



**girogate**

■

**SIMPLE Interface  
Integrator Manual**

a service of

PPRO Financial Ltd

20 Balderton Street, London, W1K 6TL, Great Britain

version 2.5



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# 1 Abstract

The SIMPLE interface provides an easy way to connect to the girogate unified payment gateway. It uses the HTTP protocol and POST requests to query the gateway. The query result is returned as url encoded plaintext and has to be parsed by the client.

## 1.1 Audience

This document is for the application developer who will integrate the girogate interface into existing client software.

## 1.2 Character Set

The system uses UTF-8 for input and output.

## 1.3 HTTP Protocol

All requests are sent as standard POST requests using the HTTPS protocol. The system expects a Content-Type of *application/x-www-form-urlencoded* for input and returns a document of that same Content-Type.

**Note:** The input parameter *returnmode=urlencodeext* is mandatory (see [Common input parameters](#)).

## 1.4 URLs

- Testsystem URL: <https://testapi.girogate.de>
- Livesystem URL: <https://api.girogate.de>

## 1.5 Security

All requests are using an TLSv1.2 encrypted connection over HTTPS (only HIGH ciphers are supported).

For additional security you'll exchange a set of certificates to gain access to the gateway. All certificates are issued by girogate's private CA, which the client needs to trust. As part of this process, you'll provide a certificate signing request (CSR), which will be signed and returned to you:

**ca.crt** This is the girogate's private CA certificate (public key), that is used in signing your client certificate and will also be used by you to verify girogate's authority when accessing the interface.

**customer.crt** This is your certificate (public key) for authentication

Make sure to keep all private keys secret (this means \*.key).

## 1.6 Important note about transaction states

The client has to be aware that, based on how many payment methods work, there is always a chance for a transaction to succeed after it has been marked as failed by the system. The succeeded status on the other hand is final. The client will receive a notification in case succeed-after-failed happens.





## 2 Document History

### 2018-08-07

- Update UnionPay currencies
- Document extended SPECOUT parameters for Bancontact
- Clarify usage of REDIRECTURL
- Update SOFORT available countries
- Document P24 dynamic descriptor specin
- Remove Magna, Banco de Chile, CMR, Cartao Mercado Livre, Davivienda, Link, international payout, WebMoney
- Document BIC specin parameter for SEPA Payout
- Document BIC specin parameter for iDEAL
- Update list of locales supported by Union Pay
- Update list of currencies supported by AstroPay Card
- Document Bancontact amount limit for mobile payments
- Document Bancontact payment page screen sizes
- Remove Paysbuy Cash
- Document Krungsri
- Document Bangkok Bank
- Document Krung Thai
- Document Siam Commercial
- Document Tesco Lotus

### 2018-04-16

- Update documentation for WeChatPay
- Clarify HTTP Content-Type description in abstract
- Document SPECOUT parameters for Bancontact
- Update documentation for Zimpler
- Rename China Union Pay to Union Pay, update documentation
- Additional currencies for Alipay
- Rename Santander (Mexico) to Santander Cash
- Merge Santander Brazil and Santander Argentina to Santander Online Banking
- Update documentation for Brazilian schemes
- Update SafetyPay LATAM countries
- Remove UK Direct Debit
- Document new *email* specin parameter for SafetyPay
- Document EPS specific SPECOUT parameters
- Remove Nicaragua (NI), Panama (PA) and Columbia (CO) from list of supported countries for SafetyPay

- Update POLi description, remove outdated comment about requiring Windows
- Update iDEAL SPECOUT parameters description
- Correct SEPA specin.mandateref regexp
- Update account holder requirements for Skrill
- Document Skrill 1-Tap

**2018-01-17**

- Document paysafecard *consumerref* specin parameter
- Document UK Direct Debit
- Clarify SPECOUT documentation for SEPA Direct Debit
- Remove Teleingreso
- Remove Servipag (Chile)
- Remove e-Pay Petronas (Malaysia)

**2017-10-09**

- Document WeChat Pay
- Update description of PayU
- Update list of supported country codes and currencies for Trustly
- Update list of supported country codes for TrustPay
- Update specin parameter description for LATAM Portfolio
- Change Skrill specin parameters to being optional
- Remove Provincia NET (Argentina)

**2017-07-28**

- Correct preferredlanguage (it's optional and always was)
- Document Baltic Portfolio
- Document EasyPay (Belarus)
- Document Paysera
- Document WebMoney
- Document Paysbuy Cash
- Document Indonesia ATM
- Document Dragonpay
- Document Malaysian Portfolio
- Document China UnionPay
- Document SingPost (Singapore Post)
- Remove generic Bank Transfer
- Update list of supported country codes for MyBank
- Update list of supported country codes and currencies for TrustPay
- Change specin parameter *dob* to being optional for LATAM Portfolio
- Document mobile phone optimization for AliPay
- Document Multibanco specific SPECOUT parameters

**2017-06-30**

- Reformat and reorganize documentation, style changes

- Merge with extended integration manual, among other things
  - make *returnmode=urlencodeext* and *tag* mandatory
  - remove SHA-1
  - document new functions like GETREFUNDSTATUS
  - document new endpoints,
  - document new output fields like FUNDSSTATUS and REQUESTFAILREASON
  - remove deprecated output fields
  - document ready for settlement and funds notifications
- Clarify that BYMERCHANTTXID/BYMERCHANTREFUNDID functions should only be used under specific circumstances
- Add more notification signature examples
- Remove INDOUBT
- Deprecate merchanterrorurl
- Clarify that girogate's private CA needs to be trusted by the client
- Improve wording in the protocol and notification sections
- Document consolidated SFTP reconciliation files
- Remove China UnionPay and SingPost (Singapore Post)

**2016-11-25**

- Remove Raberil (Boleto) and Raberil Payout
- Add Baloto Cash (Colombia)
- Describe input parameters for dynamic descriptor, add hint to all payment methods that support it
- Remove Guatemala (GT) from list of supported countries for SafetyPay Document BitPay
- Document Polish Payout
- Document China UnionPay
- Document eNETS
- Document SingPost (Singapore Post)
- Remove Turkey (TR) from list of supported countries for AstroPay
- Remove Dinero Mail by PayU
- Remove Ripsa
- Remove Cobro Express
- Add GBP and USD to list of supported currencies for AliPay
- Remove Switzerland (CH), Great Britain (GB) and Poland (PL) from list of supported countries for Sofortueberweisung (DirectPay24)
- Document recurrent payments support for SEPA Direct Debit (Model A), clarify documentation for model C

**2016-07-13**

- Update advise on how to redirect
- Update giropay specin parameters
- Rename YellowPay to PostFinance
- Remove reference to MoneyBookers
- Remove per scheme amount limits

- Document Entercash
- Update SEPA Direct Debit and SEPA Payout input fields
- Rename PugglePay to Zimpler, update specin parameters
- Rename Bancontact/Mister Cash to Bancontact
- Dineromail Efectivo and Transfer merged into Dineromail by PayU
- Update LATAM bank links
- Tapiola merged with S-Pankki

**2015-12-07**

- Refine documentation of SEPA Direct Debit (Model A)

**2015-10-20**

- Update LATAM Portfolio

**2015-10-15**

- Document additional reconcialiation files
- Remove defunct payment scheme Ukash
- Document Finnish Portfolio
- Update LATAM Portfolio
- Document different models for SEPA Direct Debit
- Document Bank Transfer

**2015-08-18**

- Change Trustly specin parameter *enduserid* to *consumerref* for consistency

**2015-08-13**

- Add missing Trustly country codes

**2015-07-07**

- Document Trustly
- Document Alipay
- Document Multibanco
- Document LATAM Portfolio
- Adapt SafetyPay supported countries

**2015-05-26**

- SafetyPay supports partial refund
- Added information on MyBank
- Remove IBAN on demand

**2015-05-05**

- Document Boleto Bancario
- Document OXXO

**2015-04-29**

- Document PugglePay
- Document Finland Online Bank Transfer
- Document International Pay-out
- Document Bancontact/MisterCash

- Minor fixes

### **2015-03-30**

- Document mobile phone optimization for YellowPay
- Updated countries and currencies for Qiwi
- Rename DirectPay24 to SOFORT Banking
- Expanded country coverage for AstroPay Direct and Card
- Clarify that Raberil is the Boleto payment method
- Update documentation of output parameters for Raberil Payout
- Update list of currencies supported by P24

### **2015-01-15**

- Update information on TrustPay countries/currencies
- Document new output parameter for Skrill

### **2014-09-22**

- Update information on TrustPay countries

### **2014-09-01**

- Rename Advance Payment to IBAN on demand

### **2014-08-21**

- Rename SEPA Wire Transfer to Advance Payment
- Update information on Advance Payment

### **2014-04-15**

- Update information on TrustPay countries
- Update list of currencies supported by AstroPay Card
- Update list of currencies supported by AstroPay Direct
- Update list of currencies supported by Raberil Payout
- Document SEPA Payout

### **2014-01-21**

- Added information on Raberil
- Added details on funds received requirement for refunds

### **2013-10-31**

- New currencies for TrustPay
- New YellowPay specout field
- Moved Allied Wallet to separate document
- Removed information on IDD
- Document SEPA for payment methods giropay and directpay
- Added information on InstantTransfer
- Removed information on ELV
- Added information on SEPA DirectDebit
- Added information on SEPA WireTransfer
- Document SPECOUT.REDIRECTOPTIONAL

### **2013-09-09**

- New currencies for Ukash
- New specin parameter for Qiwi
- Moved credit card to a separate document
- Added information on AstroPay Direct
- Added information on AstroPay Card
- Added information on Allied Wallet
- Added information on Raberil Payout
- Clarified information on POLi
- Document account number potentially optional for giropay

**2013-07-10**

- Various minor clarifications
- Document currency CHF for YellowPay
- Correct currencies for TrustPay
- Document additional well known SPECOUT parameters
- Document new Sofort countries and changed account number policy
- Correct information on P24 multiple refunds and P24 specout fields
- Update documentation of QIWI
- SafetyPay supports USD
- Document Ukash

**2012-08-31**

- Minor fixes (style, merchanttxid, merchantrefundid)
- Clarified information on QIWI
- Added information on QIWI Payout
- Added information on SafetyPay
- Added information on P24 refund
- Removed information on FasterPay
- Removed information on Cash-Ticket

**2011-12-16**

- Added information on QIWI
- Added information on TrustPay
- Added information on POLi
- Added information on DirectPay24 (Sofortueberweisung) in France, Great Britain and the Netherlands
- Removed information on Wallie

**2011-06-23**

- Added missing information about credit card auth and capture

**2011-06-21**

- Minor clarifications and corrections for output variables. Documented new SFTP output files for funds received and funds sent status.
- Change MoneyBookers to Skrill

### 2011-01-25

- Documented SFTP access to reconciliation files

### 2011-01-13

- New synchronous credit card output parameter ccBin

### 2010-12-09

- Added information DirectPay24 (Sofortueberweisung) in Belgium and Austria
- Updated information on International Direct Debit (IDD), first and last name are optional now (depending on the contract)

### 2010-12-03

- Added information about FasterPay
- Updated information on International Direct Debit (IDD), Address details are optional now (depending on the contract)

### 2010-11-28

- Corrected flaw in credit card specific input parameters (cc.ccnumber vs. cc.number - the latter is correct)

### 2010-10-21

- Layout improvements

### 2010-09-17

- Layout improvements
- Updated information on International Direct Debit (IDD)

### 2010-08-18

- Removed PinELV
- Added information about International Direct Debit (IDD)

### 2010-03-11

- Clarified asynchronous credit card
- Added information about synchronous credit card
- Added information about ELV
- Added information about MoneyBookers
- Added information about refunds (txtype REFUND)

### 2009-09-11

- Documented SPECOUT.WAITFORNOTIFICATION specout parameter
- Documented SPECOUT.SRC\* source account informations specout parameters.
- New payment method Teleingreso
- Note that iDEAL now emits source bank account specific output parameters

### 2009-07-27

- Documented GETTXSTATUSBYMERCHANTTXID call
- Documented SPECOUT.PAYMENTPURPOSE specific output parameter

### 2009-03-03

- Added information about iDEAL. Spelling fixes.

### 2009-02-24

- Added information about credit card.

- Removed epagado

**2008-12-17**

- Documented missing input field length requirements.
- Added information about EPS.
- Added information about YellowPay E-Finance.
- Added information about Wallie

**2008-11-07**

- Documented reduced input data requirements for Przelewy24

**2008-10-31**

- Added information about Przelewy24

**2008-10-24**

- Added information about payment methods paysafecard and Cash-Ticket

**2008-10-15**

- Added missing information about possible values for FAILREASON.

**2008-07-28**

- Added informations about PENDING responses without redirect url. Only applies to specific payment methods.

**2008-07-23**

- Added informations about epagado

**2008-06-04**

- Minor corrections

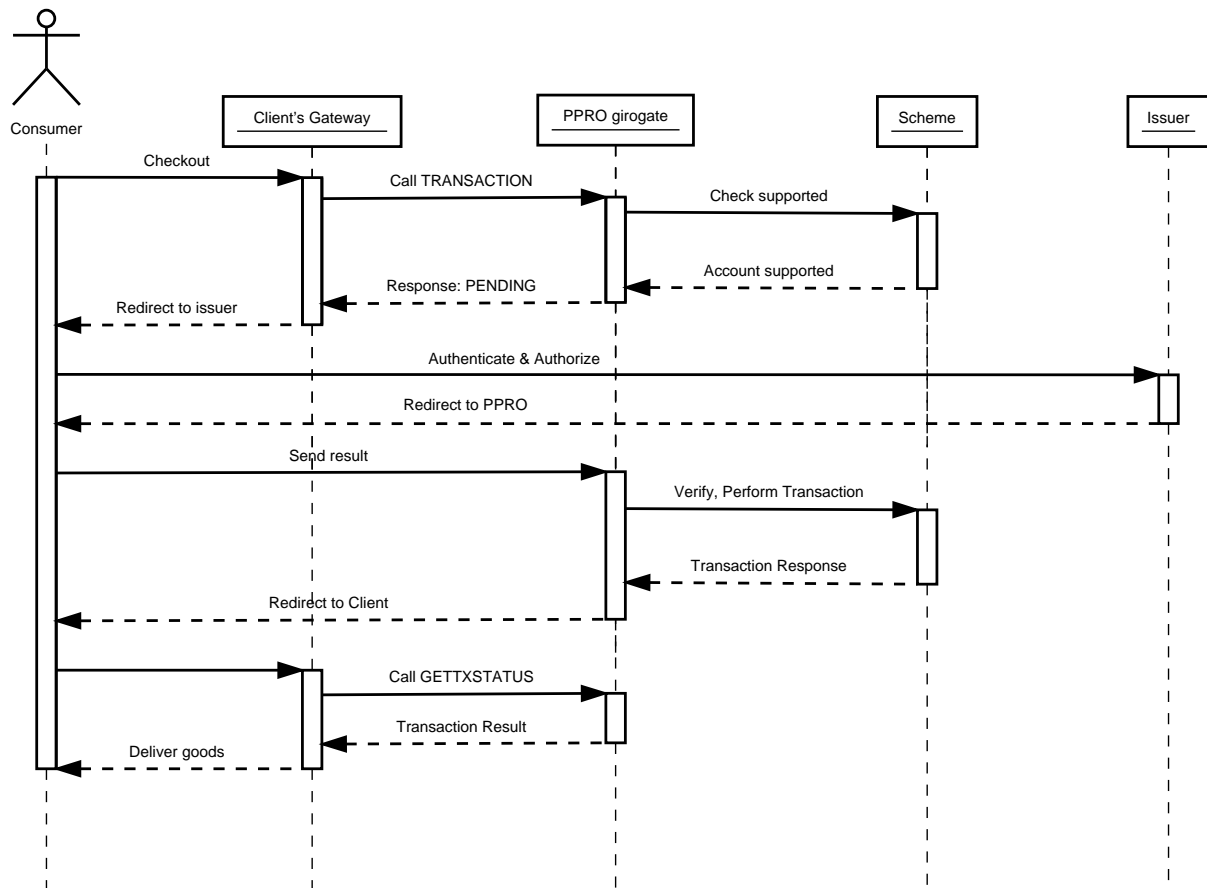
**2008-06-01**

- First Release



## 3 Transaction process

girogate supports a multitude of payment methods which differ in the exact mode of operation. Thus the transaction can be carried out in a synchronous or asynchronous way. Below we describe what the normal workflow looks like



### 3.1 Transaction request by the client

The client requests a new transaction by using the TRANSACTION call to the system.

### 3.2 girogate determines payment method to use

girogate validates the request and selects the payment method to use based on the following input parameters:

- currency
- countrycode
- channel
- tag
- specin.\* (payment method specific input data)

### 3.3 girogate sends the response to the client

In a synchronous response to the original request, girogate sends the response to the client. The STATUS determines how the client will move on:

**SUCCEEEDED** The request succeeded immediately, the goods can be delivered

**FAILED** The request failed, the consumer should be informed

**PENDING** In combination with a REDIRECTURL in the response, the client has to redirect the consumer to the specified URL

**Note:** *There are payment methods which use PENDING without a redirect url. Please see section [Payment methods without redirection](#).*

### 3.4 Client redirects consumer

If the response status was PENDING, the consumer will be redirected to the URL specified in the response.

### 3.5 Consumer acknowledges payment

The consumer does the payment on his banks website.

### 3.6 Consumer is redirected back to the client

The consumer is redirected to the URL specified by the client in the request.

### 3.7 Client checks transaction status

The client verifies the parameters passed when doing the redirect and the GETTXSTATUS call to check the transaction outcome. In case the outcome is still PENDING, the client might want to recheck the status a couple of times and then tell the consumer, that the transaction is delayed (for some payment methods this is the default behaviour).

As an alternative, the GETTXSTATUSBYMERCHANTTXID call can be used.

See [The GETTXSTATUSBYMERCHANTTXID call](#) for details.

### 3.8 Client is notified

As soon as an asynchronous transaction enters one of the states

- SUCCEEEDED
- FAILED

girogate will emit a notification to the URL specified by the client. The client will in turn verify the notification and request the transaction status using the GETTXSTATUS call (or as an alternative the GETTXBYMERCHANTTXID call - see [The GETTXSTATUSBYMERCHANTTXID call](#) for details).

### 3.9 Payment methods without redirection

There are payment methods that do not use redirection, because the payment process doesn't need any consumer interaction. In this case a SUCCEEDED, FAILED or PENDING status will be returned in response to the initial transaction request. If the transaction is processed asynchronously there will be a PENDING status without a redirect URL. The client will be informed through a notification (see [Notifications](#)) if the result of the transaction becomes available. So in this scenario the payment flow will only include *Transaction request by the client* and *Client is notified*.

**Note:** *The specific payment method documentation will include details if it is following a different process model. It is recommended best practice to implement the SIMPLE interface in such a way that you can also support transaction processes without redirection.*



## 4 Protocol Details

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**Important:** Linebreaks in the request or response examples in this chapter are included for readability and are **not** part of an actual request or response.

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### 4.1 Common input parameters

Field name	M/O	Type	Description
returnmode	M	ascii	Must always be set to <i>urlencodeext</i> .
txtype	M	ascii	Transaction type, currently one of the following: <ul style="list-style-type: none"><li>• TRANSACTION</li><li>• GETTXSTATUS</li><li>• GETTXSTATUSBYMERCHANTTXID</li><li>• REFUND</li><li>• GETREFUNDSTATUS</li><li>• GETREFUNDSTATUSBYMERCHANTREFUNDID</li></ul>
login	M	ascii	The client's login
password	M	ascii	The client's password
contractid	M	ascii	The merchant contract identifier

### 4.2 Input parameters for the TRANSACTION call

In addition to the Common input parameters defined above, the TRANSACTION call requires the following input:

Field name	M/O	Type	Description
channel	M	ascii	Channel within the contract to use for the transaction, <i>testchannel</i> for testing and <i>livechannel</i> for production.
tag	M	ascii	The tag selects the payment method in the channel that will be used for this transaction. The client will receive a list of valid tags from our boarding team as part of the account credentials.
currency	M	ascii	The 3-letter ISO currency code (e.g. EUR)
amount	M	numeric	The amount to wire in the currency's smallest representable unit (e.g. cents).
countrycode	M	ascii	The 2-letter ISO country code of the country in which the payment instrument is issued/operated (e.g. DE). For details see payment method specific documentation.
preferredlanguage	O	ascii	The 2-letter language code (e.g. de) that should be preferred when presenting payment pages to the consumer.
accountholdername	M	utf-8	The account holder - minimum of 3 characters, up to 100 characters.
merchanttxid	O	ascii	The client's transaction identifier, allowed characters are: [a-zA-Z0-9.,- _]. Up to 40 characters, uniqueness is not enforced and the client's responsibility in the context of a contract.
sellingpoint	O	utf-8	Point of sale (for client use) - up to 50 characters.
soldservice	O	utf-8	Service sold (for client use) - up to 50 characters.
merchantredirecturl	M	ascii	The URL the consumer will be redirected to after the transaction or abort/failure (up to 255 chars)
notificationurl	M	ascii	The URL that will be signalled in case of a final status for a transaction, up to 255 characters (see <a href="#">Notifications</a> )

### Payment method specific input parameters (specin.)

Different payment modules require additional information for processing your request. The existence of these extra parameters are also important when determining the actual payment method to use. These payment specific input parameters are documented in the according documentation supplements per payment method. They are prefixed with "specin.". You can specify up to 29 specin parameters.

Example for P24:

**specin.email** RFC compliant email address of the account holder

### Example TRANSACTION request

The example below is for a transaction in a channel called *testchannel*.

Field	Value
returnmode	urlencodeext
txtype	TRANSACTION
login	testclient
password	test123
contractid	TESTCONTRACT
channel	testchannel
tag	giropay
currency	EUR
amount	250 (cent)
countrycode	DE
accountholdername	jon dow
merchanttxid	sale1002
merchantredirecturl	<a href="https://www.example.org/feedback.php">https://www.example.org/feedback.php</a>
notificationurl	<a href="https://www.example.org/notification.php">https://www.example.org/notification.php</a>
specin.dynamicdescriptor	Testshop

URL encoded:

```
returnmode=urlencodeext
&txtype=TRANSACTION
&login=testclient
&password=test123
&contractid=TESTCONTRACT
&channel=testchannel
&tag=giropay
&currency=EUR
&amount=250
&countrycode=DE
&accountholdername=jon+dow
&merchanttxid=sale1002
&merchantredirecturl=https%3A%2F%2Fwww.example.org%2Ffeedback.php
&notificationurl=https%3A%2F%2Fwww.example.org%2Fnotification.php
&specin.dynamicdescriptor=Testshop
```

### 4.3 Output parameters for the TRANSACTION call

Field	Type	Description
STATUS	ascii	Outcome of the request, can be: <ul style="list-style-type: none"> <li>PENDING</li> <li>SUCCEEDED</li> <li>FAILED</li> </ul>
TXID	ascii	Unique transaction identifier, up to 20 characters [a-zA-Z0-9,-_]. In case of severe errors (e.g. client authentication not possible) this will "0", otherwise always a valid transaction identifier is assigned
MERCHANTTXID	ascii	Value of the <i>merchanttxid</i> parameter sent by the client in the initial TRANSACTION call.
FUNDSSTATUS	ascii	Funds status of the transaction, possible values: <ul style="list-style-type: none"> <li>NOT_EXPECTED</li> <li>WAITING</li> <li>RECEIVED</li> <li>MISSING</li> </ul> For payment methods that don't expect funds this is always NOT_EXPECTED.
FLAGS	ascii	A comma separated list of flags applicable to this transaction. Known values: <p><b>READYFORSETTLEMENT</b> If present, the transaction is ready for settlement according to the specification, see <i>Ready for settlement and funds state change notifications</i>.</p> <p><i>Important: Please always expect more than one value returned. This list might contain additional and unknown values in the future, so your code must be able to handle all of the cases below:</i></p> <ul style="list-style-type: none"> <li>FLAGS=READYFORSETTLEMENT</li> <li>FLAGS=SAMPLE,SAMPLE2,SAMPLE3</li> <li>FLAGS=SAMPLE,READYFORSETTLEMENT</li> <li>FLAGS=READYFORSETTLEMENT,SAMPLE</li> </ul>
ERRMSG	utf8	Human readable error message - up to 128 characters
REDIRECTURL	ascii	URL to redirect the consumer to (see <i>Redirecting the consumer</i> ) - only available in PENDING asynchronous transactions. Up to 255 characters.
REDIRECTSECRET	ascii	Random string used in creating hashes (see <i>Redirecting the consumer</i> ). Up to 64 characters.
FAILREASON	ascii	Only in the response if STATUS is FAILED. Possible values: <p><b>UNKNOWN</b> Transaction failed for unknown reasons (also default in reporting in case of succeeded transactions)</p> <p><b>INPUT_DATA</b> There was a problem in the data passed by the client</p> <p><b>USER_ABORT</b> The user aborted the payment process</p> <p><b>TIMEOUT</b> There was a timeout while waiting for the transaction result</p> <p><b>LOCAL_ERROR</b> Local system error, please contact girogate support</p> <p><b>REMOTE_ERROR</b> There was a remote processing error (if not temporary, please contact girogate support)</p> <p><b>LOCAL_DECLINE</b> The transaction has been declined by girogate (e.g. risk management)</p> <p><b>REMOTE_DECLINE</b> The transaction has been declined by a remote system (e.g. payment process authentication failed)</p>
CHANNEL	ascii	Channel used (equals the input data)
TAG	ascii	Tag within the channel used (equals the input data)



## Payment method specific output parameters (SPECOUT.)

Different payment methods might provide additional information to the client, those are documented in the according payment method supplements and are always prefixed using "SPECOUT:".

### Well known SPECOUT. parameters

#### SPECOUT.PAYMENTPURPOSE

Many payment methods provide the specout parameter SPECOUT.PAYMENTPURPOSE.

This parameter reflects what the consumer will see on the proof of payment (e.g. bank statement record and similar). Most payment methods supporting this will report that identifier directly after initializing the transaction, but latest if the transaction reached a SUCCEEDED state (this is also known as the *payment descriptor*)

#### SPECOUT.SRC\* - Source account information

Some payment methods also provide a set of specout parameters identifying the bank account used by the consumer:

**SPECOUT.SRCACCOUNTHOLDER** Account holder of the consumer's account

**SPECOUT.SRCACCOUNTNUMBER** Account number of the consumer's account

**SPECOUT.SRCBANKCODE** Bank code of the consumer's account

**SPECOUT.SRCIBAN** IBAN of the consumer's account

**SPECOUT.SRCBIC** BIC of the consumer's account

**SPECOUT.SRCBANKNAME** Bank name of the consumer's account

**Note:** *Not all these fields are returned by every payment method, since not all information is available at any times.*

#### SPECOUT.WAITFORNOTIFICATION

There are payment methods which have a very long PENDING timespan by design. This means, that even if the consumer is redirected back to the client the transaction will most likely be still in status PENDING for a couple of hours or even days. The presence of this output variable (with a value of 1) indicates, that there is no point in trying to poll the transaction result again, but wait for the notification about the transaction outcome instead (which in general is assumed to be a better approach anyway).

#### SPECOUT.REDIRECTOPTIONAL

There are payment methods (e.g. SEPA DirectDebit) which allow displaying additional information on a redirection page, but the client might decide not to redirect the consumer to that URL. In this case the presence of SPECOUT.REDIRECTOPTIONAL (with a value of 1) indicates that a redirect is not required.

## Accepting unknown output parameters

The client is required to accept unknown output parameters. The system will add a random output parameter on response to enforce this policy. This is to ensure that client integrations are compliant to this specification and will not break when future versions of the API are released.

## TRANSACTION response SUCCEEDED example

```
RAND1166524744=b0d98c1725f4293e2cfb9c394c223a17bda77093
&STATUS=SUCCEEDED
&TXID=123887123
&ERRMSG=
&REDIRECTSECRET=dcn94nd2oud8eedhg38dkhed
&CHANNEL=testchannel
&TAG=giropay
&MERCHANTTXID=sale1002
&FUNDSSTATUS=WAITING
&FLAGS=
&SPECOUT.PAYMENTPURPOSE=1AB66FE%20Testshop
```

The transaction was successful, you can deliver the goods.

### TRANSACTION response PENDING with REDIRECTURL example

```
STATUS=PENDING
&TXID=123887123
&ERRMSG=
&REDIRECTURL=https%3A%2F%2Ffr.girogate.de%2Fprocess%3Ftx%3D123887123%26rs%3D12h2
&RAND3874536273=f8234430721f1a7ef4a4462de71dfd1d
&REDIRECTSECRET=dcn94nd2oud8eedhg38dkhed
&CHANNEL=testchannel
&TAG=giropay
&MERCHANTTXID=sale1002
&FUNDSSTATUS=NOT_EXPECTED
&FLAGS=
```

At this point the next step is to redirect the consumer to the URL given in REDIRECTURL

### TRANSACTION response PENDING without REDIRECTURL example

```
STATUS=PENDING
&TXID=123887123
&ERRMSG=
&REDIRECTSECRET=dcn94nd2oud8eedhg38dkhed
&CHANNEL=testchannel
&RAND9283526354=a8237620721f1a7ef4a4462de71dfa76
&TAG=sepaddmodela
&MERCHANTTXID=sale1002
&FUNDSSTATUS=NOT_EXPECTED
&FLAGS=
```

At this point you might tell the consumer that the payment request was received and - depending on your risk management policy - deliver the goods. You will be informed about the transaction outcome through a notification (see [Notifications](#)).

### TRANSACTION response FAILED example

```
STATUS=FAILED
&TXID=12398874
&ERRMSG=Remote%20System%20Error
&REDIRECTSECRET=
&FAILREASON=REMOTE_ERROR
&CHANNEL=testchannel
&TAG=giropay
&MERCHANTTXID=sale1002
&FUNDSSTATUS=NOT_EXPECTED
```

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```
&FLAGS=
&RAND1234876576=76f76ef76s87aaaabba4462d12835144
```

At this point you might tell the consumer that the transaction couldn't be initialized due to a scheme failure.

## 4.4 Redirecting the consumer

In case you get a PENDING response that contains a REDIRECTURL, redirect the consumer to that URL. Store the REDIRECTSECRET in the session or persistent storage to be able to verify the response later (see [Redirect to MerchantRedirectURL - shared secret](#)).

**Note:** The REDIRECTURL must not be modified, including any query parameters which are required for Girogate to match and authenticate the transaction.

This redirect can be performed either by HTTP GET (302 redirect) or through an auto-submit HTTP POST. See below for an example of an auto-submit HTTP POST form:

```
<HTML>
<HEAD>
  <SCRIPT LANGUAGE="Javascript">
    <!--
      function OnLoadEvent ()
      {
        document.form.submit();
      }
    //-->
  </SCRIPT>
</HEAD>
<BODY onLoad="OnLoadEvent()">
  <FORM NAME="form" ACTION="https://acsite..../" METHOD="POST">
    <INPUT TYPE="hidden" NAME="fieldname" VALUE="fieldvalue">
    ....
    <NOSCRIPT><INPUT TYPE="submit"></NOSCRIPT>
  </FORM>
</BODY>
</HTML>
```

## 4.5 Redirect to MerchantRedirectURL - shared secret

After performing the transaction at the banks site the consumer is redirected back to the MerchantRedirectURL specified in your original request (or statically configured for your contract).

**Note:** It is always recommended to use a session (and cookie) based system on the client site, so that a consumer can be identified after being redirected to the client site.

The redirect to the client will be done using a HTTP GET request. It will pass the following parameters:

**txid** The transaction id of the original transaction

**cs** Checksum, created by:

```
sha256 (sha256 (txid+"."+REDIRECTSECRET)+"."+sharedsecret)
```

The shared secret is only known to the client and girogate. The REDIRECTSECRET has been passed to the client in the *initial transaction response*. Using the algorithm above the client can verify that the redirection has been generated by girogate. After successfully verifying the signature ("cs") the client will call GETTXSTATUS to get the transaction result (or GETTXSTATUSBYMERCHANTTXID - see [The GETTXSTATUSBYMERCHANTTXID call](#) for details).

## 4.6 Input parameters for the GETTXSTATUS call

The GETTXSTATUS call is used by the client after they received a notification (see [Notifications](#)).

In addition to the common input parameters defined above, the GETTXSTATUS call requires the following input:

Field name	M/O	Type	Description
txid	M	ascii	The transaction id to request the status for

### Example GETTXSTATUS request

Field	Value
returnmode	urlencodeext
txtype	GETTXSTATUS
login	testclient
password	test123
contractid	TESTCONTRACT
txid	123887123

URL encoded:

```
returnmode=urlencodeext
&txtype=GETTXSTATUS
&login=testclient
&password=test123
&contractid=TESTCONTRACT
&txid=123887123
```

## 4.7 Output parameters for the GETTXSTATUS call

The response GETTXSTATUS is the same as the response to a transaction + an additional field that reflects the status of the GETTXSTATUS call itself.

Field	Type	Description
REQUESTSTATUS	ascii	<b>SUCCEEDED</b> the transaction status values reflect the referenced transaction's status <b>FAILED</b> the GETTXSTATUS call failed, please check ERRMSG for details
REQUESTFAILREASON	ascii	Only returned if REQUESTSTATUS was FAILED. See <a href="#">Values of REQUESTFAILREASON</a> for possible values.

### GETTXSTATUS response tx SUCCEEDED example

```
REQUESTSTATUS=SUCCEEDED
&STATUS=SUCCEEDED
&TXID=123887123
&ERRMSG=
&REDIRECTSECRET=dcn94nd2oud8eedhg38dkhed
&CHANNEL=testchannel
&TAG=giropay
&MERCHANTTXID=sale1002
&FUNDSSTATUS=RECEIVED
```

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```
&FLAGS=READYFORSETTLEMENT
&RAND2034500137=cce3ce30fc977edc435e29105da93bb788850f14
```

### GETTXSTATUS response tx PENDING example

```
RAND4657253453=375ff3f1b2321a6137b1e96161e76fe0fb5c1e86
&REQUESTSTATUS=SUCCEEDED
&STATUS=PENDING
&TXID=123887123
&ERRMSG=
&REDIRECTURL=https%3A%2F%2Ffr.girogate.de%2Fprocess%3Ftx%3D123887123%26rs%3D12h2
&REDIRECTSECRET=dcn94nd2oud8eedhg38dkhed
&CHANNEL=testchannel
&TAG=giropay
&MERCHANTTXID=sale1002
&FUNDSSTATUS=NOT_EXPECTED
&FLAGS=
```

It is common that a transaction is still pending after the consumer has been redirected to the client. Be patient, and don't forget to use notifications.

### GETTXSTATUS response FAILED example

```
REQUESTSTATUS=SUCCEEDED
&STATUS=FAILED
&TXID=12398874
&ERRMSG=Channel%20not%20found
&REDIRECTSECRET=
&FAILREASON=INPUT_DATA
&CHANNEL=nonexistentchannel
&TAG=giropay
&MERCHANTTXID=sale1002
&RAND8735624512=5483b800c23e5005bd1c3cc11c9c2a310dc77725a
&FUNDSSTATUS=NOT_EXPECTED
&FLAGS=
```

### GETTXSTATUS response GETTXSTATUS call failed example

```
REQUESTSTATUS=FAILED
&REQUESTFAILREASON=TX_NOT_FOUND
&STATUS=FAILED
&TXID=0
&ERRMSG=Transaction%20not%20found
&RAND21524356542=b5bd9cd217485a43412f20d98e4c589fdd9bd0f2
```

## 4.8 The GETTXSTATUSBYMERCHANTTXID call

**Note:** Using this call is only recommended to check the state of a transaction that has failed to provide a valid response on initialization (e.g. network connectivity problems), especially in the case of payment methods that do not provide a PENDING phase. Outside of such scenarios, you're required to use the GETTXSTATUS call.

As an alternative to the GETTXSTATUS call, the client may also use the GETTXSTATUSBYMERCHANTTXID call to get the status of a transaction. As noted in *Input parameters for the TRANSACTION call*, merchanttxid is an optional field when creating the transaction and it is the client's responsibility to ensure uniqueness within the

context of a contract. That said, the system will only provide information on a transaction that has been referenced by merchanttxid, if

1. A transaction with the merchanttxid has been found within the context of the client's contract
2. There is exactly one transaction that matches the merchanttxid passed by the client. Ambiguities will lead to a REQUESTSTATUS of FAILED

**Warning:** Under certain circumstances this mechanism might work in a case-insensitive way, so make sure your transaction identifiers aren't. E.g. AAAA and aaaa might be treated to be the same by the system.

Please note that there is no guarantee about this, so you should always pass exactly the same identifier, but enforce case-insensitive uniqueness when creating it.

## 4.9 Input parameters for the GETTXSTATUSBYMERCHANTTXID call

In addition to the common input parameters defined above, the GETTXSTATUSBYMERCHANTTXID call requires the following input:

Field name	M/O	Type	Description
merchanttxid	M	ascii	The client's transaction identifier, allowed characters are: [a-zA-z0-9.,-]. Up to 40 characters, uniqueness is not enforced and the client's responsibility. in the context of a contract.

### Example GETTXSTATUSBYMERCHANTTXID request

Field	Value
returnmode	urlencodeext
txtype	GETTXSTATUSBYMERCHANTTXID
login	testclient
password	test123
contractid	TESTCONTRACT
merchanttxid	sale1002

URL encoded:

```
returnmode=urlencodeext
&txtype=GETTXSTATUSBYMERCHANTTXID
&login=testclient
&password=test123
&contractid=TESTCONTRACT
&merchanttxid=sale1002
```

## 4.10 Output parameters for the GETTXSTATUSBYMERCHANTTXID call

Output parameters are in general the same as for the GETTXSTATUS call (see [Output parameters for the GETTXSTATUS call](#)).

The following is an example of a failed call because of an ambiguous merchanttxid passed:

## GETTXSTATUSBYMERCHANTTXID response, call failed example

```
REQUESTSTATUS=FAILED
&RAND1287463532=a9df559b7bb9d6a25f07de52f44643c3b60661f5
&REQUESTFAILREASON=TX_NOT_UNIQUE
&STATUS=FAILED
&TXID=0
&ERRMSG=Ambiguous%20MerchantTxId
```

### 4.11 Input parameters for the REFUND call

The interface for refunds enables the client to refund an existing, successful transaction for which funds have been received. Depending on the contract and payment method used in the original transaction (multiple) partial refunds might be possible as well.

In addition to the common input parameters defined above, the REFUND call requires the following input:

Field name	M/O	Type	Description
reftxid	M	ascii	The girogate transaction id of the transaction to refund (referenced transaction id)
currency	M	ascii	The 3-letter ISO currency code (e.g. EUR) - must match the currency of the original transaction
amount	M	numeric	The amount to refund
merchantrefundid	O	ascii	The client's refund identifier, allowed characters are: [a-zA-Z0-9.,-]. Up to 40 characters, uniqueness is not enforced and the client's responsibility in the context of a contract.

### Payment method specific input parameters (specin.)

In some cases, a payment method might allow or even expect additional specific input parameters to be passed. The mechanism is the same as for transactions, see [Payment method specific input parameters \(specin.\)](#) for details. In case specific input parameters are expected for refunds this is documented in the payment method specific section of this manual.

**Note:** Some payment methods require the funds of the original transaction to be received in full before a refund can be issued. In these cases the refund will fail with error "Original transaction hasn't received funds yet". You can use the girogate SFTP reports to determine the funds status of a transaction (see [SFTP access to reconciliation files](#)).

### Example REFUND request

Field	Value
returnmode	urlencodeext
txtype	REFUND
login	testclient
password	test123
contractid	TESTCONTRACT
reftxid	123887123
currency	EUR
amount	1700
merchantrefundid	MS123R

URL encoded:

```
returnmode=urlencodeext
&txttype=REFUND
&login=testclient
&password=test123
&contractid=TESTCONTRACT
&reftxid=123887123
&currency=EUR
&amount=1700
&merchantrefundid=MS123R
```

## 4.12 Output parameters for the REFUND call

Field	Type	Description
STATUS	ascii	Outcome of the request, can be: <ul style="list-style-type: none"> <li>SUCCEEDED</li> <li>FAILED</li> </ul>
REFUNDID	ascii	Unique refund identifier, up to 20 characters [a-zA-Z0-9,-_]. In case of severe errors (e.g. client authentication not possible) this will be "0", otherwise always a valid refund identifier is assigned
MERCHANTREFUNDID	ascii	Value of the <i>merchantrefundid</i> parameter sent by the client in REFUND call.
ERRMSG	utf8	Human readable error message - up to 128 characters
FAILREASON	ascii	Only in the response if STATUS is FAILED. Possible values: <p><b>UNKNOWN</b> Refund failed for unknown reasons (also default in reporting in case of succeeded refunds)</p> <p><b>QUOTA</b> Money holding, AML or other banking regulations made it unable to fulfill the refund request</p> <p><b>LOCAL_ERROR</b> Local system error, please contact girogate support</p> <p><b>REMOTE_ERROR</b> There was a remote processing error (if not temporary please contact girogate support)</p> <p><b>LOCAL_DECLINE</b> The refund has been declined by girogate (e.g. risk management)</p> <p><b>REMOTE_DECLINE</b> The refund has been declined by a remote system (e.g. payment process authentication failed)</p>

## Payment method specific output parameters (SPECOUT.)

In some cases, a payment method might emit additional specific output parameters. The mechanism is the same as for transactions, see [Payment method specific output parameters \(SPECOUT.\)](#) for details. In case specific output parameters are emitted by refunds this is documented in the payment method specific section of this manual.

## REFUND response SUCCEEDED example

```
STATUS=SUCCEEDED
&RAND12346789=dd69b8124a89415e0390a5a95b087c93a9b7769e
&REFUNDID=223887123
&MERCHANTREFUNDID=MS123R
&ERRMSG=
```



## REFUND response FAILED example

```
STATUS=FAILED
&REFUNDID=0
&MERCHANTREFUNDID=MS123R
&ERRMSG=Transaction%20not%20found
&FAILREASON=INPUT_DATA
&RAND4874524632=d3534885f2975b9852970607c054dd2cddb2c48
```

### 4.13 Input parameters for the GETREFUNDSTATUS call

Field name	M/O	Type	Description
refundid	M	ascii	The refund id to request the status for

### 4.14 Output parameters for the GETREFUNDSTATUS call

The response to GETREFUNDSTATUS is the same as the response to a refund, but with an additional field reflecting the status of the GETREFUNDSTATUS call itself.

Field	Type	Description
REQUESTSTATUS	ascii	<b>SUCCEEDED</b> the refund status values reflect the referenced refund's status <b>FAILED</b> the GETREFUNDSTATUS call failed, please check ERRMSG for details
REQUESTFAILREASON	ascii	Only returned if REQUESTSTATUS was FAILED. See <a href="#">Values of REQUESTFAILREASON</a> for possible values.

## GETREFUNDSTATUS call example

GETREFUNDSTATUS Request:

```
returnmode=urlencodeext
&txtype=GETREFUNDSTATUS
&login=testclient
&password=test123
&contractid=TESTCONTRACT
&refundid=1234567890
```

GETREFUNDSTATUS Response:

```
REQUESTSTATUS=SUCCEEDED
&RAND1166608346=32f5503880cd1a0b47d3f16864e9a3584a52613b
&STATUS=SUCCEEDED
&REFUNDID=1234567890
&MERCHANTREFUNDID=MS123R
&ERRMSG=
```

### 4.15 The GETREFUNDSTATUSBYMERCHANTREFUNDID call

As an alternative to the GETREFUNDSTATUS call, the client may also use the GETREFUNDSTATUSBYMERCHANTREFUNDID call to get the status of a transaction. It works similarly to

the GETREFUNDSTATUS CALL, but takes *merchantrefundid* instead of *refundid* as input parameter. Besides that, the instructions given in *The GETTXSTATUSBYMERCHANTTXID call*, especially those about *only* using the call to resolve the status of refunds when the girogate refund id couldn't be acquired, apply.

## 4.16 Input parameters for the GETREFUNDSTATUSBYMERCHANTREFUNDID call

In addition to the common input parameters defined above, the GETREFUNDSTATUSBYMERCHANTREFUNDID call requires the following input:

Field name	M/O	Type	Description
merchantrefundid	M	ascii	Value of the merchantrefundid parameter sent by the client in the initial REFUND call.

## 4.17 Output parameters for the GETREFUNDSTATUSBYMERCHANTREFUNDID call

Output parameters are in general the same as for the GETREFUNDSTATUS call (see *Output parameters for the GETREFUNDSTATUS call*).

### GETREFUNDSTATUSBYMERCHANTREFUNDID call example

GETREFUNDSTATUSBYMERCHANTREFUNDID Request:

```
returnmode=urlencodeext
&txtype=GETREFUNDSTATUSBYMERCHANTREFUNDID
&login=testclient
&password=test123
&contractid=TESTCONTRACT
&merchantrefundid=MS123R
```

GETREFUNDSTATUSBYMERCHANTREFUNDID Response:

```
RAND1259281715=3ca3b46bc2e7581749adaae3928458f0d437bd6e
&REQUESTSTATUS=SUCCEEDED
&STATUS=SUCCEEDED
&REFUNDID=1234567890
&MERCHANTREFUNDID=MS123R
&ERRMSG=
```

## 4.18 Input parameters for dynamic descriptor

Field	M/O	Type	Description
specin.dynamicdescriptor	O	utf-8	For a transaction or refund, the dynamic descriptor field (specin.dynamicdescriptor) defines the text on the consumer's proof of payment (e.g. bank statement record and similar). Typical use cases for this feature: providing (sub-)shop name, thank you message, product description, etc. See examples below.

**Note:** This parameter is specific to payment and refund methods which support it. Sending the field *specin.dynamicdescriptor* is optional, and will be ignored if not supported. Check the respective sections to find

out whether this feature is supported. Depending on payment or refund method, the actual outcome on the consumer's statement varies, for instance the set of allowed characters or maximum length. The text resulting from your input value is automatically stripped of whitespace and truncated if it exceeds the maximum length. We may adapt the text if required e.g. for reconciliation purposes.

## Examples

In the examples, note how outputs may become truncated, stripped of unsupported characters, and amended with other data needed e.g. for reconciliation (here: 2ABC456). Output varies depending on payment method, therefore you may decide to use a shorter descriptor for certain payment methods to avoid truncation.

specin.dynamicdescriptor <sup>1</sup>	Possible outcomes on statement
Example shop thanks you	2ABC456 Example shop thanks you 2ABC456 EXAMPLESH [more possible outcomes. . .]
Example shop, product P	2ABC456 Example shop, product P 2ABC456 Example shop product P 2ABC456 Example shop prod 2ABC456 EXAMPLESHOPP [more possible outcomes. . .]

## 4.19 Values of REQUESTFAILREASON

**UNKNOWN** The exact reason for failure is unknown.

**AUTH\_ERROR** An authentication error occurred (e.g. wrong credentials, contract disabled etc.).

**SYSTEM\_ERROR** A system error occurred.

**TX\_NOT\_FOUND** The transaction referenced by txid or merchanttxid wasn't found. Only returned by GETTXSTATUS and GETTXSTATUSBYMERCHANTTXID.

**TX\_NOT\_UNIQUE** The transaction referenced by merchanttxid was ambiguous. Only returned by GETTXSTATUSBYMERCHANTTXID.

**REFUND\_NOT\_FOUND** The transaction referenced by refundid or merchantrefundid wasn't found. Only returned by GETREFUNDSTATUS and GETREFUNDSTATUSBYMERCHANTREFUNDID.

**REFUND\_NOT\_UNIQUE** The transaction referenced by merchantrefundid was ambiguous. Only returned by GETREFUNDSTATUSBYMERCHANTREFUNDID.

## 4.20 Ready for settlement and funds state change notifications

Ready for settlement is an optional feature that is enabled on a per merchant contract basis. This flag informs the client that a transaction will be settled at the next possible moment in time by our billing systems.

As an optional feature configured by the account manager, the client can be informed when the funds status changes on a transaction in case this affects if the transaction is ready for settlement or not. Such notifications will be sent for succeeded transactions if and only if these transactions are not ready for settlement at the time they succeeded.

<sup>1</sup> Input to TRANSACTION/REFUND call

As the funds status usually becomes known in bulk, resulting in a huge number to process at the same time, these notifications are sent through a reduced concurrency queue.

If a transaction succeeded, but is not ready for settlement at the time it succeeds, notifications will be sent at the following two events:

**Funds received** Funds were received for this transaction and it is now ready for settlement.

**Funds missing** Funds were not received and are no longer expected for this transaction. This transaction will not become ready for settlement.

Notifications will be sent to the notification url provided by the client. In order to test the status of the transaction the client needs to retrieve it explicitly via a GETTXSTATUS call.

## 5 Notifications

**Attention:** Using notifications is mandatory.

### 5.1 The problem

Due to the asynchronous nature of the payment process and the fact, that the information is passed through the consumer's computer/web browser, it is possible that the client's system will not receive a result (e.g. the final redirect is not performed). As a result of this the consumer may be charged without receiving goods. The client could constantly poll girogate using the GETTXSTATUS call to get a final transaction result.

This is suboptimal for the following reasons:

**Timing** The client may query a locked transaction, resulting in delayed responses.

**Performance** While a single GETTXSTATUS request is negligible, the performance impact of many clients querying the system is noticeable.

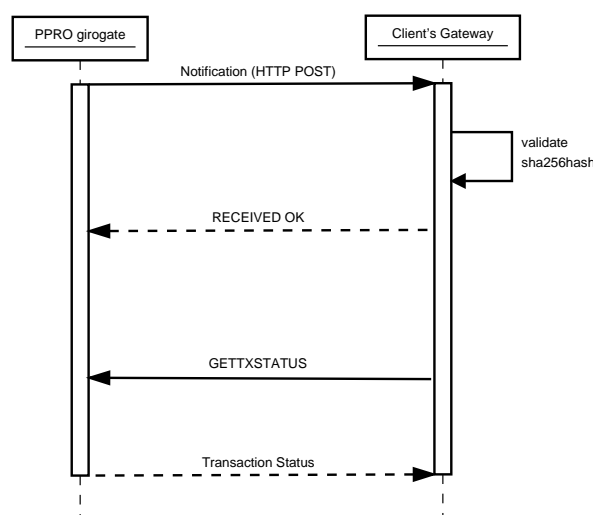
**Concurrency** GETTXSTATUS requests add to the client's maximum concurrency, thus limiting its concurrent processing capacity.

### 5.2 The solution

girogate emits notifications as soon as a transaction reaches a final state (SUCCEEDED or FAILED). These notifications are transmitted to a script running on the client's webserver using a HTTP(S) POST request. girogate expects a defined response that verifies, that the client received the complete notification without errors. In case of a transmission failure, notifications will be retransmitted in defined intervals for a defined maximum number of retries.

After successful receipt the client calls GETTXSTATUS to get the transaction status.

### 5.3 The process



## 5.4 The protocol

### Request

The request is sent as a standard HTTP POST (urlencoded) request, containing the following fields:

**txid** The girogate transaction id

**finaltimestamp** Timestamp (ISO8601) when the transaction reached a final status

**sha256hash** Hash used to verify that the request is valid. The algorithm to create this hash is:  
`sha256 (sha256 (txid+"."+finaltimestamp)+"."+notificationsecret)`

The notification secret is provided by the account manager.

### Response

girogate treats a response as successfully processed by the client's server if:

- The response is received within 30 seconds after initiating the connection
- A HTTP OK (200) is received
- The document body contains the following *all caps* phrase *anywhere* in the first 4k (4096 bytes) of the content **RECEIVED OK**.

## 5.5 Notification retry

If a notification cannot be delivered, girogate retries every 15 minutes, up to 192 times.

## 5.6 Questions/Pitfalls

### Why is there no transaction status in the notification?

The connection from the client to girogate is always considered more secure than vice versa. The only security provided in the notification is the *sha256hash*, which is not secure enough. As a result of this, the client always has to call GETTXSTATUS to get the actual status.

### But we really want to have the status in there!

Not having the status in there is a conscious design decision. Providing it would mislead programmers to use (and trust) it to avoid the extra GETTXSTATUS call.

### We are receiving the same notification over and over again!

Please make sure you meet the protocol requirements as defined in *The protocol*. Take special care to meet the 30 seconds requirement. In practice this means you may have to separate receiving and processing of the message (which is a good idea anyway).

### We don't receive a notification, even though we expect to get one!

As the notification service is a highly available key component of girogate, this usually indicates a problem at the client.

Common reasons:

- There is nothing to notify about, e.g. the state change in question doesn't trigger a notification.
- Your firewall doesn't allow girogate to access the notification URL. Please whitelist all girogate notification IPs to allow access.
- You're using a local IP address or hostname that can't be resolved (such as 127.0.0.1, 10.10.1.1, localhost, mydomain.local) as notification URL. Please use a hostname that can be resolved using a public DNS server and points to a routed IP address.

## 5.7 Notification receiver example (PHP)

The following script receives notifications and replies accordingly. Please note that message processing is client specific and not shown here.

```
<html>
<body>
  Access denied

  <?php
    $secret = "mysecret";

    if ($_POST["sha256hash"] ==
        hash('sha256',
            hash('sha256', $_POST["txid"].".".$_POST["finaltimestamp"]).
            ".$secret"))
    {
      if (write_information_to_persistent_store() == OK)
      {
        print "RECEIVED OK";
      }
    }
  ?>
</body>
</html>
```





## 6 SFTP access to reconciliation files

Basic CSV files for reconciliation purposes can be downloaded from our servers using the SSH File Transfer Protocol (SFTP)<sup>1</sup>. SFTP download is not enabled by default, but has to be ordered separately - please ask your account manager.

### 6.1 Prerequisites

Access is granted exclusively using key based authentication and SFTP SSH protocol version 2. For this purpose we need at least one SSH public key from your organization (in OpenSSH format), it should be based on RSA (DSA keys are not accepted any more) and provide a strength of at least 2048bit. We allow the use of multiple keys for separate employees - in that case we ask you to always send us the complete set of public keys that should have access to your CSV downloads (no deltas).

An example command line for creating a valid ssh-key using OpenSSH is:

```
ssh-keygen -b 4096 -t rsa -f my_ssh_key
```

Make sure to enter a strong passphrase when being asked for it (unless you're using the key in an automated environment, in which case your strategy might differ). Please send us the resulting public key (in this example "my\_ssh\_key.pub") via e-mail. Please send us the fingerprint of your public key as well using a different communication path (e.g. text message, phone etc.). The fingerprint is shown to you on key creation. You can check it anytime using the ssh-keygen tool

```
ssh-keygen -l -f my_ssh_key.pub
```

### 6.2 SFTP Server details

Hostname	sftp.girogate.de
Port	22
Username	sftp<six digit number>
Key Fingerprint	1f:1e:da:d8:b8:53:4a:b9:4a:b1:a5:fc:c1:81:97:77 (RSA)

Please make sure to verify the key fingerprint the first time you're connecting to our server (a properly configured sftp client should warn you the first you're connecting and ask you if you want to proceed - it will also refuse to connect in case the public ever changes). See below for a typical first SFTP session:

```
sftp -oIdentityFile=my_ssh_key sftp020001@sftp.girogate.de
Connecting to sftp.girogate.de...
The authenticity of host 'sftp.girogate.de (80.190.102.11)' can't be established.
RSA key fingerprint is 1f:1e:da:d8:b8:53:4a:b9:4a:b1:a5:fc:c1:81:97:77.
Are you sure you want to continue connecting (yes/no)? yes
Warning: Permanently added 'sftp.girogate.de' (RSA) to the list of known hosts.
Enter passphrase for key 'my_ssh_key':

sftp>
```

<sup>1</sup> See [http://en.wikipedia.org/wiki/SSH\\_File\\_Transfer\\_Protocol](http://en.wikipedia.org/wiki/SSH_File_Transfer_Protocol)

## 6.3 File system structure

**Note:** By default your SFTP account contains one subdirectory per contract. This can be changed to contain consolidated files in the root directory of your SFTP account instead, using the file extension “.consolidated.csv”.

The following filetypes are known and generated on a daily basis:

Filename	Content
YYYYMMDDZ_chargeback.csv	Chargebacks imported and assigned to the contract
YYYYMMDDZ_refund_failed.csv	Failed refunds
YYYYMMDDZ_refund_fundsrejected.csv	Refunds that got funds rejected today
YYYYMMDDZ_refund_fundssent.csv	Refunds that sent funds today (valuta)
YYYYMMDDZ_refund_succeeded.csv	Succeeded refunds
YYYYMMDDZ_transaction_failed.csv	Failed transactions
YYYYMMDDZ_transaction_fundsmissing.csv	Transactions that transitioned to funds state missing today
YYYYMMDDZ_transaction_fundsreceived.csv	Transactions that received funds today (valuta)
YYYYMMDDZ_transaction_pending.csv	Pending transactions
YYYYMMDDZ_transaction_succeeded.csv	Succeeded transactions

These files are created daily for the previous day (usually before 8am UTC). The first part of each filename is an ISO8601 date of the day contained within that file, followed by an underscore and an identifier specifying what's contained exactly.

## 6.4 File format

All files are comma separated value files (CSV). The separator is comma (,), the delimiter is quote (“), end of record is the new line character (ASCII 10). Quoting is only used where required. All files are encoded using the UTF-8 character set. Note that there are no fixed column positions in these files and that new files might be added/inserted without prior notice. So please make sure you're *always* accessing columns using the header names and not fixed index positions. The individual header lines are self-explanatory, so the easiest way to get started is to download a batch of files.

**Note:** All files (chargebacks, refunds and transactions) might contain additional output fields, depending on the payment methods used. These correspond to “specin.” input parameters. They are labeled using an “ADD.” prefix on each individual column, e.g. “ADD.BANKCODE”.

## 6.5 Basic rules and facts for reconciliation CSV files

- These files are generated on a daily basis, even if there are no transaction records. The absence of a file indicates a system malfunction
- The client has no permission to rename, delete or modify files on his SFTP filespace
- Files are preserved for at least 30 days and will be deleted afterwards without prior notice. So make sure to download them at least on a weekly basis.

## 6.6 Example SFTP session<sup>2</sup>

```
sftp -oIdentityFile=my_ssh_key sftp020001@sftp.girogate.de
Connecting to sftp.girogate.de...
Enter passphrase for key 'my_ssh_key':
sftp> ls
TESTCONTRACT          TESTCONTRACT2
```

(continues on next page)

<sup>2</sup> This assumes that the fingerprint is already known to the client's system, otherwise check [SFTP Server details](#).

(continued from previous page)

```
sftp> cd TESTCONTRACT
sftp> ls
20110124Z_chargeback.csv          20110124Z_refund_failed.csv
20110124Z_refund_succeeded.csv    20110124Z_transaction_failed.csv
20110124Z_transaction_pending.csv 20110124Z_transaction_succeeded.csv
sftp> mget 20110124Z_chargeback.csv
Fetching /TESTCONTRACT/20110124Z_chargeback.csv to 20110124Z_chargeback.csv
/TESTCONTRACT/20110124Z_chargeback. 100% 92 0.1KB/s 00:00
sftp> exit
```



## 7 Payment methods

### 7.1 Affin Bank (Malaysia)

#### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Affin Bank is only available for currency MYR and country code MY.

#### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

### 7.2 Aktia (Finland)

#### Specific input parameters

Aktia requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Aktia is available for currency EUR and country code FI.

#### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

### 7.3 Ålandsbanken (Finland)

#### Specific input parameters

Ålandsbanken requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Ålandsbanken is available for currency EUR and country code FI.

#### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.4 Alipay

### Specific input parameters

Field name	M/O	Type	Description
specin.mobileview	O	ascii	Set to "yes" for the mobile enabled variant of Alipay

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Alipay is available for currencies AUD, CAD, EUR, GBP, HKD, SGD, USD and country code CN.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.5 AmBank (Malaysia)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** AmBank is only available for currency MYR and country code MY.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.6 Argencard (Argentina)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Argencard (Argentina) is available for currency USD and country code AR.

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.7 AstroPay Card

### Specific input parameters

AstroPay Card requires one specific input parameter to uniquely identify the consumer:

Field name	M/O	Type	Description
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the regular expression [A-Za-z0-9.%,&/+*\$-]{1,20}

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** AstroPay Card is available for currency USD and country codes AR, BR, CL, CO, CR, MX, PE, UY, VE.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

### Annotations

- Consumers might purchase an AstroPay Card in the payment process (this might happen in local currency).
- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).

## 7.8 AstroPay Direct

### Specific input parameters

AstroPay Direct requires one specific input parameter to uniquely identify the consumer:

Field name	M/O	Type	Description
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the regular expression [A-Za-z0-9.%,&/+*\$-]{1,20}

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** AstroPay Direct is available for currency USD and country codes AR, BR, CL, CN, CO, MX, PE, UY.

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. AstroPay Direct always provides the specout parameter "SPECOUT.WAITFORNOTIFICATION" due to the nature of the process (see [Well known SPECOUT. parameters](#)).

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## Annotations

- Consumers might pay in any currency, AstroPay Direct handles the currency conversion transparently.
- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).

## 7.9 Aura (Brazil)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	M	ascii	Consumer's address
specin.zipcode	M	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Aura (Brazil) is available for currency USD and country code BR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.10 Baloto Cash (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD



For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Baloto Cash (Colombia) is available for currency USD and country code CO.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.11 Banamex (Mexico)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Banamex (Mexico) is available for currency USD and country code MX.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.12 Banco AV Villas (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Banco AV Villas (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.13 BancoBice (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** BancoBice (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.14 Banco Caja Social (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** *Banco Caja Social (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).*

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.15 Banco Consorcio (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** *The specin.consumerref input parameter has different requirements for each payment method.*

**Note:** *Banco Consorcio (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.*

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.16 Banco Cooperativo Coopcentral (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** *The specin.consumerref input parameter has different requirements for each payment method.*

**Note:** Banco Cooperativo Coopcentral (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.17 Banco Corpbanca (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco Corpbanca (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.18 Banco de Bogotá (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco de Bogotá (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.19 Banco de Occidente (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco de Occidente (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.20 Banco de Occidente Cash (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco de Occidente Cash (Colombia) is available for currency USD and country code CO.

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.21 Banco do Brasil (Brazil)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	M	ascii	Consumer's address
specin.zipcode	M	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco do Brasil (Brazil) is available for currency USD and country code BR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.22 BancoEstado (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** BancoEstado (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.23 Banco Falabella (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco Falabella (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.24 Banco Falabella (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco Falabella (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.25 Banco GNB Sudameris (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco GNB Sudameris (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.26 Banco International (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco International (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.



## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.27 Bancolombia (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Bancolombia (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.28 Bancomer (Mexico)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Bancomer (Mexico) is available for currency USD and country code MX.

## Specific output parameters

This payment method will emit the `SPECOUT.PAYMENTPURPOSE` output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.29 Bancontact

### Specific input parameters

Bancontact requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Bancontact is available for currency *EUR* and country code *BE*.

### Specific output parameters

On successful processing the following SPECOUT parameters will be emitted:

Field name	Type	Description
<code>SPECOUT.BEPURL</code>	ascii	Trigger URL for mobile payment options in the form <code>BEP://1BC.GIROGATE.DE/BCMC/123456789\$ICAE3BUIH5P9U53Y5HKA9CRT</code> (contrived example). The options are explained below.
<code>SPECOUT.CARDBIN</code>	ascii	BIN of the Bancontact card used (first six digits of the Bancontact card)
<code>SPECOUT.CARDLAST4DIGITS</code>	ascii	Last four digits of the Bancontact card used
<code>SPECOUT.CARDTOKEN</code>	ascii	Unique token representing the Bancontact card
<code>SPECOUT.TRANSACTIONFLOW</code>	ascii	Payment flow of the last attempt, if any. Either <code>ecommerce</code> (card number entry and 3D-Secure), <code>qrcode</code> (payment app triggered through QR code) or <code>urlintent</code> (payment app triggered through URL intent)

For standard output parameters check [Output parameters for the TRANSACTION call](#).

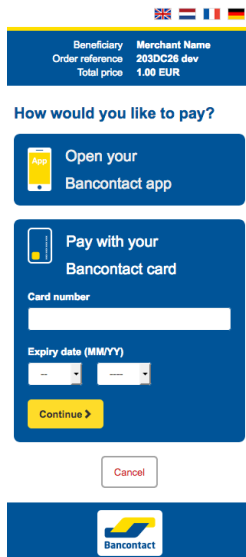
### Annotations

Mobile payment options (QR code / open payment app via link i.e. URL intent) are only available for transactions up to 500€ (scheme limitation). The `SPECOUT.BEPURL` output parameter will only be emitted in this case.

### Payment page

The PPRO-hosted payment page features 4 translations (English, Dutch, French, German). The default language is French if no `preferredlanguage` was specified. Consumers have the option to switch to the payment app on their mobile device using a QR code, or to open the app on the same device. Display of each option depends on the detected screen size. For transactions above 500€, mobile options are always hidden. Four screen sizes are supported:

- **Mobile** (up to 599px wide): vertical display of payment app link and direct PAN input form



Beneficiary Order reference 203DC26 dev  
Merchant Name  
Total price 1.00 EUR

How would you like to pay?

Open your Bancontact app

Pay with your Bancontact card

Card number

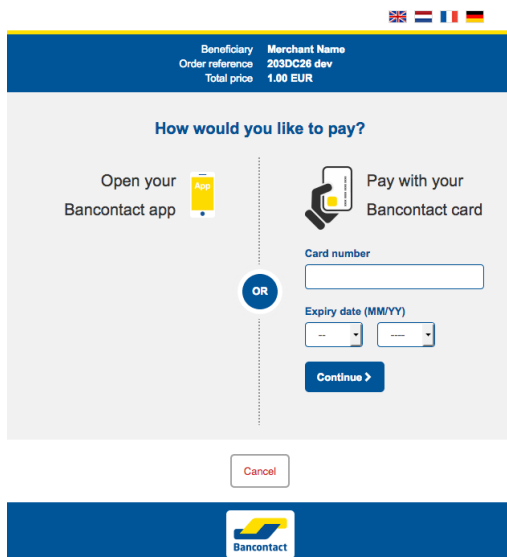
Expiry date (MM/YY)

Continue >

Cancel

Bancontact

- **Small-sized devices** (up to 767px): horizontal display of payment app link and direct PAN input form



Beneficiary Order reference 203DC26 dev  
Merchant Name  
Total price 1.00 EUR

How would you like to pay?

Open your Bancontact app

Pay with your Bancontact card

OR

Card number

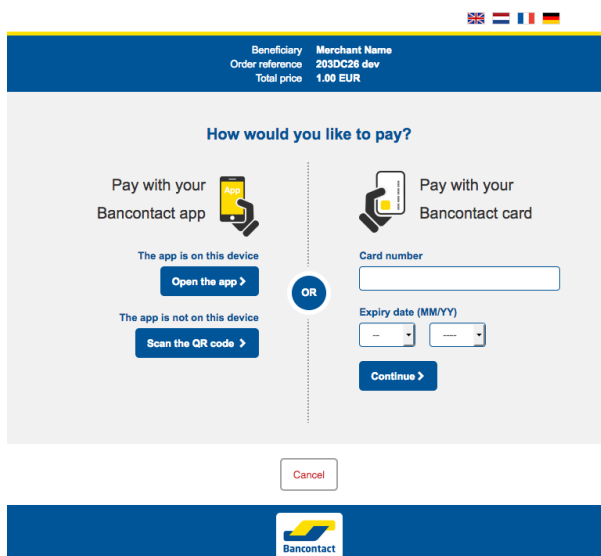
Expiry date (MM/YY)

Continue >

Cancel

Bancontact

- **Medium-sized devices** (up to 1199px): horizontal display of both mobile options (payment app link and QR code) and direct PAN input form



Beneficiary Order reference 203DC26 dev  
Merchant Name  
Total price 1.00 EUR

How would you like to pay?

Pay with your Bancontact app

The app is on this device

Open the app >

The app is not on this device

Scan the QR code >

OR

Pay with your Bancontact card

Card number

Expiry date (MM/YY)

Continue >

Cancel

Bancontact

- **Large-sized or desktop devices** (from 1200px): horizontal display of QR code and direct PAN input form

The screenshot shows a payment page with a blue header. At the top, it displays 'Beneficiary', 'Merchant Name', 'Order reference', and 'Total price'. Below this, a question 'How would you like to pay?' is posed. Two options are available: 'Pay with your Bancontact app' which includes a QR code and instructions to 'Open the app, click "Pay" and scan the QR code', and 'Pay with your Bancontact card' which includes a card number input field, an expiry date (MM/YY) dropdown, and a 'Continue' button. A 'Cancel' button is located at the bottom center. The Bancontact logo is at the bottom right.

## QR code

**Note:** This payment flow is available only for transactions of 500€ and below.

Instead of redirecting the consumer to the payment page specified by *REDIRECTURL*, you have the option of generating and displaying a QR code for the consumer to scan using a mobile payment app of Bancontact or one of the respective banks.

Note that the PPRO-hosted payment page has this feature built-in (see above screenshots) and automatically redirects to the *MerchantRedirectURL* once the transaction finished on another device.

The QR code pattern should be the value from *SPECOUT.BEPURL*. Bancontact recommends QR encoding version 3 and low error correction in character mode in order to provide good scanning results on old devices.

## URL intent (trigger payment app)

**Note:** This payment flow is available only for transactions of 500€ and below.

Intents are a standardized way to launch payment apps (such as a specific bank's mobile app) through a URL to which one or more installed apps respond (on the same mobile device). For this flow, instead of redirecting the consumer to the payment page specified by *REDIRECTURL*, you need to redirect or link to a trigger URL as explained below.

The full URL intent takes the form `BEPGenApp://DoTx?TransId=1BC.GIROGATE.DE/BCMC/123456789$ICAE3BUIH5P9U53Y5HKA9CRT` (generic intent).

Two schemes exist: `BEPGenApp://` (generic) and `BEPTheAppSpecificScheme://` (to trigger specific app), where specific schemes are assigned and managed by Bancontact. As outlined below, using the generic scheme is recommended to use the built-in app selection mechanism (in the case that several matching apps are installed), since specific schemes are not available on all platforms and would require knowledge about installed apps and a more complex implementation.

Note that the intent URL is simply a concatenation of the scheme and prefix (e.g. `BEPGenApp://DoTx?TransId=`) with the non-scheme part from *SPECOUT.BEPURL* (no URL encoding is applied to *TransId* parameter).

## Android

Apps register to the generic scheme. If several matching applications are installed and the generic intent is triggered, the platform shows a selection screen (unless the consumer had chosen a default app before). Hence there is no need to provide a selection mechanism on these platforms, and we recommend to call the generic scheme `BEPGenApp://`.

## iOS

Apps register to both the generic and specific scheme. Since iOS does not currently support selection between several installed apps, it chooses one automatically. Typically, Bancontact's application selector SDK is used in payment apps to still provide a selection mechanism to the consumer. Therefore we recommend to call the generic scheme `BEPGenApp: //` on this platform as well.

## 7.30 Bancoomeva (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: <code>[A-Za-z0-9-%,&amp;/+*\$-]{1,20}</code>
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The `specin.consumerref` input parameter has different requirements for each payment method.

**Note:** Bancoomeva (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

### Specific output parameters

This payment method will emit the `SPECOUT.PAYMENTPURPOSE` output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.31 Banco Pichincha (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: <code>[A-Za-z0-9-%,&amp;/+*\$-]{1,20}</code>
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The `specin.consumerref` input parameter has different requirements for each payment method.

**Note:** Banco Pichincha (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.32 Banco Popular (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco Popular (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.33 Banco Procredit (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco Procredit (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.34 Banco Ripley (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco Ripley (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.35 Banco Santander Banefe (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco Santander Banefe (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.36 Banco Santander (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco Santander (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.37 Banco Security (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Banco Security (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.



## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.38 Bangkok Bank (Thailand)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Bangkok Bank is only available for currency THB and country code TH.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.39 Bank Islam (Malaysia)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Bank Islam is only available for currency MYR and country code MY.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.40 BBVA (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** BBVA (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.41 BBVA (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** BBVA (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.42 BCI-TBANC (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** BCI-TBANC (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.43 BitPay

### Specific input parameters

BitPay requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** BitPay is available for currencies EUR, GBP and USD with any country code (unless blacklisted by configuration).

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.44 Boleto Bancario (Brazil)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	M	ascii	Consumer's address
specin.zipcode	M	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Boleto Bancario is available for currency USD and country code BR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.45 Bradesco (Brazil)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	M	ascii	Consumer's address
specin.zipcode	M	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Bradesco (Brazil) is available for currency USD and country code BR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.46 Cabal (Argentina)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Cabal (Argentina) is available for currency USD and country code AR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.47 Carulla (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Carulla (Colombia) is available for currency USD and country code CO.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.48 Cencosud (Argentina)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Cencosud (Argentina) is available for currency USD and country code AR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.49 CIMB Clicks (Malaysia)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** CIMB Clicks is only available for currency MYR and country code MY.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.50 Citibank (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Citibank (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.51 Colpatría (Colombia)

## Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Colpatria (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.52 Coopeuch (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9-%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Coopeuch (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.53 Corpbanca (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Corpbanca (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.54 Credit Card

Documentation of Credit Card is available in a separate document called "credit card supplement for girogate SIMPLE interface".

## 7.55 Danske Bank (Finland)

### Specific input parameters

Danske Bank requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Danske Bank is available for currency EUR and country code FI.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.56 Dragonpay (Philippines)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder



For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Dragonpay is only available for currency PHP and country code PH.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.57 EasyPay (Belarus)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	O	ascii	RFC compliant email address of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** EasyPay is available for currency EUR and country code BY.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.58 Efecty (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Efecty (Colombia) is available for currency USD and country code CO.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.59 Elo (Brazil)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	M	ascii	Consumer's address
specin.zipcode	M	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Elo (Brazil) is available for currency USD and country code BR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.60 Empresa de Energía del Quindío (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Empresa de Energía del Quindío (Colombia) is available for currency USD and country code CO.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.61 eNETS (Singapore)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** eNETS is only available for currency SGD and country code SG.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.62 Entercash

### Specific input parameters

Field name	M/O	Type	Description
specin.consumerref	M	ascii	Unique reference identifying the consumer, maximum 64 characters.

For standard input parameters check [Input parameters for the TRANSACTION call](#). This payment method supports the dynamic descriptor field (see [Input parameters for dynamic descriptor](#)).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Entercash works only for country code/currency combinations AT/EUR, DE/EUR, FI/EUR and SE/SEK.

### Additional input parameters for country codes DE and AT

Field name	M/O	Type	Description
specin.iban	O	ascii	Valid German IBAN (starts with DE, followed by 20 numeric digits) or valid Austrian IBAN (starts with "AT", followed by 18 numeric digits).
specin.bic	O	ascii	Valid BIC (8 or 11 alphanumeric letters).

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.63 eps

### Specific input parameters

eps requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

This payment method supports the dynamic descriptor field (see [Input parameters for dynamic descriptor](#)).

**Note:** eps only works for the countrycode "AT" and currency "EUR".

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. On success, the SPECOUT.SRCBIC output parameter will be emitted. See [Well known SPECOUT. parameters](#) for details.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## Annotations

- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).

## 7.64 Estonian Online Bank Transfer

### Specific input parameters

Field name	M/O	Type	Description
specin.email	O	ascii	RFC compliant email address of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Estonian Online Bank Transfer is available for currency EUR and country code EE.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.65 Finnish Online Bank Transfer

### Specific input parameters

Finnish Online Bank Transfer requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Finnish Online Bank Transfer is available for currency EUR and country code FI.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.66 giropay

### Specific input parameters

Field name	M/O	Type	Description
specin.bic	O	ascii	Valid BIC (8 or 11 alphanumeric letters) of consumer's bank

For standard input parameters check [Input parameters for the TRANSACTION call](#). This payment method supports the dynamic descriptor field (see [Input parameters for dynamic descriptor](#)).

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## Annotations

- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).
- If *specin.bic* is not provided, the consumer is redirected to a bank selection dialog provided by their bank.

## 7.67 Handelsbanken (Finland)

### Specific input parameters

Handelsbanken requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Handelsbanken is available for currency EUR and country code FI.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.68 Helm Bank (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Helm Bank (Colombia) is available for currency USD and country code CO. Access to this bank is aggregated via Pagos Seguros en Línea (PSE).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.69 Hipercard (Brazil)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	M	ascii	Consumer's address
specin.zipcode	M	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Hipercard (Brazil) is available for currency USD and country code BR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.70 Hong Leong Bank (Malaysia)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Hong Leong Bank is only available for currency MYR and country code MY.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.71 IDEAL

### Specific input parameters

Field name	M/O	Type	Description
specin.bic	O	ascii	Valid BIC (8 or 11 alphanumeric letters) of consumer's bank

Here is the list of currently available issuers and their associated BIC

Bank Name	BIC
Rabobank	RABONL2U
ABN AMRO	ABNANL2A
Van Lanschot Bankiers	FVLBNL22
Triodos Bank	TRIONL2U
ING Bank	INGBNL2A
SNS Bank	SNSBNL2A
ASN	ASNBNL21
RegioBank	RBRBNL21
Knab	KNABNL2H
Intersolve	INTENL2H
Bunq	BUNQNL2A
Moneyou	MOYONL21

For standard input parameters check [Input parameters for the TRANSACTION call](#). This payment method supports the dynamic descriptor field (see [Input parameters for dynamic descriptor](#)).

**Note:** *iDEAL only works for the countrycode "NL" and currency "EUR".*

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. On successful processing it will also emit SPECOUT.SRCBIC and SPECOUT.SRCIBAN. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

### Annotations

- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).
- If *specin.bic* is not provided, the consumer is redirected to a bank selection page.

## 7.72 Indonesia ATM

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** *Indonesia ATM is only available for currency IDR and country code ID.*

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.73 InstantTransfer

### Specific input parameters

Field name	M/O	Type	Description
specin.iban	O	ascii	Valid German IBAN (starts with "DE"), followed by 20 numeric digits).
specin.bic	O	ascii	Valid BIC (8 or 11 alphanumeric letters)

For standard input parameters check [Input parameters for the TRANSACTION call](#). This payment method supports the dynamic descriptor field (see [Input parameters for dynamic descriptor](#)).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

### Annotations

- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).

## 7.74 Itaú (Brazil)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	M	ascii	Consumer's address
specin.zipcode	M	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Itaú (Brazil) is available for currency USD and country code BR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).



## 7.75 Itaú (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Itaú (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.76 Krungsri Bank (Thailand)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Krungsri Bank is only available for currency THB and country code TH.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.77 Krung Thai Bank (Thailand)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Krung Thai Bank is only available for currency THB and country code TH.

## Specific output parameters

For standard output parameters check *Output parameters for the TRANSACTION call*.

## 7.78 Latvian Online Bank Transfer

### Specific input parameters

Field name	M/O	Type	Description
specin.email	O	ascii	RFC compliant email address of the account holder

For standard input parameters check *Input parameters for the TRANSACTION call*.

**Note:** Latvian Online Bank Transfer is available for currency EUR and country code LV.

### Specific output parameters

For standard output parameters check *Output parameters for the TRANSACTION call*.

## 7.79 Lithuanian Online Bank Transfer

### Specific input parameters

Field name	M/O	Type	Description
specin.email	O	ascii	RFC compliant email address of the account holder

For standard input parameters check *Input parameters for the TRANSACTION call*.

**Note:** Lithuanian Online Bank Transfer is available for currency EUR and country code LT.

### Specific output parameters

For standard output parameters check *Output parameters for the TRANSACTION call*.

## 7.80 Maxima (Lithuania)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	O	ascii	RFC compliant email address of the account holder

For standard input parameters check *Input parameters for the TRANSACTION call*.

**Note:** Maxima is available for currency EUR and country code LT.

### Specific output parameters

For standard output parameters check *Output parameters for the TRANSACTION call*.

## 7.81 Maybank2u (Malaysia)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Maybank2u is only available for currency MYR and country code MY.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.82 Multibanco

### Specific input parameters

Multibanco requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Multibanco is available for currency EUR and country code PT.

### Specific output parameters

Multibanco always provides the SPECOUT parameters "SPECOUT.WAITFORNOTIFICATION" and "SPECOUT.REDIRECTOPTIONAL" due to the nature of the process (see [Well known SPECOUT. parameters](#)).

The output parameter "SPECOUT.MULTIBANCOSERVICESTRANSACTIONID" contains the entity reference of the transaction. The output parameter "SPECOUT.MULTIBANCOPAYMENTREFERENCE" contains the payment reference of the transaction.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

### Annotations

- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).

## 7.83 MyBank

### Specific input parameters

MyBank requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** MyBank only works for the country code IT and currency EUR.

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. On successful processing it will also return a set of SPECOUT.SRC\* parameters. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.84 MyClear FPX (Malaysia)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** MyClear FPX is only available for currency MYR and country code MY.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.85 Naranja (Argentina)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Naranja (Argentina) is available for currency USD and country code AR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.86 Narvesen & Lietuvos Spauda (Lithuania)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	O	ascii	RFC compliant email address of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Narvesen is available for currency EUR and country code LT.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.87 Nativa (Argentina)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** Nativa (Argentina) is available for currency USD and country code AR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.88 Nordea (Finland)

### Specific input parameters

Nordea requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Nordea is available for currency EUR and country code FI.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.89 Osuuspankki (Finland)

### Specific input parameters

Osuuspankki requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** *Osuuspankki is available for currency EUR and country code FI.*

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.90 OXXO (Mexico)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** *The specin.consumerref input parameter has different requirements for each payment method.*

**Note:** *OXXO is available for currency USD and country code MX.*

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.91 Pago Facil (Argentina)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Pago Facil (Argentina) is available for currency USD and country code AR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.92 PayPost & Lietuvos paštas (Lithuania)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	O	ascii	RFC compliant email address of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** PayPost & Lietuvos paštas is available for currency EUR and country code LT.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.93 paysafecard

### Specific input parameters

Field name	M/O	Type	Description
specin.consumerref	M	ascii	Unique reference identifying the consumer, maximum 50 characters.

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.94 Paysera

### Specific input parameters

Field name	M/O	Type	Description
specin.email	O	ascii	RFC compliant email address of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Paysera is available for currency EUR.

## Specific output parameters

For standard output parameters check *Output parameters for the TRANSACTION call*.

## 7.95 PayU (Czech and Polish Banklinks)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	O	ascii	RFC compliant email address of the account holder

For standard input parameters check *Input parameters for the TRANSACTION call*.

**Note:** PayU works only for country code/currency combinations CZ/CZK and PL/PLN.

### Specific output parameters

For standard output parameters check *Output parameters for the TRANSACTION call*.

## 7.96 Perlas Terminals (Lithuania)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	O	ascii	RFC compliant email address of the account holder

For standard input parameters check *Input parameters for the TRANSACTION call*.

**Note:** Perlas Terminals is available for currency EUR and country code LT.

### Specific output parameters

For standard output parameters check *Output parameters for the TRANSACTION call*.

## 7.97 POLi

### Specific input parameters

POLi requires no specific input parameters. For standard input parameters check *Input parameters for the TRANSACTION call*.

**Note:** POLi only works for the countrycode/currency combinations "NZ"/"NZD" and "AU/AUD".

### Specific output parameters

For standard output parameters check *Output parameters for the TRANSACTION call*.



## Annotations

- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also *Important note about transaction states*).
- POLi has certain CI requirements, you'll find official logos and buttons at <http://www.polipayments.com/support.aspx>

## 7.98 Polish Payout

### Specific input parameters

Polish Payout requires the IBAN of the destination account to pay to:

Field name	M/O	Type	Description
specin.iban	M	ascii	Valid Polish IBAN (starts with "PL", followed by 26 numeric digits).

For standard input parameters check *Input parameters for the TRANSACTION call*.

**Note:** Polish Payout is only available for currency PLN and country code PL.

### Specific output parameters

For standard output parameters check *Output parameters for the TRANSACTION call*.

## 7.99 POP Pankki (Finland)

### Specific input parameters

POP Pankki requires no specific input parameters. For standard input parameters check *Input parameters for the TRANSACTION call*.

**Note:** POP Pankki is available for currency EUR and country code FI.

### Specific output parameters

For standard output parameters check *Output parameters for the TRANSACTION call*.

## 7.100 PostFinance (YellowPay E-Finance)

### Specific input parameters

Field name	M/O	Type	Description
specin.mobileview	O	ascii	Set to "yes" for the mobile enabled variant of PostFinance

For standard input parameters check *Input parameters for the TRANSACTION call*.

**Note:** PostFinance only works for the countrycode "CH" and - depending on the contract - either currency "EUR" or "CHF".

## Specific output parameters

This payment method will emit `SPECOUT.YELLOWPAYTXID`, PostFinance's transaction id.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## Annotations

- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).

## 7.101 Presto (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: <code>[A-Za-z0-9.%,&amp;/+*\$-]{1,20}</code>
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The `specin.consumerref` input parameter has different requirements for each payment method.

**Note:** Presto (Chile) is available for currency USD and country code CL.

### Specific output parameters

This payment method will emit the `SPECOUT.PAYMENTPURPOSE` output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.102 Przelewy24 (P24)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder

This payment method supports the dynamic descriptor field (see [Input parameters for dynamic descriptor](#)).

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Przelewy24 only works for the countrycode "PL" and currencies "PLN" and "EUR".

## Specific output parameters

**SPECOUT.P24DESCRIPTOR** Przelewy24 generated payment descriptor. Will contain the dynamic descriptor specin (subject to truncation).

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## Annotations

- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).
- In integration test mode, send an even amount (e.g. 100) to simulate a successful transaction and an odd amount (e.g. 101) to simulate a failed transaction.
- Partial Refund is supported and multiple refunds per transaction are possible.

## 7.103 PSE (Colombia)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** PSE is available for currency USD and country code CO.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.104 QIWI

### Specific input parameters

QIWI requires the mobile phone number of the user to invoice:

Field name	M/O	Type	Description
specin.mobilephone	M	numeric	Phone number identifying the QIWI account to bill. The following formats are supported (in regular expression match syntax): <ul style="list-style-type: none"> <li>[0-9]{10}: Russian mobile phone number (exactly 10 digits).</li> <li>+7[0-9]{10}: Russian mobile phone number using international prefix "+7" and exactly 10 digits mobile phone number.</li> <li>+ [0-9]{9, 30}: International mobile phone number, starting with + followed by at least 9 digits.</li> </ul>
specin.siteid	M/O	utf-8	Unique site identifier, forwarded to qiwi. Required for clients serving multiple points of sale.

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** QIWI works for country codes "RU", "KZ" and "UA" and - depending on your contract - currencies "EUR", "KZT", "RUB" and "USD".

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. QIWI always provides the specout parameter "SPECOUT.WAITFORNOTIFICATION" due to the nature of the process (see [Well known SPECOUT. parameters](#)).

For standard output parameters check [Output parameters for the TRANSACTION call](#).

### Annotations

- Consumers are charged in their local currency.
- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).

## 7.105 QIWI Payout

QIWI Payout allows you to pay-out money to an existing QIWI account, identified by a Russian mobile phone number.

### Specific input parameters

QIWI Payout requires the mobile phone number of the destination account to pay to, please note that this slightly differs from pay-in using QIWI:

Field name	M/O	Type	Description
specin.mobilephone	M	numeric	Valid international Russian mobile phone number identifying the QIWI destination account to pay out to (excluding plus sign or any other international prefixes, including a leading 7 for Russia, 11 digits in total, e.g. 71234567890).

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** QIWI Payout only works for the countrycodes "RU", "KZ" and UA, and - depending on your contract - currency "RUB", "EUR", "KZT" and "USD".

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. In case of a delayed payment, this payment method will emit the SPECOUT.WAITFORNOTIFICATION output parameter (see [Well known SPECOUT. parameters](#)).

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## Annotations

- By default, only pay-outs to existing QIWI accounts is possible. On request automatic account creation is possible as well, please contact operations if this for details.
- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).

## 7.106 Rapi Pago (Argentina)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Rapi Pago (Argentina) is available for currency USD and country code AR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.107 redpagos (Uruguay)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** *redpagos* (Uruguay) is available for currency USD and country code UR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.108 RHB Bank (Malaysia)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** *RHB Bank* is only available for currency MYR and country code MY.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.109 Säästöpankki (Finland)

### Specific input parameters

Säästöpankki requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** *Säästöpankki* is available for currency EUR and country code FI.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.110 SafetyPay

### Specific input parameters for the TRANSACTION call

Field name	M/O	Type	Description
specin.email	O	ascii	RFC-compliant email address of the account holder.

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** *SafetyPay only works for country codes "AT", "BE", "BR", "CL", "CR", "DE", "EC", "ES", "MX", "NL", "PE" and currencies "EUR", "USD".*

### Specific input parameters for the REFUND call

Field name	M/O	Type	Description
specin.email	M/O	ascii	RFC-compliant email address of the account holder. It is mandatory for the following country codes: CL, MX, BR, PE, CR, EC. Can be omitted if it was provided during the transaction call.

For standard input parameters check [Input parameters for the REFUND call](#).

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

### Annotations

- Consumers might pay in their local currency, SafetyPay handles the currency conversion transparently
- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).

## 7.111 Santander Cash

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** *The specin.consumerref input parameter has different requirements for each payment method.*

**Note:** *Santander Cash is available for currency USD and country code MX.*

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.112 Santander Online Banking

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Santander Online Banking is available for currency USD and country code AR and BR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.113 Scotiabank (Chile)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Scotiabank (Chile) is available for currency USD and country code CL. Access to this bank is aggregated via WebPay.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT. parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).



## 7.114 SEPA Direct Debit

### Specific input parameters

For standard input parameters check *Output parameters for the TRANSACTION call*. This payment method supports the dynamic descriptor field (see *Input parameters for dynamic descriptor*).

**Note:** SEPA Direct Debit works for all SEPA countries and currency EUR.

#### One-off payment or First payment in recurring series (Model A)

Field name	M/O	Type	Description
specin.email	M	ascii	RFC-compliant email address of the account holder, required to send the direct debit mandate to the consumer.
specin.consumerid	O	ascii	Unique id to identify the consumer.
specin.iban	M	ascii	Valid IBAN
specin.sequencetype	O	ascii	Sequence type of the direct debit, defaults to "oneOff". Valid values: <b>oneOff</b> The direct debit is executed once. <b>first</b> First direct debit in a series of recurring ones.

#### Follow-up payment in recurring series (Model A)

Field name	M/O	Type	Description
specin.email	M	ascii	RFC-compliant email address of the account holder, required to send the direct debit mandate to the consumer.
specin.consumerid	O	ascii	Unique id to identify the consumer.
specin.iban	M	ascii	Valid IBAN
specin.mandaterference	M	ascii	Mandate reference as returned on the first transaction in the sequence (in SPECOUT.MANDATEREFERENCE).
specin.mandatesignaturedate	M	date	Date of the initial transaction, format is YYYY-MM-DD. Date can be taken from the finaltimestamp of the SUCCEEDED notification for the first transaction in the sequence.
specin.sequencetype	M	ascii	Sequence type of the direct debit. Valid values: <b>recurring</b> Follow-up direct debit in a series of recurring ones. <b>final</b> Last direct debit in a series of recurring direct debits.

## One-off or recurring payment (Model C)

Field name	M/O	Type	Description
specin.email	O	ascii	RFC-compliant email address of the account holder.
specin.consumerid	O	ascii	Unique id to identify the consumer.
specin.iban	M	ascii	Valid IBAN
specin.mandaterference	M	ascii	Mandate reference, managed by the client. Has to match [A-Za-z0-9:~/?+(),.-]{1,35} and not start with two slashes ("/").
specin.mandateurl	M	ascii	Valid URL pointing to the SEPA mandate, needs to be accessible by our risk and compliance department.
specin.mandatesignaturedate	M	date	Date of mandate signature, format is YYYY-MM-DD.
specin.sequencetype	O	ascii	Sequence type of the direct debit, defaults to "oneOff". Valid values: <b>oneOff</b> The direct debit is executed once. <b>first</b> First direct debit in a series of recurring ones. <b>recurring</b> Follow-up direct debit in a series of recurring ones. <b>final</b> Last direct debit in a series of recurring direct debits.

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. The output "SPECOUT.MANDATEREFERENCE" specifies the reference to the mandate in case of model C (this is the reference you provided in *specin.mandaterference*), while otherwise it is an automatically assigned reference, which should be stored on client's side depending on chosen model and sequence type (see below).

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## Annotations

**Note:** Model A and Model C support ready for settlement in general. Please be aware that there is always a risk of chargeback, even when funds have been received for a transaction. These chargebacks will be communicated to the client via the SFTP reporting interface, see [SFTP access to reconciliation files](#).

Besides this inherent risk, ready for settlement works exactly like it does for other payment methods.

## Model A

- Supports various sequence types to allow recurring direct debits. This decision defines whether the transaction is synchronous or not.
- Sequence types *oneOff* and *first*: like in most payment methods, the consumer is redirected by the client to the redirect URL received in the response. In case the consumer accepts the SEPA direct debit mandate, a copy of the mandate will be sent to the address provided in *specin.email* and the transaction changes to state SUCCEEDED. For sequence type *first*, the output "SPECOUT.MANDATEREFERENCE" must be stored by the client in order to send the same reference on recurring payments.
- Sequence types *recurring* and *final*: the previously stored mandate reference must be passed as *specin.mandaterference* and *specin.mandatesignaturedate* must be the date of the initial transaction (sequence type *first*), i.e. the day on which the mandate was signed. Both are mandatory inputs as proof that a recurring payments mandate was signed by the consumer. If all inputs are valid, a copy of the mandate will be sent to the address provided in *specin.email* and the transaction call returns state SUCCEEDED immediately.
- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).
- The client will be informed through reconciliation when the funds have been received or a chargeback occurred.

## Model C

- SEPA Direct Debit Model C requires clients to manage the SEPA mandate themselves. Therefore the inputs *specin.mandateresource* and *specin.mandatesignaturedate* are always mandatory.
- It's synchronous in nature, transactions fail or succeed immediately.
- There is no redirection.
- Supports various sequence types to allow recurring direct debits.

## 7.115 SEPA Payout

### Specific input parameters

Field name	M/O	Type	Description
specin.bic	M	ascii	Valid BIC of consumer/destination bank
specin.iban	M	ascii	Valid IBAN of consumer/destination account

For standard input parameters check *Input parameters for the TRANSACTION call*. This payment method supports the dynamic descriptor field (see *Input parameters for dynamic descriptor*).

**Note:** SEPA Payout works for all SEPA countries and currency EUR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter.

For standard output parameters check *Output parameters for the TRANSACTION call*.

## 7.116 7-Eleven (Malaysia)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check *Input parameters for the TRANSACTION call*.

**Note:** 7-Eleven (Malaysia) is only available for currency MYR and country code MY.

### Specific output parameters

For standard output parameters check *Output parameters for the TRANSACTION call*.

## 7.117 Siam Commercial Bank (Thailand)

## Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Siam Commercial Bank is only available for currency THB and country code TH.

## Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.118 SingPost (Singapore)

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** SingPost (Singapore) is only available for currency SGD and country code SG.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.119 Skrill

### Specific input parameters

Field name	M/O	Type	Description
specin.email	O	ascii	RFC compliant email address of the account holder
specin.address	O	utf-8	Consumer's address (e.g. street)
specin.zipcode	O	utf-8	Consumer's postal code
specin.city	O	utf-8	Consumer's city

For standard input parameters check [Input parameters for the TRANSACTION call](#).

### Specific output parameters

This payment method will emit the SPECOUT.SRCEMAIL output parameter, which contains the email address that was actually used by the consumer.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## Annotations

- The account holder name passed in the request has to be in the format *<firstname><space><lastname>*, with *lastname* having a minimum length of two characters and the total string a minimum length of five. Multiple first names are ok, valid examples are "John Dorian", "William Charles Dickinson". If these conditions are not met, the system will not accept the request.

## 7.120 Skrill 1-Tap

### Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.consumerid	M	ascii	Unique id to identify the consumer
specin.onetapmaxamount	O	ascii	Maximum amount that can be debited
specin.onetapnote	O	utf-8	Text shown to the consumer in the confirmation email
specin.address	O	utf-8	Consumer's address (e.g. street)
specin.zipcode	O	utf-8	Consumer's postal code
specin.city	O	utf-8	Consumer's city

For standard input parameters check [Input parameters for the TRANSACTION call](#).

### Specific output parameters

This payment method will emit the SPECOUT.SRCEMAIL output parameter, which contains the email address that was actually used by the consumer.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## Annotations

- The account holder name passed in the request has to be in the format *<firstname><space><lastname>*, with *lastname* having a minimum length of two characters and the total string a minimum length of five. Multiple first names are ok, valid examples are "John Dorian", "William Charles Dickinson". If these conditions are not met, the system will not accept the request.
- The email address specified in specin.email is used to identify the Skrill account of the consumer.
- If a 1-Tap maximum amount is specified, or the transaction's amount exceeds a previously specified maximum amount, then an "initial 1-Tap payment" is performed. Consumers will be redirected to a Skrill login form before making the actual payment. Otherwise the login form is not displayed.
- The 1-Tap maximum amount is specified in the currency's smallest representable unit (e.g. cents).
- The consumerid has a minimum length of five and a maximum length of 64 letters, allowed characters are [0-9a-zA-Z,\_,\_-]

## 7.121 SOFORT Banking

SOFORT Banking (also known as SOFORT Überweisung, formally DirectPay24) is available in Austria, Belgium, Germany, Spain, Italy and Netherlands (country codes AT, BE, DE, ES, IT, NL). EUR is supported in all countries.

## Specific input parameters

If the optional BIC parameter is specified, the bank selection page will be bypassed.

Field name	M/O	Type	Description
specin.bic	O	ascii	Valid BIC (8 or 11 alphanumeric letters)

For standard input parameters check [Input parameters for the TRANSACTION call](#). This payment method supports the dynamic descriptor field (see [Input parameters for dynamic descriptor](#)).

## Specific output parameters

This payment method will emit the following well known specout parameter (see [Well known SPECOUT. parameters](#)):

- SPECOUT.PAYMENTPURPOSE
- SPECOUT.SRCBANKNAME
- SPECOUT.SRCACCOUNTHOLDER
- SPECOUT.SRCACCOUNTNUMBER
- SPECOUT.SRCBANKCODE
- SPECOUT.SRCIBAN
- SPECOUT.SRCBIC

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## Annotations

- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).

## 7.122 S-Pankki (Finland)

### Specific input parameters

S-Pankki requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** S-Pankki is available for currency EUR and country code FI.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.123 Surtimax (Colombia)

## Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Surtimax (Colombia) is available for currency USD and country code CO.

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.124 Tarjeta Shopping (Argentina)

### Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** Tarjeta Shopping (Argentina) is available for currency USD and country code AR.

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.125 Tesco Lotus Cash (Thailand)

## Specific input parameters

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.phone	M	ascii	Valid international phone number of the account holder

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Tesco Lotus Cash is only available for currency THB and country code TH.

## Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.126 Trustly

### Specific input parameters

Field name	M/O	Type	Description
specin.consumerref	M	utf-8	ID, username, hash or anything uniquely identifying the end-user requesting the withdrawal. Preferably the same ID/username as used in the client's own backoffice in order to simplify for the client's support department.
specin.clientip	O	ascii	IPv4 address of the end user. The value 127.0.0.1 is not allowed.
specin.nationalid	O	utf-8	The end-user's social security number/ personal number/birth number/etc. Useful for some banks for identifying transactions and KYC/AML.

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The specin.consumerref input parameter has different requirements for each payment method.

**Note:** We support the country codes "DE", "DK", "EE", "ES", "FI", "IT", "MT", "NL", "NO", "PL" and "SE". Allowed currencies are "EUR" for any of the countries and the respective local currency (e.g. country "PL" and currency "PLN").

### Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

### Annotations

- The account holder name passed in the request has to be in the format <firstname><whitespace><lastname> or <single full name without whitespace>. Multiple first names are ok, valid examples are "John Dorian", "William Charles Dickinson". If this condition is not met or the name is too short, the system will not accept the request. The parsed name is forwarded to Trustly as attributes "Firstname" and "Lastname".



## 7.127 TrustPay

### Specific input parameters

TrustPay requires no specific input parameters. For standard input parameters check [Input parameters for the TRANSACTION call](#).

TrustPay works for the following country code/currency combinations:

Country Code	Currency Code
CZ	CZK, EUR
SK	EUR

The currencies available to you may depend on your contract.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

### Annotations

- Transactions may change from any state, especially from FAILED to a SUCCEEDED state at any time. SUCCEEDED itself is considered a stable state (see also [Important note about transaction states](#)).

## 7.128 Union Pay

### Specific input parameters

Field name	M/O	Type	Description
specin.locale	O	ascii	Locale identifiers for the payment page, specified as Language-Region tags (see below for a list of supported values)

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Union Pay is available for currencies EUR, GBP and USD.

**Note:** Union Pay supports the following locales: “en-CN” (English/Chinese), “en-US” (English), “zh-CN” (Simplified Chinese) and “zh-TW” (Traditional Chinese). The default is “en-CN”.

### Specific output parameters

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.129 WebPay (Chile)

## Specific input parameters

Field name	M/O	Type	Description
specin.nationalid	M	ascii	Consumer's national id (up to 30 characters)
specin.consumerref	M	ascii	Unique reference identifying the consumer, has to satisfy the following regular expression: [A-Za-z0-9.%,&/+*\$-]{1,20}
specin.email	M	ascii	RFC compliant email address of the account holder
specin.address	O	ascii	Consumer's address
specin.zipcode	O	ascii	Consumer's zip/postal code
specin.dob	O	ascii	Date of birth, format YYYYMMDD

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** The *specin.consumerref* input parameter has different requirements for each payment method.

**Note:** WebPay is available for currency USD and country code CL.

## Specific output parameters

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter. See [Well known SPECOUT parameters](#) for details on well-known specific output parameters.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.130 WeChat Pay

### Specific input parameters

Field name	M/O	Type	Description
specin.locale	O	ascii	Locale identifiers for the payment page, specified as Language-Region tags (see below for a list of supported values)

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** WeChat Pay is available for currencies EUR and USD.

**Note:** WeChat Pay supports the following locales: "zh-CN" (Simplified Chinese), "zh-TW" (Traditional Chinese) and "en-US" (English, the default).

### Specific output parameters

This payment method will emit the SPECOUT.SRCAMOUNT and SPECOUT.SRCCURRENCY output parameters for succeeded transactions.

For standard output parameters check [Output parameters for the TRANSACTION call](#).

## 7.131 Zimpler (formerly PugglePay)

### Specific input parameters

If the optional *specin.mobilephone* is specified, the number will be pre-filled on the Zimpler payment page.

Field name	M/O	Type	Description
specin.email	M	ascii	RFC compliant email address of the account holder
specin.mobilephone	O	ascii	Valid Swedish or Finnish mobile phone number either in national format "041234567" or international format, e.g. "+358123456789"

For standard input parameters check [Input parameters for the TRANSACTION call](#).

**Note:** Zimpler works for the currency/country code combinations EUR/FI and SEK/SE.

### Specific output parameters

Field name	M/O	Type	Description
SPECOUT.MOBILEPHONE	O	ascii	Mobile phone number used for payment as returned by Zimpler in international format e.g. "+358123456789"

This payment method will emit the SPECOUT.PAYMENTPURPOSE output parameter.

For standard output parameters check [Output parameters for the TRANSACTION call](#).