBS	Erste Bank
SPARDAT_BBL	Bank Burgenland
RAC_RAC	Raiffeisen bank
HRAC_OOS	Hypo bank Upper Austria
HRAC_SLB	Hypo bank Salzburg
HRAC_STM	Hypo bank Styria
EPS_SCHEL	Bankhaus Schelhammer
EPS_OBAG	Oberbank AG
EPS_SCHOELLER	Schoellerbank AG
EPS_SPDLI	Sparda-Bank Linz
EPS_SPDVI	Sparda-Bank Villach
EPS_VRBB	VR-Bank Brunau
Banks for iDEAL (The Netherlands)	
ABN_AMRO_BANK	ABN Amro
RABOBANK	Rabobank
FRIESLAND_BANK	Friesland Bank
ASN_BANK	ASN Bank
SNS_BANK	SNS Bank
TRIODOS_BANK	Triodos
SNS_REGIO_BANK	SNS Regio Bank
ING_BANK	ING
KNAB_BANK	Knab Bank
VAN_LANSCHOT_BANKIERS	van Lanschot Bank

5.3   Parameters for AVS returns

Parametername: protect_result_avs

Under "street number" any numeric parts of the street name and street number, as well as the postal code of the invoice address are validated, e.g. "Münchhausenstraße 22, 3rd Floor", "D-12345" -> "223" and "12345" are validated.

Code	Signification
A	Street number is OK, postal code is not OK
F	Street number and postal code are OK
N	Neither street number nor postal code are OK
U	Request is not supported
Z	Street number is not OK, but postal code is OK

5.4   BankAccountCheck (Available countries)

Continious updates of check digit algorithms of Deutsche Bundesbank incl. check of Bankcode and of Österreichischen Nationalbank:

	bank-country	bank-account	bank-code	bank-branch-code	bank-check-digit
Germany (DE)	x	x	x	-	-
Austria (AT)	x	x	x	-	-
Key: x =mandatory, o = optional, - = not used					

In these European countries the bank account will be syntax-checked and also validated with a check digit algorithm:

	bank-country	bank-account	bank-code	bank-branch-code	bank-check-digit
Niederlande (NL)	x	x	-	-	-
Schweden (SE)	x	x	o	-	-
Belgien (BE)	x	x	o	-	o
Frankreich (FR)	x	x	x	x	x
Norwegen (NO)	x	x	o	-	-
Polen (PL)	x	x	o	-	o
Key: x =mandatory, o = optional, - = not used					

In these countries the bank account will be syntax-checked:

	bank-country	bank-account	bank-code	bank-branch-code	bank-check-digit
Denmark (DK)	x	x	o	-	-
Swiss (CH)	x	x	x	-	-
Finland (FI)	x	x	o	-	-
Italy (IT)	x	x	o	o	o
Spain (ES)	x	x	o	o	o
United Kingdom (GB)	x	x	x	-	-
Key: x =mandatory, o = optional, - = not used					

5.5 Parameters for Consumerscore returns

Parametername: secscore

I. "Weak" negative attributes (Data from collection - pre court):		Weiche Negativmerkmale
IA	Initiation of collection process	Inkasso-Mahnverfahren eingeleitet
AM	Continuation of extrajudicial collection procedures after partial payments or instalments.	Fortlauf des außergerichtlichen Inkasso-Mahnverfahrens nach Teil- bzw. bei Ratenzahlung
IE	Dismissal of extrajudicial collection proceedings du to futility	Einstellung des außergerichtlichen Inkasso-Mahnverfahrens wegen Aussichtslosigkeit

II. "Middle" negative attributes (Data from collection - court):		Mittlere Negativmerkmale
MB	Payment ordered by the court	Antrag auf Mahnbescheid
VB	Enforcement order from the court	Antrag auf Vollstreckungsbescheid
TR	Payment installment plan resulting from court decision	Ratenzahler nach Forderungs-Titulierung
ZWA	Levy of execution to liquidate personal assets (non real-estate)	Zwangsvollstreckung in das bewegliche Vermögen
ZWI	Levy of execution to liquidate personal assets (real-estate)	Zwangsvollstreckung in das unbewegliche Vermögen
FRP	Futile collections attempt	fruchtlose Pfändung
LP	Garnishment of wages	Lohn- oder sonstige Forderungspfändung aufgrund eines gerichtlichen Pfändungs- und Überweisungsbeschlusses
UF	Non collectable legally binding payment claim	uneinbringliche, titulierte Forderung
UBV	Relocation leaving no forwarding address	unbekannt verzogen (unter Hinterlassung von Verbindlichkeiten aus Geld- oder Warenkrediten)
SU		Suchauftrag zu - unter Hinterlassung von Verbindlichkeiten - unbekannt verzogenen Personen (Adresse über Einwohneramt nicht ermittelbar)

III. "hard" negative attributes (Data from public lists of debtors / / Bundesanzeiger):		Harte Negativmerkmale
HB	Warrant to provide Affidavit	Haftbefehl zur Erzwingung der eidesstattlichen Versicherung
HV	Execution of warrant to provide Affidavit	Vollstreckung des Haftbefehls zur Erzwingung der EV
EV	Affidavit or oath of disclosure	eidesstattliche Versicherung ("Offenbarungseid")
EEV	Amendment to Affidavit	Ergänzung der eidesstattlichen Versicherung
WEV	Repeated affidavit or oath of disclosure	wiederholte eidesstattliche Versicherung (§ 903 ZPO)
SVV		Verweigerung der Vermögensauskunft gem. §882c Abs. 1 Nr. 1 ZPO
SAV		erkennbare Aussichtslosigkeit der Vollstreckung gem. §882c Abs. 1 Nr. 2 ZPO
SNZ		Nichtzahler gem. §882c Abs. 1 Nr. 3 ZPO
IVE	Extrajudicial settlement attempt in the course of insolvency proceedings	außergerichtlicher Einigungsversuch im Rahmen des Insolvenzverfahrens

ISP	Initiation of debt settlement plan / initiations of insolvency proceedings	Schuldenbereinigungsplan-Verfahren eingeleitet / Antrag auf Eröffnung des Insolvenzverfahrens
IVS	Court ordered preliminary safeguard provisions in the course of insolvency	Anordnung von vorläufigen Sicherungsmaßnahmen im Insolvenzverfahren
IVA	Court ordered revocation of preliminary safeguard provisions in the course of insolvency	Aufhebung von vorläufigen Sicherungsmaßnahmen im Insolvenzverfahren
IBE	Institution of insolvency proceedings / court order	Eröffnung des Insolvenzverfahrens / Beschluss
IBA	Dismissal of insolvency proceedings du to insufficient assets	Abweisung bzw. Einstellung des Insolvenzverfahrens mangels Masse (§ 26 Abs. 2 InsO)
IWP	Reversal of insolvency proceedings / start of period of good conduct	Aufhebung des Insolvenzverfahrens
IRB	Discharge grant of outstanding debts	Erteilung der Restschuldbefreiung
IRV	Discharge denial of outstanding debts	Versagung der Restschuldbefreiung
KON	Dismissal of bankruptcy petitions du to insufficient assets (Prior to 1999)	Abweisung des Antrags auf Eröffnung des Konkurses mangels Masse (§ 107 KO)
KER	Institution of bankruptcy proceedings (Prior to 1999)	Eröffnung des Konkursverfahrens (§ 108 KO)
KEM	Suspension of bankruptcy proceedings due to insufficient assets (Prior to 1999)	Einstellung des Konkursverfahrens mangels Masse (§§ 202, 204 KO)
KAS	Revocation of bankruptcy proceedings (Prior to 1999)	Aufhebung des Konkursverfahrens (nach Schlusstermin) (§ 163 KO)
VGE	Institution of reorganizations proceedings	Eröffnung des Vergleichsverfahrens (§ 11 ff VerglO)
VGA	Institution of reorganizations proceedings	Abweisung des Antrages auf Eröffnung des Vergleichsverfahrens
VEM	Suspension of reorganizations proceedings	Einstellung des Vergleichsverfahrens nach Rücknahme des Vergleichsvorschlages (§ 99 ff VerglO)
VAS	Revocation of reorganizations proceedings	VAS Aufhebung des Vergleichsverfahrens (§ 90 ff VerglO)
GVA	Dismissal of petition to initiate comprehensive execution for insufficient assets	GVA Abweisung des Antrages auf Eröffnung der Gesamtvollstreckung mangels Masse (§ 4 Abs. 2 GesO)
GVE	Commercial Insolvency Arrangement	Eröffnung bzw. Anordnung der Gesamtvollstreckung (§ 5 GesO)
GEM	Commercial Insolvency	Einstellung des Gesamtvollstreckungsverfahrens
GAS	Aborted Commercial Insolvency	Aufhebung des Gesamtvollstreckungsverfahrens

Other		Sonstige Negativmerkmale
AE		Adressermittlung (Person unter der Adresse nicht zustellbar)
+++	Deceased	verstorben
HI		Hinweise zur Person oder Firma
HA		Risikohinweise zur Adresse (JVA, Obdachlosenunterkunft, o. ä.); TKZ 5

5.6   Error messages

No.	Signification	Activity
1	Card issuer temporarily not available	Please try again later.
2	Authorization declined	Decline purchase
4	Card not approved	Decline purchase
5	Authorization declined	Decline purchase
7	Required CVC code not specified or not valid	Specify/change CVC
12	Transaction invalid	Decline purchase
13	Limit exceeded	Decline purchase
14	Invalid card	Decline purchase
21	Activity not processed	Time for Capture after PreAuthorization has been exceeded (among other things)
30	Format Error in request message (e.g. CVC missing).	
31	Invalid card type	Change card type
33	Expiry date invalid, incorrect or in the past	Correct expiry date
34	Manipulation suspected	Decline purchase
43	Card stolen	Decline purchase
56	Card unknown	Decline purchase
62	Card cancelled	Decline purchase
80	Amount no longer available	Reservation period has elapsed. Please repeat preauthorization
91	Card issuer temporarily not available	Temporary problem
101	The authorisation has expired.	Restart entire process.
102	Authorisation denied.	
103	Transaction could not be completed successfully.	Customer is to select an alternative method of payment.
104	Customer could not pay.	Transaction rejected.
105	The customer has to be redirected to Wallet Provider in order to select a new payment method.	Redirect customer to Wallet Provider
106	The order has expired.	Close order
107	Risk assessment has denied this transaction.	
108	The transaction has already been completed.	
109	Transaction (credit) denied	The refund was rejected.
110	Problem with mandate of customer at external service provider.	See external Message and contact external service provider or customer.
201	The transaction was denied by iDEAL.	
202	The transaction was denied by PostFinance.	
250	SEPA mandate does not exist	Please add SEPA mandate
251	SEPA mandate not confirmed	Please confirm SEPA mandate
252	SEPA mandate parameter not valid or missing	Incorrect SEPA mandate parameter
253	SEPA configuration error	Contact PAYONE please.
254	Request not supported for this SEPA configuration	
255	SEPA mandate place of confirmation missing	Please add place of SEPA mandate confirmation
301	Amount for this payment method too low	Change amount
303	Capture amount does not match financing amount	Change amount
304	Parameter Token is expired	
305	Customer has not yet completed the transaction	
306	Transaction already has customer payments	
307	Financing Provider does not secure this transaction	Change payment type
308	Parameter {settleaccount{ does not fit to payment type financing	Change value for Parameter {settleaccount}
701	Payment denied after BIN check	Decline purchase

No.	Signification	Activity
702	Payment was denied because of the BIN country	Decline purchase
703	Payment denied after IP check	Decline purchase
704	Payment was denied because of the IP country	Decline purchase
710	Payment denied after POS check	Decline purchase
721	Payment denied after Velocity IP check	Decline purchase
722	Payment denied after Velocity card number check	Decline purchase
723	Payment denied after Velocity account number check	Decline purchase
724	Payment denied after Velocity e-mail check	Decline purchase
872	Pseudo card PAN not found	
876	AVS mismatch: The address provided does not match billing address of card holder.	Decline purchase
877	Invalid card number (Luhn check for this PAN incorrect)	Correct card number
878	Invalid card number (syntax check for this PAN incorrect)	Correct card number
879	CVC2 code incorrect length or incorrect syntax	Correct CVC2
880	Card type does not correspond with card number	Select different card type
881	Bank details cannot be used for online banking.	
882	Bank type not supported	Select different bank type
883	The account number is invalid for this sort code	Decline purchase
884	The sort code is invalid	Decline purchase
885	Bank is not supported by giropay	
886	Online transfer type not supported	Select different online transfer type
887	Invalid BIC	
888	Invalid IBAN	
889	Country of the BIC not supported.	
890	Payment declined due to current risk setting	Decline purchase
891	Debtor limit exceeded, payment refused	Decline purchase
892	Country of the account not supported.	
894	account data incomplete: account holder name missing or invalid	Correct the account holder name
895	account data incomplete: street missing or invalid	Correct the street name
896	account data incomplete: zip missing or invalid	Correct the postal code
897	account data incomplete: city missing or invalid	Correct the city name
900	Internal error	Contact PAYONE please.
901	Configuration error	Contact PAYONE please.
902	Unknown error with external service provider.	Contact PAYONE please.
903	No connection to external service provider possible (timeout, breakdown)	Contact PAYONE please.
904	Temporary error	Please try again later.
905	Merchant authentication / authorization at service provider failed	Correct authentication data at service provider, please.
906	Refund amount too high	Amount exceeds the original amount or remaining sum too low
907	Sequence no incorrect	Select different sequence number
908	Capture amount too high	Amount exceeds the original amount or remaining sum too low
909	Database connection failed	Contact PAYONE please.
910	Currency does not correspond with the referenced payment process	Change currency
911	Reference number already exists	Change reference number

No.	Signification	Activity
912	Reference number does not correspond with the referenced payment process	Change reference number
913	Referenced payment process (txid) not found	Enter different txid
915	Refund not possible	The connector settings do not allow a refund
916	Amount error	Amount incorrect sign or zero
917	Refund limit exceeded	Please contact PAYONE
918	Upper or lower limit amount exceeded	Please contact PAYONE
919	Limit revenue exceeded	Please contact PAYONE
920	MaxPayoutAmount exceeded	Reduce amount
921	Account balance insufficient	
922	Unknown account	
923	Payment type not available for this currency or card type	Set correct currency, type of payment, type of card, type of account or portalid
924	Test mode not available	Please contact PAYONE
925	Live mode not available	Please contact PAYONE
926	Incorrect mode for the referenced payment process	Change mode (live/test)
927	No refund connector.	Please contact PAYONE
928	Article with itemtype prepaid not allowed in this request	
929	If the request contains articles with itemtype prepaid, the amount must be 0	
930	Connection does not support value of {recurrence}	change {recurrence}
931	Request does not support type of payment	Activity not possible for this type of payment
932	Encashment not possible for this type of payment	Activity not possible for this type of payment
933	Multiple partial capture not supported for this method of payment	Change method of payment
934	Multiple partial capture not enabled	Please contact PAYONE
935	Amount for multiple partial capture cannot be 0	
936	Authorisation without incoming payment not possible for this type of payment	
937	settleaccount does not fit to capturemode	Change settleaccount or capturemode
938	Voucher is not supported by this payment type	Remove voucher from aticle list
939	The amount of a prepaid article must be negative.	
940	Currency or cardtype not available at external service provider.	Contact external service provider please.
941	Feature referenced Transaction is not enabled at service provider.	Contact service provider and request missing feature, please.
944	Amount too small	
945	Amount too high	
950	Desired status change not possible for this payment process	Please try again later.
951	The maximum number of actions for this txid has been reached	
952	The Transaction was already completed.	
960	Target payment process (txid) not found	Transfer not possible
961	No incoming transfer found for this payment process	
962	Transferable amount not available	Amount too big or too small.
970	Operation was cancelled by the user.	
971	The user has not finished his action in given time.	
972	Transaction has expired	
973	Minimum age not reached	

No.	Signification	Activity
990	Maintenance work	Please try again later.
991	Maintenance work at external service provider.	Please try again later.
1000	Parameter faulty or missing	
1001	Parameter {clearingtype} faulty or missing	
1002	Parameter {param} faulty	
1003	Parameter {reference} faulty or missing	
1004	Parameter {processing_time} faulty	
1005	Parameter {currency} faulty or missing	
1006	Parameter {due_time} faulty	
1007	Parameter {add_paydata} faulty or missing	
1008	Parameter {txid} faulty or missing	
1009	Parameter {sequencenumber} faulty or missing	
1010	Parameter {mode} faulty or missing	
1011	Parameter {workorderid} incorrect or missing	
1012	Parameter {api_version} incorrect or missing	
1016	Parameter {amount} faulty or missing	
1018	Parameter {max_payout_amount} faulty	
1024	Parameter {booking_date} faulty	Check format
1025	Parameter {document_date} faulty	Check format
1031	Parameter {settleaccount} faulty	
1032	Parameter {capturemode} faulty	
1035	Parameter {transactiontype} faulty or missing	
1036	Parameter {customer_is_present} faulty or missing	
1037	Parameter {recurrence} faulty or missing	
1041	Parameter {successurl} faulty or missing	
1042	Parameter {backurl} faulty or missing	
1043	Parameter {errorurl} faulty or missing	
1055	Parameter {financingtype} faulty or missing	
1065	Parameter {onlinebanktransfertype} faulty or missing	
1071	Parameter {xid} faulty or missing	
1072	Parameter {storecarddata} faulty or missing	
1073	Parameter {pseudocardpan} faulty or missing	
1075	Parameter {cardissuenumber} faulty or missing	
1076	Parameter {cardtype} faulty or missing	
1077	Parameter {cardexpiredate} faulty or missing	
1078	Parameter {cardpan} faulty or missing	
1079	Parameter {cardcvc2} faulty or missing	
1080	Parameter {bankaccountholder} faulty or missing	
1081	Parameter {bankbranchcode} faulty or missing	
1082	Parameter {bankcountry} faulty or missing	
1083	Parameter {bankaccount} faulty or missing	
1084	Parameter {bankcode} faulty or missing	
1085	Parameter {bankgrouptype} faulty or missing	
1086	Parameter {bankcheckdigit} faulty or missing	
1087	Parameter {BIC} faulty or missing	
1088	Parameter {IBAN} faulty or missing	
1089	Parameter {elvtype} faulty or missing.	
1090	Parameter {shippingprovider} faulty or missing	
1091	Incomplete or missing bank-data. Define {bankaccount} or {iban}.	

No.	Signification	Activity
1095	Parameter {wallettype} faulty or missing	
1096	Parameter {cashtype} incorrect or missing	
1100	Parameter {mandate_identification} faulty or missing	
1101	Parameter {mandate_status} faulty or missing	
1102	Parameter {mandate_dateofsignature} faulty or missing	
1103	Parameter {mandate_sequencetype} faulty or missing	
1104	Parameter {mandate_language} faulty or missing	
1110	Parameter {bankaccountholder_firstname} faulty or missing	
1111	Parameter {bankaccountholder_lastname} faulty or missing	
1112	Parameter {bankaccountholder_street} faulty or missing	
1113	Parameter {bankaccountholder_zip} faulty or missing	
1114	Parameter {bankaccountholder_city} faulty or missing	
1115	Parameter {bankaccountholder_country} faulty or missing	
1116	Parameter {bankaccountholder_email} faulty or missing	
1117	Parameter {bankaccountholder_company} faulty or missing	
1201	Parameter {encoding} faulty or missing	
1202	Parameter {request} faulty or missing	
1203	Parameter {mid} faulty or missing	
1204	Parameter {aid} faulty or missing	
1205	Parameter {portalid} faulty or missing	
1206	Parameter {key} faulty	
1208	Parameter {responsetype} faulty	
1300	Parameter {customerid} faulty	
1301	Parameter {firstname} faulty or missing	
1302	Parameter {lastname} faulty or missing	
1303	Parameter {company} faulty or missing	
1310	Parameter {userid} faulty	
1311	Parameter {street} faulty or missing	
1312	Parameter {streetnumber} faulty or missing	
1313	Parameter {streetname} faulty or missing	
1314	Parameter {addressaddition} faulty or missing	
1321	Parameter {zip} faulty or missing	
1331	Parameter {city} faulty or missing	
1337	Billing address faulty or missing	
1338	Parameter combination {city} and {state} faulty or missing	
1339	Parameter {state} faulty or missing	State unknown or incorrect state
1340	Parameter {country} faulty or missing	Does not correspond with ISO 3166
1341	Parameter {language} faulty or missing	Does not correspond with ISO 639
1343	Parameter {birthday} faulty or missing	
1344	Parameter {telephonenumber} faulty or missing	
1345	Parameter {personalid} faulty or missing	

No.	Signification	Activity
1346	Parameter {gender} faulty or missing	
1350	Parameter {email} faulty or missing	
1367	Parameter {shipping_street} faulty or missing	
1368	Parameter {shipping_company} faulty or missing	
1369	Parameter {shipping_state} faulty or missing	Shipping state unkown or wrong country
1370	Parameter {shipping_country} faulty or missing	Shipping country unkown or wrong
1371	Parameter {shipping_addressaddition} faulty or missing	
1372	Parameter {shipping_zip} faulty or missing	
1373	Parameter {shipping_city} faulty or missing	
1374	Parameter combination {shipping_city} and {shipping_state} faulty or missing	
1375	Shipping address faulty or missing	
1380	Parameter {ip} faulty or missing	
1381	Parameter {use_customerdata} faulty or missing	
1390	Parameter {delete_carddata} faulty or missing	
1391	Parameter {delete_bankaccountdata} faulty or missing	
1421	Parameter {exiturl} faulty or missing	
1432	Parameter {checktype} faulty or missing	
1433	Parameter {scoretype} faulty or missing	
1434	Parameter {consumerscoretype} faulty or missing	
1435	Parameter {addresschecktype} faulty or missing	
1471	Parameter {phone_prefix} / {telephonenumber} incorrect or missing	
1472	Parameter {phone_number} / {telephonenumber} incorrect or missing	
1473	Parameter {pin} faulty or missing	
1501	Parameter {reminderlevel} faulty or missing	
1502	Parameter {remindertime} faulty or missing	
1503	Parameter {sendreminder} faulty or missing	
1504	Parameter {failedcause} faulty or missing	
1610	Article list faulty or incomplete	
1611	Parameter {id[n]} faulty or missing	
1612	Parameter {pr[n]} faulty or missing	
1613	Parameter {no[n]} faulty or missing	
1614	Parameter {va[n]} faulty or missing	
1615	Parameter {sd[]} faulty or missing	
1616	Parameter {ed[]} faulty or missing	
1617	Parameter {it[]} faulty or missing	
1618	Gross-amount of an item trespass the maximum	
1631	Parameter {invoice_title} faulty or missing	
1632	Parameter {invoice_deliverymode} faulty or missing	
1633	Parameter {invoice_deliverydate} faulty or missing	
1634	Parameter {invoice_deliveryenddate} faulty or missing	
1650	Parameter {file_reference} faulty or missing	
1651	Parameter {file_type} faulty or missing	
1652	Parameter {file_format} faulty or missing	
1700	Parameter {action} faulty or missing	
1705	Parameter {accessid} faulty or missing	

No.	Signification	Activity
1706	Parameter {access_price} faulty or missing	
1707	Parameter {access_aboprice} faulty or missing	
1708	Parameter {access_expiretime} faulty or missing	
1709	Parameter {access_period} faulty	
1710	Parameter {access_aboperiod} faulty	
1711	Parameter {access_starttime} faulty or missing	
1712	Parameter {access_canceltime} faulty or missing	
1713	Parameter {access_vat} faulty or missing	
1721	Parameter {productid} faulty or missing	
1723	Parameter {id_trail} (item number) faulty or missing	
1724	Parameter {no_trail} (quantity) faulty or missing	
1725	Parameter {pr_trail} (price) faulty or missing	
1726	Parameter {de_trail} (description) faulty or missing	
1727	Parameter {va_trail} (VAT rate) faulty or missing	
1728	Parameter {period_unit_trail} faulty or missing	
1729	Parameter {period_length_trail} faulty or missing	
1730	Parameter {id_recurring} (item number) faulty or missing	
1731	Parameter {no_recurring} (quantity) faulty or missing	
1732	Parameter {pr_recurring} (price) faulty or missing	
1733	Parameter {de_recurring} (description) faulty or missing	
1734	Parameter {va_recurring} (VAT rate) faulty or missing	
1735	Parameter {period_unit_recurring} faulty or missing	
1736	Parameter {period_length_recurring} faulty or missing	
1737	No item data found for initial term.	
1738	No item data found for subsequent term.	
1739	Parameter {amount_trail} faulty or missing	
1740	Parameter {amount_recurring} faulty or missing	
1753	The indicated total price of all articles from the initial term did not correspond with the amounts of the individual items.	
1754	The indicated total price of all articles from the subsequent term did not correspond with the amounts of the individual items.	
1755	Incomplete item data for the initial term.	
1756	Incomplete item data for the subsequent term.	
1757	Incomplete time definition for the initial term.	
1758	Incomplete time definition for the subsequent term.	
1759	For more than one item position in the initial term the price cannot be transmitted without items.	
1760	For more than one item position in the subsequent term the price cannot be transmitted without items.	
1761	Parameter {ti_trail} faulty or missing	
1762	Parameter {ti_recurring} faulty or missing	
1810	Parameter {vaccountname} faulty or missing	

No.	Signification	Activity
1811	Parameter {vreference} faulty or missing	
1813	Parameter {settleperiod} faulty or missing	
1814	Parameter {settletime} faulty or missing	
1815	Parameter {settle_period_unit} faulty or missing	
1816	Parameter {settle_period_length} faulty or missing	
1817	Parameter {payout_open_balance} faulty or missing	
1999	Parameter {ecommercemode} faulty or missing	
2001	Channel not enabled for this payment portal	Contact PAYONE please.
2002	Request not supported by activated channel	Contact PAYONE please.
2003	MerchantID not found or no rights	Change MerchantID
2004	SubAccountID not found or no rights	Change SubAccountID
2005	PortalID not found or no rights	Change PortalID
2006	Key incorrect	Change key
2007	Hash incorrect	Change hash
2008	Invalid request - invalid parameter	
2011	Parameters from different API versions cannot be used simultaneously.	
2012	Parameters conflict in request or do not match	Check parameters and repeat request
2013	API-request contains invalid characters (e.g. control characters, non-matching encoding)	Check Encoding and do not use control characters.
3000	Function not available	
3001	Parameter getusertoken invalid. Valid values are yes/no	
3002	A user-id or a customer-id must be set.	
3003	Usertoken not found.	The usertoken was not found. It is either not present or expired.
3004	The usertoken is not allowed within the current request.	The usertoken is not allowed within the current request.
3005	Usertoken and Userid are not to be transmitted simultaniously.	The use of usertoken and userid is mutually exclusive.
3006	The usertoken has a wrong format.	The usertoken transmitted is faulty. It should have a length of 24chars and should consist of alphanumerical characters including the .
3007	The transmitted customerid is not allowed.	You are already using the transmitted customerid.
3008	The desired customer is already present.	The customer to create is already present, you probably used a token generated by yourself.
3009	The customer does not exist.	Tht customer identified by the token does not exist.
3010	The modes do not match.	The modes of request and dataset have to match. They need to be either test or live.
3200	Customer not found or insufficient privileges	Change customer number
3301	Bank data cannot be deleted, order prevailing	
3302	Bank data cannot be deleted, VirtualAccount not balanced	
3303	Card data cannot be deleted, order prevailing	
3304	Card data cannot be deleted, VirtualAccount not balanced	
4001	Address check not enabled	
4002	Type of address check not enabled	
4010	Country not supported	Cancel or continue without address check
4011	Country not supported	Cancel or continue without consumer score check
4041	Address not found	
4042	Address not unique	

No.	Signification	Activity
4051	City not found	Change city
4052	City ambiguous	Address correct, however it could not be corrected.
4053	Street not found	Change street, post code or city
4054	Street ambiguous	Address correct, however it could not be corrected.
4055	Wrong post office box number	Change post office box number
4056	Street number error	Change street number
4057	Overseas address	No reference could be found for the submitted address.
4058	Street invalid	Change street
4101	Consumer score check not enabled	
4102	Scoretype incorrect	
4110	Credit reform, company credit information - no hits	Change query
4112	Credit reform, company credit information - too many hits	Change query
4200	Merchant does not participate in the 3D Secure procedure	Continue payment process without 3-D Secure
4201	Request is not supported by payment portal type	Change payment portal
4208	Card does not participate in 3D Secure	Continue payment process
4209	PaRes Check not necessary	Cancel payment process
4210	3D Secure error	Continue payment process without 3-D Secure
4211	PaRasCheck error (status=A).	Continue with 3DS (ECI06)
4212	PaRasCheck error (status=U).	Continue without 3DS (ECI07)
4213	PaRasCheck error (authentication failed).	Cancel
4214	3D Secure transaction requires XID.	Cancel activity
4215	Indicated ECI mode not supported by 3D Secure	Cancel activity
4216	XID not found.	Cancel activity
4217	3D Secure authentication not completed yet	Booking declined
4218	3D Secure authentication failed	Booking declined
4219	Successful 3D Secure authentication required	Booking declined
4302	Check type incorrect	Change check type
5050	Dunning level cannot be set	Dunning status does not allow setting a new dunning level
5052	Error on repeated sending of a reminder.	Please try again later
5054	Dunning date could not be set	
6032	Invoice not found	
6500	File not found	Check reference, format, type
6501	File not unique	Check reference, format, type
6502	Service temporarily unavailable	Please try again later.
7005	Access ID not found or no rights	
7008	Contract expiry date in the past or before the start date	
7011	Contract start date in the past	
7012	Term of contract has already started	
7021	ProductID not found or no rights	
7030	Operation not allowed under current access status.	
7040	The total amount of the items in the initial term equals 0.	
7041	The total amount of the items in the subsequent term equals 0.	
7042	The property {InvoiceAppendix} does not have the correct data type.	
7043	The IP address does not have the correct data type.	

No.	Signification	Activity
8010	VirtualAccountName already used for another customer	Select different name or select correct customer.
8011	Reference number (virtual account) already exists	Change reference number
8020	Currency does not correspond with the virtual account	Change currency
8030	Portal ID does not correspond with the virtual account.	Change portal ID
8040	Mode does not correspond with the virtual account.	Change mode

5.7   ISO Currencies (ISO 4127)

The PAYONE Platform and its shop modules are optimized for currencies with two decimals. Currencies without or with three decimals can be generally processed with certain limitations – please contact the PAYONE Merchant Service for further information.

E.g.:

Currency	Alpha	Num	Decimals
Euro	EUR	978	2
Australian Dollar	AUD	036	2
Swiss Franc	CHF	756	2
Danish Krone	DKK	208	2
Pound Sterling	GBP	826	2
Norwegian Krone	NOK	578	2
New Zealand Dollar	NZD	554	2
Swedish Krona	SEK	752	2
US Dollar	USD	840	2

5.8 ISO Countries (ISO 3166)

ISO	Country		ISO	Country
AD	Andorra		LA	Lao People's Democratic Republic
AE	United Arab Emirates		LB	Lebanon
AF	Afghanistan		LC	Saint Lucia
AG	Antigua And Barbuda		LI	Liechtenstein
AI	Anguilla		LK	Sri Lanka
AL	Albania		LR	Liberia
AM	Armenia		LS	Lesotho
AN	Netherlands Antilles		LT	Lithuania
AO	Angola		LU	Luxembourg
AQ	Antarctica		LV	Latvia
AR	Argentina		LY	Libyan Arab Jamahiriya
AS	American Samoa		MA	Morocco
AT	Austria		MC	Monaco
AU	Australia		MD	Moldova, Republic Of
AW	Aruba		MG	Madagascar
AZ	Azerbaijan		MH	Marshall Islands
BA	Bosnia And Herzegowina (Herzegowina)		MK	Republic Of Macedonia (The Former Yugoslav)
BB	Barbados		ML	Mali
BD	Bangladesh		MM	Myanmar
BE	Belgium		MN	Mongolia
BF	Burkina Faso		MO	Macau
BG	Bulgaria		MP	Northern Mariana Islands
BH	Bahrain		MQ	Martinique
BI	Burundi		MR	Mauritania
BJ	Benin		MS	Montserrat
BM	Bermuda		MT	Malta
BN	Brunei Darussalam		MU	Mauritius
BO	Bolivia		MV	Maldives
BR	Brazil		MW	Malawi
BS	Bahamas		MX	Mexico
BT	Bhutan		MY	Malaysia
BV	Bouvet Island		MZ	Mozambique
BW	Botswana		NA	Namibia
BY	Belarus		NC	New Caledonia
BZ	Belize		NE	Niger
CA	Canada		NF	Norfolk Island
CC	Cocos (Keeling) Islands		NG	Nigeria
CF	Central African Republic		NI	Nicaragua
CG	Congo		NL	Netherlands

ISO	Country		ISO	Country
CH	Switzerland		NO	Norway
CI	Cote d'Ivoire		NP	Nepal
CK	Cook Islands		NR	Nauru
CL	Chile		NU	Niue
CM	Cameroon		NZ	New Zealand
CN	China		OM	Oman
CO	Colombia		PA	Panama
CR	Costa Rica		PE	Peru
CU	Cuba		PF	French Polynesia
CV	Cape Verde		PG	Papua New Guinea
CX	Christmas Island		PH	Philippines
CY	Cyprus		PK	Pakistan
CZ	Czech Republic		PL	Poland
DE	Germany		PM	St. Pierre And Miquelon
DJ	Djibouti		PN	Pitcairn
DK	Denmark		PR	Puerto Rico
DM	Dominica		PT	Portugal
DO	Dominican Republic		PW	Palau
DZ	Algeria		PY	Paraguay
EC	Ecuador		QA	Qatar
EE	Estonia		RE	Reunion
EG	Egypt		RO	Romania
EH	Western Sahara		RU	Russian Federation
ER	Eritrea		RW	Rwanda
ES	Spain		SA	Saudi Arabia
ET	Ethiopia		SB	Solomon Islands
EU	Europe (SSGFI only)		SC	Seychelles
FI	Finland		SD	Sudan
FJ	Fiji		SE	Sweden
FK	Falkland Islands (Malvinas)		SG	Singapore
FM	Micronesia, Federated States Of		SH	St. Helena
FO	Faroe Islands		SI	Slovenia
FR	France		SJ	Svalbard And Jan Mayen Islands
FX	France, Metropolitan		SK	Slovakia (Slovak Republic)
GA	Gabon		SL	Sierra Leone
GB	United Kingdom (UK)		SM	San Marino
GD	Grenada		SN	Senegal
GE	Georgia		SO	Somalia
GF	French Guiana		SR	Suriname
GH	Ghana		ST	Sao Tome And Principe
GI	Gibraltar		SV	El Salvador
GL	Greenland		SY	Syrian Arab Republic

ISO	Country		ISO	Country
GM	Gambia		SZ	Swaziland
GN	Guinea		TC	Turks And Caicos Islands
GP	Guadeloupe		TD	Chad
GQ	Equatorial Guinea		TF	French Southern Territories
GR	Greece		TG	Togo
GS	South Georgia And The South Sandwich Islands		TH	Thailand
GT	Guatemala		TJ	Tajikistan
GU	Guam		TK	Tokelau
GW	Guinea-Bissau		TM	Turkmenistan
GY	Guyana		TN	Tunisia
HK	Hong Kong		TO	Tonga
HM	Heard And Mc Donald Islands		TP	East Timor
HN	Honduras		TR	Turkey
HR	Croatia (local name: Hrvatska)		TT	Trinidad And Tobago
HT	Haiti		TV	Tuvalu
HU	Hungary		TW	Taiwan, Province Of China
ID	Indonesia		TZ	Tanzania, United Republic Of
IE	Ireland		UA	Ukraine
II	International (SSGFI only)		UG	Uganda
IL	Israel		UM	United States Minor Outlying Islands
IN	India		US	United States
IO	British Indian Ocean Territory		UY	Uruguay
IQ	Iraq		UZ	Uzbekistan
IR	Iran (Islamic Republic Of)		VA	Vatican City State (Holy See)
IS	Iceland		VC	Saint Vincent And The Grenadines
IT	Italy		VE	Venezuela
JM	Jamaica		VG	Virgin Islands (British)
JO	Jordan		VI	Virgin Islands (U.S.)
JP	Japan		VN	Vietnam
KE	Kenya		VU	Vanuatu
KG	Kyrgyzstan		WF	Wallis And Futuna Islands
KH	Cambodia		WS	Samoa
KI	Kiribati		YE	Yemen
KM	Comoros		YT	Mayotte
KN	Saint Kitts And Nevis		YU	Yugoslavia
KP	Korea, Democratic People's Republic Of		ZA	South Africa
KR	Korea, Republic Of		ZM	Zambia
KW	Kuwait		ZR	Zaire
KY	Cayman Islands		ZW	Zimbabwe
KZ	Kazakhstan			

5.9 ISO Subdivisions (ISO 3166-2)

These values are used for parameter „state" and „shipping_state" and represent principal subdivisions of a country.

Here a list of a few codes – for complete reference refer to http://en.wikipedia.org/wiki/ISO_3166-2

5.9.1 US-Subdivisions

ISO	Country		ISO	Country
AK	Alaska		MT	Montana
AL	Alabama		NC	North Carolina
AR	Arkansas		ND	North Dakota
AS	American Samoa		NE	Nebraska
AZ	Arizona		NH	New Hampshire
CA	California		NJ	New Jersey
CO	Colorado		NM	New Mexico
CT	Connecticut		NV	Nevada
DC	District of Columbia		NY	New York
DE	Delaware		OH	Ohio
FL	Florida		OK	Oklahoma
GA	Georgia		OR	Oregon
GU	Guam		PA	Pennsylvania
HI	Hawaii		PR	Puerto Rico
IA	Iowa		RI	Rhode Island
ID	Idaho		SC	South Carolina
IL	Illinois		SD	South Dakota
IN	Indiana		TN	Tennessee
KS	Kansas		TX	Texas
KY	Kentucky		UM	United States Minor
LA	Louisiana		UT	Utah
MA	Massachusetts		VA	Virginia
MD	Maryland		VI	Virgin Islands, U.S.
ME	Maine		VT	Vermont
MI	Michigan		WA	Washington
MN	Minnesota		WI	Wisconsin
MO	Missouri		WV	West Virginia
MP	Northern Mariana Islands		WY	Wyoming
MS	Mississippi			

5.9.2 CA-Subdivisions

ISO	Country		ISO	Country
AB	Alberta		PE	Prince Edward Island
BC	British Columbia		QC	Quebec
MB	Manitoba		SK	Saskatchewan
NB	New Brunswick		NT	Northwest Territories
NL	Newfoundland and Labrador		NU	Nunavut
NS	Nova Scotia		YT	Yukon
ON	Ontario			

5.9.3 MX-Subdivisions

ISO	Country		ISO	Country
BCN	Baja California		MOR	Morelos
DIF	Distrito Federal		NAY	Nayarit
AGU	Aguascalientes		NLE	Nuevo León
BCS	Baja California Sur		OAX	Oaxaca
CAM	Campeche		PUE	Puebla
COA	Coahuila		QUE	Querétaro
COL	Colima		ROO	Quintana Roo
CHP	Chiapas		SLP	San Luis Potosí
CHH	Chihuahua		SIN	Sinaloa
DUR	Durango		SON	Sonora
GUA	Guanajuato		TAB	Tabasco
GRO	Guerrero		TAM	Tamaulipas
HID	Hidalgo		TLA	Tlaxcala
JAL	Jalisco		VER	Veracruz
MEX	México		YUC	Yucatán
MIC	Michoacán		ZAC	Zacatecas

5.9.4 AR-Subdivisions

Code	Country		Code	Country
C	Ciudad Autónoma de Buenos Aires		M	Mendoza
B	Buenos Aires		N	Misiones
K	Catamarca		Q	Neuquén
H	Chaco		R	Río Negro
U	Chubut		A	Salta
X	Córdoba		J	San Juan
W	Corrientes		D	San Luis
E	Entre Ríos		Z	Santa Cruz
P	Formosa		S	Santa Fe
Y	Jujuy		G	Santiago del Estero
L	La Pampa		V	Tierra del Fuego
F	La Rioja		T	Tucumán

5.9.5 BR-Subdivisions

Code	Country		Code	Country
DF	Distrito Federal		PB	Paraíba
AC	Acre		PR	Paraná
AL	Alagoas		PE	Pernambuco
AP	Amapá		PI	Piauí
AM	Amazonas		RJ	Rio de Janeiro
BA	Bahia		RN	Rio Grande do Norte
CE	Ceará		RS	Rio Grande do Sul
ES	Espírito Santo		RO	Rondônia
GO	Goiás		RR	Roraima
MA	Maranhão		SC	Santa Catarina
MT	Mato Grosso		SP	São Paulo
MS	Mato Grosso do Sul		SE	Sergipe
MG	Minas Gerais		TO	Tocantins
PA	Pará			

5.9.6 CN-Subdivisions

Code	Country		Code	Country
11	Beijing		43	Hunan
12	Tianjin		44	Guangdong
13	Hebei		45	Guangxi
14	Shanxi		46	Hainan
15	Nei Mongol (mn), (Inner Mongolia)		50	Chongqing
21	Liaoning		51	Sichuan
22	Jilin		52	Guizhou
23	Heilongjiang		53	Yunnan
31	Shanghai		54	Xizang (Tibet)
32	Jiangsu		61	Shaanxi
33	Zhejiang		62	Gansu
34	Anhui		63	Qinghai
35	Fujian		64	Ningxia
36	Jiangxi		65	Xinjiang
37	Shandong		71	Taiwan
41	Henan		91	Hong Kong (en) Xianggang (zh)
42	Hubei		92	Macao (en) Aomen (zh)

5.9.7 ID-Subdivisions

Code	Country		Code	Country
AC	Aceh, Aceh		MA	Maluku, Maluku
BA	Bali, Bali		MU	Maluku Utara, North Maluku
BB	Bangka Belitung, Bangka–Belitung Islands		NB	Nusa Tenggara Barat, West Nusa Tenggara
BT	Banten, Banten		NT	Nusa Tenggara Timur, East Nusa Tenggara
BE	Bengkulu, Bengkulu		PA	Papua, Papua
GO	Gorontalo, Gorontalo		PB	Papua Barat, West Papua
JA	Jambi, Jambi		RI	Riau, Riau
JB	Jawa Barat, West Java		SR	Sulawesi Barat, West Sulawesi
JT	Jawa Tengah, Central Java		SN	Sulawesi Selatan, South Sulawesi
JI	Jawa Timur, East Java		ST	Sulawesi Tengah, Central Sulawesi
KB	Kalimantan Baratm, West Kalimantan		SG	Sulawesi Tenggara, Southeast Sulawesi
KS	Kalimantan Selatan, South Kalimantan		SA	Sulawesi Utara, North Sulawesi
KT	Kalimantan Tengah, Central Kalimantan		SB	Sumatera Barat, West Sumatra
KI	Kalimantan Timur, East Kalimantan		SS	Sumatera Selatan, South Sumatra
KU	Kalimantan Utara, North Kalimantan		SU	Sumatera Utara, North Sumatra
KR	Kepulauan Riau, Riau Islands		JK	Jakarta Raya, Jakarta
LA	Lampung, Lampung		YO	Yogyakarta, Yogyakarta

5.9.8 IN-Subdivisions

Code	Country		Code	Country
AP	Andhra Pradesh		NL	Nagaland
AR	Arunachal Pradesh		OR	Odisha
AS	Assam		PB	Punjab
BR	Bihar		RJ	Rajasthan
CT	Chhattisgarh		SK	Sikkim
GA	Goa		TN	Tamil Nadu
GJ	Gujarat		TG	Telangana
HR	Haryana		TR	Tripura
HP	Himachal Pradesh		UT	Uttarakhand
JK	Jammu and Kashmir		UP	Uttar Pradesh
JH	Jharkhand		WB	West Bengal
KA	Karnataka		AN	Andaman and Nicobar Islands
KL	Kerala		CH	Chandigarh
MP	Madhya Pradesh		DN	Dadra and Nagar Haveli
MH	Maharashtra		DD	Daman and Diu
MN	Manipur		DL	Delhi
ML	Meghalaya		LD	Lakshadweep
MZ	Mizoram		PY	Puducherry

5.9.9 TH-Subdivisions

Code	Country		Code	Country
10	Krung Thep Maha Nakhon [Bangkok]		82	Phangnga
S	Phatthaya		93	Phatthalung
37	Amnat Charoen		56	Phayao
15	Ang Thong		67	Phetchabun
38	Bueng Kan		76	Phetchaburi
31	Buri Ram		66	Phichit
24	Chachoengsao		65	Phitsanulok
18	Chai Nat		54	Phrae
36	Chaiyaphum		14	Phra Nakhon Si Ayutthaya
22	Chanthaburi		83	Phuket
50	Chiang Mai		25	Prachin Buri
57	Chiang Rai		77	Prachuap Khiri Khan
20	Chon Buri		85	Ranong
86	Chumphon		70	Ratchaburi
46	Kalasin		21	Rayong
62	Kamphaeng Phet		45	Roi Et
71	Kanchanaburi		27	Sa Kaeo
40	Khon Kaen		47	Sakon Nakhon
81	Krabi		11	Samut Prakan
52	Lampang		74	Samut Sakhon
51	Lamphun		75	Samut Songkhram
42	Loei		19	Saraburi
16	Lop Buri		91	Satun
58	Mae Hong Son		17	Sing Buri
44	Maha Sarakham		33	Si Sa Ket
49	Mukdahan		90	Songkhla
26	Nakhon Nayok		64	Sukhothai
73	Nakhon Pathom		72	Suphan Buri
48	Nakhon Phanom		84	Surat Thani
30	Nakhon Ratchasima		32	Surin
60	Nakhon Sawan		63	Tak
80	Nakhon Si Thammarat		92	Trang
55	Nan		23	Trat
96	Narathiwat		34	Ubon Ratchathani
39	Nong Bua Lam Phu		41	Udon Thani
43	Nong Khai		61	Uthai Thani
12	Nonthaburi		53	Uttaradit
13	Pathum Thani		95	Yala
94	Pattani		35	Yasothon

5.10 ISO Languages (ISO 639-1)

List of common ISO 639-1 Codes

ISO	Country		ISO	Country
de	German		lb	Luxembourgish
en	English		lt	Lithuanian
bg	Bulgarian		nl	Dutch
cs	Czech		no	Norwegian
es	Spanish; Castilian		pl	Polish
fi	Finnish		pt	Portuguese
fr	French		ro	Romanian
hr	Croatian		sl	Slovenian
hu	Hungarian		tr	Turkish
ja	Japanese			

6   Glossar

Name	Description
BBAN	Basic Bank Account Number
	Describes the bank account specified by "classic" values:
	countrycode
	bankaccount
	bankcode (where applicable)
	bankbranchcode (where applicable)
	bankcheckdigit (where applicable)
BIN	Bank Identification Number
	Describes the issuing bank of a credit card and is represented by the first six digits of a credit card number (PAN).
CVV	Card Verification Code (aka CVC, "cardcvc2")
	The card verification code is a 3 or 4 digit code and printed on the rear side of the credit card. It must not be stored at any time.
IBAN	International Bank Account Number
	IBAN and BIC specify an international bank account. BIC is planned to be optional within Germany from 2014-02-01 and optional within international bank transfer (in Europe) from 2016-02-01.
MOTO	Mail Or Telephone Order
	Describes the order process where an operator processes a payment with details for a customer. The customer provides the payment details (credit card details, bank account details) via email or phone.
PAN	Primary account number
	Is the complete credit card number (from 13 to 19 digits) and must not be processed or stored without PCI DSS certification (neither in database nor in log files).
	PAN may only be recorded either encrypted (only with PCI DSS certification) or masked/truncated (max: 6x4).
Payment Process ID	Unique payment process Id assigned to each payment process by PAYONE Platform.

7   Contact

Do you have questions or do you need further information?

Then contact us. The PAYONE Technical Support is always happy to provide assistance.

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