



globalcollect™
international payment services

Programmers Guide WebCollect WDL 6.8.1&2



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Because of the complexity of the process of direct debit and the right of banking institutions to alter conditions, this document can only serve as a description and is subject to modifications.

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Table of Contents

About This Guide 7

What's in this guide?	7
Release history	7
1. Overview of GlobalCollect Interfaces	9
1.1 Merchant link	10
1.2 Hosted Merchant Link	13
1.3 Customer Link	19
2. Payment Status Communicator (PSC)	22
3. Connection	24
3.1 Content-Type and character set	24
3.2 Security checks	24
3.3 Supported Certificate Authorities	25
3.4 URL's Test Environment	25
3.5 URL's Production Environment	25
3.6 Time-out	25
3.7 Service Disruption	26
3.8 Connection Certification	26
4. XML Format	27
5. API Methods	28
5.1 Cancel Order	30
5.2 Cancel Payment	32
5.3 Cancel Payout	34
5.4 Cancel Refund	36
5.5 Cancel Set Payment	38
5.6 Cancel Set Refund	40
5.7 Convert Amount	42
5.8 Do Bank Validation	44
5.9 Do BIN Lookup	50
5.10 Do Check Enrollment	52
5.11 Do Email Reminder	55
5.12 Do Finish Payment	58
5.13 Do Payment	61
5.14 Do Payout	88

5.15 Do Postal Reminder	99
5.16 Do Refund	102
5.17 Do Risk Assessment	120
5.18 Do Validate.....	130
5.19 End Order	134
5.20 Get Bank Details.....	136
5.21 Get Directory	144
5.22 Get Order	146
5.23 Get Order Status	148
5.24 Get Payment Products	153
5.25 Get Payment Product Fields.....	156
5.26 Get Rate	159
5.27 Insert Order.....	162
5.28 Insert Order with Payment.....	171
5.29 Modify Order.....	209
5.30 Process Challenged	212
5.31 Process Returned	214
5.32 Reject Order	220
5.33 Set Payment.....	222
5.34 Set Payout	226
5.35 Set Refund	228
5.36 Test Connection	230
Appendix A. ISO Country Codes	232
Country Code.....	232
Appendix B. ISO Language Code.....	236
Language Code	236
Appendix C. ISO Currency Codes.....	237
Currency Code	237
Appendix D. Status Codes.....	239
Possible Payment Status ID's	239
Possible Order Status ID's	242
Appendix E. Payment Products (including refunds and payouts).....	243
Appendix F. Recurring Orders.....	248
Variable Recurring Orders.....	248
Appendix G. Adding Root Certificate to PHP-cURL.....	252
General information.....	252
Software requirements.....	252
How to.....	252
Appendix H. Country Specific Direct Debit fields.....	253
Appendix I. Real-Time Bank Transfers Additional Information	257
Real-Time Bank Transfers.....	257
Possible scenarios for processing Real-time Bank transfers	257
Overview of Real-time Bank Transfer payment process using Merchant Link.....	257
Specific details regarding the implementation of iDEAL (Netherlands)	260

Payment method, bank selection and 'Pay' button	260
Specific details regarding the implementation of PayPal.....	261
Payment method and redirect.....	261
Testing Real-time Bank Transfer payment products.....	261
Appendix J. 3D Authentications-Verified by Visa, Secure Code	264
Payer Authentication.....	264
Verified by Visa.....	266
MasterCard SecureCode.....	266
3D Secure Flow.....	267
Appendix K. Specific Bank Validation errors & warnings.....	268
Andorra.....	268
Australia.....	268
Austria.....	269
Belgium.....	269
Bosnia and Herzegovina.....	270
Bulgaria.....	270
Canada.....	271
Croatia.....	272
Cyprus.....	272
Czech Republic.....	273
Denmark.....	273
Estonia.....	274
Finland.....	274
France.....	275
Greece.....	275
Germany.....	276
Hong Kong.....	276
Hungary.....	277
Iceland.....	278
Ireland.....	278
Italy.....	279
Latvia.....	279
Liechtenstein.....	280
Lithuania.....	280
Luxembourg.....	281
Malta.....	281
New Zealand.....	282
Norway.....	282
Poland.....	283
Portugal.....	284
Romania.....	284
Singapore.....	285
Slovak Republic.....	285
Slovenia.....	286
South Africa.....	287
Spain.....	287
Sweden.....	287

Thailand	288
The Netherlands	289
Tunisia	289
United Kingdom	289
USA	291
Appendix L. IBAN Structure	292
IBAN structure	292
Appendix M. Fraud screening service.....	295
FraudResult and FraudCode	295
Fraud Screening Service.....	297
Appendix N. Overview of AVS Descriptions	301
AVS description	301
Appendix O. Overview of CVV Descriptions	302
CVV description	302
Appendix P. Luhn Check	303
What is the Luhn check or Mod.10 algorithm?	303

About This Guide

What's in this guide?

This document provides the details to establish a connection and the steps to exchange data between a merchant's web site and the WebCollect payment server. This will make this process transparent and easy to understand for web developers, programmers, merchants, and other parties.

Guide conventions

Guide conventions used throughout this guide are as follows:

TABLE 1. Guide Conventions

This...	Indicates...
Courier text	Code examples appear in courier text. It may represent the text you type or the data you read.
<variable name>	Variables that you must place in a text may appear between a greater-than and a lesser-than sign. When you type the command, replace this string with your own information. For example, for C:\Document and Settings\<your name>\Start Menu, John Smith might type something such as C:\Document and Settings\JohnSmith\Start Menu.
Text in italics	Reference to other documents.
Note:	Notes contain additional useful information. Pay special attention to information highlighted this way.

Release history

TABLE 2. Release history

Release Version	Release Date	Sections Affected	Description
Previous		All	Previous history available upon request
6.6	Apr, 2009	All	Updated the content with new style formatting. Added Recurring Orders Additional Information Appendix. Updated Payment Product IDs, Direct Debits for Australia, Canada, and US, CashU Currency code; changed AZM to AZN Languages ; 12 new languages supported Country Codes; CS Serbia Republic, ME Montenegro Additional specific country Bank refund information New API Get_Bank_Details Error Codes – available in a separate document (also in excel format) with some new additional errors included – 101040, 400793, 400794, 420070, 420080, 433967, 800220, 3001000, 4312500, 4312600, 4360000,4360010, 4380060 Added Luhn check calculation: Appendix P.
6.7	Sept, 2009		Stylesheets information added

Release Version	Release Date	Sections Affected	Description
			Payment Status Communicator (PSC) information included New status 1850, 1150 and 1120 added
6.8.0	Nov, 2009	Connection Section Appendix E Tables 145 & 146. Appendix D APIs ; Insert Order, Insert Order with Payment, Do Validate & Check enrollment APIs - Get Order Status (v 2.0) & Process Returned	New URL for Production Web Payment Console Payment Product IDs updated - for Cash and Payout methods Methods used for redirection to payment pages & Testing environment information for Atkia, Danske & Sampo New Status 1030 – Withdrawn Chargeback, 2030- Withdrawn Reversed Payout. ZIP & STREET by default required fields for PayPal, SURNAME required for Konbini, and for some 3 D transactons Return Customer Account Status at PayPal
6.8.1	Apr, 2010	DO-REFUND	Additional countries added, Slovakia, Canada, Singapore, Indonesia USD & IDR, Malaysia, Philippines, Thailand, Romania & Romania EUR, and eWallets Germany changes :BankName changed to optional field Italy changes: IBAN required, Account number, Branch code, Bank code and Check digit optional. e-Wallets refund (1040) information added
		Appendix :ISO currency codes	Romania Leu ; ROL updated to RON
		Insert Order With Payment – Cash Payments	Required fields for Boletos
		Appendix D – Status Codes	Status code 625 added
		Appendix E - Payment products & Do Payout section	Updated Payout products
		GET-ORDER-STATUS version 2.0	Now includes Credit card last 4 digits, and expiry date in the response.
		Error Code file	55 new error codes added to the Web Collect Error codes overview file

1. Overview of GlobalCollect Interfaces

GlobalCollect offers three types of WebCollect Interfaces:

- Merchant Link
- Hosted Merchant Link
- Customer Link

The table outlines the actions and responsible party when using the various interfaces

Action	MerchantLink	Hosted MerchantLink	CustomerLink
Shopping cart Adding of products	Merchant	Merchant	Merchant
Adding shipping costs	Merchant	Merchant	Merchant
Adding taxes	Merchant	Merchant	Merchant
Display during checkout	Merchant	Merchant	GlobalCollect
Multiple country support	Merchant	Merchant	GlobalCollect
Multiple language support	Merchant	Merchant	GlobalCollect
Multiple currency support	Merchant	Merchant	GlobalCollect
Payment method selection	Merchant	Merchant	GlobalCollect
Payment product selection	Merchant	Merchant	GlobalCollect
Collection of payment details (including input verification)	Merchant	GlobalCollect	GlobalCollect
Possible redirecting to third parties	Merchant	GlobalCollect	GlobalCollect
Error handling	Merchant	Merchant	GlobalCollect
Consumer transaction feedback (success/failure)	Merchant	Merchant	GlobalCollect

1.1 Merchant link

This chapter provides a description of the process flows between the consumer, the merchant site, and WebCollect.

1.1.1. Process flow between Consumer, Merchant and WebCollect Merchant Link

1. (a) Process Order with Payment

The merchant has a limited number of payment methods or has all the logic stored on the merchant server. The merchant can send the payment information directly (INSERT_ORDERWITHPAYMENT API), if the consumer has chosen the preferred payment method for a definitive payment on the WebCollect server.

2. (a) Accept Order/Set Payment (ACCEPT_ORDER , SET_PAYMENT APIs)

The merchant should accept an order in the following situations:

When a mandate of the consumer is needed for direct debit, by accepting these recurring orders the merchant can register the mandates.

When the merchant chooses to settle a credit card, these orders should be accepted within a week to ensure the validity of the authorization.

The merchant can use the Payment Console to accept or reject orders, or use XML messages. When the merchant agrees to an order, the 'accept order' request is expected. Otherwise, the merchant should send in a 'reject order' request. If a recurring order has failed and the corrected payment is made with a direct debit, the merchant should use the 'set payment' function to register the mandate.

3. (a) Process corrections and recurring payments

GlobalCollect will periodically email recurring payments by electronic invoice and mail physical recurring invoices. The merchant can choose to offer a consumer the option to pay these invoices on his website. When the consumer and order are identified on the merchant site, the merchant can optionally get the order status with a 'get order status' request, before doing a new payment (step 4).

Alternatively:

1. (b) Process Order

The consumer is shopping on the merchant's Web store and wants to proceed with checkout.

The merchant inserts an order at the Payment Server (INSERT_ORDER API) and information about available payment products is returned based on the country and amount.

2. (b) Select Payment Product

The merchant lists the available payment products for the consumer to select from.

3. (b) Input Payment fields

The merchant retrieves information about payment product fields for a payment product. To improve performance this information can be stored in memory at the merchant's site.

4. (b) Process Payment

The consumer submits payment information to the merchant site. This information is then submitted to Payment Server (DO PAYMENT), which processes the payment and returns the payment status to the merchant. This step can be repeated for corrected payments. New variable amount recurring payments will also use this function.

TABLE 3. Summary of Technical Integration steps for Merchant Link

Summary of steps for technical integration / Merchant Link
Preparations: Setting up GlobalCollect Account and Merchant's Web site
Together with the GlobalCollect Implementation Manager, the account is configured with: the relevant Payment products, currencies and services (e.g Delayed settlement , Fraud screening, 3D Secure)
Access to the GlobalCollect SFT server to pick up the daily report files is setup (.wrt extension in testing, .wr1 in production).
Merchants adapt their web site to display the payment products, currencies and consumer error and confirmation messaging. They also develop any redirecting to 3 rd parties (3D Secure) and Real-time banks.
Testing Phase - Accreditation Testing
Test connection and APIs, redirections to 3 rd party Authentication and Real-time banks, Confirmation of order status, Receipt of Daily reports (.wrt file extension in testing environment, .wr1 for production.)
With approval of Implementation Manager the merchant's GlobalCollect account is switched on in Production
Merchant switches the API requests to the Production URL : https://ps.gcsip.nl/wdl/wdl to https://ps.gcsip.com/wdl/wdl
Process flow
Consumer selects payment and submits their data on the Merchants site
Merchant submits the order information to WebCollect. See Insert Order with Payment API section for details.
WebCollect responds with authorization,
Merchant verifies the status of the payment , to determine if the order can be released to the consumer.
Reporting and Remittance Off-line Data Flows
Daily Report file WebCollect – important for payment confirmation in the case of revised 'off-line' bank transfers (Daily - .wr1 files in Production)
Collection report / financial statement (Weekly/Daily)
GlobalCollect invoice (Monthly)

1.1.2. Step-by-step: Setting up the Connection

This section provides a practical overview of the technical steps required to set up all the necessary interfaces.

1. Pre-conditions

Before the connection between the Merchant System and WebCollect is set up, ensure that all the relevant information has been provide to GlobalCollect. The information, which must be provided to GlobalCollect, is as follows:

IP-addresses of your computer that connects to WebCollect or your Certificate information

The layout of the pro forma invoice (print and e-mail)

The layout of the electronic invoice (for recurring payments)

The mandates (for direct debit)

The printed invoices

OrderID: Each order should have a unique order ID and several mandatory key variables. The OrderID can be an order number that is incremented by 1 for every order you process in your shop. This OrderID will be used to communicate with the payment server of GlobalCollect.

For security reasons, you may select to store the "ps.gcsip.com" or the "ca.gcsip.com" Public key certificate in your keystore.

Note:

The Public key Certificate is renewed yearly and a renewal notice is distributed one month in advance.

2. Store your order

For later purposes and reference you need to store the order in your system. You could store it in a database or a file. Storing the order is required for your order fulfillment. You must be able to retrieve the order by OrderID when GlobalCollect has confirmed a payment for it through the daily Report File WebCollect. An Order ID in combination with a payment number (called EffortID) identifies a recurring payment. For further reference, an additional unique MerchantReference number is required with each order to aid in reconciliation.

3. Sending requests

A request should be HTTP POST(ed) with the order or payment details to the WebCollect Payment Server. The string is a XML string containing the details.

Note:

It is essential to implement a flexible XML solution. XML is a format that allows parameter keys to be posted in different order within a certain tag. This indicates that the responses are also returned under this assumption. You should implement a solution where your system can capture the required details and ignore other parameter keys.

The Payment Server returns a message with the result of the online payment request. The result keys depend on the payment method used. The API chapter provides a detailed description of the return keys depending on the request.

4. Transfer to Production

After successfully testing the connections on the test environment, GlobalCollect can authorize the merchant for production. If you are not using client authentication, the connections used in the merchant system should then be changed from <https://ps.gcsip.nl/wdl/wdl> to <https://ps.gcsip.com/wdl/wdl>. If you are using client authentication, the connection should be changed from <https://ca.gcsip.nl/wdl/wdl> to <https://ca.gcsip.com/wdl/wdl>.

1.2 Hosted Merchant Link

The flow of the Hosted Merchant Link is similar to the standard Merchant Link flow. The difference is that the consumer is redirected to GlobalCollect to finish the payment instead of an immediate processing of the transaction. When using redirect payment methods such as Real-time Bank Transfers, or you want GlobalCollect to capture the credit card data, the consumers are redirected to GlobalCollect first and not directly to the payment pages of the bank.

This has the following advantages:

- The technical implementation is identical for all payment products.

- It facilitates faster implementation.

- Future additions to specific payment products will require minimal or in most cases, no new additional technical integration for the merchant.

- For credit cards and direct debit it has the following advantages:

- No collection of PCI sensitive data takes place on the merchant's Web site.

- No need to differentiate between different countries with various payment fields.

- For Real-time banking and other payment products requiring redirection:

- No need to develop payment product specific redirection and handling of returning consumers of completed payments.

- Any possible changes to the interface of the individual banks will not require any new additional technical integration by the merchant.

This chapter provides a description of the process flows between the consumer, the merchant's web site and the WebCollect Hosted Merchant Link. The Hosted Merchant Link may also be used in combination with the Merchant Link. This can be done on a transactional basis by submitting the HOSTEDINDICATOR 1 (when using the Hosted Merchant Link method) or 0 (for turning it off, when using the Merchant link method). To enable this for your account please contact your GlobalCollect Implementation manager in advance.

1.2.1. Overview of Technical Integration

The following table gives an outline of the various steps needed to be taken by both the merchant and GlobalCollect to ensure a successful implementation of the Hosted Merchant Link.

TABLE 4. Summary of Technical Integration steps for Hosted Merchant Link

Summary of steps for technical integration / Hosted Merchant Link
Preparations: Setting up GlobalCollect Account and Merchant's Web site
Together with the GlobalCollect Implementation Manager, the account is configured with: the relevant Payment products, currencies and services (e.g Delayed settlement , Fraud screening, 3D Secure)
Access to the GlobalCollect SFT server to pick up the daily report files is setup (.wrt extension in testing, .wr1 in production).
Merchants adapt their web site to display the payment products, currencies and consumer error and confirmation messaging. They also develop any redirecting to 3 rd parties (3D Secure) and Real-time banks.
Testing Phase - Accreditation Testing
Test connection and APIs, redirections to 3 rd party Authentication and Real-time banks, Confirmation of order status, Receipt of Daily reports (.wrt file extension in testing, .wr1 extension for production)
With approval of Implementation Manager the merchant's GlobalCollect account is switched on in Production
Merchant switches the API requests to the Production URL : https://ps.gcsip.nl to https://ps.gcsip.com

Summary of steps for technical integration / Hosted Merchant Link

Process flow

Consumer selects payment and submits their data on the Merchants site

Merchant submits the order information to WebCollect. See Insert Order with Payment API section for details.

Consumer submits additional (PCI sensitive data) or missing payment information on GlobalCollect's Hosted Merchant Link page

Merchant submits the order information to WebCollect. See Insert Order with Payment API section for details.

WebCollect responds online with authorization results

Merchant verifies the status of the payment (where redirection to 3rd parties has been used) , to determine if the order can be released to the consumer.

Reporting and Remittance Off-line Data Flows

Daily Report file WebCollect – important for payment confirmation in the case of revised 'off-line' bank transfers (Daily - .wr1 files in Production)

Collection report / financial statement (Weekly/Daily)

GlobalCollect invoice (Monthly)

1.2.2. Step by step: implementation.

Preparation:

Before the connection between the Merchant's System and WebCollect is set up, ensure that all relevant information has been exchanged with your Implementation Manager at GlobalCollect. For more information regarding the IP-addresses through which you connect to WebCollect or Certificate information refer to the Connection chapter.

GlobalCollect account configuration

Together with the GlobalCollect Implementation Manager, the account is configured with:

- The IP address from where the Merchant requests will be sent,
- The Hosted Indicator if using in combination with the Merchant Link,
- The relevant Payment products, currencies and extra services (delayed settlement, Fraud screening and 3D Secure) are setup,
- Customization of the Hosted Page if desired by Merchant.

Merchant's Web site

The merchant adapts their web site to include the new payment products. The API calls are developed and the redirects to WebCollect.

Store your order

For your reference store the order ID in your system. An additional unique MerchantReference is also required with each order to aid in the reconciliation.

Submitting the Order:

The Merchant displays the available products on their web site, where the consumer selects the payment. The merchant then submits that payment request together with any merchant required payment information (e.g. DirectDebitText for Direct Debits) and the Return URL to which the consumer will be returned. See INSERT_ORDERWITHPAYMENTin the API section for further details.

If there are additional fields required to successfully process the payment, the merchant can either capture the data on their web site or let WebCollect present a page to capture the missing data.

Request APIs should be sent in an XML string to the WebCollect Payment Server using HTTPS POST with the order plus payment details.

Note:

It is essential to implement a flexible XML solution. XML is a format which allows parameter keys to be posted in a different order within a certain tag. This means that the responses are also returned under this assumption. A solution should therefore be implemented where your system can capture the required details and ignore any other parameter keys.

The XML format is described in the XML Format section in the API chapter. The Payment Server returns a message with the result of the online payment request. The result keys depend on the payment method used. See API Methods for a detailed description of the return keys depending on the request.

In the request the important fields are as follows:

ORDERID & MERCHANTREFERENCE: Each order should have a unique OrderID and several mandatory key variables, details of which can be found in the specific API section. The OrderID can be an order number that is incremented by 1 for each order you process in your shop. This OrderID is used to communicate with the payment server of GlobalCollect. The Merchant reference ID can be used for reconciliation with the daily reports.

RETURNURL: The RETURNURL determines the URL to which the consumer is returned to the merchant. This can be sent on a transactional level or configured for all transactions on the account together with the GlobalCollect Implementation Manager.

EXPIRATIONPERIOD: This is optional and can be used to over rule any default time limit setting for a specific transaction. This is currently only supported by iDEAL in the Netherlands Payment Product ID 809.

HOSTEDINDICATOR: Can be turned on or off on a transactional level by the merchant, or configured by the GlobalCollect Implementation Manager as a default on the account to apply to all transactions. The merchant can determine whether or not to use the Hosted Merchant Link by submitting HOSTEDINDICATOR 1 for Hosted and 0 for the Merchant Link.

In the response the important fields are as follows:

FORMACTION: The URL that the consumer should be redirected to.

REF: A reference number for this order, consisting of the MerchantID (10 digits), the OrderID (10 digits), the EffortID (5 digits) and the AttemptID (5 digits).

RETURNMAC: A Message Authentication Code (MAC) is used to authenticate the redirect back to the merchant (after the payment). Together with the REF it forms a unique key for the transaction which is used by the merchant to check if the redirect is authentic, and to determine the payment attempt involved.

Note:

The REF and the RETURNMAC should be stored within your systems, to compare when the consumer is redirected back to you upon completion of the payment.

Note:

Status: The status of the payment attempt is now 20 – PENDING AT MERCHANT.

Redirect Consumer to WebCollect

The consumer is redirected from the merchant's Web store to the Hosted Merchant Link page(s) using the URL specified in the FORMACTION. The redirect from the merchant to WebCollect is standardized and identical for all the payment products.

WebCollect Verifies the redirect

When the consumer is redirected to the Hosted Merchant Link pages of GlobalCollect, WebCollect verifies the REF and MAC which are a part of the FORMACTION. If they are incorrect or expired a **no access page** is shown. WebCollect is unable to then redirect the consumer back to the merchant as WebCollect cannot authenticate the redirect and cannot determine from which merchant the faulty redirect has come.

If the REF and MAC are correct the payment attempt is retrieved and it is verified if all required data is present. If all the required data is not present the 'Enter missing details' page is displayed to the consumer.

Missing details could be as follows:

- Credit card details, for example, the card number, cvv code.

- Direct debit details

- In the case of giro pay the Bank Account Number (Konto nr.) and Bank Code (Bankleitzahl)

- In the case of iDEAL, Secure Vault and eps Online-Überweisung this is the selection of the issuing bank of the consumer (Issuer ID)

- In the case of Ukash the voucher number, voucher value

The page contains a header and footer (which can be customised) and text stating which missing data the consumer is required to enter. This text is the same for all payment products per payment method.

Note:

Status: The status of the payment attempt is 25 – PENDING AT GLOBALCOLLECT when the consumer has not submitted any payment details which were missing. After the submission when all details are captured, the status changes to 30 – PENDING AT GLOBALCOLLECT.

The consumer is redirected to the third party payment pages:

For transactions requiring Authentication (3D Secure), payments on the local bank's site (Real-time banking) or other payment products requiring redirection (like eWallets) the consumer is then redirected to the 3rd party payment pages.

The page which redirects the consumer to the 3rd party pages contains a header, footer and text stating the consumer is being redirected. The consumer is redirected to the payment pages of the third party, the Real-time bank or the 3D secure authentication. This is done automatically using a JavaScript 'on-load' script. A 'real' redirect is not possible using an HTTP POST.

In cases where the browser of the consumer does not allow the use of JavaScript to automatically submit a POST to perform the redirect to the 3rd party, the page will contain a link and or button to facilitate the consumer to perform the POST manually.

Note:

Status: The status of the payment attempt is now 50 – PENDING AT BANK.

The consumer authenticates and/or authorizes the payment using the method provided by the third party or their local bank.

Note:

The specific third party, bank or 3D Secure authentication pages are outside the control of GlobalCollect or the merchant. These pages differ from bank to bank in their layout, supported languages, and the steps a consumer has to perform to complete the payment.

The Consumer is redirected back to the Merchant:

After completion of the payment the 3rd party or bank redirects the consumer back to WebCollect. When the customer is redirected back, WebCollect captures the supplied data and verifies it. The status of the payment is updated. The consumer is redirected back to the merchant using an HTTP 302 (temporary moved), so no page is actually presented to the consumer by GlobalCollect.

If the payment attempt is not successful for whatever reason this is not displayed to the consumer by GlobalCollect. The status of the payment attempt can be one of several, depending on the results of the verification.

The redirect back to the merchant is standardized and identical for all the payment products. The following fields are appended to the RETURNURL:

TABLE 5. Parameters

Key	Definition	Type	Example
REF	Reference	AN50	000000999121100001480000100001
RETURNMAC	Signature that will be used by GlobalCollect in conjunction with the provided RETURNURL and the REF.	AN512	8USyNDgjCEF2iVVYguLo5SE2RC967FTKtpW5SBeCnwI=

The merchant must validate that the REF and the RETURNMAC form a unique pair known to the merchant.

Merchant verifies the payment status:

The merchant can verify the status of the payment with an API call to WebCollect (GET_ORDERSTATUS API v2.0). If the consumer was redirected back to the merchant, WebCollect in most cases already knows the status of the payment. If the consumer does not return, GET_ORDERSTATUS API call or a Process Returned API can be used to determine the status. The merchant should make a PROCESS RETURNED API (for Real-time banks) or a GET_ORDERSTATUS V2.0 API (for other payment types) to WebCollect with the ORDERID and EFFORTID if applicable to retrieve the status of the payment.

The response to this call can be one of the following:

OK, STATUSID < 50

The consumer was not redirected to the payment pages of the bank. The payment is not successful.

OK, STATUSID = 50/650

The consumer was redirected to the payment pages of the bank. A final status of the payment was not obtained by WebCollect from the bank.

OK, STATUSID >= 800, PAYMENTPRODUCTID <> 11

The payment was successful and was confirmed to WebCollect.

OK, STATUSID >= 800, PAYMENTPRODUCTID = 11

It is unclear if the payment was successful and GlobalCollect stopped trying to acquire the status of the payment at the 3rd party.

Note:

If in the case of payment products, such as Real-time Bank Transfers, eWallets, and Pre-paid cards, if WebCollect is unable to obtain a final status for the payment within two hours from the bank or third party, the payment attempt will time out. A new attempt with a different payment product ID 11 'Offline Bank Transfer' gets created to signal that GlobalCollect will treat this transaction as a regular bank transfer. If the consumer makes the payment, GlobalCollect will match this to the outstanding order and report it using the .wr1 file.

A few possible reasons for a NOK are as follows:

- The consumer cancelled the payment at the payment pages of the bank
- The bank rejected the payment for undisclosed reasons (usually low funds)
- The transaction failed at the bank
- The transaction expired because the consumer did not perform the payment within the given time period (usually the consumer closed their browser at the third party without completing the payment)

For a successful payment the return page on the merchant's site can display a message to the consumer such as 'Thank you for your order'. For an unsuccessful payment the merchant may want to offer the consumer the option to pay using a different payment method. If the consumer does not return to the specified RETURNURL the merchant can use the PROCESS_RETURNED API (for Real-time banks) or the GET_ORDERSTATUS V2.0 (for other payment types) API call, to retrieve the status of the payment.

URLs for Testing and Production:

Transfer to Production

After having successfully tested the connections on the test environment, GlobalCollect can authorize the merchant for production. The connections to be used should then be changed, if you are not using client authentication, it should be changed from <https://ps.gcsip.nl> to <https://ps.gcsip.com>. If client authentication is used the connection should be changed from <https://ca.gcsip.nl> to <https://ca.gcsip.com>.

Style sheets and GlobalCollect hosted pages

A generic template is supplied by GlobalCollect as default. All elements in the GlobalCollect controlled part of the page use classes and IDs with which the merchant can control the layout of the pages. All payment products can be customized using one merchant specific Cascading style sheet (CSS).

The Hosted Merchant Link pages can be setup to reference an external style sheet hosted by the Merchant. To avail of this, the following information should be supplied to the GlobalCollect Implementation Manager:

CSS style sheet to be used for the page(s): supply a link to an outside hosted CSS. The CSS needs to be hosted on an https server to avoid security warnings in the consumer browser. Any images referenced in the CSS need to have a full path and also need to be hosted on an https server.

HTML Header – The HTML that appears between the body tag and the WebCollect controlled part. Any images referenced in the HTML part need to have a full path and also need to be hosted on an https server.

HTML Footer – The HTML that appears between the WebCollect controlled part and the closing of the body and html tags. Any images referenced in the HTML part need to have a full URL and need to be hosted on an https server to avoid security warnings in the consumer browser.

Advanced CSS Options:

By request to the GlobalCollect Implementation Manager, the MERCHANTREFERENCE and /or the ORDERID can be appended as a query string to the URL of the stylesheet which can then be used by the merchant as identifiers to serve up a transaction specific stylesheet.

1.3 Customer Link

This chapter provides a description of the process flows between the consumer, the merchant site and WebCollect using the Customer link solution.

TABLE 6. Process flow with Customer Link.

Process flow - Customer Link
Process flow
Consumer shops on the Merchants site and proceeds to the Checkout.
Merchant submits order and redirects consumer to GlobalCollect payment pages (see Insert Order with Payment API section for details.)
Consumer submits payment information on GlobalCollect hosted payment pages.
Consumer is redirected back to merchant success or failure URL with payment information .
WebCollect sends results about payments to Merchant HTTPS server (scheduled every 2 minutes) - response OK or NOK – Payment Status Communicator (PSC).
In the case of Recurring Payments: Merchant sends recurring variable amount payments using XML In the case of Mandates (Direct Debits): Consumer prints and sends in Mandate to merchant
Reporting and Remittance
Daily Report files WebCollect – important for payment confirmation in the case of revised ‘off-line’ bank transfers (Daily - .wr1 files in Production)
Collection report / financial statement (Weekly/Daily)
GlobalCollect invoice (Monthly)

1.3.1. Process flow consumer, merchant and WebCollect Customer Link

1. Process Order

The consumer is shopping in the merchant’s Web store and wants to proceed with checkout. The merchant communicates the order to WebCollect and based on the result, WebCollect returns the merchant a unique order reference (REF) and a signature (MAC). With this information the merchant can redirect the consumer to WebCollect payment pages.

2. Consumer Pays

WebCollect lists available payment products to the consumer. The consumer chooses one and fills the required payment fields. This information is submitted to Payment Server, which processes the payment instruction and returns the result to the consumer. The consumer can select to be redirected back to the merchant. Generally the consumer needs to mail (or fax) a mandate, if the consumer chooses to pay by Direct Debit.

3. Send status

After the consumer has completed a payment attempt successfully, the merchant will receive an https message from WebCollect with the details about this attempt, via the Payment Status Communicator (PSC).

4. Accept Order/Set Payment

The merchant in the following situations should accept an order:

When a mandate of the customer is needed (for Direct Debit). By accepting these orders the merchant can register these mandates.

When the merchant selects to settle a credit card. These orders should be accepted within a limited time frame (about a week) to ensure the validity of the authorization.

The merchant can select the Payment Console to accept or reject orders or use XML messages through the Merchant Link interface. When the merchant agrees to an order, an 'accept order' request is expected, otherwise the merchant should send in a 'reject order' request. If a recurring order has failed and the corrected payment is made with a direct debit, the merchant should use the 'set payment' function to register the mandate.

5. Process corrections and recurring payments

GlobalCollect will periodically email recurring payments by electronic invoice and mail physical recurring invoices. The merchant can select to offer a customer the option to pay these invoices on his Web site. When the customer and order are identified on the merchant site, the merchant can optionally get the order status with a 'get order status' request, before redirecting the consumer to the payment pages (step 1 and 2).

Other functions/process:

The merchant receives daily a WebCollect report file through SFT.

The merchant can send in new payments on variable amount recurring orders.

The merchant can send electronic invoice for recurring payments, WebCollect can send an electronic invoice periodically to the consumer.

The merchant uses the Payment Console to do refunds, send reminders, start a Debt Collect, cancel payments, and cancel recurring orders.

The following table gives an overview of all interfaces (data flows), which relate to WebCollect.

TABLE 7. Summary for technical integration with the Customer Link Interface.

Summary of steps for technical integration / Customer Link
Preparations: Setting up GlobalCollect Account Customer Link Web site
Together with the GlobalCollect Implementation Manager, the account is configured with: the relevant Payment products, currencies and services (e.g Delayed settlement , Fraud screening, 3D Secure). The specifics for the layout and customisation of the Payment pages hosted by GlobalCollect is agreed.
Access to the GlobalCollect SFT server to pick up the daily report files is setup (reports have a .wrt extension in testing, .wr1 in production).
Development
Merchant develops the APIs and the redirect to the GlobalCollect hosted payment pages, the Payment Status Communicator (PSC) page, the integration of the GlobalCollect reports with their order / financial systems, and adapts their web site where needed.
Testing Phase - Accreditation Testing
Test connection and APIs, Redirections to GlobalCollect payment pages, Customisation of layout of payment pages, Confirmation of order status, Receipt of Daily reports (.wrt files in testing).
With approval of Implementation Manager the merchant's GlobalCollect account is switched on in Production.
Move to Production environment
Merchant switches the API requests from test to the Production URL : https://ps.gcsip.nl/hpp/hpp to https://ps.gcsip.com/hpp/hpp .

1.3.2. Step-by-step: Setting up the Connection

This section provides a practical overview of the technical steps required to set up all the necessary interfaces.

1. Pre-conditions

Before the connection between the Merchant System and WebCollect is set up, ensure that all the relevant information has been provided to GlobalCollect. The information which must be provided to GlobalCollect is as follows:

IP-addresses of your computer that connects to WebCollect or your Certificate information,

The layout of the pro forma invoice (print and e-mail),

The layout of the electronic invoice (for recurring payments),

The mandates (for direct debit),

The printed invoices,

OrderID: Each order should have a unique order ID and several mandatory key variables. The OrderID can be an order number that is incremented by 1 for every order you process in your shop. This OrderID will be used to communicate with the payment server of GlobalCollect. For security reasons, you may select to store the "ps.gcsip.com" or the "ca.gcsip.com" Public key certificate in your key store.

Note:

The Public key Certificate is renewed yearly and a renewal notice is distributed one month in advance.

2. Store your order

For later purposes and reference you need to store the order in your system. You could store it in a database or a file. Storing the order is required for your order fulfillment. You must be able to retrieve the order by OrderID when GlobalCollect has confirmed a payment for it through the daily Report File WebCollect. An Order ID in combination with a payment number (called EffortID) identifies a recurring payment. For further reference, an additional unique MerchantReference number is required with each order to aid in reconciliation.

3. Sending requests

A request should be HTTP POST(ed) with the order or payment details to the WebCollect Payment Server. The string is a XML string containing the details.

Note:

It is essential to implement a flexible XML solution. XML is a format that allows parameter keys to be posted in different order within a certain tag. This indicates that the responses are also returned under this assumption. You should implement a solution where your system can capture the required details and ignore other parameter keys.

The Payment Server returns a message with the result of the online payment request. The result keys depend on the payment method used. The API chapter provides a detailed description of the return keys depending on the request.

4. Transfer to Production

After successfully testing the connections on the test environment, GlobalCollect can authorize the merchant for production. If you are not using client authentication, the connections used in the merchant system should then be changed from <https://ps.gcsip.nl/hpp/hpp> to <https://ps.gcsip.com/hpp/hpp>. If you are using client authentication, the connection should be changed from <https://ca.gcsip.nl/hpp/hpp> to <https://ca.gcsip.com/hpp/hpp>.

2. Payment Status Communicator (PSC)

To provide the merchant with status information regarding successful orders, GlobalCollect uses the Payment Status Communicator (PSC), so the results of the payment are communicated from the Payment Server to the merchant, within two minutes. To enable this service, the merchant will need to set up a page on a HTTPS Web server, which accepts a status posting, and inform GlobalCollect so the account can be configured with the URL.

Note:

The Payment Status Communicator expects an 'OK' or a 'NOK' to be returned as a response. No white spaces, redundant new lines, html tags or any other characters should be returned.

Each time GlobalCollect does not receive either an OK or NOK back from the merchant's server – a failed communication counter increases incrementally by one. Once the number of failed communications reaches 10 Global Collect will stop sending further PSC messages, until such time as the merchant contacts GlobalCollect.

PSC messages are only sent on successful orders, with a status of 500 and above.

The page will be called with the following parameters:

TABLE 8. Parameters for payment messages

Keys	Definition	Type	Example
MERCHANTID	Id for merchant	N10	1
ORDERID	Unique id for order	N10	212121
EFFORTID	Number of the payment (for recurring orders)	N5	1
ATTEMPTID	Number of the last or succeeded attempt.	N5	1
AMOUNT	Amount of payment (in cents!)	N12	29990 (=299.90)
CURRENCYCODE	ISO 4217 currency code of payment	AN3	USD
REFERENCE	Reference of the payment; this value should be used as REFERENCEORIGPAYMENT in eventual refunds (see Do Refund). New field in version 3.1.	AN30	00000000100002121210000100001
PAYMENTREFERENCE	Payment Reference generated by WebCollect (or taken from the tag OVERWRITEPAYMENTREFERENCE) for Bank Transfer, On-line Banking, Real Time Banking and Cheque payments.	AN20	191900000001
PAYMENTMETHODID	Chosen payment method	N5	1 (credit card online)
PAYMENTPRODUCTID	Chosen payment product	N5	1 (VISA)
STATUSID	Status of the order	N5	Possible statuses can be found in the appendices.
STATUSDATE	Status date of the payment (ccyymmddhh24miss)	N14	20030828152500
RECEIVEDDATE	Date on which payment was received	N14	20030828152500

TABLE 9. Expected response on both types of messages (one of the two):

"OK\n"	ACCEPTED	The message was received and successfully processed.
"NOK\n"	REJECTED	The message was received but not accepted.

(\n denotes new line.)

Example (JSP)

For example the merchant could implement a page called update_paymentstatus.jsp.

The Payment Status Communicator of Global Collect will post the parameters like this:

On the connection: https://www.merchant.com/payment/update_status.jsp

The following message will be send using HTTP POST:

```
MERCHANTID=1234&ORDERID=212121&EFFORTID=1&... In JSP the receiving code could
be something like :
<% ...
    // read parameters
    String sMerchantID = request.getParameter(ProtocolFinals.MERCHANTID);
    String sOrderID    = request.getParameter(ProtocolFinals.ORDERID);
    String sAttemptID  = request.getParameter(ProtocolFinals.ATTEMPTID);
    String sStatusID   = request.getParameter(ProtocolFinals.STATUSID);
    ...
    // use this information e.g.
    // if sStatusID = 91 then {
    //     ... ask your consumer for prolongation}
    // else {
    //     StringBuffer sbSQL = new StringBuffer(1024);
    //     sbSQL.append("update OPR_ORDER set STATUSID = ");
    //     sbSQL.append(sStatusID);
    //     sbSQL.append(" and STATUSDATE = to_date(");
    //     sbSQL.append(sSTATUSDATE);
    //     sbSQL.append(", 'yyyymmddhh24miss')");
    //     ...
    //     sbSQL.append(" WHERE MERCHANTID = ");
    //     sbSQL.append(sMerchantID);
    //     sbSQL.append(" AND ORDERID = ");
    //     sbSQL.append(sOrderID);
    //     sbSQL.append(" AND ATTEMPTID = ");
    //     sbSQL.append(sAttemptID);
    //     String sSQL = sbSQL.toString();
    //     ...
    //     int iRowsAffected = stmt.executeUpdate(sSQL);
    // }
    ...
    // write response
    PrintWriter out = response.getWriter();
    if ( iRowsAffected == 1) {
        out.println(ProtocolFinals.OK);    // '\n' is added in println
    } else {
        out.println(ProtocolFinals.NOK);  // '\n' is added in println
    }
%>
```

Example PSC Message:

```
MERCHANTID=9990&ORDERID=23&EFFORTID=1&ATTEMPTID=1&PAYMENTREFERENCE=&ADDITI
ONALREFERENCE=20070406GC19&PAYMENTPRODUCTID=1&STATUSID=525&STATUSDATE=2007
0406170059&PAYMENTMETHODID=1&RECEIVEDDATE=20070406170057&CURRENCYCODE=EUR
&AMOUNT=100&CVVRESULT=P&FRAUDRESULT=C MERCHANTID=3558&ORDERID=23&EFFORTID
=1&ATTEMPTID=1&PAYMENTREFERENCE=0&ADDITIONALREFERENCE=20070406GC19&PAYMEN
TPRODUCTID=1&STATUSID=525&STATUSDATE=20070406170059&PAYMENTMETHODID=1&RECEIV
EDDATE=20070406170057&CURRENCYCODE=EUR&AMOUNT=100
```

3. Connection

All requests to GlobalCollect should be sent using HTTP 1.1 POST using a SSL v3, 128 bit encryption. Request cannot have a content size greater than 256Kb.

3.1 Content-Type and character set

The Content-Type should be "text/xml; charset=utf-8". The default character set in the system is UTF-8. It is possible to specify a different character set, but this could result in receiving inappropriate characters. In all cases ensure that the encoding of the data that you are sending to WebCollect is encoded as specified in the HTTP Header.

Note:

Due to backward compatibility, ISO 8859-1 is used as a default character set.

3.2 Security checks

To ensure that only the configured merchant can send requests on behalf of their account. One of two possible checks is performed:

IP Check

When a request is sent to the Payment Server, the IP address or IP address range from where the connection was made is verified. If it matches with the IP address supplied by the Merchant at a previous stage, the request will be processed. In the case of missing or incorrect information, the Payment Server will respond with an appropriate error message, indicating the error in the request.

Note:

When changing your IP address inform GlobalCollect in advance to ensure any new IP addresses will be configured for your account – failure to do so may result in requests being rejected.

Client Authentication using a client certificate

A trusted third party such as VeriSign, Thawte, or Cybertrust should sign this certificate. The merchant must generate a key-pair, keep the private key to itself, and send the public key to the certificate authority to be incorporated in a certificate request.

Once a signed certificate is created using the Certificate Authority, this client certificate must be installed by the client. The clients can then load and present it when needed. When a certificate is requested, the Distinguished Name (DN) should be communicated to GlobalCollect.

The following details are verified by WebCollect:

- DNCOUNTRY
- DNLOCALITY
- DNSTATE
- DNORGANIZATION
- DNORGANIZATIONALUNIT
- DNCOMMONNAME

Note:

All the earlier mentioned details should be communicated to and configured at GlobalCollect.

Ensure that your certificate is sent to the WebCollect along with your request.

For security reasons you may store the "ps.gcsip.nl" and the "ps.gcsip.com" Public key certificate in your key store. If you do not do so, ensure that the certificate is renewed every year. A reminder for renewal is distributed a month in advance.

More information regarding specific environments can be found on the following sites:

<http://support.microsoft.com/default.aspx?scid=kb;EN-US;q301429>

<http://www.thawte.com/guides/>

More information on adding a root certificate to your PHP-cURL environment can be found in Appendix G.

3.3 Supported Certificate Authorities

The Certificate Authorities supported by WebCollect are as follows:

GTE Cybertrust Global Root

GTE Cybertrust Root CA

Thawte Premium Server CA

Thawte Server CA

Verisign Class1 Public Primary Certification Authority

Verisign/RSA Secure Server CA

Verisign Class3 Secure Server CA – Verisign, Inc.

Verisign, Inc. - Verisign, Inc.

3.4 URL's Test Environment

Links	Description
Merchant Link	For IP-check https://ps.gcsip.nl/wdl/wdl For Client Authentication https://ca.gcsip.nl/wdl/wdl
Customer Link	For IP-check https://ps.gcsip.nl/hpp/hpp
Payment Console	For IP-check https://ps.gcsip.nl/wpc/wpc For Client Authentication https://ca.gcsip.nl/wpc/wpc

3.5 URL's Production Environment

Links	Description
Merchant Link	For IP-check https://ps.gcsip.com/wdl/wdl For Client Authentication https://ca.gcsip.com/wdl/wdl
Customer Link	For IP-check https://ps.gcsip.com/hpp/hpp
Payment Console	For IP-check https://wpc.gcsip.com/wpc/wpc For Client Authentication https://ca.gcsip.com/wpc/wpc

3.6 Time-out

As best practice GlobalCollect suggests a time out value of 70 seconds.

3.7 Service Disruption

In the case of a service disruption GlobalCollect uses an alternative failover environment. To ensure that your systems automatically switch to the failover environment, it is crucial that you target the URLs mentioned in the URL's Production Environment rather than an IP address. You also need to minimize the refresh intervals to guarantee a timely automatic switch to the failover environment.

3.8 Connection Certification

To verify if the connection is working correctly, a simple Test Connection API can be made to the system. If the response received is OK then the connection is working correctly. Refer to API Methods for a detailed description of the Test Connection API.

4. XML Format

It is essential that you implement a flexible XML solution. XML is a format that allows parameter keys to be posted in different order within a certain tag. This also means that the responses are returned also under this assumption. You should implement a solution where your system captures for you the required details and ignore any other parameter keys.

The format of a XML message to post is as follows:

```
<XML><REQUEST><ACTION>..action..</ACTION>..Input keys..</REQUEST></XML>
```

The XML message contains a number of key value pairs:

```
<KEY>..value..</KEY>
```

The return XML message is generally formatted as follows:

```
<XML>
  <REQUEST>
    ... Input keys...
    <RESPONSE>
      <RESULT>OK</RESULT>
      <ROW>
        ...Result keys... depends on request
      </ROW>
    </RESPONSE>
  </REQUEST>
</XML>
```

Or

```
<XML>
  <REQUEST>
    ... Input keys...
    <RESPONSE>
      <RESULT>NOK</RESULT>
      <META>
        <RESPONSEDATETIME>yyyymmddhh24miss</RESPONSEDATETIME>
        <REQUESTID>request ID</REQUESTID>
      </META>
      <ERROR>
        <CODE>... error code ...</CODE>
        <MESSAGE>... message ...</MESSAGE>
      </ERROR>
      ...
    </RESPONSE>
  </REQUEST>
</XML>
```

Optional, empty key values can be left out completely. For examples refer to the API Methods.

Note:

Any keys in the request not defined in the WebCollect system are ignored and will not lead to an error message.

Note:

'REQUESTIPADDRESS' is added by GlobalCollect in the first META-tags of the merchants' response.

5. API Methods

Besides posting order and payment information, several other methods are implemented in the GlobalCollect Merchant API.

TABLE 10. API Methods

Method	Description
Cancel Order	This method is used to cancel the order including all requested recurring payments. Only applicable to recurring orders.
Cancel Payment	Cancel a payment request. This method is only applicable to payments that have a status that is not already final.
Convert Amount	Converts an amount to another currency.
Do Bank Validation	Validates bank details against country-specific rules.
Do BIN Lookup	Returns the country, where the card was issued for a given Credit Card BIN (if known).
Do Check Enrollment	Check of a Credit Card is enrolled in a 3 D Secure program (Verified by VISA, MasterCard SecureCode, and J-Secure).
Do Email Reminder	Inserts a reminder to be sent by email to a consumer.
Do Finish Payment	Do Finish Payment attempts on online credit card authorisation and optionally the fraud check, in cases where no valid authentication result was obtained.
Do Payment	Inserts a payment attempt on an existing order.
Do Payout	Inserts a payout request.
Do Postal Reminder	Inserts a postal reminder to be sent.
Do Refund	Inserts a refund request.
Do Risk Assessment	This method allows you to just perform a fraud check without continuing to process the payment.
Do Validate	Perform an authentication validation for online credit cards.
End Order	Ends the execution of recurring payments on an order.
Get Bank Details	This API converts and compares bank details such as BBAN and IBAN information.
Get Bank Name	Retrieves the name of a bank in a specific country.
Get Directory	Retrieves a directory for use with a specific payment product.
Get Order	Retrieves the information to redirect the consumer to the payment pages.
Get Order Status	Retrieves the status and addition information on an outstanding order.
Get Payment Products	Retrieves the payment products that are available.
Get Payment Products Fields	Retrieves input fields that are applicable for a payment with a payment product.
Insert Order	Inserts an order and retrieves the available payment products for this order.
Insert Order with Payment	Inserts an order and a payment attempt in a single API-call
Modify Order	For changing some order data used for the payments left on a recurring order.
Process Challenged	Process payments, which has fraud result Challenged: 525 (authorized and checked, waiting for explicit instructions for settlement).

Method	Description
Process Returned	Process (and verify) the return message received from a Real-time Bank Transfer.
Reject Order	Rejects a recurring order and the payment done by a consumer.
Set Payment	Can be used for Settle request for authorized credit card payments or to register mandates for direct debit.
Set Refund	Can be used to Approve a pending refund request.
Get rate	Retrieves DCC parameters if applicable

Column	Explanation
Key	Name of the field
Definition	Description or more info on a field.
Type	Type and length of the field. AN – Alphanumeric N – Numeric's D – Date
Req	Required or optional R – Required O – Optional P – User can change or add data item in Payment Pages, otherwise the merchant will have to use the API (2xSSL - link between Merchant and GlobalCollect ePayment Server) to supply this data item.
Example	Example XML

5.1 Cancel Order

This method is only applicable to recurring orders. This method is used to cancel orders with order status 'open', 'waiting for start', and 'approved'.

Cancel Order structure is as follows:

```

REQUEST
    ACTION
    META
    PARAMS
ORDER
  
```

5.1.1. Input keys

Key	Definition	Type	Req	Example
ACTION	CANCEL_ORDER	AN	R	CANCEL_ORDER
META	Marker (no key)	-	R	-
MERCHANTID	ID for merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
ORDER	Marker (no key)	-	R	-
ORDERID	Order ID of order to cancel	N10	R	9998890004
ENDORDER	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

5.1.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview document
CODE	Error or event code	N10	'400210'
MESSAGE	Message for error or event	AN4000	'REQUEST {0} UNKNOWN ORDER OR NOT CANCELLABLE'
ENDERROR	Marker (no key)	-	-

5.1.3. Example

```
<XML>
  <REQUEST>
    <ACTION>CANCEL_ORDER</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998890004</ORDERID>
      </ORDER>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>CANCEL_ORDER</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998890004</ORDERID>
      </ORDER>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
        <REQUESTID>245</REQUESTID>
      </META>
    </RESPONSE>
  </REQUEST>
</XML>
```

5.2 Cancel Payment

This method is only applicable to payments with a status that is not already final. Payments that can be cancelled are for example:

- Direct debit payments that are on hold, waiting for a mandate.

- Authorized Credit Card transactions, which are not sent to GlobalCollect for settlement.

Cancel Payment structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
PAYMENT
  
```

5.2.1. Input keys

Key	Definition	Type	Req	Example
ACTION	CANCEL_PAYMENT	AN	R	CANCEL_PAYMENT
META	Marker (no key)	-	R	-
MERCHANTID	ID for merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
PAYMENT	Marker (no key)	--	-	-
ORDERID	Order ID of payment to cancel	N10	R	9998890004
EFFORTID	Payment number to cancel	N5	R	1
ATTEMPTID	Attempt ID of payment to cancel	N5	R	1
ENDPAYMENT	Marker (no key)	-	-	-
ENDPARAMS	Marker (no key)	-	-	-

5.2.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'400210'
MESSAGE	Message for error or event	AN4000	'REQUEST 2491 UNKNOWN ORDER OR NOT'

Key	Definition	Type	Example
ENDERROR	Marker (no key)	-	-

5.2.3. Example

```

<XML>
  <REQUEST>
    <ACTION>CANCEL_PAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998890004</ORDERID>
        <EFFORTID>1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

With possible response:

```

<XML>
  <REQUEST>
    <ACTION>CANCEL_PAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998890004</ORDERID>
        <EFFORTID>1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
      </PAYMENT>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
        <REQUESTID>245</REQUESTID>
      </META>
    </RESPONSE>
  </REQUEST>
</XML>

```

5.3 Cancel Payout

This method is only applicable to payouts with a status that is not already final.

Cancel Payout structure is as follows:

```

REQUEST
    ACTION
    META
    PARAMS
PAYMENT
  
```

5.3.1. Input keys

Key	Definition	Type	Req	Example
ACTION	CANCEL_PAYOUT	AN	R	CANCEL_PAYOUT
META	Marker (no key)	-	R	-
MERCHANTID	ID for merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
PAYMENT	Marker (no key)	-	-	-
ORDERID	Order ID of payment to cancel	N10	R	9998890004
EFFORTID	Payment number to cancel	N5	R	-1 ⁽¹⁾
ATTEMPTID	Attempt ID of payment to cancel	N5	R	1
ENDPAYMENT	Marker (no key)	-	-	-
ENDPARAMS	Marker (no key)	-	-	-

Note:

⁽¹⁾ The EFFORTID must be set to -1

5.3.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)		See table in WebCollect Error Codes Overview document
CODE	Error or event code	N10	'400210'
MESSAGE	Message for error or event	AN4000	'REQUEST 2491 UNKNOWN ORDER OR NOT CANCELLABLE'

Key	Definition	Type	Example
ENDERROR	Marker (no key)	-	-

5.3.3. Example

```
<XML>
  <REQUEST>
    <ACTION>CANCEL_PAYOUT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998890004</ORDERID>
        <EFFORTID>-1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>CANCEL_PAYOUT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998890004</ORDERID>
        <EFFORTID>-1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
      </PAYMENT>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
      <REQUESTID>245</REQUESTID>
    </META>
  </RESPONSE>
</REQUEST>
</XML>
```

5.4 Cancel Refund

This method is only applicable to payments that have a status and is not final. Refunds that can be cancelled are for example:

Refunds that are on hold, waiting for an approval (with a status of 600).

Approved refunds or refunds that are ready to be processed by GlobalCollect (with a status of 800).

Cancel Refund structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
PAYMENT
  
```

5.4.1. Input keys

Key	Definition	Type	Req	Example
ACTION	CANCEL_REFUND	AN	R	CANCEL_REFUND
META	Marker (no key)	-	R	-
MERCHANTID	ID for merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
PAYMENT	Marker (no key)	-	-	-
ORDERID	Order ID of refund to cancel	N10	R	9998890004
EFFORTID	Refund number to cancel	N5	R	-1
ENDPAYMENT	Marker (no key)	-	-	-
ENDPARAMS	Marker (no key)	-	-	-

5.4.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'1000300'
MESSAGE	Message for error or event	AN4000	'NOT_A_REFUND'

Key	Definition	Type	Example
ENDERROR	Marker (no key)	-	-

5.4.3. Example

```

<XML>
  <REQUEST>
    <ACTION>CANCEL_REFUND</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998890004</ORDERID>
        <EFFORTID>-1</EFFORTID>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

With possible response:

```

<XML>
  <REQUEST>
    <ACTION>CANCEL_REFUND</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998890004</ORDERID>
        <EFFORTID>-1</EFFORTID>
      </PAYMENT>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <REQUESTID>246</REQUESTID>
      <RESPONSEDATETIME>20060809203749</RESPONSEDATETIME>
    </META>
  </RESPONSE>
</REQUEST>
</XML>

```

5.5 Cancel Set Payment

This method is only applicable to payments that have a ready status (800). This API will put the payment (back) in a pending state (600).

Cancel Set Payment structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
PAYMENT
  
```

5.5.1. Input keys

Key	Definition	Type	Req	Example
ACTION	CANCEL_SET_PAYMENT	AN	R	CANCEL_SET_PAYMENT
META	Marker (no key)	-	R	-
MERCHANTID	ID for merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
PAYMENT	Marker (no key)	-	-	-
ORDERID	Order ID of payment to return to pending state	N10	R	9998890004
EFFORTID	Payment number to return to pending state	N5	O	1
ATTEMPTID	Attempt ID of payment to return to pending state	N5	O	1
ENDPAYMENT	Marker (no key)	-	-	-
ENDPARAMS	Marker (no key)	-	-	-

5.5.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'400300'
MESSAGE	Message for error or event	AN4000	'PAYMENTATTEMPT (MERCHANTID=1, ORDERID=9998890004, EFFORTID=1) NOT_FOUND'
ENDERROR	Marker (no key)	-	-

5.5.3. Example

```
<XML>
  <REQUEST>
    <ACTION>CANCEL_SET_PAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998890004</ORDERID>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>CANCEL_SET_PAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998890004</ORDERID>
      </PAYMENT>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME> 20060809203749</RESPONSEDATETIME>
      <REQUESTID>245</REQUESTID>
    </META>
  </RESPONSE>
</REQUEST>
</XML>
```

5.6 Cancel Set Refund

This method is only applicable to refunds, which have a ready status (800). This API will put the refund (back) in a pending state (600).

Cancel Set Refund structure is as follows:

```

REQUEST
    ACTION
    META
    PARAMS
PAYMENT
  
```

5.6.1. Input keys

Key	Definition	Type	Req	Example
ACTION	CANCEL_SET_REFUND	AN	R	CANCEL_SET_REFUND
META	Marker (no key)	-	R	-
MERCHANTID	ID for merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
PAYMENT	Marker (no key)	-	-	-
ORDERID	Order ID of payment to cancel	N10	R	9998890004
EFFORTID	Payment number to cancel	N5	R	-1
ENDPAYMENT	Marker (no key)	-	-	-
ENDPARAMS	Marker (no key)	-	-	-

5.6.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'1000300'
MESSAGE	Message for error or event	AN4000	'NOT_A_REFUND'
ENDERROR	Marker (no key)	-	-

5.6.3. Example

```
<XML>
  <REQUEST>
    <ACTION>CANCEL_SET_REFUND</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998890004</ORDERID>
        <EFFORTID>-1</EFFORTID>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>CANCEL_SET_REFUND</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998890004</ORDERID>
        <EFFORTID>-1</EFFORTID>
      </PAYMENT>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
      <REQUESTID>245</REQUESTID>
    </META>
  </RESPONSE>
</REQUEST>
</XML>
```

5.7 Convert Amount

This method converts an amount from one currency to another. The rates that are used for the conversion are based on the daily supplied rates from Reuters.

Convert Amount structure is as follows:

```

REQUEST
    ACTION
    META
    PARAMS
GENERAL
  
```

5.7.1. Input keys

Key	Definition	Type	Req	Example
ACTION	CONVERT_AMOUNT	AN	R	CONVERT_AMOUNT
META	Marker (no key)	-	R	-
MERCHANTID	ID of merchant	N10	R	1
IPADDRESS	IP address of merchant	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	R	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
GENERAL	Marker (no key)	-	R	-
AMOUNT	Amount (in cents!) to be converted	N12	R	29990 (= 299.90)
SOURCECURRENCYCODE	ISO 4217 Currency code of amount to be converted	AN3	R	EUR
TARGETCURRENCYCODE	ISO 4217 Currency code of target amount	AN3	R	USD
ENDGENERAL	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

5.7.2. Result keys

The result keys are:

Key	Definition	Type	Example
RESULT	'OK' or 'NOK'	-	-
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ROW	Marker (no key)	-	-
CONVERTEDAMOUNT	Converted amount (in cents!)	N12	66089 (=660.89)
ENDROW	Marker (no key)	-	--
ERROR	Marker (no key)		See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'20000000'

Key	Definition	Type	Example
MESSAGE	Message for error or event	AN4000	'PARAMETER BANKCODE NOT FOUND IN REQUEST'
ENDERROR	Marker (no key)	-	-

5.7.3. Example

```
<XML>
  <REQUEST>
    <ACTION>CONVERT_AMOUNT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <GENERAL>
        <AMOUNT>29990</AMOUNT>
        <SOURCECURRENCYCODE>EUR</SOURCECURRENCYCODE>
        <TARGETCURRENCYCODE>USD</TARGETCURRENCYCODE>
      </GENERAL>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>CONVERT_AMOUNT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <GENERAL>
        <SOURCECURRENCYCODE>EUR</SOURCECURRENCYCODE>
        <TARGETCURRENCYCODE>USD</TARGETCURRENCYCODE>
        <AMOUNT>29990</AMOUNT>
      </GENERAL>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
      <REQUESTID>245</REQUESTID>
    </META>
    <ROW>
      <CONVERTEDAMOUNT>66089</CONVERTEDAMOUNT>
    </ROW>
  </RESPONSE>
</REQUEST>
</XML>
```

5.8 Do Bank Validation

This API validates entered bank details against country-specific rules. The bank details that are to be validated are different for each of the supported countries. The country dependent bank details are listed in the following table:

TABLE 11. Country Dependant Bank Details

Country	Bank Details							
	Country Code	Sort Code	Account number	Bank/ Branch Code	Bank Code	Branch Code	Check Digit	Fiscal Number
Andorra	X		X		X	X		
Australia	X		X		X			
Austria	X		X		X			
Belgium	X		X		X		X	
Bosnia and Herzegovina	X		X		X	X		
Bulgaria	X		X		X			
Canada	X		X		X			
Croatia	X		X		X			
Cyprus	X		X		X	X		
Czech Republic	X		X		X			
Denmark	X		X		X			
Estonia	X		X		X			
Finland	X		X		X			
France	X		X		X	X	X	
Germany	X		X	X				
Greece	X		X		X	X		
Hong Kong	X		X		X	X		
Hungary	X		X		X			
Iceland	X		X		X			X
Ireland	X		X		X			
Italy	X		X		X	X	X	
Latvia	X		X		X			
Liechtenstein	X		X		X			
Lithuania	X		X		X			
Luxembourg	X		X		X			
Malta	X		X		X			
New Zealand	X		X		X			
Norway	X		X		X			
Poland	X		X		X		X	

Country	Bank Details							
	Country Code	Sort Code	Account number	Bank/ Branch Code	Bank Code	Branch Code	Check Digit	Fiscal Number
Portugal	X		X		X	X	X	
Romania	X		X		X			
Singapore	X		X		X	X		
Slovak Republic	X		X		X			
Slovenia	X		X		X			
South Africa	X		X		X			
Spain	X		X		X	X	X	
Sweden	X		X		X			
Switzerland	X		X		X			
Thailand	X		X		X	X		
The Netherlands	X		X		X			
Tunisia	X		X		X	X	X	
United Kingdom	X		X		X			
USA	X		X		X			

This solution works in two steps:

1. Checks are performed to see if the validation request could be processed:

Is the data in the request compliant with the required data format (syntax)?

Can the system successfully perform the validation (system)?

The result is reported back via an OK message or via a NOK message accompanied by an error code. If the validation could be performed, step 2 will take place.

2. The validation is performed and the return rows show the results of the different checks that were performed during the validation. The value of the check result can be: PASSED, WARNING, ERROR, or NOTCHECKED. The latter will appear if an earlier check prevents the next to be executed. For a complete list of performed checks and their respective meaning per country refer to Appendix K.

Note:

The system will only return a NOK, when the first step did not complete successfully. If the system returns an OK message; this means that the validation check could be performed successfully. It has no meaning to the outcome of the checks.

5.8.1. Input keys

Do Bank Validation structure is as follow:

```

REQUEST
  ACTION
  META
  PARAMS
  GENERAL
  
```

Key	Definition	Type	Req	Example
ACTION	DO_BANKVALIDATION	AN	R	DO_BANKVALIDATION
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	R	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
GENERAL	Marker (no key)	-	R	-
MERCHANTREFERENCE	Merchant reference Allowed input: only ASCII 32-126 characters	AN50	R	
BANKNAME	Sets the bank name to be validated	AN40	O	CITIBANK
ACCOUNTNAME	In US it should be possible to verify the name of the account holder. It May be used in future.	AN30	O	JONES
ACCOUNTNUMBER	Sets the account number to be validated	AN30	R	12345678A2
BANKCODE	Sets the bank code to be validated	AN15	O1	200000
BANKCHECKDIGIT	Sets the check digit to be validated	AN2	O 2	1
BRANCHCODE	Sets the branch code to be validated	AN15	O 3	12345
COUNTRYCODEBANK	ISO 3166 Country code, where bank account is held	AN2	R	DE
ENDGENERAL	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

Note:

¹ Required for AT, DE, ES, FR and GB

² Required for ES and FR

³ Required for ES and FR

5.8.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	'OK' or 'NOK'	AN10	NOK
VALIDATIONID	Validation ID	N10	3234243

Key	Definition	Type	Example
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	12345111
RESPONSEDATETIME	Date time of the response	D14	YYYYMMDDHHMMSS
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'20000000'
MESSAGE	Message for error or event	AN4000	'PARAMETER BANKCODE NOT FOUND IN REQUEST'
ENDERROR	Marker (no key)	-	-
CHECKSPERFORMED	Marker (no key)	-	-
CHECK	Marker (no key)	-	Multiple instances possible
CHECKCODE	Code of the validation check	N4	See WebCollect Error Codes Overview Guide for a complete list per country
CHECKRESULT	Result of the check performed	AN10	PASSED, ERROR, WARNING, NOTCHECKED
ENDCHECK	Marker (no key)	-	-
ENDCHECKSPERFORMED	Marker (no key)	-	-
BANKDATA	Marker (no key)	-	-
REFBANKCODE	Reformatted Bank Code according to local clearing rules	AN15	150000
REFBRANCHCODE	Reformatted Branch Code according to local clearing rules	AN15	1234
REFACCOUNTNUMBER	Reformatted Account Number according to local clearing rules	AN30	12345679
NEWBANKNAME	Bank Name returned matching the Bank Code of the request	AN40	BARCLAYS BANK PLC
ENDBANKDATA	Marker (no key)	-	-

5.8.3. Example

```

<XML>
  <REQUEST>
    <ACTION>DO_BANKVALIDATION</ACTION>
    <META>
      <MERCHANTID>0010</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <GENERAL>
        <MERCHANTREFERENCE>VAL123456</MERCHANTREFERENCE>
        <BANKNAME>Barclays</BANKNAME>
        <ACCOUNTNUMBER>360567777</ACCOUNTNUMBER>
        <BANKCODE>60-69-77</BANKCODE>
        <COUNTRYCODEBANK>GB</COUNTRYCODEBANK>
      </GENERAL>
    </PARAMS>
  </REQUEST>
</XML>

```

With possible OK response:

```

<XML>
  <REQUEST>

```

```

<ACTION>DO_BANKVALIDATION</ACTION>
  <META>
    <MERCHANTID>0010</MERCHANTID>
    <IPADDRESS>123.123.123.123</IPADDRESS>
    <VERSION>1.0</VERSION>
    <REQUESTIPADDRESS>12.18.2.2</REQUESTIPADDRESS>
  </META>
  <PARAMS>
    <GENERAL>
      <MERCHANTREFERENCE>VAL123456</MERCHANTREFERENCE>
      <BANKNAME>Barclays</BANKNAME>
      <ACCOUNTNUMBER>360567777</ACCOUNTNUMBER>
      <BANKCODE>60-69-77</BANKCODE>
      <COUNTRYCODEBANK>GB</COUNTRYCODEBANK>
    </GENERAL>
  </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <VALIDATIONID>82643124578</VALIDATIONID>
    <META>
      <REQUESTID>4</REQUESTID>
      <RESPONSEDATETIME>20040305123629</RESPONSEDATETIME>
    </META>
    <CHECKSPERFORMED>
      <CHECK>
        <CHECKCODE>0060</CHECKCODE>
        <CHECKRESULT>PASSED</CHECKRESULT>
      </CHECK>
      <CHECK>
        <CHECKCODE>0020</CHECKCODE>
        <CHECKRESULT>PASSED</CHECKRESULT>
      </CHECK>
      <CHECK>
        <CHECKCODE>...</CHECKCODE>
        <CHECKRESULT>...</CHECKRESULT>
      </CHECK>
      <CHECK>
        <CHECKCODE>...</CHECKCODE>
        <CHECKRESULT>NOTCHECKED</CHECKRESULT>
      </CHECK>
      <CHECK>
        <CHECKCODE>...</CHECKCODE>
        <CHECKRESULT>NOTCHECKED</CHECKRESULT>
      </CHECK>
      <CHECK>
        <CHECKCODE>0050</CHECKCODE>
        <CHECKRESULT>PASSED</CHECKRESULT>
      </CHECK>
      <CHECK>
        <CHECKCODE>0030</CHECKCODE>
        <CHECKRESULT>ERROR</CHECKRESULT>
      </CHECK>
      <CHECK>
        <CHECKCODE>0040</CHECKCODE>
        <CHECKRESULT>WARNING</CHECKRESULT>
      </CHECK>
    </CHECKSPERFORMED>
    <BANKDATA>
      <REFACCOUNTNUMBER>12345679</REFACCOUNTNUMBER>
      <NEWBANKNAME>ABN AMRO BANK</BWBANKNAME>
    </BANKDATA>
  </RESPONSE>
</REQUEST>
</XML>

```

Or a possible NOK response:

```

<XML>
  <REQUEST>
    <ACTION>DO_BANK_VALIDATION</ACTION>
  <META>
    <REQUESTIPADDRESS>12.18.2.2</REQUESTIPADDRESS>
    <IPADDRESS>123.123.123.123</IPADDRESS>

```

```
<MERCHANTID>0010</MERCHANTID>
<VERSION>1.0</VERSION>
</META>
<PARAMS>
  <GENERAL>
    <MERCHANTREFERENCE>VAL123456</MERCHANTREFERENCE>
    <BANKNAME>Barclays</BANKNAME>
    <ACCOUNTNUMBER>360567777</ACCOUNTNUMBER>
    <BANKCODE>6006977</BANKCODE>
    <COUNTRYCODEBANK>CN</COUNTRYCODEBANK>
  </GENERAL>
</PARAMS>
  <RESPONSE>
    <RESULT>NOK</RESULT>
  </RESPONSE>
<META>
  <REQUESTID>4</REQUESTID>
  <RESPONSEDATETIME>20040305123629</RESPONSEDATETIME>
</META>
  <ERROR>
    <CODE> 500510.</CODE>
    <MESSAGE> Syntax Error : "INVALID COUNTRY CODE BANK"</MESSAGE>
  </ERROR>
  <ERROR>
    <CODE> 600125.</CODE>
    <MESSAGE> System Error : "UNABLE TO OPEN BRANCH DATABASE"</MESSAGE>
  </ERROR>
</RESPONSE>
</REQUEST>
</XML>
```

5.9 Do BIN Lookup

Use this API to determine the country code, where a given Credit Card was issued based on at least the first 13 digits of the Credit Card number. Besides the Country Code an indicative Payment Product ID is given.

Do BIN Lookup structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
GENERAL
  
```

5.9.1. Input Key

Key	Definition	Type	Req	Example
ACTION	DO_BINLOOKUP	AN	R	DO_BINLOOKUP
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	R	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	-	-
GENERAL	Marker (no key)	-	-	-
BIN	First digits starting from the left of the Credit Card number with a minimum of 13 digits or the full Credit Card number	N19	R	
ENDGENERAL	Marker (no key)	-	-	-
ENDPARAMS	Marker (no key)	-	-	-

5.9.2. Return Key

The following return keys will be returned for the status:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ROW	Marker (no key)	-	-
COUNTRYCODE	ISO 3166 Country code	AN2	FR
PAYMENTPRODUCTID	The ID of the corresponding payment product	N5	130
ENDROW	Marker (no key)	-	-

5.9.3. Example

```
<XML>
  <REQUEST>
    <ACTION>DO_BINLOOKUP</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <GENERAL>
        <BIN>4571234567890</BIN>
      </GENERAL>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>DO_BINLOOKUP</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <GENERAL>
        <BIN>4571234567890</BIN>
      </GENERAL>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
    <META>
      <REQUESTID>7121</REQUESTID>
      <RESPONSEDATETIME>20050609145157</RESPONSEDATETIME>
    </META>
    <ROW>
      <COUNTRYCODE>DK</COUNTRYCODE>
      <PAYMENTPRODUCTID>123</PAYMENTPRODUCTID>
    </ROW>
  </RESPONSE>
</REQUEST>
</XML>
```

5.10 Do Check Enrollment

This method attempts an enrollment check of a Credit Card in a 3-D Secure scheme such as Verified by VISA, MasterCard, SecureCode or JCB-Secure. If the Card is enrolled, the necessary details for redirection of the consumer to the authentication page of the Card issuer are provided in the return keys.

Do Check Enrollment structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
PAYMENT
  
```

5.10.1. Input Keys

Key	Definition	Type	Req	Example
ACTION	DO_CHECKENROLLMENT	AN	R	DO_CHECKENROLLMENT
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	R	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	-	-
PAYMENT	Marker (no key)	-	-	-
ORDERID	Order Identification	N10	R	
EFFORTID	Payment Effort No (default 1)	N5	O	00001
SURNAME	Last name of Cardholder	AN35	O ¹	Buuren
EXPIRYDATE	Expiry date (MMYY)	N4	R	1206
CREDITCARDNUMBER	Credit Card number	N19	R	4567350000427977
CURRENCYCODE	ISO 4217 Currency code	AN3	R	USD
AMOUNT	Amount to be paid	N12	R	29990
AMOUNTSIGN	Amount sign	AN1	O	+
PAYMENTPRODUCTID	ID for payment product	N5	O	Depends on method: 1 VISA, 3 MC, etc
LANGUAGECODE	ISO 639 language code of consumer. If not delivered, default per merchant is taken.	AN2	O	en
COUNTRYCODE	ISO 3166 Country code of consumer. If not delivered, default per merchant is taken.	AN2	O	US
ISSUENUMBER	Issue number (if applicable)	N2	O	01
STARTDATE	Start Date (MMYY) (if applicable)	N4	O	
CVV	CVV field	N4	O	123
CVVINDICATOR	0 = bypass CVV check 1 = CVV present (default)	N1	O	1

Key	Definition	Type	Req	Example
ENDPAYMENT	Marker (no key)	-	-	-
ENDPARAMS	Marker (no key)	-	-	-

Note:

¹- SURNAME is required for some 3D services (for further details contact your Implementation Manager).

5.10.2. Return Keys

The following return keys are returned for the status:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ROW	Marker (no key)	-	-
CURRENCYCODE	Currency of payment	AN3	-
AMOUNT	Amount	N12	-
STATUSID	Status. See state transitions.	N5	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN20	Returned after authorisation.
ADDITIONALREFERENCE	External Reference of credit card payment, this value should be used as REFERENCEORIGPAYMENT in eventual refunds (see Do Refund).	AN20	-
EXTERNALREFERENCE	External Reference of credit card payment, this value should be used as REFERENCEORIGPAYMENT in eventual refunds (see Do Refund).	AN30	00000000100002121210000100001
AVSRESULT	Result of the AVS service. Refer to Appendix K. .	AN1 *	Z
CVVRESULT	Result of the CVV2/CVC2 service.	AN1 *	M
FRAUDRESULT	Result of the Fraud service.	AN1 *	D
FRAUDCODE	Result of the Fraud service.	AN4 *	0000
AUTHORISATIONCODE	Authorisation code	AN10	321234. Returned optionally after authorisation.
ACSURL	Url for redirection of consumer	AN	Returned after CheckEnrollment with enrolled customer
PAREQ	Pareq for redirection. It is used as hidden field.	AN	Returned after CheckEnrollment with enrolled customer
XID	Transaction ID for redirection. It is used as hidden field.	AN50	Returned after CheckEnrollment with enrolled customer and after a valid AuthenticationValidation
MD	Merchant data field for redirection. It is used as	AN50	Returned after CheckEnrollment with

Key	Definition	Type	Example
	hidden field.		enrolled customer
PROOFXML	Proof xml message	AN4000	Returned after CheckEnrollment with enrolled customer
ENDROW	Marker (no key)	-	-

Note:*The presence of these results depends on the actual checks performed.

5.11 Do Email Reminder

This function is used to send out email reminders for outstanding transactions.

5.11.1. Input keys

Do Email Reminder request structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
  PAYMENT
  
```

Key	Definition	Type	Req	Example
ACTION	DO_EMAIL_REMINDER	AN	R	DO_EMAIL_REMINDER
META	Marker (no key)	-	R	-
MERCHANTID	ID for merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
PAYMENT	Marker (no key)	-	R	-
ORDERID	Order ID of order to refund	N10	R	9998890004
EFFORTID	Effort ID of the order to refund. If left empty effort 1 is presumed	N5	R	-
ATTEMPTID	Attempt ID of the order. If not delivered the last outstanding attempt is taken	N5	O	-
LANGUAGECODE	ISO 639 Language code of email	AN2	R	-
REMINDERMESSAGE	Message to be sent. If not delivered, the default merchant message is taken	AN4000	R	Please pay
EMAILTYPEINDICATOR	Type of email	N5	R	0 – Plain text 1 – HTML
EMAILADDRESS	Email address	AN70	R	-
ENDPAYMENT	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

5.11.2. Return keys

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)	-	Refer to WebCollect Error Codes Overview

Key	Definition	Type	Example
			Guide.
CODE	Error or event code	N10	'400300'
MESSAGE	Message for error or event	AN4000	'PAYMENTATTEMPT (MERCHANTID={0}, ORDERID={1}, EFFORTID={2}) NOT_FOUND'
ENDERROR	Marker (no key)	-	-

5.11.3. Example

```
<XML>
  <REQUEST>
    <ACTION>DO_EMAIL_REMINDER</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>123455578</ORDERID>
        <EFFORTID>1</EFFORTID>
        <EMAILTYPEINDICATOR>0</EMAILTYPEINDICATOR>
        <EMAILADDRESS>no@mail.com</EMAILADDRESS>
        <LANGUAGECODE>en</LANGUAGECODE>
        <REMINDERMESSAGE>Please pay within 5 days</REMINDERMESSAGE>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>DO_EMAIL_REMINDER</ACTION>
    <META>
      <REQUESTIPADDRESS>193.18.2.2</REQUESTIPADDRESS>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>123455579</ORDERID>
        <REMINDERMESSAGE>Please pay within 5 days</REMINDERMESSAGE>
        <LANGUAGECODE>en</LANGUAGECODE>
        <EMAILTYPEINDICATOR>0</EMAILTYPEINDICATOR>
        <EFFORTID>1</EFFORTID>
        <EMAILADDRESS>no@mail.com</EMAILADDRESS>
      </PAYMENT>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20040716151822</RESPONSEDATETIME>
      <REQUESTID>6</REQUESTID>
    </META>
    <ROW>
      <META>
        {RESPONSEDATETIME=20040716151822, REQUESTID=6}</META>
      </ROW>
    </RESPONSE>
  </REQUEST>
</XML>
```

Or :

```
<XML>
  <REQUEST>
```

```
<ACTION>DO_EMAIL_REMINDER</ACTION>
<META>
  <REQUESTIPADDRESS>193.18.23.2</REQUESTIPADDRESS>
  <IPADDRESS>123.123.123.123</IPADDRESS>
  <REQUESTSOURCE>WDL</REQUESTSOURCE>
  <MERCHANTID>1</MERCHANTID>
  <VERSION>1.0</VERSION>
</META>
<PARAMS>
  <PAYMENT>
    <ORDERID>1234555578</ORDERID>
    <REMINDERMESSAGE>Please pay within 5 days</REMINDERMESSAGE>
    <LANGUAGECODE>en</LANGUAGECODE>
    <EMAILTYPEINDICATOR>0</EMAILTYPEINDICATOR>
    <EFFORTID>1</EFFORTID>
    <EMAILADDRESS>no@mail.com</EMAILADDRESS>
  </PAYMENT>
</PARAMS>
<RESPONSE>
  <RESULT>NOK</RESULT>
  <META>
    <RESPONSEDATETIME>20040716151115</RESPONSEDATETIME>
    <REQUESTID>5</REQUESTID>
  </META>
  <ERROR>
    <CODE>455090</CODE>
    <MESSAGE>OPEN_REMINDER_EXISTS_FOR_ORDER: (MERCHANTID=1,
      ORDERID=1234555578,
      EFFORTID=1)</MESSAGE>
  </ERROR>
</RESPONSE>
</REQUEST>
</XML>
```

5.12 Do Finish Payment

Do Finish Payment attempts on online credit card authorisation and in cases where no valid authentication result was obtained a fraud check.

5.12.1. Input keys

Do Finish Payment structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
  PAYMENT

```

Key	Definition	Type	Req	Example
ACTION	DO_FINISHPAYMENT	AN	R	DO_FINISHPAYMENT
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	R	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	-	-
PAYMENT	Marker (no key)	-	-	-
ORDERID	Order Identification	N10	R	-
EFFORTID	Payment Effort No (from first Do Payment)	N5	R	00001 Default 1
ATTEMPTID	Payment Attempt No (from first Do Payment)	N5	R	00001
ENDPAYMENT	Marker (no key)	-	-	-
ENDPARAMS	Marker (no key)	-	-	-

5.12.2. Return Keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ROW	Marker (no key)	-	-
CURRENCYCODE	Currency of payment	AN3	-
AMOUNT	Amount	N12	-
STATUSID	Status. See state transitions	N5	-

Key	Definition	Type	Example
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN20	Returned after authorisation.
ADDITIONALREFERENCE	External Reference of credit card payment, this value should be used as REFERENCEORIGPAYMENT in eventual refunds (seeDo Refund)	AN20	-
EXTERNALREFERENCE	External Reference of credit card payment, this value should be used as REFERENCEORIGPAYMENT in eventual refunds (seeDo Refund)	AN30	00000000100002121210000100001
AVSRESULT	Result of the AVS service. See Appendix L.	AN1 *	Z
CVVRESULT	Result of the CVV2/CVC2 service. See Appendix O.	AN1 *	M
FRAUDRESULT	Result of the Fraud service. See Error! Reference source not found.	AN1 *	D
FRAUDCODE	Result of the Fraud service. See Error! Reference source not found.	AN4 *	0000
AUTHORISATIONCODE	Authorisation code	AN10	321234. Returned optionally
ENDROW	Marker (no key)	-	-

Note:

* The presence of these results depends on the actual checks performed.

5.12.3. Examples

```
<XML>
  <REQUEST>
    <ACTION>DO_FINISHPAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>333460</ORDERID>
        <EFFORTID>1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>DO_FINISHPAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <REQUESTIPADDRESS>192.168.203.200:80</REQUESTIPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>333460</ORDERID>
        <EFFORTID>1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

```
</PAYMENT>
</PARAMS>
<RESPONSE>
  <RESULT>OK</RESULT>
  <META>
    <REQUESTID>1</REQUESTID>
    <RESPONSEDATETIME>20040629092555</RESPONSEDATETIME>
  </META>
  <ROW>
    <MERCHANTID>1</MERCHANTID>
    <ORDERID>159152479</ORDERID>
    <EFFORTID>1</EFFORTID>
    <ATTEMPTID>1</ATTEMPTID>
    <STATUSID>800</STATUSID>
    <STATUSDATE>20040629092655</STATUSDATE>
    <PAYMENTREFERENCE>0</PAYMENTREFERENCE>
    <FRAUDRESULT>N</FRAUDRESULT>
    <FRAUDCODE>0000</FRAUDCODE>
    <ADDITIONALREFERENCE>0000000010159152479</ADDITIONALREFERENCE>
    <STATUSDATE>20040629092555</STATUSDATE>

    <EXTERNALREFERENCE>00000000101591524790000100001</EXTERNALREFERENCE>
    <AVSRESULT>0</AVSRESULT>
  </ROW>
</RESPONSE>
</REQUEST>
</XML>
```

5.13 Do Payment

A Do Payment will input a payment attempt on an existing order.

Normal payments

If a payment failed, a new attempt is made using the do payment function.

Variable amount recurring order payments

The second and following payments can use the information stored for the last payment (effort) done. In this case no payment product ID (and specific payment details) has to be provided and the do payment function will automatically take the last made payment attempt.

5.13.1. Input keys

Do Payment structure is as follows:

```
REQUEST
  ACTION
  META
  PARAMS
AIRLINEDATA
  FLIGHTLEGS
  FLIGHTLEG
PAYMENT
```

Key	Definition	Type	Req	Example
ACTION	DO_PAYMENT	AN	R	DO_PAYMENT
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
AIRLINEDATA	Marker (no key)	-	O	If airline date is present
AIRLINECODE	Airline numeric code	N3	R	123
AIRLINENAME	Name of airline	AN20	R	Air France KLM
AIRLINEINVOICENUMBER	Airline tracing number	N6	R	465321
AGENTNUMERICCODE	Travel agent code	N6	O	123456

Key	Definition	Type	Req	Example
TICKETNUMBER	The ticket/document number comprises the following: Airline Code: 3-digit airline code number; Form Code: A maximum of 3 digits indicating the type of document, the source of issue and the number of coupons it comprises; Serial Number: A maximum of 8 digits allocated on a sequential basis, provided that the total number of digits allocated to the Form Code and Serial Number shall not exceed ten.	AN13	R	KLM1243235556
ETICKETINDICATOR	E for e-ticket	AN1	O	E
TICKETDELIVERYMETHOD	ET- E Ticket, CTO- City Ticket Office ATO- Airport Ticket Office TBM- Ticket By Mail TOD- Ticket On Departure	AN3	O	ET
POINTOFSALE	IATA point of sale name	AN25	O	-
PLACEOFISSUE	Place of issue. For sales in the US the last two characters (pos 14-15) must be the US state code.	AN15	O	-
PASSENGERNAME	Name of passenger	AN49	R	Johan Crujff
FLIGHTDATE	Date of the Flight CCYYMMDD	N8	O	20080621
ISTHIRDPARTY	Is the payer the ticket holder (T/F)	AN5	O	T
ISREGISTEREDCUSTOMER	Identifies a known customer (T/F)	AN5	O	T
POSCITYCODE	This is the city code of the point of sale	AN10	O	AMS
CUSTOMERID	Customer reference used for search global collect interface. : "uccnumber or fdnumber or empty" (ucc number has priority; fd number=SkyTeam frequentflyer program+ frequentflyerNumber)	AN16	O	14
FLIGHTLEGS	Marker (no key)		O	If flightlegs are present
... flight legs...		-	-	-
ENDFLIGHTLEGS	Marker (no key)	-	O	-
ENDAIRLINEDATA	Marker (no key)	-	O	-

Key	Definition	Type	Req	Example
PAYMENT	Marker (no key)	-	R	-
MERCHANTREFERENCE	Reference of merchant for payment. Allowed input: only ASCII 32-126 characters	AN30	R	-
ORDERID	Order Identification	N10	R	-
EFFORTID	Effort ID (payment number)	N5	O	Default 1
PAYMENTPRODUCTID	ID for payment product	N5	R	See appendices.
AMOUNT	Amount to be paid	N12	R	29990
AMOUNTSIGN	Amount sign	AN1	O	+
CURRENCYCODE	ISO 4217 currency code	AN3	R	GBP
HOSTEDINDICATOR	0 – Hosted Merchant Link is not to be used 1 – Hosted Merchant Link is to be used (default if configured)	N1	O ¹	1
RETURNURL	URL to be used for returning the consumer to the site of the merchant after the transaction in the case of a redirect payment or Hosted Merchant Link	AN512	O	https://www.merchanturl.com/landingpage.jsp?a=b&c=d
...				
Payment method specific parameters, see the following table				
...				
ENDPAYMENT	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

Note:

¹- Optional for merchants using the Hosted Merchant Link solution. Verify with your Account manager first.

TABLE 12. For each flightleg:

Key	Definition	Type	Req	Example
FLIGHTLEG	Marker (no key)	-	O	-
LEGNUMBER	Sequence of flight leg number	N5	R	1
LEGDATE	Date of the leg CCYYMMDD	D8	O	20080621
ORIGINAIRPORT	Origin airport/city code	AN3	R	AMS
ARRIVALAIRPORT	Arrival airport/city code	AN3	R	LAX
STOPOVERCODE	O or blank = stop over permitted X = stop over not permitted	AN1	O	X
AIRLINECLASS	Reservation Booking Designator	AN2	R	1
CARRIERCODE	IATA carrier code	AN2	O	14
FAREBASIS	Fare Basis/Ticket Designator	AN15	O	INTERNET

Key	Definition	Type	Req	Example
ENDFLIGHTLEG	Marker (no key)	-	0	-

TABLE 13. Credit Card Online payment

Key	Definition	Type	Req	Example
EXPIRYDATE	Expiry date (MMYY)	N4	R ⁶	1206
CREDITCARDNUMBER	Credit Card number	N19	R ⁶	4567350000427977
ISSUENUMBER	Issue number	N2	O	01
CVV	CVV field	N4	O ³	123 Max 4 pos Amex, Max 3 pos MC, Visa
CVVINDICATOR	0 = bypass CVV check 1 = CVV present (default)	N1	O	1
AVSINDICATOR	0 = bypass AVS check 1 = present	N1	O ²	1
AUTHENTICATION INDICATOR	Indicates if the authorization should be executed. Can be used to overrule merchant level configuration. 0 = Authorization only 1 = Continue if possible 2 = Authentication only	N1	O ⁴	1
STTINDICATOR	Sales Transaction Type/Commerce Type/ECI of the transaction. 1 = Internet (Default) 2 = Call center 3 = Recurring 4 = MOTO 5 = Card Holder Present	N1	O	1
FIRSTNAME	First name Cardholder	AN15	O ¹	Jack
PREFIXSURNAME	In between first name and surname	AN15	O ¹	van
SURNAME	Last name of Cardholder	AN35	O ¹	Buuren
STREET	Street address of Cardholder	AN50	O ^{1 2}	Polarisavenue
HOUSENUMBER	House number of Cardholder	AN15	O ^{1 2}	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O ¹	A
ZIP	Zip code address of Cardholder	AN10	O ^{1 2}	1000 AA
CITY	City of Cardholder	AN40	O ¹	New York
STATE	State of Cardholder	AN35	O ¹	New York
DCCINDICATOR	Indicates if DCC was offered and accepted (1) or does not apply (0 or key not present)	N1	R ⁵	-
ISSUERAMOUNT	Amount the customer has to pay after applying DCC. Mandatory if DCC applies. Ignored when not.	N12	R ⁵	-
ISSUERCURRENCYCODE	Currency code the customer will pay in. Mandatory if DCC applies. Ignored when not.	AN3	R ⁵	-

Key	Definition	Type	Req	Example
MARGINRATEPERCENTAGE	For receipt printing purposes only. To meet regulatory requirements, where applicable. 4 places for decimals. *	N6	R ⁵	025000 = 2.5.
EXCHANGERATESOURCENAME	For receipt printing purposes only. To meet regulatory requirements, where applicable.	AN32	R ⁵	"Reuters Wholesale Interbank "
EXCHANGERATE	Exchange Rate to be used for transaction. Last 4 digits are decimal. *	N12	R ⁵	12341200. = 1234.12
EXCHANGERATEVALIDTO	Timestamp until the exchange rate is valid. *	N14	R ⁵	"20070830180000".
MAC	Signature.	AN64	R ⁵	-

Note:

¹-Name and address data of the cardholder can be relevant for performing Fraud Screening Services. Refer to Appendix K. regarding the additional information for fraud screening purposes.

²-ZIP, Street and House number are required for performing AVS check.

³-CVV is required for performing a CVV check.

⁴-AuthenticationIndicator is required for 3D secure checking. Verify with your Account manager.

⁵-Required only, when DCC applies.

⁶ - Expiry date and Credit Card Number are optional with the Hosted Merchant Link – as the merchant may also choose to have them submitted by the consumer on the GlobalCollect hosted pages (for example in the case where a merchant is not PCI compliant).

It is not advisable to send through the HOUSENUMBER if these details are contained in the STREET information. WebCollect will check for a House number and a Street, AVSDATA1 field is filled with the House number + Street. If the House number detail is present in both fields the AVSDATA1 is filled with 2x House number followed by the Street. This could cause a failure of the AVS check.

The AVSDATA1 field is filled with a maximum of 20 positions. If the Street and/or the House number contain more than 20 positions (incl. spaces) the WebCollect system will capture the first 20 positions. The AVSDATA2 field is filled with the ZIP details.

For example:

HOUSENUMBER: 12

STREET: Bundles Clay Lane South Nutfield

AVSDATA1:12 Bundles Clay Lane

For example:

NO HOUSENUMBER

STREET: 12 Bundles Clay Lane South Nutfield

AVSDATA1:12 Bundles Clay Lane

TABLE 14. Credit Card Batch payment

Key	Definition	Type	Req	Example
EXPIRYDATE	Expiry date (MMYY)	N4	R	1206

Key	Definition	Type	Req	Example
CREDITCARDNUMBER	Credit Card number	N19	R	4567350000427977
ISSUENUMBER	Issue number	N2	O	01
STTINDICATOR	Sales Transaction Type/Commerce Type/ECI of the transaction. 1 = Internet (Default) 2 = Call center 3 = Recurring 4 = MOTO 5 = Card Holder Present	N1	O	1
FIRSTNAME	First name Cardholder	AN15	O ¹	Jack
PREFIXSURNAME	In between first name and surname	AN15	O ¹	van
SURNAME	Last name of Cardholder	AN35	O ¹	Buuren
STREET	Street address Cardholder	AN50	O ^{1,2}	Polarisavenue
HOUSENUMBER	House number Cardholder	AN15	O ^{1,2}	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O ¹	A
ZIP	Zip code address Cardholder	AN10	O ^{1,2}	1000 AA
CITY	City Cardholder	AN40	O ¹	New York
STATE	State Cardholder	AN35	O ¹	New York

Note:

¹-Name and address data of cardholder can be relevant for performing Referred Card and Fraud Screening Services.

²-ZIP, Street and House number are required for performing AVS check.

³-CVV is required for performing a CVV check.

TABLE 15. Invoice payments

Key	Definition	Type	Req	Example
COMPANYDATA	Company data	AN50	O	Ltd.
COMPANYNAME	Name of company	AN40	O	Cruiff Sports
COUNTRYCODE	ISO 3166 country code	AN2	R	ES
CUSTOMERID	ID of consumer	AN15	O	1
ADDITIONALREFERENCE	Additional reference to be printed on invoice	AN20	O	3243243243
INVOICEDATE	Date on which invoice is to be made	N8	O	20030831
INVOICENUMBER	Invoice number	AN20	O ¹	21212121
INVOICECLASS	Future use	AN10	O	
INVOICETYPE	N = invoice (default), NR = reminder on invoice, R=renewal, RR = reminder on renewal, M = Mailing	AN2	O	R
TITLE	Title consumer	AN35	O ²	Mr.
SEX	Sex consumer (M or F or U)	AN1	O ²	M or F or U
FIRSTNAME	First name	AN15	O ²	Jack
PREFIXSURNAME	In between first name and surname	AN15	O ²	van
SURNAME	Last name of consumer	AN35	R ²	Buuren

Key	Definition	Type	Req	Example
STREET	Street address of consumer	AN50	R ²	Polarisavenue
HOUSENUMBER	House number address of consumer	AN15	O ²	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O ²	A
ZIP	Zip code address of consumer	AN10	O ²	1000 AA
CITY	City of consumer	AN40	R ²	New York
STATE	State address of consumer	AN35	O ²	New York
LANGUAGECODE	ISO 639 language code of consumer	AN3	O ²	en

Note:

¹-Required to facilitate matching for Bank payments and Bank Transfer payments.

²-A valid address is needed to ensure correct delivery of the invoice.

TABLE 16. Bank Transfer and Online Bank Transfer (including Brazil (51) and Korea (52))

Key	Definition	Type	Req	Example
COMPANYDATA	Company data	AN50	O	Ltd.
COMPANYNAME	Name of company	AN40	O ²	Crujff Sports
COUNTRYCODE	ISO 3166 country code	AN2	R	ES
CUSTOMERID	ID of consumer	AN15	O	1
INVOICENUMBER	Invoice number	AN20	O ¹	21212121
TITLE	Title of consumer	AN35	O	Mr.
FIRSTNAME	First name	AN15	O ¹	Jack
PREFIXSURNAME	Between first name and surname	AN15	O ¹	van
SURNAME	Last name of consumer	AN35	R	Buuren
STREET	Street address of consumer	AN50	O	Polarisavenue
HOUSENUMBER	House number address of consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address of consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	R	New York
STATE	State address of consumer	AN35	O	New York
LANGUAGECODE	ISO 639 language code of consumer	AN3	R	En
FISCALNUMBER	Registration number of paying consumer/company	AN15	R ³	Company: 220-84-05346 Consumer: 790212-1234567

Note:

¹-Required to facilitate matching for Bank payments and Bank Transfer payments

²-Required to facilitate matching for Bank payments and Bank Transfer payments (if available)

³-Required for payment product 51 (Bank Transfer Brazil) and 52 (Bank Transfer Korea)

TABLE 17. Real-time Bank Transfer Payments¹

Key	Definition	Type	Req	Example
COMPANYDATA	Company data	AN50	O	Ltd.
COMPANYNAME	Name of company	AN40	O	Cruiff Sports
COUNTRYCODE	ISO 3166 country code	AN2	R	ES
CUSTOMERID	ID of consumer	AN15	O	1
INVOICENUMBER	Invoice number	AN20	O	21212121
TITLE	Title of consumer	AN35	O	mr.
FIRSTNAME	First name	AN15	O	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	O	Buuren
STREET	Street address of consumer	AN50	O	Polarisavenue
HOUSENUMBER	House number address of consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address of consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	O	New York
STATE	State address of consumer	AN35	O	New York
LANGUAGECODE	ISO 639 language code of consumer	AN3	R	En
ACCOUNTNUMBER	Consumer bank account number	N10	O ²	2398372487
BANKCODE	Consumer bank code	N8	O ²	12345678
ISSUERID	ID of the issuing bank of the consumer	N4	O ³	0012
EXPIRATIONPERIOD	Expiration period in minutes (max 60 minutes for iDEAL, default=60). The consumer has to perform the payment before the end of this period	N4	O ⁴	15

Note:

²-Required for giropay (816) in Germany

³-Required for iDEAL (809), Secure Vault (850) and eps Online-Überweisung when not using Hosted Merchant Link

⁴-Optional for iDEAL (809) in The Netherlands and for all transactions that use the Hosted Merchant Link

TABLE 18. Cheque payments

Key	Definition	Type	Req	Example
COMPANYDATA	Company data	AN50	O	Ltd.
COMPANYNAME	Name of company	AN40	O	Cruiff Sports
COUNTRYCODE	ISO 3166 Country code	AN2	R	ES
CUSTOMERID	ID of consumer	AN15	O	1
TITLE	Title consumer	AN35	O	Mr.
FIRSTNAME	First name	AN15	O	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	O	Buuren
STREET	Street addressof consumer	AN50	O	Polarisavenue

Key	Definition	Type	Req	Example
HOUSENUMBER	House number address of consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address of consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	R	New York
STATE	State address of consumer	AN35	O	New York
LANGUAGECODE	Language of consumer	AN3	O	en
OVERWRITEPAYMENT REFERENCE	Reference to be used as a payment reference for consumers. This number should comply with the format as specified by GlobalCollect.	AN12	O	123400012340

TABLE 19. Direct Debit payments

Key	Definition	Type	Req	Example
COMPANYDATA	Company data	AN50	O	Ltd.
COMPANYNAME	Name of company	AN40	O	Crujff Sports
COUNTRYCODE	ISO 3166 Country code	AN2	R	ES
CUSTOMERID	ID of consumer	AN15	O	1
TITLE	Title of consumer	AN35	O	Mr.
FIRSTNAME	First name	AN15	O	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	Van
SURNAME	Last name of consumer	AN35	R	Buuren
STREET	Street address of consumer	AN50	R	Polarisavenue
HOUSENUMBER	House number address of consumer	AN15	R	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address of consumer	AN10	R	1000 AA
CITY	City of consumer	AN40	R	New York
STATE	State address consumer	AN35	O	New York
BANKCODE	Refer to Appendix H.	*	*	-
BANKNAME	Refer to Appendix H.	*	*	-
BRANCHCODE	Refer to Appendix H.	*	*	-
BANKCHECKDIGIT	Refer to Appendix H.	*	*	-
ACCOUNTNUMBER	Refer to Appendix H.	*	*	-
ACCOUNTNAME	Refer to Appendix H.	*	*	-
DATECOLLECT	Refer to Appendix H.	*	*	YYYYMMDD
DIRECTDEBITTEXT	Refer to Appendix H.	*	*	-
AUTHORISATIONID	Refer to Appendix H.	*	*	-
CUSTOMERBANKSTREET	Refer to Appendix H.	*	*	-
CUSTOMERBANKNUMBER	Refer to Appendix H.	*	*	-

Key	Definition	Type	Req	Example
CUSTOMERBANKZIP	Refer to Appendix H.	*	*	-
CUSTOMERBANKCITY	Refer to Appendix H.	*	*	-
BANKFILIALE	Refer to Appendix H.	*	*	-
BANKAGENZIA	Refer to Appendix H.	*	*	-
DOMICILIO	Refer to Appendix H.	*	*	-
PROVINCIA	Refer to Appendix H.	*	*	-
TRANSACTIONTYPE	Refer to Appendix H.	*	*	-
IBAN	Refer to Appendix H.	*	*	-
ADDRESSLINE	Refer to Appendix H.	*	*	-

Note:

**Depending on payment product refer to Appendix H.*

TABLE 20. Voucher payments

Key	Definition	Type	Req	Example
COMPANYDATA	Company data	AN50	O	Ltd.
COMPANYNAME	Name of company	AN40	O	Crujff Sports
COUNTRYCODE	ISO 3166 Country code	AN2	R	ES
CUSTOMERID	ID of consumer	AN15	O	1
TITLE	Title of consumer	AN35	O	Mr.
FIRSTNAME	First name	AN15	O	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	R	Buuren
STREET	Street address of consumer	AN50	O	Polarisavenue
HOUSENUMBER	House number address of consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address of consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	R	New York
STATE	State address of consumer	AN35	O	New York
LANGUAGECODE	Language of consumer	AN3	O	en
OVERWRITEPAYMENTREFERNCE	Reference to be used as a payment reference for consumers. This number should comply with the format as specified by GlobalCollect.	AN12	O	123400012340
VOUCHERNUMBER	The number of the voucher	N19	R	1234567890123456789
VOUCHERVALUE	The amount of the voucher	N12	R	1299

TABLE 21. Cash Payments

Key	Definition	Type	Req	Example
FIRSTNAME	First name	AN15	O	Jack

Key	Definition	Type	Req	Example
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	R	Buuren
STREET	Street address consumer	AN50	O	Polarisavenue
HOUSENUMBER	House number address consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	R	New York
STATE	State address consumer	AN35	O	New York
FISCALNUMBER	Registration number of the customer (CPF/CNPJ)	AN14	R ¹	28001238938

Note:

¹-Only required for Boletto Bancario Brazil (1503).

5.13.2. Return keys

The following return keys are returned for the status:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	-
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'400220'
MESSAGE	Message for error or event	AN4000	'DOPAYMENT_ORDER_NOT_FOUND'
ENDERROR	Marker (no key)	-	-

TABLE 22. Additional for Online Credit Card payments

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
CURRENCYCODE	ISO 4217 currency code of payment	AN3	-
AMOUNT	Amount	N12	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN20	-
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference of creditcard payment, this value should be used as REFERENCEORIGPAYMENT in eventual refunds (see DoRefund).	AN30	00000000100002121210000100001
STATUSID	Status	N5	Possible statuses can be found in the appendices.
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	

Key	Definition	Type	Example
AVSRESULT	Result of the AVS service.	AN1 *	Z
CVVRESULT	Result of the CVV2/CVC2 service.	AN1 *	M
FRAUDRESULT	Result of the Fraud service.	AN1 *	D
FRAUDCODE	Result of the Fraud service.	AN4 *	0000
FRAUDNEURAL	Result of the Fraud service.	AN4	150
FRAUDRCF	Result of the Fraud service	AN400	GEO,TUMBLES,PHONEVEL, HIGHUSE
AUTHORISATIONCODE	Authorisation code	AN10*	321234
ACSURL	Url for redirection of consumer	AN255	Returned after CheckEnrollment with enrolled customer
PAREQ	Pareq for redirection. Should be used as hidden field.	AN4000	Returned after CheckEnrollment with enrolled customer
XID	Transaction ID for redirection. Should be used as hidden field (for VISA only)	AN50	Returned after CheckEnrollment with enrolled customer and after a valid AuthenticationValidation
MD	Merchant data field for redirection. Should be used as hidden field.	AN50	Returned after CheckEnrollment with enrolled customer
PROOFXML	Proof xml message	AN4000	Returned after CheckEnrollment with enrolled customer
DCCINDICATOR	Indicates if DCC was applied at Fexco (1), at own risk (2) or could not be applied (0 or key not present)	N1	-
ISSUERAMOUNT	Amount that was authorized after applying DCC. Only if DCC applies	N12	-
ISSUERCURRENCYCODE	Currency code used in authorization if DCC applies	AN3	-
ENDROW	Marker (no key)	-	-

Note:

* The presence of these results depend on the actual checks performed

* This code is only given when configured by GlobalCollect.

TABLE 23. Additional for Batch Credit Card payments

Key	Definition	Type	Example
ROW	Marker (no key)		
PAYMENTREFERENCE	Reference of the payment (with Batch Credit Card payments always 0)	AN20	0
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference of creditcard payment, this value should be used as REFERENCEORIGPAYMENT in eventual refunds (see DoRefund).	AN30	000000000100002121210000100001
STATUSID	Status	N5	Possible statuses can be found in the appendices.
CURRENCYCODE	ISO 4217 currency code of payment	AN3	-
AMOUNT	Amount	N12	-
STATUSDATE	Date and time of payment	D14	

Key	Definition	Type	Example
	YYYYMMDDHH24MISS		
ENDROW	Marker (no key)	-	-

TABLE 24. Additional for Invoice payments

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN20	-
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	000000000100002121210000100001
STATUSID	Status	N5	Possible statuses can be found in the appendices.
CURRENCYCODE	ISO 4217 currency code of payment	AN3	-
AMOUNT	Amount	N12	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
ENDROW	Marker (no key)	-	-

TABLE 25. Additional for Bank Transfer payments including Bank Transfer Brazil (51) and Bank Transfer Korea (52)

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment or taken from the input tag: OVERWRITEPAYMENTREFERENCE	AN20	The payment reference is generated by the payment server and needs to be presented to the consumer as a reference to be used for the payment.
ACCOUNT HOLDER	Name of Account holder to pay to	AN50	-
BANKNAME	Name of bank to pay to	AN55	-
CITY	City of the bank to pay to	AN50	-
SWIFTCODE	Swiftcode of bank (if applicable)	AN255	-
SPECIALID	Country specific bank field(s)	AN255	-
BANKACCOUNTNUMBER	Bank account number	AN50	-
IBAN	International Bank Account Number	AN50	-
COUNTRYDESCRIPTION	Country of bank	AN50	-
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	000000000100002121210000100001
STATUSID	Status	N5	Possible statuses can be found in the appendices.
CURRENCYCODE	ISO 4217 currency code of payment	AN3	-
AMOUNT	Amount to be paid by consumer	N12	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
ENDROW	Marker (no key)	-	-

TABLE 26. Additional for BPAY – Australia (500)

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
STATUSID	Status	N5	Possible statuses can be found in the appendices.
CUSTOMERPAYMENTREFERENCE ¹	Reference to be used by consumer for payment	N15	001234567890120. The number MUST be presented to the consumer
ADDITIONALREFERENCE	Additional reference	AN20	-
ACCOUNT HOLDER	Name of Account holder to pay to	AN50	GlobalCollect BV
EXTERNALREFERENCE	External Reference	AN30	000000000100002121210000100001
EFFORTID	Payment effort	N5	
PAYMENTREFERENCE	Reference given by GlobalCollect to payment or taken from the input tag: OVERWRITEPAYMENTREFERENCE	AN12	The payment reference is generated by the payment server
ATTEMPTID	Attempt number	N5	-
BANKACCOUNTNUMBER	Bank account number	AN50	062000-11002112
CITY	City of the bank to pay to	AN50	Sydney
SWIFTCODE	Swiftcode of bank (if applicable)	AN255	CTBAU2S
COUNTRYDESCRIPTION	Country of bank	AN50	Australia
BANKNAME	Name of bank to pay to	AN55	Commonwealth Bank
BILLERID ¹	The Biller-ID that was allocated to GlobalCollect	AN27	747089 - GlobalCollect BV
CURRENCYCODE	ISO 4217 currency code of payment	AN3	AUD
AMOUNT	Amount	N12	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	20061204120636
ENDROW	Marker (no key)	-	-

Note:

¹-Although the GlobalCollect bank details are returned as well, for BPAY the tags CUSTOMERPAYMENTREFERENCE and BILLERID are necessary to present to the customer.

TABLE 27. Additional for Cheque payments

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
ATTEMPTID	Attempt number	N5	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment or taken from the input tag: OVERWRITEPAYMENTREFERENCE	AN20	The payment reference is generated by the payment server and needs to be presented to the consumer as the reference to be used for the payment
ADDITIONALREFERENCE	Additional reference	AN20	
EXTERNALREFERENCE	External Reference	AN30	000000000100002121210000100001
CHEQUEACCOUNT HOLDER	Name of Account holder to pay to	AN60	-
POSTALADDRESS1	Addressline1	AN60	-

Key	Definition	Type	Example
POSTALADDRESS2	Addressline2	AN60	-
POSTALADDRESS3	Addressline3	AN60	-
STATUSID	Status	N5	Possible statuses can be found in the appendices.
CURRENCYCODE	ISO 4217 currency code of payment	AN3	-
AMOUNT	Amount to be made payable	N12	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
ENDROW	Marker (no key)	-	-

TABLE 28. Additional for Direct Debit payments

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	000000000100002121210000100001
STATUSID	Status	N5	Possible statuses can be found in the appendices.
CURRENCYCODE	ISO 4217 currency code of payment	AN3	-
AMOUNT	Amount	N12	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
ENDROW	Marker (no key)	-	-

TABLE 29. Additional for Voucher payments

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
MERCHANTID	Merchant-ID given by GlobalCollect	N4	-
ORDERID	Order -ID	N10	-
EFFORTID	Payment effort	N5	-
ATTEMPTID	Indicates how many attempts have been made for this payment	N5	-
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	000000000100002121210000100001
STATUSID	Status	N5	Possible statuses can be found in the appendices.
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN12	The payment reference is generated by the payment server
CHANGEISSUEVOUCHERNUMBER	The change voucher number This has to be presented to the consumer	N19	1234567890123456789
CHANGEISSUEVOUCHERCURR	The change voucher currency	AN3	EUR

Key	Definition	Type	Example
	This has to be presented to the consumer		
CHANGEISSUEAMOUNT	The amount of the change voucher This has to be presented to the consumer	N12	1900
CHANGEISSUEEXPIRYDATE	Date that the change voucher will expire (YYYYMMDD) This has to be presented to the consumer	D8	20070228
ENDROW	Marker (no key)	-	-

TABLE 30. Additional for Cash payments

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
MERCHANTID	Merchant-ID given by GlobalCollect	N4	-
ORDERID	Order -ID	N10	-
EFFORTID	Payment effort	N5	-
ATTEMPTID	Indicates how many attempts have been made for this payment	N5	-
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	000000000100002121210000100001
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN12	Note: For Western Union payments this is the Western Union Accountnumber
STATUSID	Status	N5	Possible statuses can be found in the appendices.
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
FORMMETHOD ¹	Method to be used when redirecting	AN4	GET
FORMACTION ¹	URL of the Boleto Bancario	AN4000	https://homologacao.pagador.com.br/pagador/reenvia.asp?id_Transacao=86d61e41-f1ae-43a1-be62-bd3c7=j88d5c
ENDROW	Marker (no key)	-	-

Note:

¹-Only returned for Boleto Bancario Brazil (1503)

TABLE 31. Additional for Real-time Bank Transfer payments

Key	Definition	Type	Example
ROW	Marker (no key)	Type	-
MERCHANTID	Merchant-ID given by GlobalCollect	N4	-
ORDERID	Order -ID	N10	-
EFFORTID	Payment effort	N5	-

Key	Definition	Type	Example
ATTEMPTID	Indicates how many attempts have been made for this payment	N5	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN12	The payment reference is generated by the payment server and needs to be presented to the consumer as a reference to be used for the payment.
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	000000000100002121210000100001
STATUSID	Status	N5	Possible statuses can be found in the appendices.
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
...	<payment product depending fields>	-	-
...	<see the following table>	-	-
ENDROW	Marker (no key)	-	-

Note:

If the Hosted Merchant Link solution is used the response for all relevant payment products will be identical.

TABLE 32. Additional for Hosted Merchant Link

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"GET"
FORMACTION	URL to be used when redirecting the consumer including the REF and the MAC	AN4000	http://ps.gcsip.com/orb/orb?REF=00000905012345678900000100001&MAC=234134adabg3245
REF	Reference	AN50	00000905012345678900000100001
MAC	Signature	AN512	234134adabg3245
RETURNMAC	Signature used by GlobalCollect in conjunction with the provided RETURNURL and the REF.	AN512	8abd57696gh5dg0

Notes:

The Hosted Merchant Link is the preferred solution for all payment products that involve a redirection. If the Hosted Merchant Link solution is not used, the response will be different for each payment product.

The different responses are listed as follows.

All the fields listed below in bold are communicated to the bank. The field FORMMETHOD describes the method to communicate the values to the bank (either a GET or a POST). The field FORMACTION describes the target of the POST or the GET; that is, the URL of the Real-time Banks payment pages.

In the case of giro pay (816), iDEAL (809), Raifeissen ELBA (820) and IPS PRC Debit/Credit Card (400) no values have to be posted by the merchant to the Real-time Bank. GlobalCollect provides the complete URL that has to be used to redirect the consumer.

TABLE 33. Additional for ING Home'Pay - Belgium (801)

Key	Definition	Type	Example
FORMMETHOD	Method is used when redirecting	AN4	"GET"
FORMACTION	URL is used when redirecting the consumer	AN4000	http://homepay.ing.be/EN/index.jsp
CURRENCY	Currency for redirecting to Home'Pay	AN3	EUR
AMOUNT	Amount for redirecting to Home'Pay	AN12	Including point or comma for decimals with a maximum of two decimals
VENDOR_ID	Vendor ID for redirecting Home'Pay.	AN50	-
MESSAGE	Message for redirecting Home'Pay.	AN250	Payment Reference
RETURN_URL	Return URL for Home'Pay	AN250	-
RETURN_METHOD	Return method for Home'Pay	AN50	POST

NOTE:

The payment pages of ING Home'Pay are available in the following languages: English, Dutch, French, and German.

TABLE 34. Additional for Nordea E-maksu - Finland (802)

Key	Definition	Type	Example
FORMMETHOD	Method used when redirecting	AN4	"POST"
FORMACTION	URL used when redirecting the consumer	AN250	"https://solo3.nordea.fi:443/cgi-bin/SOLOPM01"
SOLOPMT_CUR	Currency of payment	AN3	"EUR"
SOLOPMT_AMOUNT	Amount with dot to separate the decimals	N12	"299.00"
SOLOPMT_VERSION	Payment version	AN4	"0002"
SOLOPMT_STAMP	Unambiguous code for technical specification of the payment	AN20	Will be filled with: MERCHANTID (5) + ORDERID (10) + EFFORTID (5)
SOLOPMT_RCV_ID	Merchant's agreement Number	AN10	As supplied by the bank
SOLOPMT_RCV_ACCOUNT	Other account than the standard account	AN14	-
SOLOPMT_RCV_NAME	Other name for the Web store than the standard name	AN20	"GlobalCollect BV"
SOLOPMT_LANGUAGE	1 = Finnish, 2 = Swedish, 3 = English	N1	-
SOLOPMT_REF	Standard reference on the payment	AN20	Will be filled with: PAYMENTREFERENCE
SOLOPMT_DATE	"EXPRESS" or the payment due date	AN10	"EXPRESS"
SOLOPMT_MSG	Message for the account statement of the consumer, as provided to GlobalCollect	AN234	-
SOLOPMT_RETURN	Return address following payment, as provided to GlobalCollect	AN120	-
SOLOPMT_CANCEL	Return address if payment is cancelled, as provided to GlobalCollect	AN120	-
SOLOPMT_REJECT	Return address if payment is rejected, as provided to GlobalCollect	AN120	-
SOLOPMT_MAC	Checksum of the payment details	AN32	-
SOLOPMT_CONFIRM	If confirmation of payment is required	AN3	"YES"

Key	Definition	Type	Example
SOLOPMT_KEYVERS	for example, 0001	N4	"0001"

NOTE:

The payment pages of Nordea E-maksu are available in the following languages: Finish, Swedish, and English.

TABLE 35. Additional for Nordea E-Betaling - Denmark (803)

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"POST"
FORMACTION	URL to be used when redirecting the consumer	AN250	"https://solo3.nordea.fi:443/cgi-bin/SOLOPM01"
SOLOPMT_CUR	Currency of payment	AN3	"DKK"
SOLOPMT_AMOUNT	Amount with dot to separate the decimals	N12	"299.00"
SOLOPMT_VERSION	Payment version	AN4	"0002"
SOLOPMT_STAMP	Unambiguous code for technical specification of the payment	AN20	The field STAMP will be filled with: MERCHANTID (5) + ORDERID (10) + EFFORTID (5)
SOLOPMT_RCV_ID	Merchant's agreement Number	AN10	As supplied by the bank
SOLOPMT_RCV_ACCOUNT	Other account than the standard account	AN14	-
SOLOPMT_RCV_NAME	Other name for the Web store than the standard name	AN20	"GlobalCollect BV"
SOLOPMT_LANGUAGE	1 = Finnish, 2 = Swedish, 3 = English, 4= Estonian, 5=Danish	N1	"5"
SOLOPMT_REF	Standard reference on the payment	AN20	This field will be filled with: PAYMENTREFERENCE
SOLOPMT_DATE	"EXPRESS" or the payment due date	AN10	"EXPRESS"
SOLOPMT_MSG	Not used for Nordea E-betaling - Denmark	AN234	-
SOLOPMT_RETURN	Return address following payment, as provided to GlobalCollect	AN120	-
SOLOPMT_CANCEL	Return address if payment is cancelled, as provided to GlobalCollect	AN120	-
SOLOPMT_REJECT	Return address if payment is rejected, as provided to GlobalCollect	AN120	-
SOLOPMT_MAC	Checksum of the payment details	AN32	-
SOLOPMT_CONFIRM	Confirmation of the payment "YES" (or "NO")	AN3	"YES"
SOLOPMT_KEYVERS	For example, 0001	N4	"0001"

NOTE:

The payment pages of Nordea E-betaling are only available in Danish

TABLE 36. Additional for Nordea E-betaling - Sweden (805)

Key	Definition	Type	Example
FORMMETHOD	Method used when redirecting	AN4	"POST"

Key	Definition	Type	Example
FORMACTION	URL used when redirecting the consumer	AN250	"https://gfs.nb.se:443/e-betalning/direktbetalning"
NB_VERSION	Version of the Nordea system	AN4	"0001"
NB_RCV_ID	Account at the Nordea system	AN14	-
NB_DB_CUR	Currency code of the payment	AN3	"SEK"
NB_DB_AMOUNT	Payment amount (with comma for decimals)	N12	"29,95"
NB_STAMP	Unambiguous code for technical specification of the payment	AN20	This field will be filled with: MERCHANTID (5) ORDERID (10) EFFORTID (5)
NB_DB_REF	Standard reference on the payment	N25	This field filled with: PAYMENTREFERENCE
NB_MAC	Signature of the payment request	AN32	-
NB_CANCEL	Return URL if payment is cancelled by consumer	AN120	-
NB_REJECT	Return URL if payment is rejected by Nordea system	AN120	-
NB_RETURN	Return URL if payment was completed	AN120	-
SOLOPMT_RCV_ACCOUNT	Not used for Nordea Sweden	AN14	-
SOLOPMT_LANGUAGE	Not used for Nordea Sweden	N1	"1"
SOLOPMT_DATE	Not used for Nordea Sweden	AN10	"EXPRESS"
SOLOPMT_KEYVERS	Not used for Nordea Sweden	N4	"0001"
SOLOPMT_CONFIRM	Not used for Nordea Sweden	AN3	"YES"

NOTE:

The payment pages of Nordea E-betalning are available only in Swedish.

TABLE 37. Additional for iDEAL – The Netherlands (809)

Key	Definition	Type	Example
FORMMETHOD	Method used when redirecting	AN4	"GET"
FORMACTION	URL used when redirecting the consumer	AN4000	"https://ideal.abnamro.nl/nl/consumer/ProcessTransaction?ideal=1&ingewikkeldecode=123&trxid=123456789112"
TRANSACTIONID	Unique ID that is assigned by the acquiring bank. This will also appear on the bank statement of the consumer.	N16	1234123456789012
ENTRANCECODE	Additional code that will be provided with the RETURNURL after the transaction. The merchant can check if the combination of this field and the provided TRANSACTIONID correspond to an order.	AN40	0000000001999892061400001000018303610187
ENDROW	Marker (no key)	-	-

NOTE:

The payment pages of iDEAL are only available in Dutch.

TABLE 38. Additional for giro pay – Germany (816)

Key	Definition	Type	Example
FORMMETHOD	Method used when redirecting	AN4	"GET"
FORMACTION	URL used when redirecting the consumer	AN4000	"https://testpm.pago.de/perl/mp/process/multi pay?SessionID=895587601&err=https%3A% 2F%2Fps.gcsip.nl%2Fwdl%2FRequestInfo.js p%3FRETURNSTATUS%3DCANCEL%26&ib v=1"
ENDROW	Marker (no key)	-	-

NOTE:

The payment pages of giro pay are only available in German.

TABLE 39. Additional for all eps Online-Überweisung banks (820-829 & 831)

Key	Definition	Type	Example
FORMMETHOD	Method used when redirecting	AN4	"GET"
FORMACTION	URL used when redirecting the consumer	AN4000	"https://eps.raiffeisen.at/html/ser vice:jsessionId=0000X2LkEFbO XDfZjHHS_p_eF26M:vs3ifa4i?s mi.lib=pay2continue"
BFIBICIDENTIFIER	ISO 9362 Bank Identifier Code (BIC)	AN11	31000
USERID	The User ID at the bank	AN25	30000V000002
TRANSACTIONNOKURL	The Return URL for non successful payments	AN512	"https://www.merchant.com/retu rnNOK.jsp"
REFERENCEIDENTIFIER	Unique Payment reference in communication to WebCollect.	AN35	999100165839000009991211 2400006
DIGSIG	Indicator if a digital signature in the confirmation is desired. The bank may otherwise also sign the confirmation.	AN3	"SIG"
REMITTANCEIDENTIFIER	GlobalCollect Payment Reference	AN35	999100165839
ERRORMESSAGE	A detailed error message	AN255	"Keine Fehler"
BENEFICIARYACCOUNTIDENTIFIER	IBAN account number of the beneficiary	AN34	AT4631000055500643635
MD5FINGERPRINT	A MD5 fingerprint	AN255	05cd49f4102b85578122488292 8ce576
INSTRUCTEDAMOUNT	Transaction amount	N15.2	23.45
CONFIRMATIONURL	The Return URL for successful payments	AN512	"https://www.merchant.com/retu rnOK.jsp"
ERRORCODE	The error code	AN3	000
AMOUNTCURRENCYIDENTIFIER	ISO 4217 currency code	AN3	"EUR"
BENEFICIARYNAMEADDRESSTEXT	Name of the beneficiary	AN140	"GlobalCollect"
PAYMENTINSTRUCTIONIDENTIFIER	Detailed description of the order. Presented in the Internet Banking screen in the first free text field. The data can be changed by the consumer.	AN35	00000099912112400006
ENDROW	Marker (no key)	-	-

NOTE:

The payment pages of the eps Online-Überweisung banks are only available in German.

TABLE 40. Additional for PaySafeCard – Various countries (830)

Key	Definition	Type	Example
FORMMETHOD	Method used when redirecting	AN4	"GET"
FORMACTION	URL used when redirecting the consumer	AN4000	"https://customer.test.at.paysafecard.com/psccustomer/GetCustomerPanelServlet?mid=1000000433&mtid=999100579019&amount=1.00¤cy=EUR&language=de"
ENDROW	Marker (no key)	-	-

TABLE 41. Additional for IPS PRC Debit/Credit Card – China (400)

Key	Definition	Type	Example
FORMMETHOD	Method used when redirecting	AN4	"GET"
FORMACTION	URL used when redirecting the consumer	AN4000	"https://www.ips.net.cn:443/ipay/test_ipayment.asp"
lang	The IPS language code for the transaction	AN1	2
currency	The IPS currency code for the transaction	AN2	01
billNo	The IPS unique identifier (only unique for the day)	AN12	000004000001
merchanturl	The ReturnURL as communicated to IPS	AN	"https://www.merchant.com/return.jsp"
mer_code	The IPS merchantID	AN6	000004
retencodetype	-	AN1	1
date	The transaction date	AN8	20060207
attach	The GlobalCollect unique identifier for the transaction	AN240	000000999121124000080000100001
amount	The requested amount of the transaction	AN10	23.45
rettype		AN1	1
ENDROW	Marker (no key)	-	-

NOTE:

The payment pages of IPS PRC Debit/Credit Card are available in:

Simplified Chinese, English (not the actual payment screens, just the selection screen)

TABLE 42. Additional for PayPal – Various countries (840)

Key	Definition	Type	Example
FORMMETHOD	Method used when redirecting	AN4	"GET"
FORMACTION	URL used when redirecting the consumer	AN4000	"https://ps.gcsip.nl/orb/orb?ACTION=D O_START&REF=000000999120080331010000100001&MAC=RbSBcK%2FFtst7Xa3ahDgJhvoSHb0lbTVjdbh66fV1Wo%3D"
ENDROW	Marker (no key)	-	-

5.13.3. Examples

Bank Payment

```
<XML>
  <REQUEST>
    <ACTION>DO_PAYMENT</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>1</ORDERID>
        <EFFORTID>1</EFFORTID>
        <PAYMENTPRODUCTID>11</PAYMENTPRODUCTID>
        <AMOUNT>29990</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <STREETNUMBER>14</STREETNUMBER>
        <CITY>Barcelona</CITY>
        <INVOICENUMBER>31245</INVOICENUMBER>
        <FIRSTNAME>Jan</FIRSTNAME>
        <PREFIXSURNAME>van</PREFIXSURNAME>
        <SURNAME>Driel</SURNAME>
        <LANGUAGECODE>nl</LANGUAGECODE>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible reply:

```
<XML>
  <REQUEST>
    <ACTION>DO_PAYMENT</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <PAYMENTPRODUCTID>11</PAYMENTPRODUCTID>
        <AMOUNT>29990</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <STREETNUMBER>14</STREETNUMBER>
        <CITY>Barcelona</CITY>
        <INVOICENUMBER>31245</INVOICENUMBER>
        <FIRSTNAME>Jan</FIRSTNAME>
        <PREFIXSURNAME>van</PREFIXSURNAME>
        <SURNAME>Driel</SURNAME>
        <LANGUAGECODE>nl</LANGUAGECODE>
      </PAYMENT>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20040718114145</RESPONSEDATETIME>
      <REQUESTID>231</REQUESTID>
    </META>
    <ROW>
      <EFFORTID>1</EFFORTID>
      <ATTEMPTID>1</ATTEMPTID>
      <ACCOUNT HOLDER>GlobalCollect BV</ACCOUNT HOLDER>
      <SWIFTCODE>ABNA NL 2A</SWIFTCODE>
      <CITY>Amsterdam</CITY>
      <BANKACCOUNTNUMBER>440339464</BANKACCOUNTNUMBER>
      <BANKNAME>ABN AMRO Bank</BANKNAME>
      <ADDITIONALREFERENCE>19998990005</ADDITIONALREFERENCE>
    </ROW>
  </RESPONSE>
</XML>
```

```

    <STATUSDATE>20030829153248</STATUSDATE>
    <PAYMENTREFERENCE>186200004710</PAYMENTREFERENCE>
    <ORDERID>9998990005</ORDERID>
    <STATUSID>800</STATUSID>
    <MERCHANTID>1</MERCHANTID>
    <COUNTRYDESCRIPTION>Nederland</COUNTRYDESCRIPTION>
  </ROW>
</RESPONSE>
</REQUEST>
</XML>

```

Cheque Payment

```

<XML>
  <REQUEST>
    <ACTION>DO_PAYMENT</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>1</ORDERID>
        <EFFORTID>1</EFFORTID>
        <PAYMENTPRODUCTID>12</PAYMENTPRODUCTID>
        <AMOUNT>29990</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <STREETNUMBER>14</STREETNUMBER>
        <CITY>Barcelona</CITY>
        <LANGUAGECODE>n1</LANGUAGECODE>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

With possible reply:

```

<XML>
  <REQUEST>
    <ACTION>DO_PAYMENT</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <PAYMENTPRODUCTID>12</PAYMENTPRODUCTID>
        <AMOUNT>29990</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <STREETNUMBER>14</STREETNUMBER>
        <CITY>Barcelona</CITY>
        <LANGUAGECODE>n1</LANGUAGECODE>
      </PAYMENT>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20040718114145</RESPONSEDATETIME>
      <REQUESTID>231</REQUESTID>
    </META>
    <ROW>
      <ORDERID>9998990006</ORDERID>
      <EFFORTID>1</EFFORTID>
      <ATTEMPTID>1</ATTEMPTID>
      <STATUSID>800</STATUSID>
      <STATUSDATE>20030829155058</STATUSDATE>
      <PAYMENTREFERENCE>186200004720</PAYMENTREFERENCE>
      <ADDITIONALREFERENCE>19998990006</ADDITIONALREFERENCE>
      <CHEQUEACCOUNT HOLDER>GlobalCollect BV</CHEQUEACCOUNT HOLDER>
    </ROW>
  </RESPONSE>
</XML>

```

```

        <POSTALADDRESS1>P.O. Box 8008</POSTALADDRESS1>
        <POSTALADDRESS2>2130 PA Hoofddorp</POSTALADDRESS2>
        <POSTALADDRESS3>The Netherlands</POSTALADDRESS3>
        <COUNTRYDESCRIPTION>Neder land</COUNTRYDESCRIPTION>
    </ROW>
</RESPONSE>
</REQUEST>
</XML>

```

Direct Debit Payment

```

<XML>
  <REQUEST>
    <ACTION>DO_PAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>1</ORDERID>
        <EFFORTID>1</EFFORTID>
        <PAYMENTPRODUCTID>701</PAYMENTPRODUCTID>
        <AMOUNT>29990</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <ACCOUNTNUMBER>1234567</ACCOUNTNUMBER>
        <ACCOUNTNAME>Cruijff</ACCOUNTNAME>
        <SURNAME>Cruijff</SURNAME>
        <STREET>Camp Nou</STREET>
        <HOUSENUMBER>14</HOUSENUMBER>
        <CITY>Barcelona</CITY>
        <ZIP>1000 AA</ZIP>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <LANGUAGECODE>n1</LANGUAGECODE>
        <DATECOLLECT>20030831</DATECOLLECT>
        <DIRECTDEBITTEXT>0000000019998990011</DIRECTDEBITTEXT>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

With possible reply:

```

<XML>
  <REQUEST>
    <ACTION>DO_PAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>1</ORDERID>
        <EFFORTID>1</EFFORTID>
        <PAYMENTPRODUCTID>701</PAYMENTPRODUCTID>
        <AMOUNT>29990</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <ACCOUNTNUMBER>1234567</ACCOUNTNUMBER>
        <ACCOUNTNAME>Cruijff</ACCOUNTNAME>
        <SURNAME>Cruijff</SURNAME>
        <STREET>Camp Nou</STREET>
        <HOUSENUMBER>14</HOUSENUMBER>
        <CITY>Barcelona</CITY>
        <ZIP>1000 AA</ZIP>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <LANGUAGECODE>n1</LANGUAGECODE>
        <DATECOLLECT>20030831</DATECOLLECT>
        <DIRECTDEBITTEXT>0000000019998990011</DIRECTDEBITTEXT>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

```

</PARAMS>
<RESPONSE>
<RESULT>OK</RESULT>
<META>
<RESPONSEDATETIME>20040718114145</RESPONSEDATETIME>
<REQUESTID>231</REQUESTID>
</META>
<ROW>
<ORDERID>9998990011</ORDERID>
<EFFORTID>1</EFFORTID>
<ATTEMPTID>1</ATTEMPTID>
<STATUSID>600</STATUSID>
<STATUSDATE>20030829164745</STATUSDATE>
<PAYMENTREFERENCE>18600000560</PAYMENTREFERENCE>
<ADDITIONALREFERENCE>19998990011</ADDITIONALREFERENCE>
</ROW>
</RESPONSE>
</REQUEST>
</XML>

```

Credit Card Payment

```

<XML>
<REQUEST>
<ACTION>DO_PAYMENT</ACTION>
<META>
<MERCHANTID>1</MERCHANTID>
<IPADDRESS>123.123.123.123</IPADDRESS>
<VERSION>1.0</VERSION>
</META>
<PARAMS>
<PAYMENT>
<ORDERID>1</ORDERID>
<EFFORTID>1</EFFORTID>
<PAYMENTPRODUCTID>1</PAYMENTPRODUCTID>
<AMOUNT>2345</AMOUNT>
<CURRENCYCODE>EUR</CURRENCYCODE>
<CREDITCARDNUMBER>4567350000427977</CREDITCARDNUMBER>
<EXPIRYDATE>1206</EXPIRYDATE>
<COUNTRYCODE>NL</COUNTRYCODE>
<LANGUAGECODE>n1</LANGUAGECODE>
</PAYMENT>
</PARAMS>
</REQUEST>
</XML>

```

With possible reply:

```

<XML>
<REQUEST>
<ACTION>DO_PAYMENT</ACTION>
<META>
<MERCHANTID>1</MERCHANTID>
<IPADDRESS>123.123.123.123</IPADDRESS>
<VERSION>1.0</VERSION>
<REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
</META>
<PARAMS>
<PAYMENT>
<ORDERID>1</ORDERID>
<EFFORTID>1</EFFORTID>
<PAYMENTPRODUCTID>1</PAYMENTPRODUCTID>
<AMOUNT>2345</AMOUNT>
<CURRENCYCODE>EUR</CURRENCYCODE>
<CREDITCARDNUMBER>4567350000427977</CREDITCARDNUMBER>
<EXPIRYDATE>1206</EXPIRYDATE>
<COUNTRYCODE>NL</COUNTRYCODE>
<LANGUAGECODE>n1</LANGUAGECODE>
</PAYMENT>
</PARAMS>
<RESPONSE>
<RESULT>OK</RESULT>
<META>
<RESPONSEDATETIME>20040718114145</RESPONSEDATETIME>

```

```
                <REQUESTID>231</REQUESTID>
            </META>
        <ROW>
            <ORDERID>9998990013</ORDERID>
            <EFFORTID>1</EFFORTID>
            <ATTEMPTID>1</ATTEMPTID>
            <STATUSID>800</STATUSID>
            <STATUSDATE>20030829171416</STATUSDATE>
            <PAYMENTREFERENCE>185800005380</PAYMENTREFERENCE>
            <ADDITIONALREFERENCE>1998990013</ADDITIONALREFERENCE>
        </ROW>
    </RESPONSE>
</REQUEST>
</XML>
```

Or

```
...
<RESPONSE>
    <RESULT>NOK</RESULT>
    <META>
        <RESPONSEDATETIME>20040718114145</RESPONSEDATETIME>
        <REQUESTID>231</REQUESTID>
    </META>
    <ERROR>
        <CODE>21000020</CODE>
        <MESSAGE>
            REQUEST 1212121 VALUE 4567350000427976 OF FIELD CREDITCARDNUMBER DID NOT
            PASS THE
            LUHNCHECK
        </MESSAGE>
    </ERROR>
</RESPONSE>
```

5.14 Do Payout

It is used to send a request to GlobalCollect to perform a Payout by means of bank transfer.

5.14.1. Input keys

Do Payout structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
ORDER
PAYMENT
  
```

Key	Definition	Type	Req	Example
ACTION	DO_PAYOUT	AN	R	DO_PAYOUT
META	Marker (no key)	-	-	-
MERCHANTID	ID of Merchant	N10	R	8888
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	-	-
PARAMS	Marker (no key)	-	-	-
ORDER	Marker (no key)	-	-	-
ORDERID	Unique identifier. The combination of MerchantID and OrderID must be unique within WebCollect.	N10	R	1234567890
LANGUAGECODE	Language code	AN2	R	en
MERCHANTREFERENCE	Reference identifying the order, customer or transaction in the merchants own system. This is reported in daily report-file. Required to uniquely identify the transaction.	AN30	R ¹	GC0000888812345678902006103101
INVOICENUMBER	Reference identifying the invoice, the order is referring to in the merchants systems.	AN20	O	INV200610310001
CUSTOMERID	Reference identifying the consumer in the merchants systems.	AN15	O	CUST12345678901234
SURNAME	Surname of consumer	AN35	O	-
FIRSTNAME	First name of consumer	AN15	O	-
COMPANYNAME	CompanyName of consumer	AN40	O	-
STREET	Street of consumer	AN50	O	-
HOUSENUMBER	House Number of consumer	AN15	O	-
ZIP	Zip of the consumer	AN10	O	-
CITY	City of the consumer	AN40	O	-
STATE	State of the consumer	AN35	O	-
EMAIL	Emailaddress of the consumer	AN70	O	-

Key	Definition	Type	Req	Example
ENDORDER	Marker (no key)	-	-	-
PAYMENT	Marker (no key)	-	-	-
CURRENCYCODE	ISO 4217 currency code of payment	AN3	R	EUR
AMOUNT	Amount (in cents!) to be refunded	N12	R	1990 (=19.90)
COUNTRYCODE	ISO3166 country code of consumer	AN2	R ⁽²⁾	DE
SURNAME	Surname billing	N35	R ⁽³⁾	-
FIRSTNAME	First name billing	N15	O ⁽⁴⁾	-
COMPANYNAME	CompanyName billing	AN40	O ⁽⁴⁾	-
STREET	Street billing	AN50	R ⁽³⁾	-
HOUSENUMBER	House Number billing	AN15	O ⁽⁴⁾	-
ZIP	Zip billing	AN10	O ⁽⁵⁾	-
CITY	City billing	AN40	R ⁽³⁾	-
STATE	State billing	AN35	O ⁽⁴⁾	-
EMAIL	Emailaddress billing	AN70	O ⁽⁴⁾	-
Payment product (= country) specific parameters, see table below				
ENDPAYMENT	Marker (no key)	-	-	-
ENDPARAMS	Marker (no key)	-	-	-

Note:

1- Required by GlobalCollect.

2-The payment product is automatically determined based on the country code. See the following table.

3-If the required field is empty; value is copied from same field in order segment. If that is empty too an error will occur.

4-If optional field is empty; value is copied from same field in order segment.

5-ZIP is required only for Norway and US.

TABLE 43. Bank payouts The Netherlands (1201)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R ⁽¹⁾	1201 (Bank payout The Netherlands)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R ⁽²⁾	NL
SWIFTCODE	Swiftcode	AN11	O	ABNANL2A
IBAN	IBAN (International Bank Account Number)	AN18	O	NL09ABNA0440339464
BIC	BIC (Bank Identification Code)	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Rekeningnummer	N9	R	440339464
ACCOUNTNAME	Account holder	AN30	R	GlobalCollect BV
BANKNAME	Name of the consumer bank	AN40	O	ABN Amro
CUSTOMERBANKCITY	City of the consumer bank	AN35	R	Amsterdam

Key	Definition	Type	Req	Example
PAYOUTDATE	Date of the payout sent to the bank by GlobalCollect	N8	O	YYYYMMDD, e.g. 20061031 = October 31st, 2006.
PAYOUTTEXT	Text to be printed on the bank account statement of the creditor	AN50 ⁽³⁾	R	

Note:

¹-If not filled by default, determined based on country-code (1201 for country-code NL)

²-If not filled by default, copied from country-code.

³-This is the maximum number of characters that is printed. Entering a text string longer than this limit will not result in an error. However, the text string is cut off at the limit.

TABLE 44. Bank payouts Germany (1202)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R ⁽¹⁾	1202 (Bank payout Germany)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R ⁽²⁾	DE
SWIFTCODE	Swiftcode	AN11	O	COBADEFF
IBAN	IBAN (International Bank Account Number)	AN22	O	DE89370400440532013000
BIC	BIC (Bank Identification Code)	AN11	O	COBADEFF
BANKACCOUNTNUMBER	Kontonummer	N10	R	0223350000
BANKCODE	Bankleitzahl	N8	R	10040000
ACCOUNTNAME	Account holder	AN35	R	GlobalCollect B.V.
BANKNAME	Name of the consumer bank	AN40	O	Commerzbank
CUSTOMERBANKCITY	City of the consumer bank	AN40	O	Berlin
PAYOUTDATE	Date of the payout sent to the bank by GlobalCollect	N8	O	YYYYMMDD, e.g. 20061031 = October 31st, 2006.
PAYOUTTEXT	Text to be printed on the bank account statement of the creditor	AN50 ⁽³⁾	R	-

Note:

²-If not filled by default, determined based on country-code (1202 for country-code DE).

³-If not filled by default, copied from country-code.

⁴-This is the maximum number of characters that is printed. Entering a text string longer than this limit will not result in an error. However, the text string is cut off at the limit.

TABLE 45. Bank payouts France (1204)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R ⁽¹⁾	1204 (Bank payout France)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R ⁽²⁾	FR
SWIFTCODE	Swiftcode	AN11	O	BNPAFRPPPLZ
IBAN	IBAN (International Bank Account Number)	AN27	O	FR7630004008190001002311661
BIC	BIC (Bank Identification Code)	AN11	O	BNPAFRPPPLZ

Key	Definition	Type	Req	Example
BANKACCOUNTNUMBER	Numero de compte	AN11	R	00010023116
BANKCODE	Code Banque/Etablissement	N5	R	30004
BRANCHCODE	Code guichet	N5	R	00819
BANKCHECKDIGIT	Clé RIB/Clé controle	N2	R	61
ACCOUNTNAME	Account holder	AN35	R	GlobalCollect BV
BANKNAME	Name of the consumer bank	AN24	R	BNP Paribas
CUSTOMERBANKCITY	City of the consumer bank	AN40	R	Paris
PAYOUTDATE	Date of the payout sent to the bank by GlobalCollect	N8	O	YYYYMMDD, e.g. 20061031 = October 31st, 2006.
PAYOUTTEXT	Text to be printed on the bank account statement of the creditor	AN18 ⁽³⁾	R	-

Note:

¹-If not filled by default, determined based on country-code (1204 for country-code FR).

²-If not filled by default, copied from country-code

³-This is the maximum number of characters that is printed. Entering a text string longer than this limit will not result in an error. However, the text string is cut off at the limit.

TABLE 46. Bank payouts United Kingdom (1205), Isle of Man (1233), Jersey (1234) & Guernsey (1235)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R ⁽¹⁾	1205 (Bank payout United Kingdom) or 1233, 1234, 1235
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R ⁽²⁾	GB or JE or GG or IM
SWIFTCODE	Swiftcode	AN11	O	BARCGB2105E
IBAN	IBAN (International Bank Account Number)	AN22	O	GB20BARC20000070304247
BIC	BIC (Bank Identification Code)	AN11	O	BARCGB2105E
BANKACCOUNTNUMBER	Account number	N8	R	70304247
BANKCODE	Sort code	N6	R	200000
ACCOUNTNAME	Account holder	AN35	R	GlobalCollect BV
BANKNAME	Name of the consumer bank	AN40	O	Barclays
CUSTOMERBANKCITY	City of the consumer bank	AN40	O	London
PAYOUTDATE	Date of the payout sent to the bank by GlobalCollect	N8	O	YYYYMMDD, e.g. 20061031 = October 31st, 2006.
PAYOUTTEXT	Text to be printed on the bank account statement of the creditor	AN50 ⁽³⁾	R	-

Note:

¹-If not filled by default, determined based on country-code (1205 for country-code GB).

²-If not filled by default, copied from the country-code.

³-These are the maximum number of characters that are printed. Entering a text string longer than this limit will not result in an error. However, the text string is cut off at the limit.

TABLE 47. Bank payouts Australia (1232)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R ⁽¹⁾	1232 (Bank payout Australia)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R ⁽²⁾	AU
SWIFTCODE	Swiftcode	AN11	O	CTBAAU2S
BANKACCOUNTNUMBER	Account number	AN9	R	11002112
ACCOUNTNAME	Account holder	AN35	R	GlobalCollect BV
BANKCODE	BSB NUMBER	N6	R	062000
BANKNAME	Name of the consumer bank	AN40	R	Commonwealth Bank
CUSTOMERBANKCITY	City of the consumer bank	AN40	R	Sydney
PAYOUTDATE	Date of the payout sent to the bank by GlobalCollect	N8	O	YYYYMMDD, e.g. 20061031 = October 31st, 2006.
PAYOUTTEXT	Text to be printed on the bank account statement of the creditor	AN30 ⁽³⁾	R	-

Note:

¹-If not filled by default, determined based on country-code (1232 for country-code AU).

²-If not filled by default, copied from country-code.

³-This is the maximum number of characters that are printed. Entering a text string longer than this limit will not result in an error. However, the text string is cut off at the limit.

TABLE 48. Bank payouts Austria (1203)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R ⁽¹⁾	1203 (Bank payout Austria)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R ⁽²⁾	AT
SWIFTCODE	Swiftcode	AN11	O	RZBA AT WW
IBAN	IBAN (International Bank Account Number)	AN20	O	AT463100055500643635
BIC	BIC (Bank Identification Code)	AN11	O	RZBA AT WW
BANKACCOUNTNUMBER	Kontonummer	N11 ⁽³⁾	R	55500643635
BANKCODE	Bankleitzahl	N5	R	31000
ACCOUNTNAME	Account holder	AN35	R	GlobalCollect BV
BANKNAME	Name of the consumer bank	AN40	O ⁽⁴⁾	Raiffeisen Zentral Bank
CUSTOMERBANKCITY	City of the consumer bank	AN40	R	Wien
PAYOUTDATE	Date of the payout sent to the bank by GlobalCollect	N8	O	YYYYMMDD, e.g. 20061031 = October 31st, 2006.
PAYOUTTEXT	Text to be printed on the bank account statement of the creditor	AN30 ⁽⁵⁾	R	-

Note:

¹-If not filled by default, determined based on country-code (1203 for country-code AT).

²-If not filled by default, copied from country-code.

³-The Bank Account Number can be from 4 ~11 digits.

⁴-If not filled by default, determined based on Bank Code.

⁵-This is the maximum number of characters that will be printed. Entering a text string longer than this limit will not result in an error. However, the text string will be cut off at the limit.

TABLE 49. Bank payouts Denmark (1210)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R ⁽¹⁾	1210 (Bank payout Denmark)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R ⁽²⁾	DK
SWIFTCODE	Swiftcode	AN11	O	DABADKKK
IBAN	IBAN (International Bank Account Number)	AN18	O	DK5830003001214446
BIC	BIC (Bank Identification Code)	AN11	O	DABADKKK
BANKACCOUNTNUMBER	Kontonummer	N14 ⁽³⁾	R	3001 3001214446
BANKCODE	Registreringsnummer	N4	O ⁽⁴⁾	3001, only known by corporate customers
ACCOUNTNAME	Account holder	AN35	R	GlobalCollect BV
BANKNAME	Name of the consumer bank	AN40	R	Danske Bank
CUSTOMERBANKCITY	City of the consumer bank	AN40	R	Copenhagen
PAYOUTDATE	Date of the payout sent to the bank by GlobalCollect	N8	O	YYYYMMDD, e.g. 20061031 = October 31st, 2006.
PAYOUTTEXT	Text to be printed on the bank account statement of the creditor	AN30 ⁽⁵⁾	R	-

Note:

¹-If not filled by default, determined based on country-code (1210 for country-code DK).

²-If not filled by default, copied from country-code.

³-The Bank Account Number is 10 digits without the 4-digit Bank Code. The minimum length of the bank code is 4 digits.

⁴-Required if not filled in as part of Bank Account Number

⁵-This is the maximum number of characters that are printed. Entering a text string longer than this limit will not result in an error. However, the text string is cut off at the limit.

TABLE 50. Bank payouts Italy (1208)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R ⁽¹⁾	1208 (Bank payout Italy)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R ⁽²⁾	IT
SWIFTCODE	Swiftcode	AN11	O	IBSPITTM
IBAN	IBAN (International Bank Account Number)	AN27	O	IT62K0102501020100000585002
BIC	BIC (Bank Identification Code)	AN11	O	IBSPITTM
BANKACCOUNTNUMBER	Numero di conto	AN12 ⁽³⁾	R	100000585002
BANKCODE	ABI Code	N5	R	01025
BRANCHCODE	CAB Code	N5	R	01020
BANKCHECKDIGIT	CIN (Control Internal Number)	A1	O	K, if left blank, payment will pass domestic clearing
ACCOUNTNAME	Account holder	AN35	R	GlobalCollect BV
BANKNAME	Name of the consumer bank	AN40	R	San Paolo IMI

Key	Definition	Type	Req	Example
CUSTOMERBANKCITY	City of the consumer bank	AN40	O	Torino
PAYOUTDATE	Date of the payout sent to the bank by GlobalCollect	N8	O	YYYYMMDD, e.g. 20061031 = October 31st, 2006.
PAYOUTTEXT	Text to be printed on the bank account statement of the creditor	AN30 ⁽⁴⁾	R	-

Note:

- ¹-If not filled by default, determined based on country-code (1208 for country-code IT).
- ²-If not filled by default, copied from country-code.
- ³-Must add leading 0's if Bank Account Number is less than 12 digits.
- ⁴-This is the maximum number of characters that are printed. Entering a text string longer than this limit will not result in an error. However, the text string is cut off at the limit.

TABLE 51. Bank payouts Spain (1209)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R ⁽¹⁾	1209 (Bank payout Spain)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R ⁽²⁾	ES
SWIFTCODE	Swiftcode	AN11	O	BBVA ES MM
IBAN	IBAN (International Bank Account Number)	AN24	O	ES2201823999350291509035
BIC	BIC (Bank Identification Code)	AN11	O	BBVA ES MM
BANKACCOUNTNUMBER	BankAccountNumber	N20 ⁽³⁾	R	01823999350291509035; consumers tend to only mention the last part.
ACCOUNTNAME	Account holder	AN35	R	GlobalCollect BV
BANKNAME	Name of the consumer bank	AN40	R	BBVA
CUSTOMERBANKCITY	Banco Ciudad	AN40	O	Madrid
PAYOUTDATE	Date of the payout sent to the bank by GlobalCollect	N8	O	YYYYMMDD, e.g. 20061031 = October 31st, 2006.
PAYOUTTEXT	Text to be printed on the bank account statement of the creditor	AN30 ⁽⁴⁾	R	-

Note:

- ¹-If not filled by default, determined based on country-code (1209 for country-code ES).
- ²-If not filled by default, copied from country-code.
- ³-The Bank Account Number consists of: 4-digit Bank Code + 4-digit Branch Code + 2-digit Check Digit + 6-digit Account Number.
- ⁴-This is the maximum number of characters that are printed. Entering a text string longer than this limit will not result in an error. However, the text string is cut off at the limit.

TABLE 52. Bank payouts Switzerland (1207)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R ⁽¹⁾	1207 (Bank payout Switzerland)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R ⁽²⁾	CH
SWIFTCODE	Swiftcode	AN11	O	UBSWCHZH80A

Key	Definition	Type	Req	Example
IBAN	IBAN (International Bank Account Number)	AN21	O	CH4600230230101131130
BIC	BIC (Bank Identification Code)	AN11	O	UBSWCHZH80A
BANKACCOUNTNUMBER	Kontonummer	AN16 ⁽³⁾	R	2301011311301234
BANKCODE	Clearingnummer	N5 ⁽⁴⁾	R	80005
ACCOUNTNAME	Account holder	AN35	R	GlobalCollect BV
BANKNAME	Name of the consumer bank	AN40	R	UBS
CUSTOMERBANKCITY	City of the consumer bank	AN40	O	Zurich
PAYOUTDATE	Date of the payout sent to the bank by GlobalCollect	N8	O	YYYYMMDD, e.g. 20061031 = October 31st, 2006.
PAYOUTTEXT	Text to be printed on the bank account statement of the creditor	AN30 ⁽⁵⁾	R	-

Note:

- 1-If not filled by default, determined based on country-code (1207 for country-code CH)*
- 2-If not filled default, copied from country-code*
- 3-The Bank Account Number can be 1 ~ 16-digit alphanumeric characters*
- 4-The Bank Code can be 3 ~ 5 digits*
- 5-This is the maximum number of characters that are printed. Entering a text string longer than this limit will not result in an error. However, the text string is cut off at the limit.*

TABLE 53. Bank payouts USA (1230)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R ⁽¹⁾	1230 (Bank payout USA)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R ⁽²⁾	US
BANKACCOUNTNUMBER	Account number	AN34	R	2000032586930
BANKCODE	ABA number/Transit Routing Number	AN9	R	031201467
ACCOUNTNAME	Account holder	AN35	R	GlobalCollect BV
CUSTOMERBANKCITY	City of the consumer bank	AN40	R	Charlotte
PAYOUTDATE	Date of the payout sent to the bank by GlobalCollect	N8	O	YYYYMMDD, e.g. 20061031 = October 31st, 2006.
PAYOUTTEXT	Text to be printed on the bank account statement of the creditor	AN30 ⁽³⁾	R	-

Note:

- 1-If not filled default, determined based on country-code (1230 for country-code US)*
- 2-If not filled default, copied from country-code*
- 3-This is the maximum number of characters that are printed. Entering a text string longer than this limit will not result in an error. However, the text string is cut off at the limit.*
- 4-Consumer's personal address and city are the required fields for US Payouts*

TABLE 54. Bank payouts Canada (1231)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R ⁽¹⁾	1231 (Bank payout Canada)

Key	Definition	Type	Req	Example
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R ⁽²⁾	CA
BANKACCOUNTNUMBER	Account number	AN12	R ⁽³⁾	00002-1398-668
BANKCODE	ABA number	N3	R	003
BRANCHCODE	Transit number	N5	O ⁽⁴⁾	00002
ACCOUNTNAME	Account holder	AN35	R	GlobalCollect BV
CUSTOMERBANKCITY	City of the consumer bank	AN40	R	Toronto
BANKNAME	Name of the consumer bank	AN40	R	Royal Bank of Canada
PAYOUTDATE	Date of the payout sent to the bank by GlobalCollect	N8	O	YYYYMMDD, e.g. 20061031 = October 31st, 2006.
PAYOUTTEXT	Text to be printed on the bank account statement of the creditor	AN30 ⁽⁵⁾	R	-

Note:

¹-If not filled default, determined based on country-code (1231 for country-code Canada)

²-If not filled default, copied from country-code

³-The Bank Account Number can be 7 digits without the Branch Code

⁴-Required if not filled in as part of Bank Account Number

⁵-This is the maximum number of characters that are printed. Entering a text string longer than this limit will not result in an error. However, the text string is cut off at the limit.

5.14.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	'OK' or 'NOK'	AN	'OK'
META	Marker (no key)	-	-
		-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ROW	Marker optional block	-	-
MERCHANTID	Merchant ID	N10	1234
ORDERID	Order ID	N10	2006102701
EFFORTID	Internal sequence number	N5	-1
ATTEMPTID	Attempt number	N5	1
STATUSID	Status	N5	800
STATUSDATE	Date and time of refund	N14	20061027192442
PAYMENTREFERENCE	Refund reference	N20	0
ADDITIONALREFERENCE	Additional reference	N20	EX2006102701
EXTERNALREFERENCE	External reference	N20	EX2006102701
ENDROW	Marker (no key)	-	-

Key	Definition	Type	Example
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'400300'
MESSAGE	Message for error or event	AN4000	'PAYMENTATTEMPT (MERCHANTID={0}, ORDERID={1}, EFFORTID={2}) NOT_FOUND'
ENDERROR	Marker (no key)	-	-

5.14.3. Example

```

<XML>
  <REQUEST>
    <ACTION>DO_PAYOUT</ACTION>
    <META>
      <MERCHANTID>1234</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>2006102701</ORDERID>
        <MERCHANTREFERENCE>EX2006102701</MERCHANTREFERENCE>
        <LANGUAGECODE>de</LANGUAGECODE>
        <SURNAME>Möller</SURNAME>
        <STREET>Schönestraüme</STREET>
        <HOUSENUMBER>102</HOUSENUMBER>
        <CITY>München</CITY>
        <ZIP>D-9876</ZIP>
        <EMAIL>moller@testing.de</EMAIL>
      </ORDER>
      <PAYMENT>
        <COUNTRYCODE>DE</COUNTRYCODE>
        <AMOUNT>1450</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <PAYOUTDATE>20061030</PAYOUTDATE>
        <PAYOUTTEXT>Gruesse von GlobalCollect</PAYOUTTEXT>
        <BANKACCOUNTNUMBER>987654321098</BANKACCOUNTNUMBER>
        <ACCOUNTNAME>Müller</ACCOUNTNAME>
        <BANKCODE>76543210</BANKCODE>
        <BANKNAME>Deutsche Bank</BANKNAME>
        <CUSTOMERBANKCITY>München</CUSTOMERBANKCITY>
        <BANKCOUNTRYCODE>DE</BANKCOUNTRYCODE>
        <SWIFTCODE>DBDE0023</SWIFTCODE>
        <IBAN>IBAN567890123456789012</IBAN>
        <BIC>BIC45678901</BIC>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

With possible result:

```

<XML>
  <REQUEST>
    <ACTION>DO_PAYOUT</ACTION>
    <META>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <MERCHANTID>1234</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>20.60.115.38</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <MERCHANTREFERENCE>EX2006102701</MERCHANTREFERENCE>
        <SURNAME>Möller</SURNAME>
        <STREET>Schönestraüme</STREET>
        <HOUSENUMBER>102</HOUSENUMBER>

```

```
<EMAIL>moller@testing.de</EMAIL>
<LANGUAGECODE>de</LANGUAGECODE>
<CITY>München</CITY>
<ZIP>D-9876</ZIP>
<ORDERID>2006102701</ORDERID>
</ORDER>
<PAYMENT>
  <ACCOUNTNAME>Müller</ACCOUNTNAME>
  <BANKCOUNTRYCODE>DE</BANKCOUNTRYCODE>
  <CUSTOMERBANKCITY>München</CUSTOMERBANKCITY>
  <PAYOUTDATE>20061030</PAYOUTDATE>
  <CURRENCYCODE>EUR</CURRENCYCODE>
  <PAYOUTTEXT>Gruesse von GlobalCollect</PAYOUTTEXT>
  <AMOUNT>1450</AMOUNT>
  <BIC>BIC45678901</BIC>
  <BANKACCOUNTNUMBER>987654321098</BANKACCOUNTNUMBER>
  <BANKNAME>Deutsche Bank</BANKNAME>
  <COUNTRYCODE>DE</COUNTRYCODE>
  <IBAN>IBAN567890123456789012</IBAN>
  <SWIFTCODE>DBDE0023</SWIFTCODE>
  <BANKCODE>76543210</BANKCODE>
</PAYMENT>
</PARAMS>
<RESPONSE>
  <RESULT>OK</RESULT>
  <META>
    <REQUESTID>204999</REQUESTID>
    <RESPONSEDATETIME>20061027143541</RESPONSEDATETIME>
  </META>
  <ROW>
    <STATUSID>800</STATUSID>
    <ADDITIONALREFERENCE>EX2006102701</ADDITIONALREFERENCE>
    <EXTERNALREFERENCE>EX2006102701</EXTERNALREFERENCE>
    <EFFORTID>-1</EFFORTID>
    <PAYMENTREFERENCE>0</PAYMENTREFERENCE>
    <ATTEMPTID>1</ATTEMPTID>
    <MERCHANTID>8888</MERCHANTID>
    <STATUSDATE>20061027143541</STATUSDATE>
    <ORDERID>2006102701</ORDERID>
  </ROW>
</RESPONSE>
</REQUEST>
</XML>
```

5.15 Do Postal Reminder

This function is used to send out postal reminders for outstanding transactions.

5.15.1. Input keys

The request contains the following structure:

```

REQUEST
  ACTION
  META
  PARAMS
  PAYMENT
  
```

Key	Definition	Type	Req	Example
ACTION	DO_POSTAL_REMINDER	AN	R	DO_POSTAL_REMINDER
META	Marker (no key)	-	-	-
MERCHANTID	ID for merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	-	-
PARAMS	Marker (no key)	-	-	-
PAYMENT	Marker (no key)	-	-	-
ORDERID	Order ID of order to refund	N10	R	9998890004
EFFORTID	Effort ID of the order to refund. If left empty effort 1 is presumed.	N5	R	-
ATTEMPTID	Attempt ID of the order. If not delivered the last outstanding attempt is taken.	N5	O	-
FREETEXT	Free text for mailed reminders.	AN10	O	-
SURNAME	Surname of the person, which the mailed reminders is for.	AN35	R ¹	-
FIRSTNAME	Firstname of the person. which the mailed reminders is for.	AN15	O	-
PREFIXSURNAME	Prefix of the person, which the mailed reminders is for.	AN15	O	-
TITLE	Title of the person, which the mailed reminders is for.	AN35	O	-
COMPANYNAME	Companyname of the person, which the mailed reminders is for.	AN40	O	-
COMPANYDATA	Companydata of the person, which the mailed reminders is for.	AN50	O	-
STREET	Street of the person, which the mailed reminders is for.	AN50	R ¹	-
HOUSENUMBER	Housenumber of the person, which the mailed reminders is for.	AN15	R ¹	-
ADDITIONALADDRESSINFO	Additional addressinformation of the person for which the mailed reminders is for.	AN50	O	-

Key	Definition	Type	Req	Example
ZIP	Postalcode of the person for which the mailed reminders is for.	AN10	O	-
CITY	City of the person for which the mailed reminders is for.	AN40	R ¹	-
STATE	State of the person for which the mailed reminders is for.	AN35	O	-
COUNTRYCODE	ISO 3166 Countrycode of the person for which the mailed reminders is for.	AN30	O	-
CUSTOMERID	Customerid of the person for which the mailed reminders is for.	AN15	O	-
SEX	Sex of the person for which the mailed reminders is for.	AN1	O	-
VATNUMBER	VAT number consumer	AN17	O	VAT 16
INVOICETYPE	For future use can be left empty	AN2	O	N
INVOICEDATE	Date and time on invoice (YYYYMMDDHH24MISS)	D	O	20030301000000
INVOICECLASS	For future use can be left empty	AN10	O	-
TEXTQUALIFIER1	For printed invoices	AN10	O	TEXTQ1
TEXTQUALIFIER2	For printed invoices	AN10	O	TEXTQ2
TEXTQUALIFIER3	For printed invoices	AN10	O	TEXTQ3
INVOICECLASS	For mailed reminders.	AN10	O	-
LANGUAGECODE	ISO 639 language code of the person for which the mailed reminders is for.	AN2	O	-
ENDPAYMENT	Marker (no key)	-	-	-
ENDPARAMS	Marker (no key)	-	-	-

Note:

¹ Data from original order is used if not provided

5.15.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)		Refer to WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'400300'
MESSAGE	Message for error or event	AN4000	'PAYMENTATTEMPT (MERCHANTID={0}, ORDERID={1}, EFFORTID={2}) NOT_FOUND'

ENDERROR	Marker (no key)	-	-
----------	-----------------	---	---

5.15.3. Example

```
<XML>
  <REQUEST>
    <ACTION>DO_POSTAL_REMINDER</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>1234555579</ORDERID>
        <EFFORTID>1</EFFORTID>
        <LANGUAGECODE>en</LANGUAGECODE>
        <REMINDERMESSAGE>Please pay within 5 days</REMINDERMESSAGE>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>DO_POSTAL_REMINDER</ACTION>
    <META>
      <REQUESTIPADDRESS>193.18.2.2</REQUESTIPADDRESS>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>1234555579</ORDERID>
        <REMINDERMESSAGE>Please pay within 5 days</REMINDERMESSAGE>
        <LANGUAGECODE>en</LANGUAGECODE>
        <EFFORTID>1</EFFORTID>
      </PAYMENT>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20040716152625</RESPONSEDATETIME>
      <REQUESTID>8</REQUESTID>
    </META>
    <ROW>
      <EFFORTID>1</EFFORTID>
      <ATTEMPTID>3</ATTEMPTID>
      <ORDERID>1234555579</ORDERID>
      <ADDITIONALREFERENCE>00001123455557900001<
        /ADDITIONALREFERENCE>
      <MERCHANTID>1</MERCHANTID>
      <META>{RESPONSEDATETIME=20040716152625, REQUESTID=8}</META>
      <STATUSID>800</STATUSID>
      <PAYMENTREFERENCE>109</PAYMENTREFERENCE>
      <EXTERNALREFERENCE>0000112345555790000100003</
        EXTERNALREFERENCE>
      <STATUSDATE>20020716152321</STATUSDATE>
    </ROW>
  </RESPONSE>
</REQUEST>
</XML>
```

5.16 Do Refund

Refunds can be performed on credit card and bank payments present in WebCollect and (in the first weeks) on orders, which are not present in WebCollect.

To accommodate the differences in the data for bank refunds, several payment products have been created. An overview of all the required fields for each of these payment products is given in the following table. The local name of the field is also provided.

5.16.1. Input keys

Do Refund structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
PAYMENT
  
```

Key	Definition	Type	Req	Example
ACTION	DO_REFUND	AN	R	DO_REFUND
META	Marker (no key)	-	-	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	-	-
PARAMS	Marker (no key)	-	-	-
PAYMENT	Marker (no key)	-	-	-
ORDERID	When order exists in WebCollect: Unique ID of the original order. ----- When no order exists in WebCollect: Use your own reference. This orderid is not re-usable in the future.	N10	R	123
EFFORTID	Payment number in cases of recurring payments only.	N5	O	1
MERCHANTREFERENCE	When MERCHANTREFERENCE has been used in the request of the original order: Use the field MERCHANTREFERENCE instead of REFERENCEORIGPAYMENT. ----- When MERCHANTREFERENCE has NOT been used in the request of the	AN30	R	e.g.000000002200000555550000100001

Key	Definition	Type	Req	Example
REFERENCEORIGPAYMENT	original order: Use the field REFERENCEORIGPAYMENT and fill it with the reference of the original payment as reported. ----- In cases where no order exists in WebCollect: Use the field REFERENCEORIGPAYMENT and fill it your own original reference.	AN30	0	e.g.000000002200000555550000100001
CURRENCYCODE	ISO 4217 currency code of payment	AN3	0	USD
AMOUNT	Amount (in cents!) to be refunded	N12	0	29990 (=299.90)
COUNTRYCODE	ISO3166 country code of consumer	AN2	R ¹	-
REFUNDDATE	RefundDate (YYYYMMDD)	D	0	20021030
SURNAME	Surname of Account Holder	AN35	0	-
FIRSTNAME	First name of Account Holder	AN15	0	-
PREFIXSURNAME	Prefix SurName of Account holder	AN15	0	-
TITLE	Title	AN35	0	-
COMPANYNAME	CompanyName	AN40	0	-
COMPANYDATA	CompanyData	AN50	0	-
STREET	Street	AN50	0	-
HOUSENUMBER	House Number	AN15	0	-
ADDITIONALADDRESSINFO	AdditionalAddressInfo	AN50	0	-
ZIP	Zip	AN10	0	-
CITY	City	AN40	0	-
STATE	State	AN35	0	-
EMAILADDRESS	Emailaddress	AN70	0	-
EMAILTYPEINDICATOR	Type of email	N1	0	-
...				
Payment method specific parameters, see table below				
...				
ENDPAYMENT	Marker (no key)	-	-	-
ENDPARAMS	Marker (no key)	-	-	-

Note:

¹Only mandatory for orders that do not yet exist in WebCollect

TABLE 55. Credit Card refunds (1)z

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	O ¹	1 (VISA)
CREDITCARDNUMBER	Number of the credit card.	N19	O ¹	4567350000427977
EXPIRYDATE	Expiry date (MMYY)	N4	O ¹	1206

Note:

¹Required for Non-WebCollect refunds

TABLE 56. Bank refunds Non country specific (1001)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1001 (Bank refund)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	-
SWIFTCODE	Swiftcode	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	BankAccountNumber	AN10	R	1234567890
BRANCHCODE	Branch code	AN10	O	-
BANKCODE	Bank code	AN15	O	-
BANKCHECKDIGIT	Checkdigit	AN2	O	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-
ACCOUNTNAME	Account holder	AN35	R	-

TABLE 57. Bank refunds Australia (1002)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1002 (Bank refund Australia)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	AU
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Account number	AN9	R	123456789
ACCOUNTNAME	Account holder	AN35	R	
BANKCODE	BSB NUMBER	N6	R	123456
BANKNAME	Name of the consumer bank	AN255	R	
BANKADDRESS	City of the consumer bank	AN255	R	

TABLE 58. Bank refunds Austria (1003)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1003 (Bank refund Austria)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	AT
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Kontonummer	N11	R	12345678901
ACCOUNTNAME	Account holder	AN35	R	

Key	Definition	Type	Req	Example
BANKCODE	Bankleitzahl	N5	R	12345
BANKNAME	Name of the consumer bank	AN255	R	
BANKADDRESS	City of the consumer bank	AN255	R	
IBAN	IBAN	AN20	O	AT611904300234573201

TABLE 59. Bank refunds Belgium (1004)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1004 (Bank refund Belgium)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	BE
SWIFTCODE	Swiftcode /BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Rekeningnummer/Numero de compte	N12	R	123-1234567-12
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-
IBAN	IBAN	AN16	O	BE62510007547061

TABLE 60. Bank refunds Denmark (1005)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1005 (Bank refund Denmark)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	DK
SWIFTCODE	Swiftcode /BIC	AN11	O	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-
IBAN	IBAN	AN18	R	DK5000400440116243

TABLE 61. Bank refunds Finland (1006)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1006 (Bank refund Finland)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	FI
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN18	R	FI21423456000000000781

TABLE 62. Bank refunds France (1007)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1007 (Bank refund France)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	FR
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Numero de compte	AN11	R	12345678J12
BRANCHCODE	Code guichet	N5	R	12345
BANKCHECKDIGIT	Clé RIB/Clé controle	N2	R	01
ACCOUNTNAME	Account holder	AN35	R	-
BANKCODE	Code Banque/Etablissement	N5	R	00123
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-
IBAN	IBAN	AN27	O	FR1420041010050500013M02606

TABLE 63. Bank refunds Germany (1008)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1008 (Bank refund Germany)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	DE
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Kontonummer	N10	R	1234567890
ACCOUNTNAME	Account holder	AN35	R	-
BANKCODE	Bankleitzahl	N8	R	12345678
BANKNAME	Name of the consumer bank	AN255	O	-
BANKADDRESS	City of the consumer bank	AN255	O	-

TABLE 64. Bank refunds Italy (1009)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1009 (Bank refund Italy)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	IT
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Numero di conto	AN12	O	123456789012
BRANCHCODE	CAB Code	N5	O	12345
BANKCHECKDIGIT	CIN	A1	O	X, if left blank, payment will pass domestic clearing
ACCOUNTNAME	Account holder	AN35	R	-
BANKCODE	ABI Code	N5	O	12345
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN27	R	IT21Q054280160000ABCD12ZE34

TABLE 65. Bank refunds The Netherlands (1010)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1010 (Bank refund The Netherlands)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	NL
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Rekeningnummer	N10	R	0123456789
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-

TABLE 66. Bank refunds Norway (1011)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1011 (Bank refund Norway)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	NO
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
ZIP	Consumer Zip	AN10	R	-
CITY	Consumer City	AN40	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN15	R	NO9386011117947

TABLE 67. Bank refunds Spain (1012)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1012 (Bank refund Spain)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	ES
SWIFTCODE	Swiftcode /BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	BankAccountNumber	N20	R	1234-1234-12-1234567890, consumers tend to only mention the last part.
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	Banco Ciudad	AN255	O	-
IBAN	IBAN	AN15	R	ES9121000418450200051332

TABLE 68. Bank refunds Sweden (1013)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1013 (Bank refund Sweden)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	SE
SWIFTCODE	Swiftcode /BIC	AN11	O	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-

Key	Definition	Type	Req	Example
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN24	R	SE1212312345678901234561

TABLE 69. Bank refunds Switzerland (1014)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1014 (Bank refund Switzerland)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	CH
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN21	R	CH3900762011623852957

TABLE 70. Bank refund United Kingdom (1015)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1015 (Bank refund United Kingdom)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	GB
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Account number	N8	R	12345678
ACCOUNTNAME	Account holder	AN35	R	-
BANKCODE	Sort code	N6	R	123456
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN22	O	GB29NWBK60161331926819

TABLE 71. Bank refunds Japan (1016)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1016 (Bank refund Japan)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	JP
BANKACCOUNTNUMBER	Account number	N7	R	1234567
ACCOUNTNAME	Account holder	AN35	R	-
SWIFTCODE	Swiftcode / BIC	AN11	O	
BANKCODE	Bankcode	N4	R	1234
BRANCHCODE	Branchcode	N3	R	123
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-

TABLE 72. Bank refunds Portugal (1017)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1017 (Bank refund Portugal)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	PT
SWIFTCODE	Swiftcode	AN11	O	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN25	R	PT50000201231234567890154

TABLE 73. Bank refunds Korea (1018)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1018 (Bank refund Korea)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	KR
BANKACCOUNTNUMBER	Account number	AN13	R	99999999999
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-

TABLE 74. Bank refunds Czech (1019)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1019 (Bank refund Czech)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	CZ
SWIFTCODE	Swiftcode / BIC	AN11	R	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN25	R	CZ6508000000192000145399

TABLE 75. Bank refunds Estonia (1020)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1020 (Bank refund Estonia)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	EE
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN20	R	EE382200221020145685

TABLE 76. Bank refunds Hungary (1021)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1021 (Bank refund Hungary)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	HU
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN28	R	HU42117730161111101800000000

TABLE 77. Bank refunds Ireland (1022)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1022 (Bank refund Ireland)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	IE
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN22	R	IE442AIBK93207820716228

TABLE 78. Bank refunds Latvia (1023)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1023 (Bank refund Latvia)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	LV
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-

TABLE 79. Bank refunds Poland (1024)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1024 (Bank refund Poland)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	PL
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN28	R	PL61109010140000071219812874

TABLE 80. Bank refunds Slovenia (1025)

Key	Definition	Type	Req	Example
-----	------------	------	-----	---------

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1025 (Bank refund Slovenia)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	SI
SWIFTCODE	Swiftcode / BIC	AN11	R	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-
IBAN	IBAN	AN19	R	

TABLE 81. Bank refunds South Africa (1026)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1026 (Bank refund South Africa)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	ZA
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Bank Account Number	N11	R	1245878901
ACCOUNTNAME	Account holder	AN35	R	-
BRANCHCODE	Branch code	N6	R	123456
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-

TABLE 82. Bank refunds Brazil (1027)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1027 (Bank refund Brazil)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	BR
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Bank Account Number	N10 ⁽¹⁾	R	124587890
ACCOUNTNAME	Account holder	AN35	R	-
FISCALNUMBER	CPF or CNPJ number	N14 ⁽²⁾	R	12345678901234
BRANCHCODE	Branch code	N4 ⁽³⁾	R	1234
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-

Note:

1-The Bank Account Number is between 3 ~ 10 digits

2-If CPF (social and fiscal number for individuals) is filled, the length is 11 digits. If CNPJ (social and fiscal number for companies) is filled, the length is 14 digits.

3-The Branch Code is between 3 ~ 4 digits

TABLE 83. Bank refunds China (1028)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1028 (Bank refund China)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	CN
SWIFTCODE	Swiftcode/ BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Account number	N16	R	1234567890123456
ACCOUNTNAME	Account holder	AN35	R ⁽¹⁾	约菲克鲁伊夫
BANKNAME	Name of the consumer bank	AN255	R ⁽¹⁾	招商银行深圳深南中路支行
BANKADDRESS	City of the consumer bank	AN255	O	-

Note:

⁽¹⁾The ACCOUNTNAME and BANKNAME must be in Chinese characters.

TABLE 84. Bank refunds Luxembourg (1029)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1029 (Bank refund Luxembourg)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	LU
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-
IBAN	IBAN	AN20	R	-

TABLE 85. Bank refunds Hong Kong (1030)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1030 (Bank refund Hong Kong)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	HK
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Account number	N16	R	1234567890123456
BANKCODE	Bankcode	N3	O	123
BRANCHCODE	Branchcode	N3	O	123
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-

TABLE 86. Bank refunds Taiwan (1031)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1031 (Bank refund Taiwan)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	TW
SWIFTCODE	Swiftcode / BIC	AN11	R	ABNANL2A
BANKACCOUNTNUMBER	Account number	N16	R	1234567890123456

Key	Definition	Type	Req	Example
BANKCODE	Bankcode	N3	R	123
BRANCHCODE	Branchcode	N4	R	1234
ACCOUNTNAME	Account holder	AN35	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	O	-

TABLE 87. Bank refunds New Zealand (1032)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1032 (Bank refund New Zealand)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	NZ
SWIFTCODE	Swiftcode / BIC	AN11	O	ABNANL2A
BANKACCOUNTNUMBER	Account Number	N15	R	123456789012345
ACCOUNTNAME	Account holder	AN35	R	-
ZIP	Consumer Zip	AN10	R	-
CITY	Consumer City	AN40	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-

TABLE 88. Bank refunds Slovakia (1033)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1033 (Bank refund Slovakia)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	
SWIFTCODE	Swiftcode / BIC	AN11	R	
ACCOUNTNAME	Account holder	AN35	R	-
ZIP	Consumer Zip	AN10	R	-
CITY	Consumer City	AN40	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-
IBAN	IBAN	AN24	R	SK6508000000192000145399

TABLE 89. Bank refunds Singapore (1034)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1034 (Bank refund)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	
SWIFTCODE	Swiftcode / BIC	AN11	R	
BANKACCOUNTNUMBER	Account Number	N12	R	
ACCOUNTNAME	Account holder	AN35	R	-
ZIP	Consumer Zip	AN10	R	-
CITY	Consumer City	AN40	R	-

Key	Definition	Type	Req	Example
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-

TABLE 90. Bank refunds Canada (1035)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1035 (Bank refund)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	
SWIFTCODE	Swiftcode/BIC	AN11	R	
BANKACCOUNTNUMBER	Account Number	N12	R	
BANKCODE	Bank code	N5	R	
BRANCHCODE	Branch code	AN5	R	
ACCOUNTNAME	Account holder	AN35	R	-
ZIP	Consumer Zip	AN10	R	-
CITY	Consumer City	AN40	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-

TABLE 91. Bank refunds Indonesia - IDR (1036)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1036 (Bank refund Indonesia-IDR)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	
SWIFTCODE	Swiftcode/BIC	AN11	R	
BANKACCOUNTNUMBER	Account Number	N14	R	
ACCOUNTNAME	Account holder	AN35	R	-
ZIP	Consumer Zip	AN10	R	-
CITY	Consumer City	AN40	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255		-

TABLE 92. Bank refunds Indonesia – USD (1037)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1037 (Bank refund Indonesia - USD)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	
SWIFTCODE	Swiftcode	AN11	R	
BANKACCOUNTNUMBER	Account Number	N14	R	
ACCOUNTNAME	Account holder	AN35	R	-
ZIP	Consumer Zip	AN10	R	-
CITY	Consumer City	AN40	R	-
BANKNAME	Name of the consumer bank	AN255	R	-

Key	Definition	Type	Req	Example
BANKADDRESS	City of the consumer bank	AN255	R	-

TABLE 93. Bank refunds Malaysia (1038)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1038 (Bank refund Malaysia)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	
SWIFTCODE	Swiftcode/BIC	AN11	R	
BANKACCOUNTNUMBER	Account Number	N14	R	
ACCOUNTNAME	Account holder	AN35	R	-
ZIP	Consumer Zip	AN10	R	-
CITY	Consumer City	AN40	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-

TABLE 94. Bank refunds Philippines (1039)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1039 (Bank refund Philippines)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	
SWIFTCODE	Swiftcode / BIC	AN11	R	
BANKACCOUNTNUMBER	Account Number	N15	R	
ACCOUNTNAME	Account holder	AN35	R	-
ZIP	Consumer Zip	AN10	R	-
CITY	Consumer City	AN40	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-

TABLE 95. Bank refunds Thailand (1041)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1041 (Bank refund Thailand)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	
SWIFTCODE	Swiftcode/BIC	AN11	R	
BANKACCOUNTNUMBER	Account Number	N	R	
ACCOUNTNAME	Account holder	AN35	R	-
ZIP	Consumer Zip	AN10	R	-
CITY	Consumer City	AN40	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-

TABLE 96. Bank refunds Romania – EUR (1042)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1042 (Bank refund Romania - EUR)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	
SWIFTCODE	Swiftcode/ BIC	AN11	R	
ACCOUNTNAME	Account holder	AN35	R	-
ZIP	Consumer Zip	AN10	R	-
CITY	Consumer City	AN40	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-
IBAN	IBAN	AN26	R	

TABLE 97. Bank refunds Romania (1043)

Key	Definition	Type	Req	Example
PAYMENTPRODUCTID	Payment Product ID	N5	R	1042 (Bank refund Romania)
BANKCOUNTRYCODE	ISO 3166 country code of the consumer bank	AN2	R	
SWIFTCODE	Swiftcode / BIC	AN11	R	
ACCOUNTNAME	Account holder	AN35	R	-
ZIP	Consumer Zip	AN10	R	-
CITY	Consumer City	AN40	R	-
BANKNAME	Name of the consumer bank	AN255	R	-
BANKADDRESS	City of the consumer bank	AN255	R	-
IBAN	IBAN	AN26	R	

5.16.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	'OK' or 'NOK'	AN	'OK'
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ROW	Marker optional block	-	-
MERCHANTID	Merchant ID	N10	1
ORDERID	Order ID	N10	9998890004
EFFORTID	Internal sequence number	N5	-2
ATTEMPTID	Attempt number	N5	4

Key	Definition	Type	Example
STATUSID	Status	N5	800
STATUSDATE	Date and time of refund	N14	20010828192442
PAYMENTREFERENCE	Refund reference	N20	185800004860
ADDITIONALREFERENCE	Additional reference	N20	19998890004
EXTERNALREFERENCE	External reference	N20	00000000112345556900001
ENDROW	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'400300'
MESSAGE	Message for error or event	AN4000	'PAYMENTATTEMPT (MERCHANTID={0}, ORDERID={1}, EFFORTID={2}) NOT_FOUND'
ENDERROR	Marker (no key)	-	-

5.16.3. Example (Bank Refund)

```

<XML>
  <REQUEST>
    <ACTION>DO_REFUND</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>8800100375</ORDERID>
        <BANKACCOUNTNUMBER>12345678</BANKACCOUNTNUMBER>
        <ACCOUNTNAME>ABN AMRO</ACCOUNTNAME>
        <BANKCODE>123456</BANKCODE>
        <REFUNDDATE>20070426000000</REFUNDDATE>
        <LANGUAGECODE>en</LANGUAGECODE>
        <COUNTRYCODE>GB</COUNTRYCODE>
        <BANKADDRESS>BankStreet 3</BANKADDRESS>
        <BANKNAME>ABN AMRO</BANKNAME>
        <BANKCOUNTRYCODE>GB</BANKCOUNTRYCODE>
        <REFERENCEORIGPAYMENT></REFERENCEORIGPAYMENT>
        <PAYMENTPRODUCTID>1015</PAYMENTPRODUCTID>
        <AMOUNT>300</AMOUNT>
        <AMOUNTSIGN>+</AMOUNTSIGN>
        <CURRENCYCODE>GBP</CURRENCYCODE>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

With possible result:

```

<XML>
  <REQUEST>
    <ACTION>DO_REFUND</ACTION>
    <META>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>20.60.115.38</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <ACCOUNTNAME>ABN AMRO</ACCOUNTNAME>
        <BANKCOUNTRYCODE>GB</BANKCOUNTRYCODE>
        <BANKADDRESS>BankStreet 3</BANKADDRESS>

```

```

    <CURRENCYCODE>GBP</CURRENCYCODE>
    <AMOUNTSIGN>+</AMOUNTSIGN>
    <LANGUAGECODE>en</LANGUAGECODE>
    <AMOUNT>300</AMOUNT>
    <REFUNDDATE>20070426000000</REFUNDDATE>
    <BANKACCOUNTNUMBER>12345678</BANKACCOUNTNUMBER>
    <PAYMENTPRODUCTID>1015</PAYMENTPRODUCTID>
    <BANKNAME>ABN AMRO</BANKNAME>
    <COUNTRYCODE>GB</COUNTRYCODE>
    <ORDERID>8800100375</ORDERID>
    <BANKCODE>123456</BANKCODE>
  </PAYMENT>
</PARAMS>
<RESPONSE>
  <RESULT>OK</RESULT>
  <META>
    <REQUESTID>12845</REQUESTID>
    <RESPONSEDATETIME>20070426151801</RESPONSEDATETIME>
  </META>
  <ROW>
    <COUNTRYDESCRIPTION>United Kingdom</COUNTRYDESCRIPTION>
    <STATUSID>900</STATUSID>
    <ADDITIONALREFERENCE>0000099918800100375</ADDITIONALREFERENCE>
    <ACCOUNTHOLDER>GlobalCollect BV</ACCOUNTHOLDER>
    <BANKNAME>Barclays Bank</BANKNAME>
    <EXTERNALREFERENCE>0000099918800100375000-200001</EXTERNALREFERENCE>
    <EFFORTID>-2</EFFORTID>
    <PAYMENTREFERENCE>999101117749</PAYMENTREFERENCE>
    <ATTEMPTID>1</ATTEMPTID>
    <MERCHANTID>9991</MERCHANTID>
    <BANKACCOUNTNUMBER>70304247</BANKACCOUNTNUMBER>
    <STATUSDATE>20070426151801</STATUSDATE>
    <CITY>London</CITY>
    <ORDERID>8800100375</ORDERID>
    <SPECIALID>Sort Code 20-00-00</SPECIALID>
    <SWIFTCODE>BARC GB 21 05E</SWIFTCODE>
  </ROW>
</RESPONSE>
</REQUEST>
</XML>

```

5.16.4. Example (Credit Card)

```

<XML>
  <REQUEST>
    <ACTION>DO_REFUND</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9901306305</ORDERID>
        <AMOUNT>2345</AMOUNT>
        <PAYMENTPRODUCTID>1</PAYMENTPRODUCTID>
        <CREDITCARDNUMBER>4263982640269299</CREDITCARDNUMBER>
        <EXPIRYDATE>0212</EXPIRYDATE>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

With possible response:

```

<XML>
  <REQUEST>
    <ACTION>DO_REFUND</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>192.168.41.11</REQUESTIPADDRESS>
    </META>
    <PARAMS>

```

```

    <PAYMENT>
      <ORDERID>9901306305</ORDERID>
      <AMOUNT>2345</AMOUNT>
      <PAYMENTPRODUCTID>1</PAYMENTPRODUCTID>
      <CREDITCARDNUMBER>4263982640269299</CREDITCARDNUMBER>
      <EXPIRYDATE>0212</EXPIRYDATE>
      <CURRENCYCODE>EUR</CURRENCYCODE>
      <COUNTRYCODE>NL</COUNTRYCODE>
    </PAYMENT>
  </PARAMS>
</RESPONSE>
  <RESULT>OK</RESULT>
  <META>
    <REQUESTID>195137</REQUESTID>
    <RESPONSEDATETIME>20090416045056</RESPONSEDATETIME>
  </META>
  <ROW>
    <EFFORTID>-1</EFFORTID>
    <PAYMENTREFERENCE>0</PAYMENTREFERENCE>
    <STATUSDATE>20090416045056</STATUSDATE>
    <STATUSID>800</STATUSID>
    <ADDITIONALREFERENCE>00000099839901306305</ADDITIONALREFERENCE>
    <EXTERNALREFERENCE>00000099839901306305000-100001</EXTERNALREFERENCE>
    <ATTEMPTID>1</ATTEMPTID>
    <ORDERID>9901306305</ORDERID>
    <MERCHANTID>9983</MERCHANTID>
  </ROW>
</RESPONSE>
</REQUEST>
</XML>

```

5.16.5. Example (e-Wallets)

```

<XML>
  <REQUEST>
    <ACTION>DO_REFUND</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>8800200424</ORDERID>
        <REFUNDDATE>20090820000000</REFUNDDATE>
        <EFFORTID>1</EFFORTID>
        <LANGUAGECODE>en</LANGUAGECODE>
        <COUNTRYCODE>GB</COUNTRYCODE>
        <BANKCOUNTRYCODE>GB</BANKCOUNTRYCODE>
        <PAYMENTPRODUCTID>1040</PAYMENTPRODUCTID>
        <AMOUNT>1313</AMOUNT>
        <AMOUNTSIGN>+</AMOUNTSIGN>
        <CURRENCYCODE>GBP</CURRENCYCODE>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

5.17 Do Risk Assessment

This method allows you to just perform a fraud check and does not continue with the processing of the payment.

Note:

An ORDER is created in the system for each Do Risk Assessment call.

See Appendix M. additional information regarding the fraud service when you want to use this API to perform fraud checks on Credit Card data.

5.17.1. Input keys

Do Risk Assessment structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
ORDER
AIRLINEDATA (Optional)
  FLIGHTLEGS (Optional)
  FLIGHTLEG (Optional, 0 – N)
PAYMENT
  
```

The following table lists the key parameters:

Key	Definition	Type	Req	Example
ACTION	DO_RISKASSESSMENT	AN	R	DO_RISKASSESSMENT
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R ¹	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
ORDER	Marker (no key)	-	R	-
ORDERID	Unique ID for order	N10	R	123
AMOUNT	Amount of the order in cents!	N12	R	29990 (=299.90)
CURRENCYCODE	ISO 4217 currency code of amount	AN3	R	USD
LANGUAGECODE	ISO 639 language code for consumer	AN2	R	en
COUNTRYCODE	ISO 3166 country code of consumer	AN2	R	US
IPADDRESSCUSTOMER	IP address of customer in session	AN32	O	124.124.124.124
CUSTOMERID	ID of consumer	AN15	O	1
FIRSTNAME	First name	AN15	O	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	O	Buuren

Key	Definition	Type	Req	Example
STREET	Street address consumer	AN50	O	Polarisavenue
HOUSENUMBER	House number address consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	O	New York
STATE	State address consumer	AN35	O	New York
SHIPPINGFIRSTNAME	First name	AN15	O	Jack
SHIPPINGPREFIXSURNAME	In between first name and surname	AN15	O	van
SHIPPINGSURNAME	Last name of customer	AN35	O	Buuren
SHIPPINGSTREET	Street address customer	AN50	O	Polarisavenue
SHIPPINGHOUSENUMBER	House number address customer	AN15	O	1
SHIPPINGADDITIONALADDRESSINFO	Additional address information	AN50	O	A
SHIPPINGZIP	Zip code address customer	AN10	O	1000 AA
SHIPPINGCITY	City of customer	AN40	O	New York
SHIPPINGSTATE	State address customer	AN35	O	New York
SHIPPINGCOUNTRYCODE	ISO 3166 country code of customer	AN2	O	US
MERCHANTREFERENCE	Reference of merchant for payment. Allowed input: only ASCII 32-126 characters	AN30	R	-
EMAIL	Email address of consumer	AN70	O	someone@email.com
PHONENUMBER	Phone number consumer	AN20	O	+34201234567
BIRTHDATE	Day of birth of consumer (for fraud detection reasons) (ccyyymmdd)	N8	O	19780203
ENDORDER	Marker (no key)	-	R	-
AIRLINEDATA	Marker (no key)	-	O	If airlinedate is present
AIRLINECODE	Airline numeric code	N3	R	123
AIRLINENAME	Name of airline	AN20	R	Air France KLM
AIRLINEINVOICENUMBER	Airline tracing number	N6	R	465321
AGENTNUMERICCODE	Travel Agent Code	N6	O	123456
TICKETNUMBER	The ticket/document number comprises the following: Airline Code: 3-digit airline code number; Form Code: A maximum of 3 digits indicating the type of document, the source of issue and the number of coupons it comprises; Serial Number: A maximum of 8 digits allocated on a sequential basis, provided that the total number of digits allocated to the Form Code and Serial Number shall not exceed ten.	AN13	R	KLM1243235556
ETICKETINDICATOR	E for e-ticket	AN1	O	E

Key	Definition	Type	Req	Example
TICKETDELIVERYMETHOD	ET- E Ticket, CTO- City Ticket Office ATO- Airport Ticket Office TBM- Ticket By Mail TOD- Ticket On Departure	AN3	O	ET
POINTOFSALE	IATA point of sale name	AN25	O	-
PLACEOFISSUE	Place of issue. For sales in the US the last two characters (pos 14-15) must be the US state code.	AN15	O	-
PASSENGERNAME	Name of passenger	AN49	R	Johan Crujif
FLIGHTDATE	Date of the Flight CCYYMMDD	N8	O	20080621
ISTHIRDPARTY	Is the payer the ticket holder (T/F)	AN5	O	T
ISREGISTEREDCUSTOMER	Identifies a known customer (T/F)	AN5	O	T
POSCITYCODE	This is the city code point of sale	AN10	O	AMS
CUSTOMERID	Customer reference used for search global collect interface. : "uccnumber or fdnumber or empty" (ucc number has priority; fd number=SkyTeam frequentflyer program+ frequentflyerNumber)	AN16	O	14
FLIGHTLEGS	Marker (no key)	-	O	If flightlegs are present
... flight legs...	See below	-	-	-
ENDFLIGHTLEGS	Marker (no key)	-	O	-
ENDAIRLINEDATA	Marker (no key)	-	O	-
PAYMENT	Marker (no key)	-	O	-
... payment details ...	See below	-	O	-
ENDPAYMENT	Marker (no key)	-	O	-
RISKASSESSMENT	Marker (no key)	-	R	-
RISKSERVICES	Indicates which services are to be executed. Comma separated list. C Country IP check (Quova) V Bank Account Validation D DD Fraud check (InterCard) R CC Fraud check (RetailDecisions)	AN	R	C,D
RISKASSESSMENT	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-

TABLE 98. For each flightleg:

Key	Definition	Type	Req	Example
FLIGHTLEG	Marker (no key)	-	O	-
LEGNUMBER	Sequence of flight leg number	N5	R	1
LEGDATE	Date of the leg CCYYMMDD	D8	O	20080621
ORIGINAIRPORT	Origin airport/city code	AN3	R	AMS
ARRIVALAIRPORT	Arrival airport/city code	AN3	R *	LAX
STOPOVERCODE	O or blank = stop over permitted X = stop over not permitted	AN1	O	X
AIRLINECLASS	Reservation Booking Designator	AN2	R *	1
CARRIERCODE	IATA carrier code	AN2	O	14
FAREBASIS	Fare Basis/Ticket Designator	AN15	O	INTERNET
ENDFLIGHTLEG	Marker (no key)	-	O	-

TABLE 99. For payment in general:

Key	Definition	Type	Req	Example
PAYMENT	Marker (no key)	-	R	-
AMOUNT	Amount to be paid	N12	R	29990
AMOUNTSIGN	Amount sign	AN1	O	+
CURRENCYCODE	ISO 4217 currency code	AN3	R	USD
LANGUAGECODE	ISO 639 language code for consumer	AN2	R	en
COUNTRYCODE	ISO 3166 country code of consumer	AN2	R	US
...	< payment method depending fields >	-	R	-
...	< see table below >	-	R	-
ENDPAYMENT	Marker (no key)	-	R	-

5.17.2. Return Keys

The following return keys will be returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
ORDERID	The created ORDERID (if none was supplied in the request)	N10	123456
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
FRAUD	Marker (no key)	-	-
SERVICE	Marker (no key)	-	Multiple instances possible

Key	Definition	Type	Example
SERVICECODE	The RiskServices code: C Country IP check (Quova) V Bank Account Validation D DD Fraud check (InterCard) R CC Fraud check (RetailDecisions)	AN2	R
SERVICERESULT	A Accepted, no fraud suspected C Challenged E Error D Denied (fraud suspected) N No advice/no fraud score (possible)	AN1	D
DETAILS	Marker (no key)	-	Supplied only if applicable
... service details ...	See below	-	-
ENDDetails	Marker (no key)	-	-
ENDSERVICE	Marker (no key)	-	-
ENDFRAUD	Marker (no key)	-	-

The **DD Fraud check** does not return any DETAILS. For the other risk services the details that are returned are explained as follows:

TABLE 100. County IP check (Quova) - C

Key	Definition	Type	Example
CITY	City.	AN4000	amsterdam
COUNTRY	ISO country code.	AN2	nl
STATE	US state abbreviation or international state name.	AN4000	noord-holland
IPROUTINGTYPE	only given if: satellite or anonymizer	AN4000	satellite

TABLE 101. CC Fraud check (RetailDecisions) - R

Key	Definition	Type	Example
FRAUDCODE	Result of the Fraud service. See Appendix M.	AN4	0000
FRAUDNEURAL	Result of the Fraud service. See Appendix M.	AN4	150
FRAUDRCF	Result of the Fraud service. See Appendix M..	AN400	GEO,TUMBLES,PHONELEVEL,HIGHUSE

TABLE 102. Bank Account Validation - V

Key	Definition	Type	Example
REFBANKCODE	Reformatted Bank Code according to local clearing rules	AN15	150000
REFBRANCHCODE	Reformatted Branch Code according to local clearing rules	AN15	1234
REFACTACCOUNTNUMBER	Reformatted Account Number according to local clearing rules	AN30	12345679
NEWBANKNAME	Bank Name returned matching the Bank Code of the request	AN40	BARCLAYS BANK PLC
CHECKSPERFORMED	Marker (no key)	-	-
CHECK	Marker (no key)	-	Multiple instances possible
CHECKCODE	Code of the validation check	N4	See Appendix K.

Key	Definition	Type	Example
CHECKRESULT	Result of the check performed (PASSED, ERROR, WARNING or NOTCHECKED)	AN10	See Appendix K.
ENDCHECK	Marker (no key)	-	-
ENDCHECKSPERFORMED	Marker (no key)	-	-

5.17.3. Examples

Request for Country IP check and CC Fraud check

```
<XML>
  <REQUEST>
    <ACTION>DO_RISKASSESSMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <MERCHANTREFERENCE>RA-12345</MERCHANTREFERENCE>
        <AMOUNT>100</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>DE</COUNTRYCODE>
        <LANGUAGECODE>de</LANGUAGECODE>
        <CUSTOMERID>14</CUSTOMERID>
        <IPADDRESSCUSTOMER>87.213.36.165</IPADDRESSCUSTOMER>
        <EMAIL>jopie@jcu.org</EMAIL>
        <PHONENUMBER>0123456789</PHONENUMBER>
        <BIRTHDATE>19470425</BIRTHDATE>
        <SURNAME>Cruijff</SURNAME>
        <PREFIXFIRSTNAME></PREFIXFIRSTNAME>
        <FIRSTNAME>Jopie</FIRSTNAME>
        <STREET>Camp Nou</STREET>
        <HOUSENUMBER>14</HOUSENUMBER>
        <ZIP>1414 ES</ZIP>
        <CITY>Barcelona</CITY>
        <STATE>Catalunia</STATE>
      </ORDER>
      <PAYMENT>
        <AMOUNT>100</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>DE</COUNTRYCODE>
        <EXPIRYDATE>1208</EXPIRYDATE>
        <CREDITCARDNUMBER>4567350000427977</CREDITCARDNUMBER>
        <CVV>123</CVV>
        <CVVINDICATOR>1</CVVINDICATOR>
      </PAYMENT>
      <RISKASSESSMENT>
        <RISKSERVICES>C,R</RISKSERVICES>
      </RISKASSESSMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

Response for Country IP check and CC Fraud check

```
<XML>
  <REQUEST>
    <ACTION>DO_RISKASSESSMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <MERCHANTREFERENCE>RA-12345</MERCHANTREFERENCE>
```

```

    <AMOUNT>100</AMOUNT>
    <CURRENCYCODE>EUR</CURRENCYCODE>
    <COUNTRYCODE>DE</COUNTRYCODE>
    <LANGUAGECODE>de</LANGUAGECODE>
    <CUSTOMERID>14</CUSTOMERID>
    <IPADDRESSCUSTOMER>87.213.36.165</IPADDRESSCUSTOMER>
    <EMAIL>jopie@jcu.org</EMAIL>
    <PHONENUMBER>0123456789</PHONENUMBER>
    <BIRTHDATE>19470425</BIRTHDATE>
    <SURNAME>Cruijff</SURNAME>
    <PREFIXFIRSTNAME></PREFIXFIRSTNAME>
    <FIRSTNAME>Jopie</FIRSTNAME>
    <STREET>Camp Nou</STREET>
    <HOUSENUMBER>14</HOUSENUMBER>
    <ZIP>1414 ES</ZIP>
    <CITY>Barcelona</CITY>
  </ORDER>
  <PAYMENT>
    <AMOUNT>100</AMOUNT>
    <CURRENCYCODE>EUR</CURRENCYCODE>
    <COUNTRYCODE>DE</COUNTRYCODE>
    <EXPIRYDATE>1208</EXPIRYDATE>
    <CREDITCARDNUMBER>4567350000427977</CREDITCARDNUMBER>
    <CVV>123</CVV>
    <CVVINDICATOR>1</CVVINDICATOR>
  </PAYMENT>
  <RISKASSESSMENT>
    <RISKSERVICES>C,R</RISKSERVICES>
  </RISKASSESSMENT>
</PARAMS>
<RESPONSE>
  <RESULT>OK</RESULT>
  <ORDERID>9187460210</ORDERID>
  <META>
    <REQUESTID>8877</REQUESTID>
    <RESPONSEDATETIME>20080723145845</RESPONSEDATETIME>
  </META>
  <FRAUD>
    <SERVICE>
      <SERVICECODE>R</SERVICECODE>
      <SERVICERESULT>A</SERVICERESULT>
      <DETAILS>
        <FRAUDCODE>0100</FRAUDCODE>
      </DETAILS>
    </SERVICE>
    <SERVICE>
      <SERVICECODE>C</SERVICECODE>
      <SERVICERESULT>N</SERVICERESULT>
      <DETAILS>
        <CITY>amsterdam</CITY>
        <COUNTRY>nl</COUNTRY>
        <STATE>noord-holland</STATE>
      </DETAILS>
    </SERVICE>
  </FRAUD>
</RESPONSE>
</REQUEST>
</XML>

```

Request for DD Fraud check and Bank Account Validation

```

<XML>
  <REQUEST>
    <ACTION>DO_RISKASSESSMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <MERCHANTREFERENCE>RA-12345</MERCHANTREFERENCE>

```

```

    <AMOUNT>100</AMOUNT>
    <CURRENCYCODE>EUR</CURRENCYCODE>
    <COUNTRYCODE>DE</COUNTRYCODE>
    <LANGUAGECODE>de</LANGUAGECODE>
    <CUSTOMERID>14</CUSTOMERID>
    <IPADDRESSCUSTOMER>87.213.36.165</IPADDRESSCUSTOMER>
    <EMAIL>jopie@jcu.org</EMAIL>
    <PHONENUMBER>0123456789</PHONENUMBER>
    <BIRTHDATE>19470425</BIRTHDATE>
    <SURNAME>Cruijff</SURNAME>
    <PREFIXFIRSTNAME></PREFIXFIRSTNAME>
    <FIRSTNAME>Jopie</FIRSTNAME>
    <STREET>Camp Nou</STREET>
    <HOUSENUMBER>14</HOUSENUMBER>
    <ZIP>1414 ES</ZIP>
    <CITY>Barcelona</CITY>
    <STATE>Catalunia</STATE>
  </ORDER>
  <PAYMENT>
    <AMOUNT>100</AMOUNT>
    <CURRENCYCODE>EUR</CURRENCYCODE>
    <COUNTRYCODE>DE</COUNTRYCODE>
    <BANKNAME>Caixa</BANKNAME>
    <ACCOUNTNAME>Cruijff</ACCOUNTNAME>
    <ACCOUNTNUMBER>28888</ACCOUNTNUMBER>
    <BANKCODE>70050000</BANKCODE>
    <BANKCHECKDIGIT>14</BANKCHECKDIGIT>
    <BRANCHCODE>141414</BRANCHCODE>
    <COUNTRYCODEBANK>DE</COUNTRYCODEBANK>
  </PAYMENT>
  <RISKASSESSMENT>
    <RISKSERVICES>D,V</RISKSERVICES>
  </RISKASSESSMENT>
  </PARAMS>
</REQUEST>
</XML>

```

Response for DD Fraud check and Bank Account Validation

```

<XML>
  <REQUEST>
    <ACTION>DO_RISKASSESSMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <MERCHANTREFERENCE>RA-12345</MERCHANTREFERENCE>
        <AMOUNT>100</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>DE</COUNTRYCODE>
        <LANGUAGECODE>de</LANGUAGECODE>
        <CUSTOMERID>14</CUSTOMERID>
        <IPADDRESSCUSTOMER>87.213.36.165</IPADDRESSCUSTOMER>
        <EMAIL>jopie@jcu.org</EMAIL>
        <PHONENUMBER>0123456789</PHONENUMBER>
        <BIRTHDATE>19470425</BIRTHDATE>
        <SURNAME>Cruijff</SURNAME>
        <PREFIXFIRSTNAME></PREFIXFIRSTNAME>
        <FIRSTNAME>Jopie</FIRSTNAME>
        <STREET>Camp Nou</STREET>
        <HOUSENUMBER>14</HOUSENUMBER>
        <ZIP>1414 ES</ZIP>
        <CITY>Barcelona</CITY>
        <STATE>Catalunia</STATE>
      </ORDER>
      <PAYMENT>
        <AMOUNT>100</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>DE</COUNTRYCODE>

```

```

    <BANKNAME>Caixa</BANKNAME>
    <ACCOUNTNAME>Cruijff</ACCOUNTNAME>
    <ACCOUNTNUMBER>28888</ACCOUNTNUMBER>
    <BANKCODE>70050000</BANKCODE>
    <BANKCHECKDIGIT>14</BANKCHECKDIGIT>
    <BRANCHCODE>141414</BRANCHCODE>
    <COUNTRYCODEBANK>DE</COUNTRYCODEBANK>
  </PAYMENT>
  <RISKASSESSMENT>
    <RISKSERVICES>C,D,V</RISKSERVICES>
  </RISKASSESSMENT>
</PARAMS>
<RESPONSE>
  <RESULT>OK</RESULT>
  <ORDERID>9187460211</ORDERID>
  <META>
    <REQUESTID>9579</REQUESTID>
    <RESPONSEDATETIME>20080723150216</RESPONSEDATETIME>
  </META>
  <FRAUD>
    <SERVICE>
      <SERVICECODE>D</SERVICECODE>
      <SERVICERESULT>A</SERVICERESULT>
    </SERVICE>
    <SERVICE>
      <SERVICECODE>V</SERVICECODE>
      <SERVICERESULT>A</SERVICERESULT>
    <DETAILS>
      <REFACCOUNTNUMBER>0000028888</REFACCOUNTNUMBER>
      <REFBANKCODE>70050000</REFBANKCODE>
      <CHECKSPERFORMED>
        <CHECK>
          <CHECKCODE>0500</CHECKCODE>
          <CHECKRESULT>PASSED</CHECKRESULT>
        </CHECK>
        <CHECK>
          <CHECKCODE>0050</CHECKCODE>
          <CHECKRESULT>PASSED</CHECKRESULT>
        </CHECK>
        <CHECK>
          <CHECKCODE>0520</CHECKCODE>
          <CHECKRESULT>PASSED</CHECKRESULT>
        </CHECK>
        <CHECK>
          <CHECKCODE>0030</CHECKCODE>
          <CHECKRESULT>PASSED</CHECKRESULT>
        </CHECK>
        <CHECK>
          <CHECKCODE>0130</CHECKCODE>
          <CHECKRESULT>PASSED</CHECKRESULT>
        </CHECK>
        <CHECK>
          <CHECKCODE>0140</CHECKCODE>
          <CHECKRESULT>PASSED</CHECKRESULT>
        </CHECK>
        <CHECK>
          <CHECKCODE>0135</CHECKCODE>
          <CHECKRESULT>PASSED</CHECKRESULT>
        </CHECK>
        <CHECK>
          <CHECKCODE>0145</CHECKCODE>
          <CHECKRESULT>PASSED</CHECKRESULT>
        </CHECK>
        <CHECK>
          <CHECKCODE>0080</CHECKCODE>
          <CHECKRESULT>PASSED</CHECKRESULT>
        </CHECK>
        <CHECK>
          <CHECKCODE>0081</CHECKCODE>
          <CHECKRESULT>PASSED</CHECKRESULT>
        </CHECK>
        <CHECK>
          <CHECKCODE>0635</CHECKCODE>

```

```
        <CHECKRESULT>WARNING</CHECKRESULT>
    </CHECK>
<CHECK>
    <CHECKCODE>0120</CHECKCODE>
    <CHECKRESULT>PASSED</CHECKRESULT>
</CHECK>
<CHECK>
    <CHECKCODE>0090</CHECKCODE>
    <CHECKRESULT>PASSED</CHECKRESULT>
</CHECK>
<CHECK>
    <CHECKCODE>0070</CHECKCODE>
    <CHECKRESULT>PASSED</CHECKRESULT>
</CHECK>
<CHECK>
    <CHECKCODE>0210</CHECKCODE>
    <CHECKRESULT>PASSED</CHECKRESULT>
</CHECK>
<CHECK>
    <CHECKCODE>0110</CHECKCODE>
    <CHECKRESULT>PASSED</CHECKRESULT>
</CHECK>
<CHECK>
    <CHECKCODE>0150</CHECKCODE>
    <CHECKRESULT>PASSED</CHECKRESULT>
</CHECK>
</CHECKSPERFORMED>
</DETAILS>
</SERVICE>
</FRAUD>
</RESPONSE>
</REQUEST>
</XML>
```

5.18 Do Validate

This method allows you to perform a authentication validation attempt for online credit cards.

5.18.1. Input Keys

Do Validate structure is as follows:

```

REQUEST
    ACTION
    META
    PARAMS
  
```

TABLE 103. PAYMENT

Key	Definition	Type	Req	Example
ACTION	DO_VALIDATE	AN	R*1	DO_VALIDATE
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	R	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	-	-
PAYMENT	Marker (no key)	-	-	-
ORDERID	Order Identification	N10	R	
EFFORTID	Payment Effort No (from first DoPayment)	N5	R*3	00001. Default 1.
SURNAME	Last name of Cardholder	AN35	O ¹	Buuren
ATTEMPTID	Payment Attempt No (from first DoPayment)	N5	R*3	00001
SIGNEDPARES	The signed PaRes message from the issuing bank. Determines if a Validate Authentication is done.	AN	R*3	-
AUTHENTICATIONINDICATOR	Indicates if the authorization should be executed.	N1	O	Can be used to overrule merchant level configuration: 1 – Continue if possible. 2 – Validation only.
ENDPAYMENT	Marker (no key)	-	-	-
ENDPARAMS	Marker (no key)	-	-	-

Note:

¹- SURNAME is required for some 3D services (for further details contact your Implementation Manager).

5.18.2. Return Keys

The following return keys will be returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ROW	Marker (no key)	-	-
CURRENCYCODE	Currency of payment	AN3	-
AMOUNT	Amount	N12	-
STATUSID	Status. See state transitions.	N5	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN12	Returned after authorisation.
ADDITIONALREFERENCE		AN20	
EXTERNALREFERENCE	External Reference of credit card payment, this value should be used as REFERENCEORIGPAYMENT in eventual refunds (see Do Refund).	AN30	00000000100002121210000100001 Returned after authorisation.
AVSRESULT	Result of the AVS service.	AN1 *	Z
CVVRESULT	Result of the CVV2/CVC2 service.	AN1 *	M
FRAUDRESULT	Result of the Fraud service.	AN1 *	D
FRAUDCODE	Result of the Fraud service.	AN4	0000
FRAUDNEURAL	Result of the Fraud service.	AN4	150
FRAUDRCF	Result of the Fraud service.	AN400	GEO,TUMBLES,PHONEVEL, HIGHUSE
AUTHORISATIONCODE	Authorisation code	AN10	321234. Returned optionally after authorisation.
ECI	Electronic Commerce Indicator. Indicates Authentication validation results (also see status) 00 = Failed authentication (no liability shift) 01 = Incomplete authentication (MasterCard) 02 = Successful authentication (MasterCard) 05 = Successful authentication (Visa) 06 = Authentication attempted (Visa) 07 = Failed authentication (no liability shift) (empty) = Not checked or not enrolled, but attempt made (MasterCard)	N1	Returned after AuthenticationValidation
CAVV	CAVV or AVV result. Indicates Authentication validation value	AN50	Returned after valid AuthenticationValidation
ENDROW	Marker (no key)	-	-

5.18.3. Examples

Request

<XML>

```

<REQUEST>
  <ACTION>DO_VALIDATE</ACTION>
  <META>
    <MERCHANTID>1</MERCHANTID>
    <IPADDRESS>20.60.98.38</IPADDRESS>
    <VERSION>1.0</VERSION>
  </META>
  <PARAMS>
    <PAYMENT>
      <ORDERID>333460</ORDERID>
      <EFFORTID>1</EFFORTID>
      <ATTEMPTID>1</ATTEMPTID>
      <SIGNEDPARES>123432kjvdhasiyfdiasyi23u4h2452g</ SIGNEDPARES >
      <AUTHENTICATIONINDICATOR>1</ AUTHENTICATIONINDICATOR >
    </PAYMENT>
  </PARAMS>
</REQUEST>
</XML>

```

Response with valid authentication and authorisation

```

<XML>
  <REQUEST>
    <ACTION>DO_VALIDATE</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <REQUESTIPADDRESS>192.168.203.200:80</REQUESTIPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>333460</ORDERID>
        <EFFORTID>1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
        <SIGNEDPARES>123432kjvdhasiyfdiasyi23u4h2452g</ SIGNEDPARES >
        <AUTHENTICATIONINDICATOR>1</ AUTHENTICATIONINDICATOR >
      </PAYMENT>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <REQUESTID>1</REQUESTID>
        <RESPONSEDATETIME>20040629092555</RESPONSEDATETIME>
      </META>
      <ROW>
        <MERCHANTID>1</MERCHANTID>
        <ORDERID>159152479</ORDERID>
        <EFFORTID>1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
        <STATUSID>800</STATUSID>
        <STATUSDATE>200406290926555</STATUSDATE>
        <PAYMENTREFERENCE>0</PAYMENTREFERENCE>
        <FRAUDRESULT>N</FRAUDRESULT>
        <FRAUDCODE>0000</FRAUDCODE>
        <ADDITIONALREFERENCE>0000000010159152479
      </ADDITIONALREFERENCE>
        <STATUSDATE>20040629092555</STATUSDATE>
        <EXTERNALREFERENCE>00000000101591524790000100001
      </EXTERNALREFERENCE>
        <AVSRESULT>0</AVSRESULT>
        <ECI>5</ECI>
        <CAVV>33240a04aa06dfsa fdfas29092fsdaf555</CAVV>
      </ROW>
    </RESPONSE>
  </REQUEST>
</XML>

```

Response with valid authentication and no authorisation

```

<XML>
  <REQUEST>
    <ACTION>DO_VALIDATE</ACTION>
    <META>

```

```

    <MERCHANTID>1</MERCHANTID>
    <IPADDRESS>20.60.98.38</IPADDRESS>
    <REQUESTIPADDRESS>192.168.203.200:80</REQUESTIPADDRESS>
    <VERSION>1.0</VERSION>
  </META>
  <PARAMS>
    <PAYMENT>
      <ORDERID>333460</ORDERID>
      <EFFORTID>1</EFFORTID>
      <ATTEMPTID>1</ATTEMPTID>
      <SIGNEDPARES>123432kjvdhasiyfdiasyi23u4h2452g</SIGNEDPARES>
      <AUTHENTICATIONINDICATOR>2</AUTHENTICATIONINDICATOR>
    </PAYMENT>
  </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <REQUESTID>1</REQUESTID>
      <RESPONSEDATETIME>20040629092555</RESPONSEDATETIME>
    </META>
    <ROW>
      <MERCHANTID>1</MERCHANTID>
      <ORDERID>159152479</ORDERID>
      <EFFORTID>1</EFFORTID>
      <ATTEMPTID>1</ATTEMPTID>
      <STATUSID>200</STATUSID>
      <STATUSDATE>20040629092655</STATUSDATE>
      <ECI>5</ECI>
      <CAVV>33240a04aa06dfsafdfas29092fsdaf555</CAVV>
    </ROW>
  </RESPONSE>
</REQUEST>
</XML>

```

Response with invalid authentication

```

<XML>
  <REQUEST>
    <ACTION>DO_VALIDATE</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <REQUESTIPADDRESS>192.168.203.200:80</REQUESTIPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>333460</ORDERID>
        <EFFORTID>1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
        <SIGNEDPARES>123432kjvdhasiyfdiasyi23u4h2452g</SIGNEDPARES>
        <AUTHENTICATIONINDICATOR>1</AUTHENTICATIONINDICATOR>
      </PAYMENT>
    </PARAMS>
    <RESPONSE>
      <RESULT>NOK</RESULT>
      <META>
        <REQUESTID>2</REQUESTID>
        <RESPONSEDATETIME>20040629094126</RESPONSEDATETIME>
      </META>
      <ERROR>
        <CODE>400630</CODE>
        <MESSAGE>REQUEST 2 INVALID PARES</MESSAGE>
      </ERROR>
    </RESPONSE>
  </REQUEST>
</XML>

```

5.19 End Order

This method is only applicable to recurring orders. No more recurring payments are possible for a recurring order after the End Order method is applied.

5.19.1. Input keys

End Order contains the following structure:

```

REQUEST
  ACTION
  META
  PARAMS
ORDER
  
```

Key	Definition	Type	Req	Example
ACTION	END_ORDER	AN	R	END_ORDER
META	Marker (no key)	-	R	-
MERCHANTID	ID for merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
ORDER	Marker (no key)	-	R	-
ORDERID	Order ID of order to end	N10	R	9998890004
ENDORDER	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

5.19.2. Return keys

The following return keys are be returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'300310'
MESSAGE	Message for error or event	AN4000	'NON_RECURRING_ORDER'
ENDERROR	Marker (no key)	-	-

5.19.3. Example

```
<XML>
  <REQUEST>
    <ACTION>END_ORDER</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998890004</ORDERID>
      </ORDER>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>END_ORDER</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998890004</ORDERID>
        <EFFORTID>1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
      </ORDER>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
        <REQUESTID>245</REQUESTID>
      </META>
    </RESPONSE>
  </REQUEST>
</XML>
```

5.20 Get Bank Details

This method converts and compares bank details such as BBAN and IBAN information.

This solution provides three distinct functions:

1. Conversion of BBAN to IBAN
2. Conversion of IBAN to BBAN
3. Comparison of IBAN and BBAN

TABLE 104. List of the European IBAN countries

Country	Length	Examples
Andorra	24 an	AD12 00012030200359100100
Austria	20 an	AT611904300235473201
Belgium	16 an	BE68539007547034
Bosnia and Herzegovina	20 an	BA391290079401028494
Bulgaria	22 an	BG80BNBG96611020345678
Croatia	21 an	HR1210010051863000160
Cyprus	28 an	CY17002001280000001200527600
Czech Republic	24 an	CZ6508000000192000145399
Denmark	18 an	DK5000400440116243
Estonia	20 an	EE382200221020145685
Finland	18 an	FI2112345600000785
Faeroe Islands	18 an	FO1464600009692713
France	27 an	FR1420041010050500013M02606
Germany	22 an	DE89370400440532013000
Gibraltar	23 an	GI75NWBK000000007099453
Greece	27 an	GR160110125000000012300695
Greenland	18 an	GL8964710001000206
Hungary	28 an	HU42117730161111101800000000
Iceland	26 an	IS140159260076545510730339
Ireland	22 an	IE29AIBK93115212345678
Italy	27 an	IT60X0542811101000000123456
Latvia	21 an	LV80BANK0000435195001
Liechtenstein	21 an	LI21088100002324013AA
Lithuania	20 an	LT121000011101001000
Luxembourg	20 an	LU280019400644750000
Macedonia	19 an	MK07300000000042425
Malta	31 an	MT84MALT011000012345MTLCAS001S
Monaco	27 an	MC5813488000010051108001292
Montenegro	22 an	ME25505000012345678951

Netherlands	18 an	NL91ABNA0417164300
Norway	15 an	NO9386011117947
Poland	28 an	PL27114020040000300201355387
Portugal	25 an	PT50000201231234567890154
Romania	24 an	RO49AAAA1B31007593840000
Serbia	22 an	RS35260005601001611379
Slovak Republic	24 an	SK3112000000198742637541
Slovenia	19 an	SI56191000000123438
Spain	24 an	ES9121000418450200051332
Sweden	24 an	SE3550000000054910000003
Switzerland	21 an	CH9300762011623852957
Turkey	26 an	TR330006100519786457841326
United Kingdom	22 an	GB29NWBK60161331926819
Mauritius	30 an	MU17 BOMM 0101 1010 3030 0200 000M UR
Tunisia	24 an	TN5914207207100707129648

5.20.1. Input keys

Get Bank Details structure is as follows:

REQUEST

ACTION

META

PARAMS

GENERAL

Key	Definition	Type	Reg	Example
ACTION	GET_BANKDETAILS	AN	R	GET_BANKDETAILS
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	R	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
GENERAL	Marker (no key)	-	R	-
IBAN	IBAN number	AN50	Rx	NL91ABNA0417164300
ACCOUNTNUMBER	Sets the account number to be validated	AN30	Rx	12345678A2
BANKCODE	Sets the bank code to be validated	AN15	R*	200000
BRANCHCODE	Sets the branch code to be validated	AN15	R*	12345
BANKCHECKDIGIT	Sets the check digit to be validated	AN2	R*	1
COUNTRYCODEBANK	ISO 3166 Country code where bank account is held	AN2	R	DE

Key	Definition	Type	Reg	Example
ENDGENERAL	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

Rx = IBAN or ACCOUNTNUMBER are mandatory

R* = Mandatory for some countries if accountnumber is given

R = Mandatory

5.20.2. Return keys

The following return keys will be returned

Key	Definition	Type	Example
REQUEST	Marker (no key)	-	-
ACTION	DO_RISKASSESSMENT	AN	DO_RISKASSESSMENT
META	Marker (no key)	-	-
MERCHANTID	ID of Merchant	N10	0010
IPADDRESS	IP address of merchant server	AN32	123.123.123.123
VERSION	Version of interface (1.0)	AN10	1.0
REQUESTIPADDRESS	IP address of request-making server	AN32	123.123.123.123
ENDMETA	Marker (no key)	-	-
PARAMS	Marker (no key)	-	-
ENDPARAMS	Marker (no key)	-	-
RESPONSE	Marker (no key)	-	-
RESULT	OK or NOK	AN10	NOK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N20	12345111
RESPONSEDATETIME	Date and Time of response	D14	YYYYMMDDHHMMSS
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)	-	Multiple instances possible
CODE*	Code of the syntax or system error	N10	500123
MESSAGE*	Clarifying message to previous error code	AN4000	Account number exceeds maximum length
ENDERROR	Marker (no key)	-	-
IBAN	Marker (no key) if BBAN and no IBAN in input	-	-
IBAN		-	-
/IBAN	Marker (no key)	-	-
BBAN	Marker (no key) if IBAN and no BBAN in input	-	-
ACCOUNTNUMBER	Account number	-	-
BANKCODE	Bank code/bankleitzahl/sorting code	-	-
BRANCHCODE	Branche code	-	-
BANKCHECKDIGIT	Check digit(s)	-	-

Key	Definition	Type	Example
/BBAN	Marker (no key)	-	-
BANKDATA	Marker (no key) if valid IBAN or BBAN and bank data present	-	-
REFBANKCODE	Reformatted Bank Code according to local clearing rules	AN15	150000
REFBRANCHCODE	Reformatted Branch Code according to local clearing rules	AN15	1234
REFACCOUNTNUMBER	Reformatted Account Number according to local clearing rules	AN30	12345679
NEWBANKNAME	Bank Name returned matching the Bank Code of the request	AN40	BARCLAYS BANK PLC
/BANKDATA	Marker (no key)	-	-
SWIFT	Marker (no key) if valid IBAN or BBAN and swift data present	-	-
BIC	Swift BIC	-	-
CHIPSUID	CHIPSUID	-	-
POBOXNUMBER	PO Box number	-	-
POBOXZIP	PO Box ZIP	-	-
POBOXLOCATION	PO Box location	-	-
POBOXCOUNTRY	PO Box country	-	-
CATEGORY	Swift category	-	-
EXTRAINFO	Swift EXTRAINFO	-	-
ROUTINGBIC	Swift Routing BIC	-	-
/SWIFT	Marker (no key) if valid IBAN or BBAN	-	-
ENDRESPONSE	Marker (no key)	-	-

Note:

NO tags will be communicated for empty fields in the response

Convert BBAN to IBAN

```
<XML>
  <REQUEST>
    <ACTION>GET_BANKDETAILS</ACTION>
    <META>
      <MERCHANTID>0010</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <GENERAL>
        <ACCOUNTNUMBER>111111116</ACCOUNTNUMBER>
        <BANKCODE>10010010</BANKCODE>
        <COUNTRYCODEBANK>DE</COUNTRYCODEBANK>
      </GENERAL>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible OK response :

```
<XML>
  <REQUEST>
    <ACTION>GET_BANKDETAILS</ACTION>
    <META>
      <MERCHANTID>9945</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>192.168.41.28</REQUESTIPADDRESS>
    </META>
  </REQUEST>
</XML>
```

```

<PARAMS>
  <GENERAL>
    <BANKCODE>10010010</BANKCODE>
    <ACCOUNTNUMBER>1111111116</ACCOUNTNUMBER>
    <COUNTRYCODEBANK>DE</COUNTRYCODEBANK>
  </GENERAL>
</PARAMS>
<RESPONSE>
  <RESULT>OK</RESULT>
  <META>
    <REQUESTID>7616</REQUESTID>
    <RESPONSEDATETIME>20090406142438</RESPONSEDATETIME>
  </META>
  <SWIFT>
    <SERVICES>FINTG+</SERVICES>
    <BIC>PBNKDEFF100</BIC>
    <POBOXZIP>10916</POBOXZIP>
    <EXTRAINFO>BRA</EXTRAINFO>
    <CATEGORY>BANK</CATEGORY>
    <ROUTINGBIC>PBNKDEFF100</ROUTINGBIC>
    <POBOXCOUNTRY>Germany</POBOXCOUNTRY>
  </SWIFT>
  <BANKDATA>
    <REFACCOUNTNUMBER>1111111116</REFACCOUNTNUMBER>
    <REFBANKCODE>10010010</REFBANKCODE>
  </BANKDATA>
  <IBAN>
    <IBAN>DE75100100101111111116</IBAN>
  </IBAN>
</RESPONSE>
</REQUEST>
</XML>

```

Or a possible NOK response:

```

<XML>
  <REQUEST>
    <ACTION>GET_BANKDETAILS</ACTION>
    <META>
      <MERCHANTID>9945</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>192.168.41.28</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <GENERAL>
        <BANKCODE>10010010</BANKCODE>
        <ACCOUNTNUMBER>111111111</ACCOUNTNUMBER>
        <COUNTRYCODEBANK>DE</COUNTRYCODEBANK>
      </GENERAL>
    </PARAMS>
    <RESPONSE>
      <RESULT>NOK</RESULT>
      <META>
        <REQUESTID>7617</REQUESTID>
        <RESPONSEDATETIME>20090406142520</RESPONSEDATETIME>
      </META>
      <ERROR>
        <CODE>3001000</CODE>
        <MESSAGE>REQUEST 7617 INVALID BANK DATA: {Modulus check has failed}</MESSAGE>
      </ERROR>
    </RESPONSE>
  </REQUEST>
</XML>

```

Convert IBAN to BBAN

```

<XML>
  <REQUEST>
    <ACTION>GET_BANKDETAILS</ACTION>
    <META>

```

```

    <MERCHANTID>9945</MERCHANTID>
    <IPADDRESS>20.60.98.38</IPADDRESS>
    <VERSION>1.0</VERSION>
  </META>
  <PARAMS>
    <GENERAL>
      <IBAN>DE7510010010111111116</IBAN>
    </GENERAL>
  </PARAMS>
</REQUEST>
</XML>
With possible OK response:
<XML>
  <REQUEST>
    <ACTION>GET_BANKDETAILS</ACTION>
    <META>
      <MERCHANTID>9945</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>192.168.41.28</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <GENERAL>
        <IBAN>DE7510010010111111116</IBAN>
      </GENERAL>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <REQUESTID>7618</REQUESTID>
        <RESPONSEDATETIME>20090406142727</RESPONSEDATETIME>
      </META>
      <SWIFT>
        <SERVICES>FINTG+</SERVICES>
        <BIC>PBNKDEFF10</BIC>
        <POBOXZIP>10916</POBOXZIP>
        <EXTRAINFO>BRA</EXTRAINFO>
        <CATEGORY>BANK</CATEGORY>
        <ROUTINGBIC>PBNKDEFF10</ROUTINGBIC>
        <POBOXCOUNTRY>Germany</POBOXCOUNTRY>
      </SWIFT>
      <BBAN>
        <COUNTRYCODEBANK>DE</COUNTRYCODEBANK>
        <BANKCODE>10010010</BANKCODE>
        <ACCOUNTNUMBER>111111116</ACCOUNTNUMBER>
      </BBAN>
      <BANKDATA>
        <REFACCOUNTNUMBER>111111116</REFACCOUNTNUMBER>
        <REFBANKCODE>10010010</REFBANKCODE>
      </BANKDATA>
    </RESPONSE>
  </REQUEST>
</XML>

```

Or a possible NOK response:

```

<XML>
  <REQUEST>
    <ACTION>GET_BANKDETAILS</ACTION>
    <META>
      <MERCHANTID>9945</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>192.168.41.28</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <GENERAL>
        <IBAN>DE751001001011111111</IBAN>
      </GENERAL>
    </PARAMS>
    <RESPONSE>
      <RESULT>NOK</RESULT>
      <META>

```

```

    <REQUESTID>7619</REQUESTID>
    <RESPONSEDATETIME>20090406142829</RESPONSEDATETIME>
  </META>
  <ERROR>
    <CODE>420080</CODE>
    <MESSAGE>REQUEST 7619 INVALID IBAN DE7510010010111111111</MESSAGE>
  </ERROR>
</RESPONSE>
</REQUEST>
</XML>

```

Compare IBAN and BBAN

```

<XML>
  <REQUEST>
    <ACTION>GET_BANKDETAILS</ACTION>
    <META>
      <MERCHANTID>9945</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <GENERAL>
        <BANKCODE>10010010</BANKCODE>
        <ACCOUNTNUMBER>1111111116</ACCOUNTNUMBER>
        <COUNTRYCODEBANK>GB</COUNTRYCODEBANK>
        <IBAN>DE75100100101111111116</IBAN>
      </GENERAL>
    </PARAMS>
  </REQUEST>
</XML>

```

With possible OK response:

```

<XML>
  <REQUEST>
    <ACTION>GET_BANKDETAILS</ACTION>
    <META>
      <MERCHANTID>9945</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>192.168.41.28</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <GENERAL>
        <BANKCODE>10010010</BANKCODE>
        <ACCOUNTNUMBER>1111111116</ACCOUNTNUMBER>
        <COUNTRYCODEBANK>DE</COUNTRYCODEBANK>
        <IBAN>DE75100100101111111116</IBAN>
      </GENERAL>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <REQUESTID>7621</REQUESTID>
        <RESPONSEDATETIME>20090406142955</RESPONSEDATETIME>
      </META>
      <SWIFT>
        <SERVICES>FINTG+</SERVICES>
        <BIC>PBNKDEFF100</BIC>
        <POBOXZIP>10916</POBOXZIP>
        <EXTRAINFO>BRA</EXTRAINFO>
        <CATEGORY>BANK</CATEGORY>
        <ROUTINGBIC>PBNKDEFF100</ROUTINGBIC>
        <POBOXCOUNTRY>Germany</POBOXCOUNTRY>
      </SWIFT>
      <BBAN>
        <COUNTRYCODEBANK>DE</COUNTRYCODEBANK>
        <BANKCODE>10010010</BANKCODE>
        <ACCOUNTNUMBER>1111111116</ACCOUNTNUMBER>
      </BBAN>
      <BANKDATA>

```

```
        <REFACCOUNTNUMBER>111111116</REFACCOUNTNUMBER>
        <REFBANKCODE>10010010</REFBANKCODE>
    </BANKDATA>
</RESPONSE>
</REQUEST>
</XML>
```

Or a possible NOK response:

```
<XML>
  <REQUEST>
    <ACTION>GET_BANKDETAILS</ACTION>
    <META>
      <MERCHANTID>9945</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>192.168.41.28</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <GENERAL>
        <BANKCODE>10010010</BANKCODE>
        <ACCOUNTNUMBER>111111116</ACCOUNTNUMBER>
        <COUNTRYCODEBANK>GB</COUNTRYCODEBANK>
        <IBAN>DE7510010010111111116</IBAN>
      </GENERAL>
    </PARAMS>
    <RESPONSE>
      <RESULT>NOK</RESULT>
      <META>
        <REQUESTID>7620</REQUESTID>
        <RESPONSEDATETIME>20090406142944</RESPONSEDATETIME>
      </META>
      <ERROR>
        <CODE>420070</CODE>
        <MESSAGE>REQUEST 7620 IBAN COUNTRYCODEBANK DE DOES NOT MATCH BBAN
COUNTRYCODEBANK GB</MESSAGE>
      </ERROR>
    </RESPONSE>
  </REQUEST>
</XML>
```

5.21 Get Directory

Using this method, a directory list can be retrieved. For payment products such as, iDEAL (809), Secure Vault (850) and eps Online-Überweisung (856) a list of available issuing banks will be returned.

5.21.1. Input keys

GetDirectory structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
  GENERAL
  
```

Key	Definition	Type	Req	Example
ACTION	GET_DIRECTORY	AN	R	GET_DIRECTORY
META	Marker (no key)	-	R	-
MERCHANTID	ID for merchant (given by GlobalCollect)	N10	R	1
IPADDRESS	IP Address from which the request comes. This will be verified with the configured addresses at GlobalCollect.	AN32	R	123.123.123.123
VERSION	Version of XML interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
GENERAL	Marker (no key)	-	R	-
PAYMENTPRODUCTID	Payment product ID	N10	R	809
COUNTRYCODE	ISO 3166 country code of consumer	AN2	R	NL
CURRENCYCODE	ISO 4217 currency code of amount	AN3	R	EUR
ENDGENERAL	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

5.21.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	Result of the action	AN3	OK or NOK
ROW	Marker (no key)	-	-
ISSUERID	Issuer ID	N5	This is the unique GlobalCollect ID for the issuing bank.
ISSUERNAME	Name of issuer to present to customer.	-	As listed in the stored directory information
ISSUERLIST	Short or Long Used in the presentation of the issuers. The short list-banks are to be displayed first. See Appendix I. for more information on the required presentation of the list for iDEAL.	AN5	Short

Key	Definition	Type	Example
ENDROW	Marker (no key)	-	-

5.21.3. Example

```
<XML>
  <REQUEST>
    <ACTION>GET_DIRECTORY</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <GENERAL>
        <PAYMENTPRODUCTID>809</PAYMENTPRODUCTID>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <CURRENCYCODE>EUR</CURRENCYCODE>
      </GENERAL>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible result :

```
<XML>
  <REQUEST>
    <ACTION>GET_DIRECTORY</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <GENERAL>
        <PAYMENTPRODUCTID>809</PAYMENTPRODUCTID>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <CURRENCYCODE>EUR</CURRENCYCODE>
      </GENERAL>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20050614151340</RESPONSEDATETIME>
      <REQUESTID>144</REQUESTID>
    </META>
    <ROW>
      <ISSUERID>00001</ISSUERID>
      <ISSUERNAME>ABN AMRO Bank</ISSUERNAME>
      <ISSUERLIST>Short</ISSUERLIST>
    </ROW>
    <ROW>
      <ISSUERID>00002</ISSUERID>
      <ISSUERNAME>Rabobank</ISSUERNAME>
      <ISSUERLIST>Short</ISSUERLIST>
    </ROW>
    <ROW>
      <ISSUERID>00003</ISSUERID>
      <ISSUERNAME>Postbank</ISSUERNAME>
      <ISSUERLIST>Short</ISSUERLIST>
    </ROW>
    <ROW>
      <ISSUERID>00004</ISSUERID>
      <ISSUERNAME>ING Bank</ISSUERNAME>
      <ISSUERLIST>Short</ISSUERLIST>
    </ROW>
  </RESPONSE>
</REQUEST>
</XML>
```

5.22 Get Order

With this method, the existence of an order is verified; the Ref and Mac of this order can be retrieved in order to redirect the consumer to the payment pages to retry the payment action.

5.22.1. Input keys

GetOrderStatus structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
ORDER
  
```

Key	Definition	Type	Req	Example
ACTION	GET_ORDER	AN	R	GET_ORDER
META	Marker (no key)	-	R	-
MERCHANTID	ID for merchant (given by GlobalCollect)	N10	R	1
IPADDRESS	IP Address from which the request comes. This is verified with the configured addresses at GlobalCollect.	AN32	R	123.123.123.123
VERSION	Version of XML interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
ORDER	Marker (no key)	-	R	-
ORDERID	Unique ID for order	N10	R	123
EFFORTID	For recurring payments, the number of the failed payment. Default 1.	N5	R	1
ENDORDER	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

5.22.2. Return keys

The following return keys will be returned:

Key	Definition	Type	Example
RESULT	Result of the action	AN3	OK or NOK
ROW	Marker (no key)	-	-
REF	Reference number for redirecting the consumer.	AN50	000001323100000220100005
MAC	Signature for redirecting the consumer.	AN512	1212safdasdf923742nsdlf90823na
ENDROW	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'100400'
MESSAGE	Message for error or event	AN4000	'REQUEST DID NOT HAVE A UNIQUE ORDERID'
ENDERROR	Marker (no key)	-	-

5.22.3. Example

```
<XML>
  <REQUEST>
    <ACTION>GET_ORDER</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998890004</ORDERID>
        <EFFORTID>2</EFFORTID>
      </ORDER>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible result:

```
<XML>
  <REQUEST>
    <ACTION>GET_ORDER</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>537512</ORDERID>
      </ORDER>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <RESPONSEDATETIME>20021001151340</RESPONSEDATETIME>
        <REQUESTID>144</REQUESTID>
      </META>
      <ROW>
        <MAC>mjT4OH3WHK8i86DjM+B/XqkF/MQ=</MAC>
        <REF>0000000010000537512</REF>
      </ROW>
    </RESPONSE>
  </REQUEST>
</XML>
```

5.23 Get Order Status

With this method the status and additional information of a payment request can be retrieved for outstanding orders.

Note:

This API returns a different response based on the version number in the request.

5.23.1. Input keys

Get Order Status structure is as follows:

```

REQUEST
    ACTION
    META
    PARAMS
ORDER
  
```

Key	Definition	Type	Req	Example
ACTION	GET_ORDERSTATUS	AN	R	GET_ORDERSTATUS
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	R	2.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
ORDER	Marker (no key)	-	R	-
ORDERID	Order ID	N10	R	9998890004
ENDORDER	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

5.23.2. Return keys Version 2.0

The following return keys are returned:

Key	Definition	Type	Example
RESULT	"OK" or "NOK"	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
STATUS	Marker (no key)	-	-
MERCHANTID	ID of Merchant	N10	1
ORDERID	Order ID	N10	9998890004
EFFORTID	Last Effort ID	N5	1
ATTEMPTID	Attempt number	N5	1

Key	Definition	Type	Example
PAYMENTMETHODID	Payment method ID	N5	1 (=online CC)
PAYMENTPRODUCTID	Payment product ID	N5	1 (=VISA)
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN12	123400001021
MERCHANTREFERENCE	Additional reference of merchant	AN50	2121212
STATUSID	Status	N5	Possible statuses can be found in the appendices.
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	20030829145000
CURRENCYCODE	ISO 4217 Currency code of payment	AN3	EUR
AMOUNT	Amount	N12	29990
TOTALAMOUNTPAID	Total paid amount	N12	29990
TOTALAMOUNTREFUNDED	Total refunded amount (inclusive refunds in progress)	N12	0
FRAUDRESULT	Result of the Fraud service. Refer to WebCollect Error Codes Overview Guide.	AN1 *	D
FRAUDCODE	Result of the Fraud service.	AN4 *	0000
FRAUDNEURAL	Result of the Fraud service.	AN4	150
FRAUDRCF	Result of the Fraud service.	AN400	GEO,TUMBLES,PHONEVEL, HIGHUSE
AVSRESULT	Result of the AVS service.	AN1 *	Z
CVVRESULT	Result of the CVV2/CVC2 service.	AN1 *	M
AUTHORISATIONCODE	Authorisation code	AN10	321234. Returned optionally after authorisation.
ECI	Electronic Commerce Indicator. Indicates Authentication validation results (also see status) 00 = Failed authentication (no liability shift) 01 = Incomplete authentication (MasterCard) 02 = Successful authentication (MasterCard) 05 = Successful authentication (Visa) 06 = Authentication attempted (Visa) 07 = Failed authentication (no liability shift) (empty) = Not checked or not enrolled, but attempt made (MasterCard)	N1	Returned after Validation of an Authentication
CAVV	CAVV or AVV result. Indicates Authentication validation value	AN50	Returned after valid Validation of an Authentication
XID	Transaction ID for the Authentication	AN50	Returned after a valid Validation of an Authentication
CREDITCARDNUMBER	Credit card number	AN20	*****7977
EXPIRYDATE	Expiry date	AN4	1210
CONFIRMATION	Marker (no key)		

Key	Definition	Type	Example
IDEBIT_ISSCONF	Interac Online Issuer name	AN30	Returned for successful Interac Online transaction
IDEBIT_ISSNAME	Interac Online Issuer confirmation	AN15	Returned for successful Interact Online transaction
ENDCONFIRMATION	Marker (no key)	-	-
CUSTOMERACCOUNT	Marker (no key)	-	-
CUSTOMERACCOUNTSTATUS	Status of the 3 rd party customer account	AN40	Returned with the name of the 3 rd party account status. For example, for PayPal, the status is either verified or unverified. This field does not work with version 1.0
ACCOUNTHOLDERNAME	Account holder name	AN40	
ACCOUNTNUMBER	Account number customer	AN40	
BANKCODE	Bank code	AN15	
BRANCHCODE	Branch code	AN15	
CHECKDIGITS	Check digits BBAN	AN10	
BANKNAME	Name of bank customer	AN40	
BANKCITY	City of bank customer	AN40	
IBAN	IBAN	AN50	
SECURITYINDICATOR	Security criteria	AN1	
END CUSTOMERACCOUNT	Marker (no key)	-	-
ENDSTATUS	Marker (no key)	-	-
ERRORS	Marker (no key)	-	-
ERROR	Marker (no key)	-	Refer to WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'900040'
MESSAGE	Message for error or event	AN4000	'ORDERID NOT FOUND IN REQUEST'
ENDERROR	Marker (no key)	-	-
ENDERRORS	Marker (no key)	-	-

5.23.3. Example

```
<XML>
  <REQUEST>
    <ACTION>GET_ORDERSTATUS</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>2.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998890004</ORDERID>
      </ORDER>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible result:

```

<XML>
  <REQUEST>
    <ACTION>GET_ORDERSTATUS</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>2.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998890004</ORDERID>
      </ORDER>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <REQUESTID>245</REQUESTID>
        <RESPONSEDATETIME>20100419133351</RESPONSEDATETIME>
      </META>
      <STATUS>
        <PAYMENTMETHODID>1</PAYMENTMETHODID>
        <STATUSID>800</STATUSID>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <FRAUDRESULT>N</FRAUDRESULT>
        <EFFORTID>1</EFFORTID>
        <CREDITCARDNUMBER>*****7977</CREDITCARDNUMBER>
        <AUTHORISATIONCODE>654321</AUTHORISATIONCODE>
        <PAYMENTREFERENCE>900100000010</PAYMENTREFERENCE>
        <ATTEMPTID>2</ATTEMPTID>
        <MERCHANTID>1</MERCHANTID>
        <AMOUNT>2345</AMOUNT>
        <STATUSDATE>20100419132926</STATUSDATE>
        <PAYMENTPRODUCTID>1</PAYMENTPRODUCTID>
        <CVVRESULT>0</CVVRESULT>
        <ORDERID>9998890004</ORDERID>
        <EXPIRYDATE>1210</EXPIRYDATE>
      </STATUS>
    </RESPONSE>
  </REQUEST>
</XML>

```

5.23.4. Example with possible result for (PayPal)

```

<XML>
  <REQUEST>
    <ACTION>GET_ORDERSTATUS</ACTION>
    <META>
      <MERCHANTID>8501</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>2.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>2009111101</ORDERID>
      </ORDER>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <REQUESTID>14017</REQUESTID>
        <RESPONSEDATETIME>2009111110809</RESPONSEDATETIME>
      </META>
      <STATUS>
        <MERCHANTREFERENCE>PayPal payment 101</MERCHANTREFERENCE>
        <PAYMENTMETHODID>8</PAYMENTMETHODID>
        <STATUSID>600</STATUSID>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <EFFORTID>1</EFFORTID>
        <PAYMENTREFERENCE>850100008809</PAYMENTREFERENCE>
        <ATTEMPTID>1</ATTEMPTID>
      </STATUS>
    </RESPONSE>
  </REQUEST>
</XML>

```

```
<MERCHANTID>8501</MERCHANTID>
<AMOUNT>3000</AMOUNT>
<STATUSDATE>20091111091128</STATUSDATE>
<PAYMENTPRODUCTID>840</PAYMENTPRODUCTID>
<ORDERID>2009111101</ORDERID>
<CUSTOMERACCOUNT>
  <CUSTOMERACCOUNTSTATUS>verified</CUSTOMERACCOUNTSTATUS>
</CUSTOMERACCOUNT>
</STATUS>
</RESPONSE>
</REQUEST>
</XML>
```


5.24 Get Payment Products

This method returns the possible Payment Products for a specific country code in a specific language.

5.24.1. Input keys

Get Payment Products structure is as follows:

```

REQUEST
    ACTION
    META
    PARAMS
  
```

The following table lists the key parameters:

Key	Definition	Type	Req	Example
ACTION	GET_PAYMENTPRODUCTS	AN	R	GET_PAYMENTPRODUCTS
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
GENERAL	Marker (no key)	-	R	-
LANGUAGECODE	ISO 639 language code for the result	AN2	R	en
COUNTRYCODE	ISO 3166 country code for which payment products should be retrieved	AN2	R	GB
CURRENCYCODE	ISO 4217 Currency code for specifying minimal and maximum order amount	AN3	O	-
AMOUNT	Amount of the order in cents in currency code provided (or when empty in the default currency EUR)	N12	O	12000
ORDERTYPEINDICATOR	Type of order	N5	O	1 Normal order 4 Variable amount rec order
ENDGENERAL	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

5.24.2. Return keys

The result keys per payment product are:

Key	Definition	Type	Example
RESULT	"OK" or "NOK"	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-

Key	Definition	Type	Example
ENDMETA	Marker (no key)	-	-
ROW	Marker (no key)	-	-
PAYMENTMETHODNAME	Payment method name	AN50	Credit Card
PAYMENTPRODUCTID	Payment product ID	N5	See Appendices.
PAYMENTPRODUCTNAME	Name of payment product in language	AN12	e.g. Visa
MINAMOUNT	Minimal amount in cents in requested currency or if empty EUR.	N12	500
MAXAMOUNT	Maximum amount in cents in requested currency or if empty EUR.	N12	500
ORDERTYPEINDICATOR	Types of orders the payment product is suitable for (bitmask)	N5	1 Normal order 4 Variable amount rec order 5 Normal and variable rec orders 7 All types of orders
ENDROW	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'900100'
MESSAGE	Message for error or event	AN4000	'AMOUNT NOT FOUND IN REQUEST'
ENDERROR	Marker (no key)	-	-

5.24.3. Example

```
<XML>
  <REQUEST>
    <ACTION>GET_PAYMENTPRODUCTS</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <GENERAL>
        <LANGUAGECODE>en</LANGUAGECODE>
        <COUNTRYCODE>GB</COUNTRYCODE>
      </GENERAL>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible result:

```
<XML>
  <REQUEST>
    <ACTION>GET_PAYMENTPRODUCTS</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <GENERAL>
        <LANGUAGECODE>en</LANGUAGECODE>
        <COUNTRYCODE>GB</COUNTRYCODE>
      </GENERAL>
    </PARAMS>
  <RESPONSE>
```

```
<RESULT>OK</RESULT>
<META>
  <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
  <REQUESTID>245</REQUESTID>
</META>
<ROW>
  <PAYMENTMETHODNAME>Credit Card</PAYMENTMETHODNAME>
  <PAYMENTPRODUCTID>1</PAYMENTPRODUCTID>
  <PAYMENTPRODUCTNAME>Visa</PAYMENTPRODUCTNAME>
  <MINAMOUNT>500</MINAMOUNT>
  <ORDERTYPEINDICATOR>7</ORDERTYPEINDICATOR>
</ROW>
<ROW>
  <PAYMENTMETHODNAME>Credit Card</PAYMENTMETHODNAME>
  <PAYMENTPRODUCTID>2</PAYMENTPRODUCTID>
  <PAYMENTPRODUCTNAME>American Express</PAYMENTPRODUCTNAME>
  <MAXAMOUNT>500</MAXAMOUNT>
  <ORDERTYPEINDICATOR>7</ORDERTYPEINDICATOR>
</ROW>
<ROW>
  <PAYMENTMETHODNAME>Online Bank Transfer</PAYMENTMETHODNAME>
  <PAYMENTPRODUCTID>548</PAYMENTPRODUCTID>
  <PAYMENTPRODUCTNAME>NatWest</PAYMENTPRODUCTNAME>
  <ORDERTYPEINDICATOR>1</ORDERTYPEINDICATOR>
</ROW>
  ...
</RESPONSE>
</REQUEST>
</XML>
```

5.25 Get Payment Product Fields

Get Payment Product Fields gives the payment fields that are given for a specific payment product.

5.25.1. Input keys

REQUEST

ACTION

META

PARAMS

The following table lists the key parameters:

Key	Definition	Type	Req	Example
ACTION	GET_PAYMENTPRODUCTFIELDS	AN	R	GET_PAYMENTPRODUCTFIELDS
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
GENERAL	Marker (no key)	-	R	-
PAYMENTPRODUCTID	Payment product ID	N5	R	See WebCollect Error Codes Overview Guide.
LANGUAGECODE	ISO 639 Language code for result	AN2	R	en
ENDGENERAL	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

5.25.2. Return keys

The result keys are:

Key	Definition	Type	Example
RESULT	"OK" or "NOK"	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ROW	Marker (no key)	-	-
PAYMENTPRODUCTID	Paymentproductid	N5	-
FIELDNAME	Name of paymentfield	AN50	-
DESCRIPTION	Description of payment field (label)	AN	-

Key	Definition	Type	Example
DATATYPE	Data type of the requested field	N5	12 Text 3 Number 93 Datetime 10000 Short date MMY 10001 Creditcard number 10003 Countrycode 10004 Currencycode 10005 languagecode 10006 ExpiryDate MMY 10007 email address 10008 positive amount 10009 Sex 10010 Date YYYYMMDD 10011 Bank Code 10012 Bank Name (ELV only) 10013 Email Type 10097 Binary (0=False/1=True)
DATALENGTH	Length of number or string	N5	-
DATAPRECISION	Number of decimals (for numbers)	N5	-
EDITABLEINDICATOR	Editable by the consumer	N1	0 no 1 yes
MANDATORYINDICATOR	Mandatory This field should be interpreted as a bitmap. The first bit indicates if the field is required and the 5 th bit indicates if it initially can be left blank if HOSTEDINDICATOR=1.	N1	0 no 1 yes 17 yes, but can be left empty if Hosted Merchant Link is used. GlobalCollect will in that case present a page to collect this data.
PRESENCEINDICATOR	Visible for consumer This field should be interpreted as a bitmap. The first bit indicates if the field is required and the 5 th bit indicates if it initially can be left blank if HOSTEDINDICATOR=1.	N1	0 no 1 yes 17 yes, but can be left empty if Hosted Merchant Link is used. GlobalCollect in that case presents a page to collect this data.
SCRAMBLEDINDICATOR	Field should be delivered scrambled	N1	0 no
SOURCEINDICATOR	Source of field	N1	0 order (if no value is supplied in the payment request, the value from the order request will be used) 1 consumer 3 merchant determined (usually based on the input of the consumer)
ENDROW	Marker (no key)	-	-
ERROR	Marker (no key)	-	Refer to WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'900060'
MESSAGE	Message for error or event	AN4000	'PAYMENTPRODUCTID NOT

Key	Definition	Type	Example
ENDERROR	Marker (no key)	-	-

5.25.3. Example

```
<XML>
  <REQUEST>
    <ACTION>GET_PAYMENTPRODUCTFIELDS</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <GENERAL>
        <LANGUAGECODE>en</LANGUAGECODE>
        <PAYMENTPRODUCTID>1</PAYMENTPRODUCTID>
      </GENERAL>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible result:

```
<XML>
  <REQUEST>
    <ACTION>GET_PAYMENTPRODUCTFIELDS</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <GENERAL>
        <LANGUAGECODE>en</LANGUAGECODE>
        <PAYMENTPRODUCTID>1</PAYMENTPRODUCTID>
      </GENERAL>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
        <REQUESTID>245</REQUESTID>
      </META>
      <ROW>
        <FIELDNAME>CREDITCARDNUMBER</FIELDNAME>
        <DESCRIPTION>Credit Card number</DESCRIPTION>
        <DATATYPE>10001</DATATYPE>
        <DATALENGTH>19</DATALENGTH>
        <DATAPRECISION>0</DATAPRECISION>
        <EDITABLEINDICATOR>1</EDITABLEINDICATOR>
        <MANDATORYINDICATOR>1</MANDATORYINDICATOR>
        <PRESENCEINDICATOR>1</PRESENCEINDICATOR>
        <SOURCEINDICATOR>1</SOURCEINDICATOR>
      </ROW>
      ...
    </RESPONSE>
  </REQUEST>
</XML>
```

5.26 Get Rate

This Method Gets the rate for DCC transaction based on the credit card number.

5.26.1. Input keys

Get Rate structure is as follows:

```

REQUEST
    ACTION
    META
    PARAMS
    
```

The following table lists the key parameters:

Key	Definition	Type	Req	Example
ACTION	GET_PAYMENTPRODUCTS	AN	R	GET_PAYMENTPRODUCTS
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
GENERAL	Marker (no key)	-	R	-
AMOUNT	Base amount (in cents!)	N12	N	29990 (= 299.90)
CURRENCYCODE	ISO 4217 Currency code of base amount to be converted	AN3	N	EUR
CREDITCARDNUMBER	The complete credit card number.	N19	Y	-
ENDGENERAL	Marker (no key)	-	R	-
ENDPARAMS	Marker (no key)	-	R	-

5.26.2. Return keys

The result keys per payment product are:

Key	Definition	Type	Example
RESULT	"OK" or "NOK"	AN10	OK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ROW	Marker (no key)	-	-
DCCINDICATOR	Indicates if DCC applies (1) or not (0).	N1	-
ISSUERCURRENCYCODE ¹	ISO Currency Code	AN3	EUR
ISSUERAMOUNT ¹	Converted amount (in cents)	N12	66089 (=660.89)

Key	Definition	Type	Example
MARGINRATEPERCENTAG ¹ E	For receipt printing purposes only. To meet regulatory requirements, where applicable. 4 places for decimals.	N6	E.g. 025000 = 2.5.
EXCHANGERATESOURCENAME	For receipt printing purposes only. To meet regulatory requirements, where applicable.	AN32	E.g. "Reuters Wholesale Interbank "
EXCHANGERATESOURCETIMESTAMP ¹	For receipt printing purposes only. To meet regulatory requirements, where applicable. YYYYMMDDHHMM	N14	E.g. "20070830120000".
EXCHANGERATE ¹	Exchange Rate to be used for transaction. Last 4 digits are decimal.	N12	E.g. 12341200. = 1234.12
EXCHANGERATEVALIDTO ¹	Timestamp until the exchange rate is valid.	N14	E.g. "20070830180000".
DCCMAC	Signature. The merchant should provide this MAC in the do-payment when DCC is wanted.	AN64	
ENDROW	Marker (no key)	-	-
ERROR	Marker (no key)		Refer to WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'900100'
MESSAGE	Message for error or event	AN4000	'AMOUNT NOT FOUND IN REQUEST'
ENDERROR	Marker (no key)	-	-

Note:

¹Only returns when DCC applies.

5.26.3. Example

```
<XML>
  <REQUEST>
    <ACTION>GET_RATE</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <GENERAL>
        <AMOUNT>30000</AMOUNT>
        <CURRENCYCODE>USD</CURRENCYCODE>
        <CREDITCARDNUMBER>4032741234560004</CREDITCARDNUMBER>
      </GENERAL>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible result:

```
<XML>
  <REQUEST>
    <ACTION>GET_PAYMENTPRODUCTS</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <GENERAL>
        <AMOUNT>30000</AMOUNT>
      </GENERAL>
    </PARAMS>
  </REQUEST>
</XML>
```

```
<CURRENCYCODE>USD</CURRENCYCODE>
<CREDITCARDNUMBER>4032741234560004</CREDITCARDNUMBER>
  </GENERAL>
  </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20080219172339</RESPONSEDATETIME>
      <REQUESTID>245</REQUESTID>
    </META>
    <ROW>
      <EXCHANGERATESOURCENAME>Reuters Wholesale Interbank</EXCHANGERATESOURCENAME>
      <EXCHANGERATE>1.3486</EXCHANGERATE>
      <DCCINDICATOR>1</DCCINDICATOR>
      <ISSUERCURRENCYCODE>CAD</ISSUERCURRENCYCODE>
      <MARGINRATEPERCENTAGE>03.0000</MARGINRATEPERCENTAGE>
      <EXCHANGERATEVALIDTO>20080823150000</EXCHANGERATEVALIDTO>
      <EXCHANGERATESOURCETIMESTAMP>20080213 12:00</EXCHANGERATESOURCETIMESTAMP>
      <DCCMAC>S1zfHPifCaEDLN+Xk+PWfg/GWg8=</DCCMAC>
      <ISSUERAMOUNT>40458</ISSUERAMOUNT>
    </ROW>
  </RESPONSE>
</REQUEST>
</XML>
```

5.27 Insert Order

The Insert Order can be used to insert an order and retrieve the possible payment products for this order. If you make use of the fraud screening service of GlobalCollect, refer to appendix for additional Information regarding Appendix K.

Merchant Link and Customer Link customers can use Insert Order. However, the result that is returned by the GlobalCollect system differs between the two. The Customer Link response has two versions. The merchant can chose between the two by putting the right version number in the request.

5.27.1. Input keys

Insert Order structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
  ORDER
  ORDERLINES (Optional)
    ORDERLINE (Optional, 0 – N)
  AIRLINEDATA (Optional)
    FLIGHTLEGS (Optional)
    FLIGHTLEG (Optional, 0 – N)
  
```

The following table lists the key parameters:

Key	Definition	Type	Req	Example
ACTION	INSERT_ORDER	AN	R	INSERT_ORDER
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	R	2.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
ORDER	Marker (no key)	-	R	-
ORDERID	Unique ID for order	N10	R	123
ORDERTYPE	Type of order: 1. Normal (default) 4. Variable Amount Recurring	N1	O	1
AMOUNT	Amount of the order in cents!	N12	R	29990 (=299.90)
AMOUNTSIGN	Default '+'	AN1	O	+
CURRENCYCODE	ISO 4217 currency code of amount	AN3	R	USD
LANGUAGECODE	ISO 639 language code for consumer	AN2	R	en
IPADDRESSCUSTOMER	IP address of customer in session	AN32	R ¹	124.124.124.124

Key	Definition	Type	Req	Example
COUNTRYCODE	ISO 3166 country code of consumer	AN2	R	US
OVERWRITEPAYMENTREFERNCE	Reference to be used as a payment reference for consumers in cases of bank and cheque payments. This number should comply with the format as specified by GlobalCollect.	AN12	O	123400012349
CUSTOMERID	ID of consumer	AN15	O	1
MANDATE	Indicator if a mandate is present. Mandate present = PRESENT No mandate = NOTPRESENT	AN10	O	PRESENT
TITLE	Title consumer	AN35	O	Mr.
FIRSTNAME	First name	AN15	O	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	O	Buuren
STREET	Street address consumer	AN50	O ³	Polarisavenue
HOUSENUMBER	House number address consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address consumer	AN10	O ³	1000 AA
CITY	City of consumer	AN40	O	New York
STATE	State address consumer	AN35	O	New York
SHIPPINGTITLE	Title customer	AN35	O	Mr.
SHIPPINGFIRSTNAME	First name	AN15	O	Jack
SHIPPINGPREFIXSURNAME	In between first name and surname	AN15	O	van
SHIPPINGSURNAME	Last name of customer	AN35	O	Buuren
SHIPPINGSTREET	Street address customer	AN50	O	Polarisavenue
SHIPPINGHOUSENUMBER	House number address customer	AN15	O	1
SHIPPINGADDITIONALADDRESSINFO	Additional address information	AN50	O	A
SHIPPINGZIP	Zip code address customer	AN10	O	1000 AA
SHIPPINGCITY	City of customer	AN40	O	New York
SHIPPINGSTATE	State address customer	AN35	O	New York
SHIPPINGCOUNTRYCODE	ISO 3166 country code of customer	AN2	O	US
MERCHANTREFERENCE	Reference for merchant. This reference will be reported in the operational reports in the fields: EXTERNAL REFERENCE for credit card payments and ADDITIONAL REFERENCE for non-credit card payments. If left empty MERCHANTID+ORDERID (with leading zeros) is reported in these fields. Allowed input: only ASCII 32-126 characters	AN30	R	-
DESCRIPTOR ²	Soft descriptor for Credit Card and iDEAL payments	AN50 AN32	O	Shopping.com Order: 54321
RESELLERID	ID of reseller	N10	O	1

Key	Definition	Type	Req	Example
EMAIL	Email address of consumer	AN70	O	someone@email.com
EMAILTYPEINDICATOR	Preference for type of email. (0 = Plain text, 1 = HTML)	N1	O	1
COMPANYNAME	Company name consumer	AN40	O	Johnsons Ltd
COMPANYDATA	Additional data on company name	AN40	O	Dept. Sales
SEX	Sex consumer (M or F or U)	AN1	O	M or F or U
VATNUMBER	VAT number consumer	AN17	O	VAT 16
PHONENUMBER	Phone number consumer	AN20	O	+34201234567
FAXNUMBER	Fax number consumer	AN20	O	+34207654321
INVOICENUMBER	Invoice number merchant (on printed invoice)	AN20	O	20030222000000000001
INVOICETYPE	For future use can be left empty	AN2	O	N
INVOICEDATE	Date and time on invoice (YYYYMMDDHH24MISS)	D	O	20030301000000
INVOICECLASS	For future use can be left empty	AN10	O	
ORDERDATE	Date and time of order (YYYYMMDDHH24MISS)	D	O	20030222160000
BIRTHDATE	Day of birth of consumer (for fraud detection reasons) (ccymmdd)	N8	O	19780203
TEXTQUALIFIER1	For printed invoices	AN10	O	TEXTQ1
TEXTQUALIFIER2	For printed invoices	AN10	O	TEXTQ2
TEXTQUALIFIER3	For printed invoices	AN10	O	TEXTQ3
ADDITIONALDATA	For printed invoices	AN500	O	
STARTDATE	Start date of the recurring payments. (ccymmddhh24miss)	N14	O	20030828160000
ENDDATE	End date of the recurring payments, if no end date is provided and no number of payments is provided; the payments will be generated until ended by the merchant. (ccymmddhh24miss)	N14	O	20030828160000
NUMBEROFPAYMENTS	The number of recurrent payments that need to be done. See EndDate.	N5	O	-
STEPWEEK	Periodicity in weeks	N5	O	e.g. 1 is weekly
STEPMONTH	Periodicity in months	N5	O	e.g. 3 is quarterly
ENDORDER	Marker (no key)	-	R	-
AIRLINEDATA	Marker (no key)	-	O	If airlinedate is present
AIRLINECODE	Airline numeric code	N3	R	123
AIRLINENAME	Name of airline	AN20	R	Air France KLM
AIRLINEINVOICENUMBER	Airline tracing number	N6	R	465321
AGENTNUMBERICCODE	Travel Agent Code	N6	O	123456

Key	Definition	Type	Req	Example
TICKETNUMBER	The ticket/document number comprises the following: Airlines Code: 3-digit Airlines code number; Form Code: A maximum of 3 digits indicating the type of document, the source of issue and the number of coupons it comprises; Serial Number: A maximum of 8 digits allocated on a sequential basis, provided that the total number of digits allocated to the Form Code and Serial Number shall not exceed ten.	AN13	R	KLM1243235556
ETICKETINDICATOR	E for e-ticket	AN1	O	E
TICKETDELIVERYMETHOD	ET- E Ticket, CTO- City Ticket Office ATO- Airport Ticket Office TBM- Ticket By Mail TOD- Ticket On Departure	AN3	O	ET
POINTOFSALE	IATA point of sale name	AN25	O	-
PLACEOFISSUE	Place of issue. For sales in US, the last two characters (pos 14-15) must be the US state code.	AN15	O	-
PASSENGERNAME	Name of passenger	AN49	R	Johan Crujff
FLIGHTDATE	Date of the Flight CCYYMMDD	N8	O	20080621
ISTHIRDPARTY	Is the payer the ticket holder (T/F)	AN5	O	T
ISREGISTEREDCUSTOMER	Identifies a known customer (T/F)	AN5	O	T
POSCITYCODE	This is the city code of the point of sale	AN10	O	AMS
CUSTOMERID	Customer reference used for search global collect interface. : "uccnumber or fdnumber or empty" (ucc number has priority; fd number=SkyTeam frequentflyer program+ frequentflyerNumber)	AN16	O	14
FLIGHTLEGS	Marker (no key)	-	O	If flightlegs are present
... flight legs...		-	-	-
ENDFLIGHTLEGS	Marker (no key)	-	O	-
ENDAIRLINEDATA	Marker (no key)	-	O	-
ORDERLINES	Marker (no key)	-	O	If orderlines are present
... orderlines....	Marker (no key)	-	O	-
ENDORDERLINES	Marker (no key)	-	O	-
ENDPARAMS	Marker (no key)	-	R	-

Note:

¹-Only required for Customer Link Merchants

²-Only to be used upon direct instruction by Global Collect. For iDEAL payments (809) only 32 characters are allowed.

³-Required by default for PayPal transactions (can be adjusted by consulting your Implementation Manager at GlobalCollect)

TABLE 105. For each orderline:

Key	Definition	Type	Req	Example
ORDERLINE	Marker (no key)	N5	R	
LINENUMBER	Sequence of order line number	N10	R	1
INVOICELINEDATA	Description (116 long) Number of items (4 long) Price per item (12 long)	AN132	O	Château Des Chapelains 1998 1 9995
LINEAMOUNT	Amount of order line	N12	R	9995
MERCHANTPAGENUMBER	Page number for invoice	N3	O	1
MERCHANTLINENUMBER	Line number for invoice	N5	O	1
CURRENCYCODE	ISO 4217 currency code of amount. If left out, the currency code of the order is presumed.	AN3	O	USD
ENDORDERLINE	Marker (no key)	-	R	-

TABLE 106. For each flightleg:

Key	Definition	Type	Req	Example
FLIGHTLEG	Marker (no key)	-	O	-
LEGNUMBER	Sequence of flight leg number	N5	R	1
LEGDATE	Date of the leg CCYYMMDD	D8	O	20080621
ORIGINAIRPORT	Origin airport/city code	AN3	R	AMS
ARRIVALAIRPORT	Arrival airport/city code	AN3	R *	LAX
STOPOVERCODE	O or blank = stop over permitted X = stop over not permitted	AN1	O	X
AIRLINECLASS	Reservation Booking Designator	AN2	R *	1
CARRIERCODE	IATA carrier code	AN2	O	14
FAREBASIS	Fare Basis/Ticket Designator	AN15	O	INTERNET
ENDFLIGHTLEG	Marker (no key)	-	O	-

5.27.2. Return keys Merchant Link

The following return keys are returned for the status and payment products that are suitable to pay this order:

Key	Definition	Type	Example
RESULT	Result of the action	AN3	OK or NOK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ROW	Marker (no key)	-	-
PAYMENTMETHODNAME	Paymentmethodname	AN50	Credit Card
PAYMENTPRODUCTID	Paymentproduct ID	N5	1

Key	Definition	Type	Example
PAYMENTPRODUCTNAME	Name of payment product in language	AN12	Visa
ENDROW	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'100400'
MESSAGE	Message for error or event	AN4000	'REQUEST DID NOT HAVE A UNIQUE ORDERID'
ENDERROR	Marker (no key)	-	-

5.27.3. Return keys Customer Link version 1.0

The following return keys are returned for the status and payment products that are suitable to pay this order:

Key	Definition	Type	Example
RESULT	Result of the action	AN3	OK or NOK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ROW	Marker (no key)	-	-
REF	Reference number for redirecting the customer	AN50	000001323100000220100005
MAC	Signature for redirecting the customer	AN512	1212safdasdf923742nsdlf90823n
ENDROW	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'102020'
MESSAGE	Message for error or event	AN4000	'ACTION IS NOT ALLOWED'
ENDERROR	Marker (no key)	-	-

5.27.4. Return keys Customer Link version 2.0

The following return keys are returned for the status and payment products that are suitable to pay this order:

Key	Definition	Type	Example
RESULT	Result of the action	AN3	OK or NOK
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ROW	Marker (no key)	-	-
FORMMETHOD	The formmethod to used in the redirect	AN50	GET

Key	Definition	Type	Example
FORMACTION	The URL to redirect to (URLEncoded)	AN4000	https://ps.gcsip.com/hpp/hpp?REF=0000099919010900397&MAC=LWYIL2GSK19XE6CFY2d%2B5mLZzFo%3D
ENDROW	Marker (no key)	-	-
ERROR	Marker (no key)	-	Refer to WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'102020'
MESSAGE	Message for error or event	AN4000	'ACTION IS NOT ALLOWED'
ENDERROR	Marker (no key)	-	-

5.27.5. Examples Merchant Link

<XML>

```

<REQUEST>
  <ACTION>INSERT_ORDER</ACTION>
  <META>
    <IPADDRESS>123.123.123.123</IPADDRESS>
    <MERCHANTID>1</MERCHANTID>
    <VERSION>2.0</VERSION>
  </META>
  <PARAMS>
    <ORDER>
      <ORDERID>9998990005</ORDERID>
      <ORDERTYPE>1</ORDERTYPE>
      <AMOUNT>29990</AMOUNT>
      <CURRENCYCODE>EUR</CURRENCYCODE>
      <CUSTOMERID>14</CUSTOMERID>
      <IPADDRESSCUSTOMER>192.168.203.1</IPADDRESSCUSTOMER>
      <FIRSTNAME>Johan</FIRSTNAME>
      <SURNAME>Cruijff</SURNAME>
      <STREET>Camp Nou</STREET>
      <HOUSENUMBER>14</HOUSENUMBER>
      <CITY>Barcelona</CITY>
      <ZIP>1000 AA</ZIP>
      <STATE>Catalunie</STATE>
      <EMAIL>aconsumer@company.com</EMAIL>
      <EMAILTYPEINDICATOR>1</EMAILTYPEINDICATOR>
      <COMPANYNAME>Cruijff Sports</COMPANYNAME>
      <VATNUMBER>VAT 14</VATNUMBER>
      <INVOICEDATE>20030301000000</INVOICEDATE>
      <INVOICENUMBER>20030222000000000001</INVOICENUMBER>
      <ORDERDATE>20030222160000</ORDERDATE>
      <COUNTRYCODE>NL</COUNTRYCODE>
      <LANGUAGECODE>nl</LANGUAGECODE>
      <RESELLERID>1</RESELLERID>
    </ORDER>
    <ORDERLINES>
      <ORDERLINE>
        <INVOICELINEDATA>invoiceline 1</INVOICELINEDATA>
        <LINENUMBER>1</LINENUMBER>
        <FREETEXT>freetext</FREETEXT>
        <LINEAMOUNT>100</LINEAMOUNT>
        <MERCHANTPAGENUMBER>1</MERCHANTPAGENUMBER>
        <MERCHANTLINENUMBER>1</MERCHANTLINENUMBER>
      </ORDERLINE>
      <ORDERLINE>
        <INVOICELINEDATA>invoiceline 2</INVOICELINEDATA>
        <LINENUMBER>2</LINENUMBER>
        <FREETEXT>freetext</FREETEXT>
        <LINEAMOUNT>29890</LINEAMOUNT>
        <MERCHANTPAGENUMBER>1</MERCHANTPAGENUMBER>
        <MERCHANTLINENUMBER>2</MERCHANTLINENUMBER>
      </ORDERLINE>
    </ORDERLINES>
  </PARAMS>
</REQUEST>

```

```
        </PARAMS>
    </REQUEST>
</XML>
```

With possible reply:

```
<XML>
  <REQUEST>
    <ACTION>INSERT_ORDER</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>2.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998990005</ORDERID>
        <AMOUNT>29990</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <CUSTOMERID>14</CUSTOMERID>
        <IPADDRESSCUSTOMER>192.168.203.1</IPADDRESSCUSTOMER>
        <FIRSTNAME>Johan</FIRSTNAME>
        <SURNAME>Cruijff</SURNAME>
        <STREET>Camp Nou</STREET>
        <HOUSENUMBER>14</HOUSENUMBER>
        <CITY>Barcelona</CITY>
        <ZIP>1000 AA</ZIP>
        <STATE>Catalunie</STATE>
        <EMAIL>aconsumer@company.com</EMAIL>
          <EMAILTYPEINDICATOR>1</EMAILTYPEINDICATOR>
        <COMPANYNAME>Cruijff Sports</COMPANYNAME>
        <VATNUMBER>VAT 14</VATNUMBER>
        <INVOICEDATE>20030301000000</INVOICEDATE>
        <INVOICENUMBER>20030222000000000001</INVOICENUMBER>
        <ORDERDATE>20030222160000</ORDERDATE>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <LANGUAGECODE>nl</LANGUAGECODE>
        <RESELLERID>1</RESELLERID>
      </ORDER>
      <ORDERLINES>
        <ORDERLINE>
          <INVOICELINEDATA>invoiceline 1</INVOICELINEDATA>
          <LINENUMBER>1</LINENUMBER>
          <FREETEXT>freetext</FREETEXT>
          <LINEAMOUNT>100</LINEAMOUNT>
          <MERCHANTPAGENUMBER>1</MERCHANTPAGENUMBER>
          <MERCHANTLINENUMBER>1</MERCHANTLINENUMBER>
        </ORDERLINE>
        <ORDERLINE>
          <INVOICELINEDATA>invoiceline 2</INVOICELINEDATA>
          <LINENUMBER>2</LINENUMBER>
          <FREETEXT>freetext</FREETEXT>
          <LINEAMOUNT>29890</LINEAMOUNT>
          <MERCHANTPAGENUMBER>1</MERCHANTPAGENUMBER>
          <MERCHANTLINENUMBER>2</MERCHANTLINENUMBER>
        </ORDERLINE>
      </ORDERLINES>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
      <REQUESTID>245</REQUESTID>
    </META>
    <ROW>
      <PAYMENTMETHODNAME>Credit Card</PAYMENTMETHODNAME>
      <PAYMENTPRODUCTID>1</PAYMENTMPRODUCTID>
      <PAYMENTMPRODUCTNAME>Visa</PAYMENTMPRODUCTNAME>
    </ROW>
    <ROW>
      <PAYMENTMETHODNAME>Credit Card</PAYMENTMETHODNAME>
      <PAYMENTPRODUCTID>2</PAYMENTMPRODUCTID>
```

```

        <PAYMENTMPRODUCTNAME>American Express</PAYMENTMPRODUCTNAME>
    </ROW>
    <ROW>
        <PAYMENTMETHODNAME>Credit Card</PAYMENTMETHODNAME>
        <PAYMENTPRODUCTID>3</PAYMENTPRODUCTID>
        <PAYMENTMPRODUCTNAME>Eurocard/Mastercard</PAYMENTMPRODUCTNAME>
    </ROW>
</RESPONSE>
</REQUEST>
</XML>

```

5.27.6. Examples Customer Link

Version 2.0

```

<XML>
  <REQUEST>
    <ACTION>INSERT_ORDER</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>2.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <AMOUNT>100</AMOUNT>
        <IPADDRESSCUSTOMER>87.213.36.165</IPADDRESSCUSTOMER>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <LANGUAGECODE>n1</LANGUAGECODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
      </ORDER>
    </PARAMS>
  </REQUEST>
</XML>

```

With possible reply:

```

<XML>
  <REQUEST>
    <ACTION>INSERT_ORDER</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>2.0</VERSION>
      <REQUESTIPADDRESS>20.60.115.48</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <AMOUNT>100</AMOUNT>
        <IPADDRESSCUSTOMER>87.213.36.165</IPADDRESSCUSTOMER>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <LANGUAGECODE>n1</LANGUAGECODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
      </ORDER>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <REQUESTID>2700846</REQUESTID>
      <RESPONSEDATETIME>20080801004109</RESPONSEDATETIME>
    </META>
    <ROW>
      <FORMMETHOD>GET</FORMMETHOD>
    </ROW>
  </RESPONSE>
</REQUEST>
</XML>
<FORMACTION>https://ps.gcsip.com/hpp/hpp?REF=0000000012008072431&MAC=TY%2BTYDULzv7siR1RiPSD
e1V0DCs%3D</FORMACTION>

```

5.28 Insert Order with Payment

This function performs the Insert Order and a Do Payment action together. If you make use of the fraud screening service of GlobalCollect, refer to the Appendix K. for additional information regarding Fraud Screening Services.

5.28.1. Input keys

Insert Order With Payment structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
ORDER
ORDERLINES (Optional)
  ORDERLINE (Optional, 0 – N)
AIRLINEDATA (Optional)
  FLIGHTLEGS (Optional)
  FLIGHTLEG (Optional, 0 – N)
PAYMENT
  
```

The following table lists the key parameters:

Key	Definition	Type	Req	Example
ACTION	INSERT_ORDERWITHPAYMENT	AN	R	INSERT_ORDERWITHPAYMENT
META	Marker (no key)	-	R	-
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R ¹	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-
ORDER	Marker (no key)	-	R	-
ORDERID	Unique ID for order	N10	R	123
ORDERTYPE	Type of order: 1. Normal (default) 4. Variable Amount Recurring	N1	O	1
AMOUNT	Amount of the order in cents!	N12	R	29990 (=299.90)
AMOUNTSIGN	Default '+'	AN1	O	+
CURRENCYCODE	ISO 4217 currency code of amount	AN3	R	USD
LANGUAGECODE	ISO 639 language code for consumer	AN2	R	en
COUNTRYCODE	ISO 3166 country code of consumer	AN2	R	US

Key	Definition	Type	Req	Example
OVERWRITEPAYMENTREFERNCE	Reference to be used as a payment reference for consumers in cases of bank and cheque payments. This number should comply with the format as specified by GlobalCollect.	AN12	O	123400012349
IPADDRESSCUSTOMER	IP address of customer in session	AN32	O	124.124.124.124
CUSTOMERID	ID of consumer	AN15	O	1
MANDATE	Indicator if a mandate is present. Mandate present = PRESENT No mandate = NOTPRESENT	AN10	O	PRESENT
TITLE	Title consumer	AN35	O	Mr.
FIRSTNAME	First name	AN15	O	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	O	Buuren
STREET	Street address consumer	AN50	O ²	Polarisavenue
HOUSENUMBER	House number address consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	O ²	New York
STATE	State address consumer	AN35	O	New York
SHIPPINGTITLE	Title customer	AN35	O	Mr.
SHIPPINGFIRSTNAME	First name	AN15	O	Jack
SHIPPINGPREFIXSURNAME	In between first name and surname	AN15	O	van
SHIPPINGSURNAME	Last name of customer	AN35	O	Buuren
SHIPPINGSTREET	Street address customer	AN50	O	Polarisavenue
SHIPPINGHOUSENUMBER	House number address customer	AN15	O	1
SHIPPINGADDITIONALADDRESSINFO	Additional address information	AN50	O	A
SHIPPINGZIP	Zip code address customer	AN10	O	1000 AA
SHIPPINGCITY	City of customer	AN40	O	New York
SHIPPINGSTATE	State address customer	AN35	O	New York
SHIPPINGCOUNTRYCODE	ISO 3166 country code of customer	AN2	O	US
MERCHANTREFERENCE	Reference of merchant for payment. Allowed input: only ASCII 32-126 characters	AN30	R	-
DESCRIPTOR ¹	Soft descriptor for Credit Card and iDEAL payments	AN50 AN32	O	Shopping.com Order: 54321
RESELLERID	ID of reseller	N10	O	1
EMAIL	Email address of consumer	AN70	O	someone@email.com
EMAILTYPEINDICATOR	Preference for type of email. (0 = Plain text, 1 = HTML)	N1	O	1

Key	Definition	Type	Req	Example
COMPANYNAME	Company name consumer	AN40	O	Johnsons Ltd
COMPANYDATA	Additional data on company name	AN40	O	Dept. Sales
SEX	Sex consumer (M or F or U)	AN1	O	M
VATNUMBER	VAT number consumer	AN17	O	VAT 16
PHONENUMBER	Phone number consumer	AN20	O	+34201234567
FAXNUMBER	Fax number consumer	AN20	O	+34207654321
INVOICENUMBER	Invoice number merchant (on printed invoice)	AN20	O	20030222000000000001
INVOICETYPE	For future use can be left empty	AN2	O	N
INVOICEDATE	Date and time on invoice (YYYYMMDDHH24MISS)	D	O	20030301000000
INVOICECLASS	For future use can be left empty	AN10	O	
ORDERDATE	Date and time of order (YYYYMMDDHH24MISS)	D	O	20030222160000
BIRTHDATE	Day of birth of consumer (for fraud detection reasons) (ccyymmdd)	N8	O	19780203
TEXTQUALIFIER1	For printed invoices	AN10	O	TEXTQ1
TEXTQUALIFIER2	For printed invoices	AN10	O	TEXTQ2
TEXTQUALIFIER3	For printed invoices	AN10	O	TEXTQ3
ADDITIONALDATA	For printed invoices	AN500	O	
STARTDATE	Start date of the recurring payments. (ccyymmddhh24miss)	N14	O	20030828160000
ENDDATE	End date of the recurring payments, if no end date and no number of payments is provided; the payments are generated until ended by the merchant. (ccyymmddhh24miss)	N14	O	20030828160000
NUMBEROFFPAYMENTS	The number of recurrent payments that need to be done. See EndDate.	N5	O	
STEPWEEK	Periodicity in weeks	N5	O	For example, 1 is weekly
STEPMONTH	Periodicity in months	N5	O	For example, 3 is quarterly
ENDORDER	Marker (no key)		R	
AIRLINEDATA	Marker (no key)		O	If airtlinedate is present
AIRLINECODE	Airline numeric code	N3	R	123
AIRLINENAME	Name of airline	AN20	R	Air France KLM
AIRLINEINVOICENUMBER	Airline tracing number	N6	R	465321
AGENTNUMERICCODE	Travel Agent Code	N6	O	123456

Key	Definition	Type	Req	Example
TICKETNUMBER	The ticket/document number comprises the following: Airlines Code: 3-digit Airlines code number; Form Code: A maximum of 3 digits indicating the type of document, the source of issue and the number of coupons it comprises; Serial Number: A maximum of 8 digits allocated on a sequential basis, provided that the total number of digits allocated to the Form Code and Serial Number shall not exceed ten.	AN13	R	KLM1243235556
ETICKETINDICATOR	E for e-ticket	AN1	O	E
TICKETDELIVERYMETHOD	ET- E Ticket, CTO- City Ticket Office ATO- Airport Ticket Office TBM- Ticket By Mail TOD- Ticket On Departure	AN3	O	ET
POINTOFSALE	IATA point of sale name	AN25	O	
PLACEOFISSUE	Place of issue. For sales in the US the last two characters (pos 14-15) must be the US state code.	AN15	O	
PASSENGERNAME	Name of passenger	AN49	R	Johan Crujff
FLIGHTDATE	Date of the Flight CCYYMMDD	N8	O	20080621
ISTHIRDPARTY	Is the payer the ticket holder (T/F)	AN5	O	T
ISREGISTEREDCUSTOMER	Identifies a known customer (T/F)	AN5	O	T
POSCITYCODE	This is the city code of the point of sale	AN10	O	AMS
CUSTOMERID	Customer reference used for search global collect interface. : "uccnumber or fdnumber or empty" (ucc number has priority; fd number=SkyTeam frequentflyer program+ frequentflyerNumber)	AN16	O	14
FLIGHTLEGS	Marker (no key)	-	O	If flightlegs are present
... flight legs...		-		-
ENDFLIGHTLEGS	Marker (no key)	-	O	-
ENDAIRLINEDATA	Marker (no key)	-	O	-
ORDERLINES	Marker (no key)	-	O	-
... order lines ...	See below	-	O	-
ENDORDERLINES	Marker (no key)	-	O	-
PAYMENT	Marker (no key)	-	R	-
... payment details ...	See below	-	R	-
ENDPAYMENT	Marker (no key)	-	R	-
PARAMS	Marker (no key)	-	R	-

Note:

¹-Only to be used on direct instruction by GlobalCollect. For iDEAL payments (809) only 32 characters are allowed.

²- Required by default for PayPal transactions (can be configured otherwise by contacting your Implementation Manager).

TABLE 107. For each orderline:

Key	Definition	Type	Req	Example
ORDERLINE	Marker (no key)	N5	R	-
LINENUMBER	Sequence of order line number	N10	R	1
INVOICELINEDATA	Description (116 long) Number of items (4 long) Price per item (12 long)	AN132	O	Château Des Chapelains 1998 1 9995
LINEAMOUNT	Amount of order line	N12	R	9995
MERCHANTPAGENUMBER	Page number for invoice	N3	O	1
MERCHANTLINENUMBER	Line number for invoice	N5	O	1
CURRENCYCODE	ISO 4217 currency code of amount. If left out, the currency code of the order is presumed.	AN3	O	USD
ENDORDERLINE	Marker (no key)	-	R	-

TABLE 108. For each flightleg:

Key	Definition	Type	Req	Example
FLIGHTLEG	Marker (no key)	-	O	-
LEGNUMBER	Sequence of flight leg number	N5	R	1
LEGDATE	Date of the leg CCYYMMDD	D8	O	20080621
ORIGINAIRPORT	Origin airport/city code	AN3	R	AMS
ARRIVALAIRPORT	Arrival airport/city code	AN3	R *	LAX
STOPOVERCODE	O or blank = stop over permitted X = stop over not permitted	AN1	O	X
AIRLINECLASS	Reservation Booking Designator	AN2	R *	1
CARRIERCODE	IATA carrier code	AN2	O	14
FAREBASIS	Fare Basis/Ticket Designator	AN15	O	INTERNET
ENDFLIGHTLEG	Marker (no key)	-	O	-

TABLE 109. For payment in general:

Key	Definition	Type	Req	Example
PAYMENT	Marker (no key)	-	R	-
PAYMENTPRODUCTID	ID for payment product	N5	R	Depends on method: for example, 1 VISA
AMOUNT	Amount to be paid	N12	R	29990
AMOUNTSIGN	Amount sign	AN1	O	+
CURRENCYCODE	ISO 4217 currency code	AN3	R	USD

Key	Definition	Type	Req	Example
LANGUAGECODE	ISO 639 language code for consumer	AN2	R	en
COUNTRYCODE	ISO 3166 country code of consumer	AN2	R	US
HOSTEDINDICATOR	0 – Hosted Merchant Link is not to be used 1 – Hosted Merchant Link is to be used (default if configured)	N1	O ¹	1
RETURNURL	URL to be used for returning the consumer to the site of the merchant after the transaction in cases of a redirect payment or Hosted Merchant Link	AN512	O	https://www.merchanturl.com/landingpage.jsp?a=b&c=d
...	< payment method depending fields >	-	R	-
...	< see the following table >	-	R	-
ENDPAYMENT	Marker (no key)	-	R	-

Note:

¹- Optional for merchants using the Hosted Merchant Link solution. Verify with your Implementation Manager.

TABLE 110. For Credit Card Online payment:

Key	Definition	Type	Req	Example
EXPIRYDATE	Expiry date (MMYY)	N4	R ⁽⁶⁾	1206
CREDITCARDNUMBER	Credit Card number	N19	R ⁽⁶⁾	4567350000427977
ISSUENUMBER	Issue number	N2	O	01
CVV	CVV field	N3/N4	O ³	123 Max 4 pos Amex, Max 3 pos MC, Visa
CVVINDICATOR	0 = bypass CVV check 1 = CVV present (default)	N1	O	1
AVSINDICATOR	0 = bypass AVS check 1 = present	N1	O ²	1
AUTHENTICATIONINDICATOR	Indicates if the authorization should be executed. Can be used to overrule merchant level configuration. 0 = Authorization only 1 = Continue if possible 2 = Authentication only	N1	O ⁴	1
STTINDICATOR	Sales Transaction Type/Commerce Type/ECI of the transaction. 1 = Internet (Default) 2 = Call center 3 = Recurring 4 = MOTO 5 = Card Holder Present	N1	O	1
FIRSTNAME	First name Cardholder	AN15	O ¹	Jack
PREFIXSURNAME	In between first name and surname	AN15	O ¹	van

Key	Definition	Type	Req	Example
SURNAME	Last name of Cardholder	AN35	O ^{1,7}	Buuren
STREET	Street address Cardholder	AN50	O ^{1,2}	Polarisavenue
HOUSENUMBER	House number Cardholder	AN15	O ^{1,2}	1
CUSTOMERIPADDRESS	The IP-Address of the consumer doing the payment	AN32	O	123.123.123.123
ADDITIONALADDRESSINFO	Additional address information	AN50	O ¹	A
ZIP	Zip code address Cardholder	AN10	O ^{1,2}	1000 AA
CITY	City Cardholder	AN40	O ¹	New York
STATE	State Cardholder	AN35	O ¹	New York
PHONENUMBER	Telephone number of the cardholder	AN20	O ¹	+34201234567
EMAIL	Email address of the cardholder	AN70	O ¹	someone@email.com
BIRTHDATE	Birth date of the cardholder (for fraud detection purposes) (ccyyymmdd)	N8	O ¹	19780203
DCCINDICATOR	Indicates if DCC was offered and accepted (1) or does not apply (0 or key not present)	N1	R ⁵	-
ISSUERAMOUNT	Amount the customer has to pay after applying DCC. Mandatory if DCC applies. Ignored when not.	N12	R ⁵	-
ISSUERCURRENCYCODE	Currency code the customer will pay in. Mandatory if DCC applies. Ignored when not.	AN3	R ⁵	-
MARGINRATEPERCENTAGE	For receipt printing purposes only. To meet regulatory requirements where applicable. 4 places for decimals. *	N6	R ⁵	025000 = 2.5.
EXCHANGERATESOURCENAME	For receipt printing purposes only. To meet regulatory requirements where applicable.	AN32	R ⁵	Reuters Wholesale Interbank
EXCHANGERATE	Exchange Rate to be used for transaction. Last 4 digits are decimal. *	N12	R ⁵	12341200. = 1234.12
EXCHANGERATEVALIDTO	Timestamp until the exchange rate is valid. *	N14	R ⁵	20070830180000
MAC	Signature.	AN64	R ⁵	-

Note:

¹- Name and address data of cardholder can be relevant for performing Fraud Screening Services See also Appendix L. regarding additional information for fraud screening purposes).

²- ZIP, Street and House number are required for performing AVS check.

³- CVV is required for performing a CVV check.

⁴- AuthenticationIndicator is required for 3D secure checking. Verify with your Account manager first.

⁵- Required only when DCC applies.

⁶- Expiry date and Credit Card Number are optional with the Hosted Merchant Link – as the merchant may also choose to have them submitted by the consumer on the GlobalCollect hosted pages (for example in the case where a merchant is not PCI compliant).

⁷ *SURNAME is required for some 3D services (for further details contact your Implementation Manager).*

It is not advisable to send the HOUSENUMBER details, if these details are contained in the STREET information. WebCollect will check for a House number and a Street and if both are filled, the AVSDATA1 field is filled with the House number + Street. If the House number detail is present in both fields, the AVSDATA1 is filled with 2x House number followed by the Street. This could cause a failure of the AVS check. The AVSDATA1 field will be filled with a max of 20 positions. In cases where the Street and/or the House number contain more than 20 positions (incl. spaces) the WebCollect system captures the first 20 positions. The AVSDATA2 field is filled with the ZIP details.

For Example:

HOUSENUMBER: 12

STREET: Bundles Clay Lane South Nutfield

AVSDATA1:12 Bundles Clay Lane

For Example:

NO HOUSENUMBER

STREET: 12 Bundles Clay Lane South Nutfield

AVSDATA1:12 Bundles Clay Lane

TABLE 111. For Credit Card Batch payment

Key	Definition	Type	Req	Example
EXPIRYDATE	Expiry date (MMYY)	N4	R	1206
CREDITCARDNUMBER	Credit Card number	N19	R	4567350000427977
ISSUENUMBER	Issue number	N2	O	01
STTINDICATOR	Sales Transaction Type/Commerce Type/ECI of the transaction. 1 = Internet (Default) 2 = Call center 3 = Recurring 4 = MOTO 5 = Card Holder Present	N1	O	1
FIRSTNAME	First name Cardholder	AN15	O ¹	Jack
PREFIXSURNAME	In between first name and surname	AN15	O ¹	van
SURNAME	Last name of Cardholder	AN35	O ¹	Buuren
STREET	Street address Cardholder	AN50	O ^{1 2}	Polarisavenue
HOUSENUMBER	House number Cardholder	AN15	O ^{1 2}	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O ¹	A
ZIP	Zip code address Cardholder	AN10	O ^{1 2}	1000 AA
CITY	City Cardholder	AN40	O ¹	New York
STATE	State Cardholder	AN35	O ¹	New York

Note:

¹-Name and address data of cardholder can be relevant for performing Referred Card and Fraud Screening Services.

²-ZIP, Street and House number are required for performing AVS check.

TABLE 112. For Invoice payments:

Key	Definition	Type	Req	Example
COMPANYDATA	Company data	AN50	O	Ltd.
COMPANYNAME	Name of company	AN40	O	Crujff Sports
COUNTRYCODE	ISO 3166 country code	AN2	R	ES
CUSTOMERID	ID of consumer	AN15	O	1
ADDITIONALREFERENCE	Additional reference to be printed on invoice	AN20	O	3243243243
INVOICEDATE	Date on which invoice is to be made	N8	O	20030831
INVOICENUMBER	Invoice number	AN20	O ¹	21212121
INVOICECLASS	Future use	AN10	O	
INVOICETYPE	N = invoice (default), NR = reminder on invoice, R=renewal, RR = reminder on renewal, M = Mailing	AN2	O	R
TITLE	Title consumer	AN35	O ²	mr.
SEX	Sex consumer (M or F or U)	AN1	O ²	M or F or U
FIRSTNAME	First name	AN15	O ²	Jack
PREFIXSURNAME	In between first name and surname	AN15	O ²	van
SURNAME	Last name of consumer	AN35	R ²	Buuren
STREET	Street address consumer	AN50	R ²	Polarisavenue
HOUSENUMBER	House number address consumer	AN15	O ²	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O ²	A
ZIP	Zip code address consumer	AN10	O ²	1000 AA
CITY	City of consumer	AN40	R ²	New York
STATE	State address consumer	AN35	O ²	New York
LANGUAGECODE	ISO 639 language code of consumer	AN3	O ²	en

Note:

¹-Required to facilitate matching for Bank payments and Bank Transfer payments.

²-A valid address is needed to ensure correct delivery of the invoice.

TABLE 113. For Bank Transfer and Online Bank Transfer (including Brazil (51) and Korea (52))

Key	Definition	Type	Req	Example
COMPANYDATA	Company data	AN50	O	Ltd.
COMPANYNAME	Name of company	AN40	O ²	Crujff Sports
COUNTRYCODE	ISO 3166 country code	AN2	R	ES
CUSTOMERID	ID of consumer	AN15	O	1
INVOICENUMBER	Invoice number	AN20	O ¹	21212121
TITLE	Title consumer	AN35	O	mr.

Key	Definition	Type	Req	Example
FIRSTNAME	First name	AN15	O ¹	Jack
PREFIXSURNAME	In between first name and surname	AN15	O ¹	van
SURNAME	Last name of consumer	AN35	R	Buuren
STREET	Street address consumer	AN50	O	Polarisavenue
HOUSENUMBER	House number address consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	R	New York
STATE	State address consumer	AN35	O	New York
LANGUAGECODE	ISO 639 language code of consumer	AN3	R	En
FISCALNUMBER	Registration number of paying consumer/company	AN15	R ³	Company: 220-84-05346 Consumer: 790212-1234567

Note:

¹ Required to facilitate matching, for Bank payments and Bank Transfer payments.

² Required to facilitate matching, for Bank payments and Bank Transfer payments (if available).

³ Required for payment product 51 (Bank Transfer Brazil) and 52 (Bank Transfer Korea).

TABLE 114. For Real-time Bank Transfer Payments¹

Key	Definition	Type	Req	Example
COMPANYDATA	Company data	AN50	O	Ltd.
COMPANYNAME	Name of company	AN40	O	Crujff Sports
COUNTRYCODE	ISO 3166 country code	AN2	R	ES
CUSTOMERID	ID of consumer	AN15	O	1
INVOICENUMBER	Invoice number	AN20	O	21212121
TITLE	Title consumer	AN35	O	mr.
FIRSTNAME	First name	AN15	O	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	O	Buuren
STREET	Street address consumer	AN50	O	Polarisavenue
HOUSENUMBER	House number address consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	O	New York
STATE	State address consumer	AN35	O	New York
LANGUAGECODE	ISO 639 language code of consumer	AN3	R	En
ACCOUNTNUMBER	Consumer bank account number	N10	O ²	2398372487

Key	Definition	Type	Req	Example
BANKCODE	Consumer bank code	N8	O ²	12345678
ISSUERID	ID of the issuing bank of the consumer	N4	O ³	0012
EXPIRATIONPERIOD	Expiration period in minutes (max 60 minutes for iDEAL, default=60). The consumer has to perform the payment before the end of this period	N4	O ⁴	15

Note:

¹ See Appendix J. for more details regarding Real-time Bank Transfers.

²-Required for giro pay (816) in Germany.

³-Required for iDEAL (809), Secure Vault (850) and eps Online-Überweisung when not using Hosted Merchant Link.

⁴- Optional for iDEAL (809) in The Netherlands and for all transactions that use the Hosted Merchant Link.

TABLE 115. For Cheque payments:

Key	Definition	Type	Req	Example
COMPANYDATA	Company data	AN50	O	Ltd.
COMPANYNAME	Name of company	AN40	O	Crujff Sports
COUNTRYCODE	ISO 3166 country code	AN2	R	ES
CUSTOMERID	ID of consumer	AN15	O	1
TITLE	Title consumer	AN35	O	mr.
FIRSTNAME	First name	AN15	O	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	O	Buuren
STREET	Street address consumer	AN50	O	Polarisavenue
HOUSENUMBER	House number address consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	R	New York
STATE	State address consumer	AN35	O	New York
LANGUAGECODE	ISO 639 language code of consumer	AN3	O	En
OVERWRITEPAYMENTREFERNCE	Reference to be used as a payment reference for consumers. This number should comply with the format as specified by GlobalCollect.	AN12	O	123400012340

TABLE 116. For Direct Debit payments:

Key	Definition	Type	Req	Example
COMPANYDATA	Company data	AN50	O	Ltd.
COMPANYNAME	Name of company	AN40	O	Crujff Sports
COUNTRYCODE	ISO 3166 Country code	AN2	R	ES
CUSTOMERID	ID of consumer	AN15	O	1
TITLE	Title consumer	AN35	O	mr.

Key	Definition	Type	Req	Example
FIRSTNAME	First name	AN15	O	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	R	Buuren
STREET	Street address consumer	AN50	R	Polarisavenue
HOUSENUMBER	House number address consumer	AN15	R	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address consumer	AN10	R	1000 AA
CITY	City of consumer	AN40	R	New York
STATE	State address consumer	AN35	O	New York
BANKCODE	Refer to Appendix H.	*	*	-
BANKNAME	Refer to Appendix H.	*	*	-
BRANCHCODE	Refer to Appendix H.	*	*	-
BANKCHECKDIGIT	Refer to Appendix H.	*	*	-
ACCOUNTNUMBER	Refer to Appendix H.	*	*	-
ACCOUNTNAME	Refer to Appendix H.	*	*	-
DATECOLLECT	Refer to Appendix H.	*	*	YYYYMMDD
DIRECTDEBITTEXT	Refer to Appendix H.	*	*	-
AUTHORISATIONID	Refer to Appendix H.	*	*	-
CUSTOMERBANKSTREET	Refer to Appendix H.	*	*	-
CUSTOMERBANKNUMBER	Refer to Appendix H.	*	*	-
CUSTOMERBANKZIP	Refer to Appendix H.	*	*	-
CUSTOMERBANKCITY	Refer to Appendix H.	*	*	-
BANKFILIALE	Refer to Appendix H.	*	*	-
BANKAGENZIA	Refer to Appendix H.	*	*	-
DOMICILIO	Refer to Appendix H.	*	*	-
PROVINCIA	Refer to Appendix H.	*	*	-
TRANSACTIONTYPE	Refer to Appendix H.	*	*	-
IBAN	Refer to Appendix H.	*	*	-
ADDRESSLINE	Refer to Appendix H.	*	*	-

Note:

* Depending on payment product (See Appendix H.)

TABLE 117. For Voucher payments:

Key	Definition	Type	Req	Example
COMPANYDATA	Company data	AN50	O	Ltd.
COMPANYNAME	Name of company	AN40	O	Cruijff Sports
COUNTRYCODE	ISO 3166 Country code	AN2	R	ES

Key	Definition	Type	Req	Example
CUSTOMERID	ID of consumer	AN15	O	1
TITLE	Title consumer	AN35	O	mr.
FIRSTNAME	First name	AN15	O	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	R	Buuren
STREET	Street address consumer	AN50	O	Polarisavenue
HOUSENUMBER	House number address consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	R	New York
STATE	State address consumer	AN35	O	New York
LANGUAGECODE	Language of consumer	AN3	O	en
VOUCHERNUMBER	The number of the voucher	N19	R	1234567890123456789
VOUCHERVALUE	The amount of the voucher	N12	R	1299

TABLE 118. Cash Payments

Key	Definition	Type	Req	Example
FIRSTNAME	First name	AN15	R ²	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	R ¹ - SURNAME is required for Konbini Payments (the format should include both the family name and first name in this field e.g. Smith John) Limit of 30 for Japanese characters! ²	Buuren
STREET	Street address consumer	AN50	R ²	Polarisavenue
HOUSENUMBER	House number address consumer	AN15	R ²	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	R ²	Brasila
STATE	State address consumer	AN35	O	New York
FISCALNUMBER	Registration number of the customer (CPF/CNPJ)	AN14	R ²	28001238938

Note:

¹ SURNAME is required for Konbini Payments (the format should include both the family name and first name in this field e.g. Smith John) Limit of 30 for Japanese characters!

²Only required for Boletto Bancario Brazil (1503).

5.28.2. Return keys

The following return keys are returned for the status:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	-
META	Marker (no key)	-	-
REQUESTID	Internal ID of request	N10	-
RESPONSEDATETIME	Date time of the response	D	-
ENDMETA	Marker (no key)	-	-
ERROR	Marker (no key)	-	See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'21000020'
MESSAGE	Message for error or event	AN4000	'REQUEST {0} VALUE {1} OF FIELD CREDITCARDNUMBER DID NOT PASS THE LUHNCHECK'
ENDERROR	Marker (no key)	-	-

TABLE 119. Additional for Online Credit Card payments:

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN12	-
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference of credit card payment, this value should be used as REFERENCEORIGPAYMENT in eventual refunds (see DoRefund).	AN30	00000000100002121210000100001
ORDERID	Order number for this particular payment as provided by the merchant	N10	-
STATUSID	Status	N5	Possible statuses can be found in the appendices.
EFFORTID	Payment effort	N5	-
MERCHANTID	Merchant-ID given by GlobalCollect	N4	-
ATTEMPTID	Indicates how many attempts have been made for this payment	N5	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
AVSRESULT	Result of the AVS service.	AN1 *	Z
CVVRESULT	Result of the CVV2/CVC2 service.	AN1 *	M
FRAUDRESULT	Result of the Fraud service.	AN1 *	D
FRAUDCODE	Result of the Fraud service.	AN4 *	0000
FRAUDNEURAL	Result of the Fraud service.	AN4	150

Key	Definition	Type	Example
FRAUDRCF	Result of the Fraud service.	AN400	GEO,TUMBLES,PHONEVEL, HIGHUSE
AUTHORISATIONCODE	Authorisation code	AN10 *	321234
ACSURL	Url for redirection of consumer	AN255	Returned after CheckEnrollment with enrolled customer
PAREQ	Pareq for redirection. Should be used as hidden field.	AN4000	Returned after CheckEnrollment with enrolled customer
XID	Transaction ID for redirection. Should be used as hidden field (for VISA only)	AN50	Returned after CheckEnrollment with enrolled customer and after a valid AuthenticationValidation
MD	Merchant data field for redirection. Should be used as hidden field.	AN50	Returned after CheckEnrollment with enrolled customer
PROOFXML	Proof xml message	AN4000	Returned after CheckEnrollment with enrolled customer
ENDROW	Marker (no key)		

Note:

* The presence of these results depends on the actual checks performed. This code is only given when configured by GlobalCollect

TABLE 120. Additional for Batch Credit Card payments

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
PAYMENTREFERENCE	Reference of the payment (with Batch Credit Card payments always 0)	AN12	0
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference of credit card payment, this value should be used as REFERENCEORIGPAYMENT in eventual refunds (see DoRefund).	AN30	00000000100002121210000100001
STATUSID	Status	N5	Possible statuses can be found in the appendices.
CURRENCYCODE	ISO 4217 currency code of payment	AN3	-
AMOUNT	Amount	N12	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
ENDROW	Marker (no key)	-	-

TABLE 121. Additional for Invoice payments:

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN12	-
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	00000000100002121210000100001

Key	Definition	Type	Example
STATUSID	Status	N5	Possible statuses can be found in the appendices.
CURRENCYCODE	ISO 4217 currency code of payment	AN3	-
AMOUNT	Amount	N12	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
ENDROW	Marker (no key)	-	-

TABLE 122. Additional for Bank Transfer payments
(Including Bank Transfer Brazil (51) and Bank Transfer Korea (52))

Key	Definition	Type	Example
ROW	Marker (no key)	Type	
PAYMENTREFERENCE	Reference given by GlobalCollect to payment or taken from the input tag: OVERWRITEPAYMENTREFERENCE	AN12	The payment reference is generated by the payment server and needs to be presented to the consumer as the reference to be used for the payment.
ACCOUNT HOLDER	Name of Account holder to pay to	AN50	-
BANKNAME	Name of bank to pay to	AN55	-
CITY	City of the bank to pay to	AN50	-
SWIFTCODE	Swiftcode of bank (if applicable)	AN255	-
SPECIALID	Country specific bank field(s)	AN255	-
BANKACCOUNTNUMBER	Bank account number	AN50	-
IBAN	International Bank Account Number	AN50	-
COUNTRYDESCRIPTION	Country of bank	AN50	-
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	00000000100002121210000100001
STATUSID	Status	N5	Possible statuses can be found in the appendices.
CURRENCYCODE	ISO 4217 currency code of payment	AN3	-
AMOUNT	Amount to be paid by consumer	N12	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
ENDROW	Marker (no key)	-	-

TABLE 123. Additional for BPAY – Australia (500):

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
STATUSID	Status	N5	Possible statuses can be found in the appendices.
CUSTOMERPAYMENTREFERENCE ¹	Reference to be used by consumer for payment	N15	001234567890120. The number MUST be presented to the consumer
ADDITIONALREFERENCE	Additional reference	AN20	

Key	Definition	Type	Example
ACCOUNT HOLDER	Name of Account holder to pay to	AN50	GlobalCollect BV
EXTERNALREFERENCE	External Reference	AN30	00000000100002121210000100001
EFFORTID	Payment effort	N5	
PAYMENTREFERENCE	Reference given by GlobalCollect to payment or taken from the input tag: OVERWRITEPAYMENTREFERENCE	AN12	The payment reference is generated by the payment server
ATTEMPTID	Attempt number	N5	
BANKACCOUNTNUMBER	Bank account number	AN50	062000-11002112
CITY	City of the bank to pay to	AN50	Sydney
SWIFTCODE	Swiftcode of bank (if applicable)	AN255	CTBAAU2S
COUNTRYDESCRIPTION	Country of bank	AN50	Australia
BANKNAME	Name of bank to pay to	AN55	Commonwealth Bank
BILLERID ¹	The Biller-ID that was allocated to GlobalCollect	AN27	747089 - GlobalCollect BV
CURRENCYCODE	ISO 4217 currency code of payment	AN3	AUD
AMOUNT	Amount	N12	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	20061204120636
ENDROW	Marker (no key)	-	-

Note:

¹-Although the GlobalCollect bank details are returned, for BPAY the tags CUSTOMERPAYMENTREFERENCE and BILLERID are necessary to present to the customer.

TABLE 124. Additional for Cheque payments:

Key	Definition	Type	Example
ROW	Marker (no key)	Type	
ATTEMPTID	Indicates how many attempts have been made for this payment	N5	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment or taken from the input tag: OVERWRITEPAYMENTREFERENCE	AN12	The payment reference is generated by the payment server and needs to be presented to the consumer as the reference to be used for the payment
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	00000000100002121210000100001
CHEQUEACCOUNT HOLDER	Name of Account holder to pay to	AN60	-
POSTALADDRESS1	Addressline1	AN60	-
POSTALADDRESS2	Addressline2	AN60	-
POSTALADDRESS3	Addressline3	AN60	-
STATUSID	Status	N5	Possible statuses can be found in the appendices.
CURRENCYCODE	ISO 4217 currency code of payment	AN3	-
AMOUNT	Amount to be made payable	N12	-

Key	Definition	Type	Example
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
ENDROW	Marker (no key)	-	-

TABLE 125. Additional for Direct Debit payments:

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	000000000100002121210000100001
STATUSID	Status	N5	Possible statuses can be found in the appendices.
CURRENCYCODE	ISO 4217 currency code of payment	AN3	-
AMOUNT	Amount	N12	-
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
ENDROW	Marker (no key)	-	-

TABLE 126. Additional for Voucher payments:

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
MERCHANTID	Merchant-ID given by GlobalCollect	N4	-
ORDERID	Order -ID	N10	-
EFFORTID	Payment effort	N5	-
ATTEMPTID	Indicates how many attempts have been made for this payment	N5	-
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	000000000100002121210000100001
STATUSID	Status	N5	Possible statuses can be found in the appendices.
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN12	The payment reference is generated by the payment server
CHANGEISSUEVOUCHERNUMBER	The change voucher number. This has to be presented to the consumer.	N19	1234567890123456789
CHANGEISSUEVOUCHERCURR	The change voucher currency. This has to be presented to the consumer.	AN3	EUR
CHANGEISSUEAMOUNT	The amount of the change voucher. This has to be presented to the consumer.	N12	1900

Key	Definition	Type	Example
CHANGEISSUEEXPIRYDATE	Date that the change voucher will expire (YYYYMMDD). This has to be presented to the consumer.	D8	20070228
ENDROW	Marker (no key)		

TABLE 127. Additional for Cash payments

Key	Definition	Type	Example
ROW	Marker (no key)	-	-
MERCHANTID	Merchant-ID given by GlobalCollect	N4	-
ORDERID	Order -ID	N10	-
EFFORTID	Payment effort	N5	-
ATTEMPTID	Indicates how many attempts have been made for this payment	N5	-
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	000000000100002121210000100001
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN12	Note: For Western Union payments this is the Western Union Accountnumber
STATUSID	Status	N5	Possible statuses can be found in the appendices.
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
FORMMETHOD ¹	Method to be used when redirecting	AN4	GET
FORMACTION ¹	URL of the Boleto Bancario	AN4000	https://homologacao.pagador.com.br/pagador/reenvia.asp?Id_Transacao=86d61e41-f1ae-43a1-be62-bd3c7=j88d5c
ENDROW	Marker (no key)	-	-

Note:

¹Only returned for Boleto Bancario Brazil (1503).

TABLE 128. Additional for Real-time Bank Transfer payments

Key	Definition	Type	Example
ROW	Marker (no key)	Type	-
MERCHANTID	Merchant-ID given by GlobalCollect	N4	-
ORDERID	Order number for this particular payment as provided by the merchant	N10	-
EFFORTID	Payment effort	N5	-
ATTEMPTID	Indicates how many attempts have been made for this payment	N5	-

Key	Definition	Type	Example
PAYMENTREFERENCE	Reference given by GlobalCollect to payment	AN12	The payment reference is generated by the payment server and needs to be presented to the consumer as the reference to be used for the payment.
ADDITIONALREFERENCE	Additional reference	AN20	-
EXTERNALREFERENCE	External Reference	AN30	000000000100002121210000100001
STATUSID	Status	N5	Possible statuses can be found in the appendices.
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	-
...	< payment product depending fields >	-	-
...	< see table below >	-	-
ENDROW	Marker (no key)	-	-

Note:

If the Hosted Merchant Link solution is used the response for all relevant payment products will be identical.

TABLE 129. Additional for Hosted Merchant Link

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"GET"
FORMACTION	URL to be used when redirecting the consumer including the REF and the MAC	AN4000	http://ps.gcsip.com/orb/orb?REF=00000999121100001480000100001&MAC=oWSxUgytMXY7sO+aaE+42dA2mCZxdnWwQUptcdSm/ol=
REF	Reference	AN50	000000999121100001480000100001
MAC	Signature	AN512	oWSxUgytMXY7sO+aaE+42dA2mCZxdnWwQUptcdSm/ol=
RETURNMAC	Signature that will be used by GlobalCollect in conjunction with the provided RETURNURL and the REF.	AN512	8USyNDgjCEf2iVVYguLo5SE2RC967FTKtpW5SBeCrlw=

Note:

The Hosted Merchant Link is the preferred solution for all payment products that involve a redirection.

If the Hosted Merchant Link solution is not used the response is different for each payment product. The different responses are listed below.

All the fields listed below in bold are to be communicated to the bank. The field FORMMETHOD describes the method to communicate the values to the bank (either a GET or a POST). The field FORMACTION describes the target of the POST or the GET; that is, the URL of the Real-time Banks payment pages.

In the case of giro pay (816), iDEAL (809) and Raiffeisen ELBA (820) no values have to be posted by the merchant to the Real-time Bank. GlobalCollect provides the complete URL that has to be used to redirect the consumer.

TABLE 130. Additional for ING Home'Pay - Belgium (801)

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"GET"
FORMACTION	URL to be used when redirecting the consumer	AN4000	http://homepay.ing.be/EN/index.jsp
CURRENCY	Currency for redirecting to Home'Pay	AN3	EUR
AMOUNT	Amount for redirecting to Home'Pay	AN12	Including point or comma for decimals with a maximum of two decimals
VENDOR_ID	Vendor ID for redirecting Home'Pay.	AN50	
MESSAGE	Message for redirecting Home'Pay.	AN250	Payment Reference
RETURN_URL	Return URL for Home'Pay	AN250	
RETURN_METHOD	Return method for Home'Pay	AN50	POST

NOTE:

The payment pages of ING Home'Pay are available in the following languages: English, Dutch, French, and German.

TABLE 131. Additional for Nordea E-maksu - Finland (802)

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"POST"
FORMACTION	URL to be used when redirecting the consumer	AN250	"https://solo3.nordea.fi:443/cgi-bin/SOLOPM01"
SOLOPMT_CUR	Currency of payment	AN3	"EUR"
SOLOPMT_AMOUNT	Amount with dot to separate the decimals	N12	"299.00"
SOLOPMT_VERSION	Payment version	AN4	"0002"
SOLOPMT_STAMP	Unambiguous code for technical specification of the payment	AN20	Will be filled with: MERCHANTID (5) + ORDERID (10) + EFFORTID (5)
SOLOPMT_RCV_ID	Merchant's agreement Number	AN10	As supplied by the bank
SOLOPMT_RCV_ACCOUNT	Other account than the standard account	AN14	
SOLOPMT_RCV_NAME	Other name for the Web store than the standard name	AN20	"GlobalCollect BV"
SOLOPMT_LANGUAGE	1 = Finnish, 2 = Swedish, 3 = English	N1	
SOLOPMT_REF	Standard reference on the payment	AN20	Will be filled with: PAYMENTREFERENCE
SOLOPMT_DATE	"EXPRESS" or the payment due date	AN10	"EXPRESS"
SOLOPMT_MSG	Message for the account statement of the consumer, as provided to GlobalCollect	AN234	
SOLOPMT_RETURN	Return address following payment, as provided to GlobalCollect	AN120	

Key	Definition	Type	Example
SOLOPMT_CANCEL	Return address if payment is cancelled, as provided to GlobalCollect	AN120	
SOLOPMT_REJECT	Return address if payment is rejected, as provided to GlobalCollect	AN120	
SOLOPMT_MAC	Checksum of the payment details	AN32	
SOLOPMT_CONFIRM	If confirmation of payment is required	AN3	"YES"
SOLOPMT_KEYVERS	Eg 0001	N4	"0001"

NOTE:

The payment pages of Nordea E-maksu are available in the following languages: Finnish, Swedish, and English.

TABLE 132. Additional for Nordea E-Betaling - Denmark (803):

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"POST"
FORMACTION	URL to be used when redirecting the consumer	AN250	"https://solo3.nordea.fi:443/cgi-bin/SOLOPM01"
SOLOPMT_CUR	Currency of payment	AN3	"DKK"
SOLOPMT_AMOUNT	Amount with dot to separate the decimals	N12	"299.00"
SOLOPMT_VERSION	Payment version	AN4	"0002"
SOLOPMT_STAMP	Unambiguous code for technical specification of the payment	AN20	The field STAMP will be filled with: MERCHANTID (5) + ORDERID (10) + EFFORTID (5)
SOLOPMT_RCV_ID	Merchant's agreement Number	AN10	As supplied by the bank
SOLOPMT_RCV_ACCOUNT	Other account than the standard account	AN14	
SOLOPMT_RCV_NAME	Other name for the Web store than the standard name	AN20	"GlobalCollect BV"
SOLOPMT_LANGUAGE	1 = Finnish, 2 = Swedish, 3 = English, 4= Estonian, 5=Danish	N1	"5"
SOLOPMT_REF	Standard reference on the payment	AN20	This field will be filled with: PAYMENTREFERENCE
SOLOPMT_DATE	"EXPRESS" or the payment due date	AN10	"EXPRESS"
SOLOPMT_MSG	Not used for Nordea E-betaling - Denmark	AN234	
SOLOPMT_RETURN	Return address following payment, as provided to GlobalCollect	AN120	
SOLOPMT_CANCEL	Return address if payment is cancelled, as provided to GlobalCollect	AN120	
SOLOPMT_REJECT	Return address if payment is rejected, as provided to GlobalCollect	AN120	
SOLOPMT_MAC	Checksum of the payment details	AN32	
SOLOPMT_CONFIRM	Confirmation of the payment "YES" (or "NO")	AN3	"YES"
SOLOPMT_KEYVERS	Eg 0001	N4	"0001"

NOTE:

The payment pages of Nordea E-betaling are only available in the Danish language.

TABLE 133. Additional for Nordea E-betalning - Sweden (805):

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"POST"
FORMACTION	URL to be used when redirecting the consumer	AN250	"https://gfs.nb.se:443/e-betalning/direktbetalning"
NB_VERSION	Version of the Nordea system	AN4	"0001"
NB_RCV_ID	Account at the Nordea system	AN14	
NB_DB_CUR	Currency code of the payment	AN3	"SEK"
NB_DB_AMOUNT	Payment amount (with comma for decimals)	N12	"29,95"
NB_STAMP	Unambiguous code for technical specification of the payment	AN20	This field will be filled with: MERCHANTID (5) ORDERID (10) EFFORTID (5)
NB_DB_REF	Standard reference on the payment	N25	This field will be filled with: PAYMENTREFERENCE
NB_MAC	Signature of the payment request	AN32	
NB_CANCEL	Return URL if payment is cancelled by consumer	AN120	
NB_REJECT	Return URL if payment is rejected by Nordea system	AN120	
NB_RETURN	Return URL if payment was completed	AN120	
SOLOPMT_RCV_ACCOUNT	Not used for Nordea Sweden	AN14	
SOLOPMT_LANGUAGE	Not used for Nordea Sweden	N1	"1"
SOLOPMT_DATE	Not used for Nordea Sweden	AN10	"EXPRESS"
SOLOPMT_KEYVERS	Not used for Nordea Sweden	N4	"0001"
SOLOPMT_CONFIRM	Not used for Nordea Sweden	AN3	"YES"

NOTE:

The payment pages of Nordea E-betalning are only available in Swedish.

TABLE 134. Additional for iDEAL – The Netherlands (809):

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"GET"
FORMACTION	URL to be used when redirecting the consumer	AN4000	"https://ideal.abnamro.nl/nl/consumer/ProcessTransaction?ideal=1&ingewikkeldecode=123&trxid=123456789112"
TRANSACTIONID	Unique ID that is assigned by the acquiring bank. This will also appear on the bank statement of the consumer.	N16	1234123456789012
ENTRANCECODE	Additional code that will be provided with the RETURNURL after the transaction. The merchant can check if the combination of this field and the provided TRANSACTIONID correspond to an order.	AN40	000000001999892061400001000018303610187
ENDROW	Marker (no key)		

NOTE:

The payment pages of iDEAL are only available in Dutch.

TABLE 135. Additional for giropay – Germany (816):

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"GET"
FORMACTION	URL to be used when redirecting the consumer	AN4000	"https://testpm.pago.de/perl/mp/process/multi ipay?SessionID=895587601&err=https%3A %2F%2Fps.gcsip.nl%2Fwdl%2FRequestInfo .jsp%3FRETURNSTATUS%3DCANCEL%2 6&ibv=1"
ENDROW	Marker (no key)		

NOTE:

The payment pages of giropay are only available in German.

TABLE 136. Additional for all eps Online-Überweisung banks (820-829 & 831):

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"GET"
FORMACTION	URL to be used when redirecting the consumer	AN4000	"https://eps.raiffeisen.at/html/service:jsessionid=0000X2LkEFbOXD fZjHHSp_eF26M:vs3ifa4i?sml.lib =pay2continue"
BFIBICIDENTIFIER	ISO 9362 Bank Identifier Code (BIC)	AN11	31000
USERID	The UserID at the bank	AN25	30000V000002
TRANSACTIONNOKURL	The ReturnURL for non successful payments	AN512	"https://www.merchant.com/returnNOK.jsp"
REFERENCEIDENTIFIER	Unique Payment reference in communication to WebCollect.	AN35	9991001658390000099912112 400006
DIGSIG	Indicator if a digital signature in the confirmation is desired. The bank may otherwise also sign the confirmation.	AN3	"SIG"
REMITTANCEIDENTIFIER	GlobalCollect Payment Reference	AN35	999100165839
ERRORMESSAGE	A detailed error message	AN255	"Keine Fehler"
BENEFICIARYACCOUNTIDENTIFIER	IBAN account number of the beneficiary	AN34	AT4631000055500643635
MD5FINGERPRINT	A MD5 fingerprint	AN255	05cd49f4102b855781224882928 ce576
INSTRUCTEDAMOUNT	Transaction amount	N15.2	23.45
CONFIRMATIONURL	The ReturnURL for successful payments	AN512	"https://www.merchant.com/returnOK.jsp"
ERRORCODE	The error code	AN3	000
AMOUNTCURRENCYIDENTIFIER	ISO 4217 currency code	AN3	"EUR"
BENEFICIARYNAMEADDRESSTEXT	Name of the beneficiary	AN140	"GlobalCollect"

Key	Definition	Type	Example
PAYMENTINSTRUCTIONIDENTIFIER	Detailed description of the order. Presented in the Internet Banking screen in the first free text field. The data can be changed by the consumer.	AN35	00000099912112400006
ENDROW	Marker (no key)		

NOTE:

The payment pages of the eps Online-Überweisung banks are only available in German.

TABLE 137. Additional for PaySafeCard – Various countries (830):

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"GET"
FORMACTION	URL to be used when redirecting the consumer	AN4000	"https://customer.test.at.paysafecard.com/pssccustomer/GetCustomerPanelServlet?mid=1000000433&mtid=999100579019&amount=1.00¤cy=EUR&language=de"
ENDROW	Marker (no key)		

TABLE 138. Additional for IPS PRC Debit/Credit Card – China (400):

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"GET"
FORMACTION	URL to be used when redirecting the consumer	AN4000	"https://www.ips.net.cn:443/ipay/test_ipayment.asp"
lang	The IPS language code for the transaction	AN1	2
currency	The IPS currency code for the transaction	AN2	01
billNo	The IPS unique identifier (only unique for the day)	AN12	000004000001
merchanturl	The ReturnURL as communicated to IPS	AN	"https://www.merchant.com/return.jsp"
mer_code	The IPS merchantID	AN6	000004
retencodetype		AN1	1
date	The transaction date	AN8	20060207
attach	The GlobalCollect unique identifier for the transaction	AN240	000000999121124000080000100001
amount	The requested amount of the transaction	AN10	23.45
rettype		AN1	1
ENDROW	Marker (no key)		

NOTE:

The payment pages of IPS PRC Debit/Credit Card are available in: Simplified Chinese and in English (for, just the selection screen)

TABLE 139. Additional for PayPal – Various countries (840)

Key	Definition	Type	Example
-----	------------	------	---------

Key	Definition	Type	Example
FORMMETHOD	Method to be used when redirecting	AN4	"GET"
FORMACTION	URL to be used when redirecting the consumer	AN4000	"https://ps.gcsip.nl/orb/orb?ACTION=DO_START&REF=00000999120080331010000100001&MAC=RbSBcK%2FFtst7Xa3ahDgJhvoSHb0lbTVjdbh66fIV1Wo%3D"
ENDROW	Marker (no key)		

5.28.3. Examples

Bank Payment

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```

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  <META>
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    <VERSION>1.0</VERSION>
  </META>
  <PARAMS>
    <ORDER>
      <ORDERID>9998990005</ORDERID>
      <AMOUNT>29990</AMOUNT>
      <CURRENCYCODE>EUR</CURRENCYCODE>
      <CUSTOMERID>14</CUSTOMERID>
      <IPADDRESSCUSTOMER>192.168.203.1</IPADDRESSCUSTOMER>
      <FIRSTNAME>Johan</FIRSTNAME>
      <SURNAME>Cruijff</SURNAME>
      <STREET>Camp Nou</STREET>
      <HOUSENUMBER>14</HOUSENUMBER>
      <CITY>Barcelona</CITY>
      <ZIP>1000 AA</ZIP>
      <STATE>Catalunie</STATE>
      <EMAIL>aconsumer@company.com</EMAIL>
      <COMPANYNAME>Cruijff Sports</COMPANYNAME>
      <VATNUMBER>VAT 14</VATNUMBER>
      <INVOICEDATE>2003030100000</INVOICEDATE>
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      <COUNTRYCODE>NL</COUNTRYCODE>
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    </ORDER>
    <ORDERLINES>
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        <MERCHANTLINENUMBER>1</MERCHANTLINENUMBER>
      </ORDERLINE>
      <ORDERLINE>
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        <LINENUMBER>2</LINENUMBER>
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        <LINEAMOUNT>29890</LINEAMOUNT>
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        <MERCHANTLINENUMBER>2</MERCHANTLINENUMBER>
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    </ORDERLINES>
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      <AMOUNT>29990</AMOUNT>
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      <COUNTRYCODE>NL</COUNTRYCODE>
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  </PARAMS>
</REQUEST>

```

```

        <CITY>Barcelona</CITY>
        <LANGUAGECODE>nl</LANGUAGECODE>
    </PAYMENT>
</PARAMS>
</REQUEST>
</XML>

```

With possible reply:

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<XML>
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    <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
    <META>
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      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998990005</ORDERID>
        <AMOUNT>29990</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <CUSTOMERID>14</CUSTOMERID>
        <IPADDRESSCUSTOMER>192.168.203.1</IPADDRESSCUSTOMER>
        <FIRSTNAME>Johan</FIRSTNAME>
        <SURNAME>Cruijff</SURNAME>
        <STREET>Camp Nou</STREET>
        <HOUSENUMBER>14</HOUSENUMBER>
        <CITY>Barcelona</CITY>
        <ZIP>1000 AA</ZIP>
        <STATE>Catalunie</STATE>
        <EMAIL>aconsumer@company.com</EMAIL>
        <COMPANYNAME>Cruijff Sports</COMPANYNAME>
        <VATNUMBER>VAT 14</VATNUMBER>
        <INVOICEDATE>20030301000000</INVOICEDATE>
        <INVOICENUMBER>20030222000000000001</INVOICENUMBER>
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        <LANGUAGECODE>nl</LANGUAGECODE>
        <RESELLERID>1</RESELLERID>
      </ORDER>
      <ORDERLINES>
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        <ORDERLINE>
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          <MERCHANTLINENUMBER>2</MERCHANTLINENUMBER>
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        <LANGUAGECODE>nl</LANGUAGECODE>
      </PAYMENT>
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```

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        <SWIFTCODE>ABNA NL 2A</SWIFTCODE>
        <CITY>Amsterdam</CITY>
        <EFFORTID>1</EFFORTID>
        <BANKACCOUNTNUMBER>440339464</BANKACCOUNTNUMBER>
        <BANKNAME>ABN AMRO Bank</BANKNAME>
        <ATTEMPTID>1</ATTEMPTID>
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        <STATUSDATE>20030829153248</STATUSDATE>
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        <PAYMENTREFERENCE>186200004710</PAYMENTREFERENCE>
        <ORDERID>9998990005</ORDERID>
        <STATUSID>800</STATUSID>
        <MERCHANTID>1</MERCHANTID>
        <COUNTRYDESCRIPTION>Nederland</COUNTRYDESCRIPTION>
    </ROW>
</RESPONSE>
</REQUEST>
</XML>

```

Cheque Payment

```

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            <VERSION>1.0</VERSION>
        </META>
        <PARAMS>
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                <AMOUNT>29990</AMOUNT>
                <CURRENCYCODE>EUR</CURRENCYCODE>
                <CUSTOMERID>14</CUSTOMERID>
                <IPADDRESSCUSTOMER>192.168.203.1</IPADDRESSCUSTOMER>
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                <STREET>Camp Nou</STREET>
                <HOUSENUMBER>14</HOUSENUMBER>
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                <ZIP>1000 AA</ZIP>
                <STATE>Catalunie</STATE>
                <EMAIL>aconsumer@company.com</EMAIL>
                <COMPANYNAME>Cruijff Sports</COMPANYNAME>
                <VATNUMBER>VAT 14</VATNUMBER>
                <INVOICEDATE>20030301000000</INVOICEDATE>
                <INVOICENUMBER>20030222000000000001</INVOICENUMBER>
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                <LANGUAGECODE>nl</LANGUAGECODE>
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            </ORDER>
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                </ORDERLINE>
                <ORDERLINE>
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                    <FREETEXT>freetext</FREETEXT>
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        </PARAMS>
    </REQUEST>
</XML>

```

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        </ORDERLINE>
    </ORDERLINES>
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        <LANGUAGECODE>nl</LANGUAGECODE>
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</PARAMS>
</REQUEST>
</XML>

```

With possible reply:

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        <META>
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            <MERCHANTID>1</MERCHANTID>
            <VERSION>1.0</VERSION>
            <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
        </META>
        <PARAMS>
            <ORDER>
                <ORDERID>9998990006</ORDERID>
                <AMOUNT>29990</AMOUNT>
                <CURRENCYCODE>EUR</CURRENCYCODE>
                <CUSTOMERID>14</CUSTOMERID>
                <IPADDRESSCUSTOMER>192.168.203.1</IPADDRESSCUSTOMER>
                <FIRSTNAME>Johan</FIRSTNAME>
                <SURNAME>Cruijff</SURNAME>
                <STREET>Camp Nou</STREET>
                <HOUSENUMBER>14</HOUSENUMBER>
                <CITY>Barcelona</CITY>
                <ZIP>1000 AA</ZIP>
                <STATE>Catalunie</STATE>
                <EMAIL>aconsumer@company.com</EMAIL>
                <COMPANYNAME>Cruijff Sports</COMPANYNAME>
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                <LANGUAGECODE>nl</LANGUAGECODE>
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            <ORDERLINES>
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            </PAYMENT>
        </PARAMS>
    </REQUEST>
</XML>

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        <LANGUAGECODE>nl</LANGUAGECODE>
    </PAYMENT>
</PARAMS>
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    <RESULT>OK</RESULT>
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        <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
        <REQUESTID>245</REQUESTID>
    </META>
    <ROW>
        <MERCHANTID>1</MERCHANTID>
        <ORDERID>9998990006</ORDERID>
        <EFFORTID>1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
        <STATUSID>800</STATUSID>
        <STATUSDATE>20030829155058</STATUSDATE>
        <PAYMENTREFERENCE>186200004720</PAYMENTREFERENCE>
        <ADDITIONALREFERENCE>19998990006</ADDITIONALREFERENCE>
        <CHEQUEACCOUNT HOLDER>GlobalCollect BV</CHEQUEACCOUNT HOLDER>
        <POSTALADDRESS1>P.O. Box 8008</POSTALADDRESS1>
        <POSTALADDRESS2>2130 PA Hoofddorp</POSTALADDRESS2>
        <POSTALADDRESS3>The Netherlands</POSTALADDRESS3>
        <COUNTRYDESCRIPTION>Nederland</COUNTRYDESCRIPTION>
    </ROW>
</RESPONSE>
</REQUEST>
</XML>

```

Direct Debit Payment

```

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        <META>
            <MERCHANTID>1</MERCHANTID>
            <IPADDRESS>123.123.123.123</IPADDRESS>
            <VERSION>1.0</VERSION>
        </META>
        <PARAMS>
            <ORDER>
                <ORDERID>9998990011</ORDERID>
                <AMOUNT>29990</AMOUNT>
                <CURRENCYCODE>EUR</CURRENCYCODE>
                <COUNTRYCODE>NL</COUNTRYCODE>
                <LANGUAGECODE>nl</LANGUAGECODE>
            </ORDER>
            <PAYMENT>
                <PAYMENTPRODUCTID>701</PAYMENTPRODUCTID>
                <AMOUNT>29990</AMOUNT>
                <CURRENCYCODE>EUR</CURRENCYCODE>
                <ACCOUNTNUMBER>1234567</ACCOUNTNUMBER>
                <ACCOUNTNAME>Cruijff</ACCOUNTNAME>
                <SURNAME>Cruijff</SURNAME>
                <STREET>Camp Nou</STREET>
                <HOUSENUMBER>14</HOUSENUMBER>
                <CITY>Barcelona</CITY>
                <ZIP>1000 AA</ZIP>
                <COUNTRYCODE>NL</COUNTRYCODE>
                <LANGUAGECODE>nl</LANGUAGECODE>
                <DATECOLLECT>20030831</DATECOLLECT>
                <DIRECTDEBITTEXT>0000000019998990011</DIRECTDEBITTEXT>
            </PAYMENT>
        </PARAMS>
    </REQUEST>
</XML>

```

With possible reply:

```

<XML>
    <REQUEST>
        <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
        <META>

```



```

    <MERCHANTID>1</MERCHANTID>
    <IPADDRESS>123.123.123.123</IPADDRESS>
    <VERSION>1.0</VERSION>
    <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
  </META>
  <PARAMS>
    <ORDER>
      <ORDERID>9998990011</ORDERID>
      <AMOUNT>29990</AMOUNT>
      <CURRENCYCODE>EUR</CURRENCYCODE>
      <COUNTRYCODE>NL</COUNTRYCODE>
      <LANGUAGECODE>n1</LANGUAGECODE>
    </ORDER>
    <PAYMENT>
      <PAYMENTPRODUCTID>701</PAYMENTPRODUCTID>
      <AMOUNT>29990</AMOUNT>
      <CURRENCYCODE>EUR</CURRENCYCODE>
      <ACCOUNTNUMBER>1234567</ACCOUNTNUMBER>
      <ACCOUNTNAME>Cruijff</ACCOUNTNAME>
      <SURNAME>Cruijff</SURNAME>
      <STREET>Camp Nou</STREET>
      <HOUSENUMBER>14</HOUSENUMBER>
      <CITY>Barcelona</CITY>
      <ZIP>1000 AA</ZIP>
      <COUNTRYCODE>NL</COUNTRYCODE>
      <LANGUAGECODE>n1</LANGUAGECODE>
      <DATECOLLECT>20030831</DATECOLLECT>
      <DIRECTDEBITTEXT>0000000019998990011</DIRECTDEBITTEXT>
    </PAYMENT>
  </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
      <REQUESTID>245</REQUESTID>
    </META>
    <ROW>
      <MERCHANTID>1</MERCHANTID>
      <ORDERID>9998990011</ORDERID>
      <EFFORTID>1</EFFORTID>
      <ATTEMPTID>1</ATTEMPTID>
      <STATUSID>600</STATUSID>
      <STATUSDATE>20030829164745</STATUSDATE>
      <PAYMENTREFERENCE>186000000560</PAYMENTREFERENCE>
      <ADDITIONALREFERENCE>19998990011</ADDITIONALREFERENCE>
    </ROW>
  </RESPONSE>
</REQUEST>
</XML>

```

Credit card Payment

```

<XML>
  <REQUEST>
    <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998990013</ORDERID>
        <AMOUNT>29990</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <LANGUAGECODE>n1</LANGUAGECODE>
      </ORDER>
      <PAYMENT>
        <PAYMENTPRODUCTID>1</PAYMENTPRODUCTID>
        <AMOUNT>2345</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <CREDITCARDNUMBER>4567350000427977</CREDITCARDNUMBER>
        <EXPIRYDATE>1206</EXPIRYDATE>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

```

        <COUNTRYCODE>NL</COUNTRYCODE>
        <LANGUAGECODE>n1</LANGUAGECODE>
    </PAYMENT>
</PARAMS>
</REQUEST>
</XML>

```

With possible reply:

```

<XML>
  <REQUEST>
    <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998990013</ORDERID>
        <AMOUNT>29990</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <LANGUAGECODE>n1</LANGUAGECODE>
      </ORDER>
      <PAYMENT>
        <PAYMENTPRODUCTID>1</PAYMENTPRODUCTID>
        <AMOUNT>2345</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <CREDITCARDNUMBER>456735000427977</CREDITCARDNUMBER>
        <EXPIRYDATE>1206</EXPIRYDATE>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <LANGUAGECODE>n1</LANGUAGECODE>
      </PAYMENT>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
        <REQUESTID>245</REQUESTID>
      </META>
      <ROW>
        <MERCHANTID>1</MERCHANTID>
        <ORDERID>9998990013</ORDERID>
        <EFFORTID>1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
        <STATUSID>800</STATUSID>
        <STATUSDATE>20030829171416</STATUSDATE>
        <PAYMENTREFERENCE>185800005380</PAYMENTREFERENCE>
        <ADDITIONALREFERENCE>19998990013</ADDITIONALREFERENCE>
      </ROW>
    </RESPONSE>
  </REQUEST>
</XML>

```

Or

```

...
<RESPONSE>
  <RESULT>NOK</RESULT>
  <META>
    <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
    <REQUESTID>245</REQUESTID>
  </META>
  <ERROR>
    <CODE>21000020</CODE>
    <MESSAGE>
REQUEST 1212121 VALUE 4567350000427976 OF FIELD CREDITCARDNUMBER DID NOT PASS THE LUHNCHECK
    </MESSAGE>
  </ERROR>
</RESPONSE>
...

```

Response with AVS, CVV, Fraud and Authorisation code:

```
...
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <REQUESTID>17025</REQUESTID>
        <RESPONSEDATETIME>20030829161055</RESPONSEDATETIME>
      </META>
      <ROW>
        <STATUSID>600</STATUSID>
        <FRAUDRESULT>N</FRAUDRESULT>
        <FRAUDCODE>0000</FRAUDCODE>
        <ADDITIONALREFERENCE>DVR0000000000000000</ADDITIONALREFERENCE>
        <EFFORTID>1</EFFORTID>
        <PAYMENTREFERENCE>0</PAYMENTREFERENCE>
        <ATTEMPTID>1</ATTEMPTID>
        <CVVRESULT>P</CVVRESULT>
        <ORDERID>2703070132</ORDERID>
        <AUTHORISATIONCODE>OK0089</AUTHORISATIONCODE>
        <MERCHANTID>9090</MERCHANTID>
        <STATUSDATE>20030829161055</STATUSDATE>
        <AVSRESULT>X</AVSRESULT>
      </ROW>
    </RESPONSE>
  </REQUEST>
</XML>
```

Real-time Bank Transfer payments ING Home'Pay – Belgium (801):

```
<XML>
  <REQUEST>
    <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <AMOUNT>100</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <LANGUAGECODE>n1</LANGUAGECODE>
        <COUNTRYCODE>BE</COUNTRYCODE>
        <CITY>Brussel</CITY>
      </ORDER>
      <PAYMENT>
        <PAYMENTPRODUCTID>801</PAYMENTPRODUCTID>
        <AMOUNT>100</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>BE</COUNTRYCODE>
        <LANGUAGECODE>n1</LANGUAGECODE>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible reply:

```
<XML>
  <REQUEST>
    <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
```

```

    <CURRENCYCODE>EUR</CURRENCYCODE>
    <LANGUAGECODE>n1</LANGUAGECODE>
    <AMOUNT>100</AMOUNT>
    <CITY>Brussel</CITY>
    <COUNTRYCODE>BE</COUNTRYCODE>
  </ORDER>
  <PAYMENT>
    <CURRENCYCODE>EUR</CURRENCYCODE>
    <LANGUAGECODE>n1</LANGUAGECODE>
    <AMOUNT>100</AMOUNT>
    <PAYMENTPRODUCTID>801</PAYMENTPRODUCTID>
    <COUNTRYCODE>BE</COUNTRYCODE>
  </PAYMENT>
</PARAMS>
<RESPONSE>
  <RESULT>OK</RESULT>
  <META>
    <REQUESTID>48</REQUESTID>
    <RESPONSEDATETIME>20041018224431</RESPONSEDATETIME>
  </META>
  <ROW>
    <RETURN_URL>https://www.merchantsurl.com/returnpage.jsp
  </RETURN_URL>
    <PAYMENTREFERENCE>000100027379</PAYMENTREFERENCE>
    <STATUSID>50</STATUSID>
    <CURRENCY>EUR</CURRENCY>
    <VENDOR_ID>00714108852</VENDOR_ID>
    <FORMACTION>http://homepay.ing.be:80/EN/index.jsp
  </FORMACTION>
    <ATTEMPTID>1</ATTEMPTID>
    <ADDITIONALREFERENCE>0000000013336665068
  </ADDITIONALREFERENCE>
    <MERCHANTID>0001</MERCHANTID>
    <AMOUNT>1,00</AMOUNT>
    <RETURN_METHOD>POST</RETURN_METHOD>
    <TRYID>1</TRYID>
    <STATUSDATE>20041018224431</STATUSDATE>
    <FORMMETHOD>GET</FORMMETHOD>
    <ORDERID>3336665068</ORDERID>
    <EXTERNALREFERENCE>00000000133366650680000100001
  </EXTERNALREFERENCE>
    <MESSAGE>000100027379</MESSAGE>
    <EFFORTID>1</EFFORTID>
  </ROW>
</RESPONSE>
</REQUEST>
</XML>

```

Nordea E-Betaling - Sweden (805):

```

<XML>
  <REQUEST>
    <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <AMOUNT>100</AMOUNT>
        <CURRENCYCODE>SEK</CURRENCYCODE>
        <LANGUAGECODE>sv</LANGUAGECODE>
        <COUNTRYCODE>SE</COUNTRYCODE>
        <CITY>Stockholm</CITY>
      </ORDER>
      <PAYMENT>
        <PAYMENTPRODUCTID>805</PAYMENTPRODUCTID>
        <AMOUNT>100</AMOUNT>
        <CURRENCYCODE>SEK</CURRENCYCODE>
        <COUNTRYCODE>SE</COUNTRYCODE>
        <LANGUAGECODE>se</LANGUAGECODE>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

```
        </PARAMS>
    </REQUEST>
</XML>
```

With possible reply:

```
<XML>
  <REQUEST>
    <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>0001</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <CURRENCYCODE>SEK</CURRENCYCODE>
        <LANGUAGECODE>se</LANGUAGECODE>
        <AMOUNT>100</AMOUNT>
        <CITY>Stockholm</CITY>
        <COUNTRYCODE>SE</COUNTRYCODE>
      </ORDER>
      <PAYMENT>
        <CURRENCYCODE>SEK</CURRENCYCODE>
        <LANGUAGECODE>se</LANGUAGECODE>
        <AMOUNT>100</AMOUNT>
        <PAYMENTPRODUCTID>805</PAYMENTPRODUCTID>
        <COUNTRYCODE>SE</COUNTRYCODE>
      </PAYMENT>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <REQUESTID>51</REQUESTID>
        <RESPONSEDATETIME>20041018230642</RESPONSEDATETIME>
      </META>
      <ROW>
        <NB_VERSION>0001</NB_VERSION>
        <SOLOPMT_RCV_ACCOUNT>20001122334455</SOLOPMT_RCV_ACCOUNT>
        <NB_DB_REF>000100027389</NB_DB_REF>
        <NB_DB_CUR>SEK</NB_DB_CUR>
        <STATUSID>50</STATUSID>
        <NB_RETURN>https://ps.gcsip.nl/wdl/RequestInfo.jsp
      </NB_RETURN>
        <NB_REJECT>https://ps.gcsip.nl/wdl/RequestInfo.jsp
      </NB_REJECT>
        <ADDITIONALREFERENCE>0000000013336665070
      </ADDITIONALREFERENCE>
        <FORMMETHOD>POST</FORMMETHOD>
        <EXTERNALREFERENCE>0000000013336665070000100001
      </EXTERNALREFERENCE>
        <EFFORTID>1</EFFORTID>
        <SOLOPMT_LANGUAGE>3</SOLOPMT_LANGUAGE>
        <PAYMENTREFERENCE>000100027389</PAYMENTREFERENCE>
        <NB_DB_AMOUNT>1,00</NB_DB_AMOUNT>
        <FORMACTION>https://gfs.nb.se:443/e-
          betalning/test_direktbetalning
      </FORMACTION>
        <ATTEMPTID>1</ATTEMPTID>
        <SOLOPMT_DATE>EXPRESS</SOLOPMT_DATE>
        <MERCHANTID>0001</MERCHANTID>
        <NB_CANCEL>https://ps.gcsip.nl/wdl/RequestInfo.jsp
      </NB_CANCEL>
        <TRYID>1</TRYID>
        <STATUSDATE>20041018230642</STATUSDATE>
        <ORDERID>3336665070</ORDERID>
        <NB_RCV_ID>1788526</NB_RCV_ID>
        <NB_MAC>004873006682000000</NB_MAC>
        <SOLOPMT_KEYVERS>0001</SOLOPMT_KEYVERS>
        <SOLOPMT_CONFIRM>YES</SOLOPMT_CONFIRM>
        <NB_STAMP>00001333666507000001</NB_STAMP>
      </ROW>
    </RESPONSE>
  </REQUEST>
</XML>
```

```

    </RESPONSE>
  </REQUEST>
</XML>

```

IDEAL - Netherlands (809):

```

<XML>
  <REQUEST>
    <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>1</ORDERID>
        <AMOUNT>100</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <LANGUAGECODE>n1</LANGUAGECODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <CITY>Amsterdam</CITY>
        <DESCRIPTOR>Some order description</DESCRIPTOR>
      </ORDER>
      <PAYMENT>
        <PAYMENTPRODUCTID>809</PAYMENTPRODUCTID>
        <AMOUNT>100</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <CITY>Amsterdam</CITY>
        <LANGUAGECODE>n1</LANGUAGECODE>
        <ISSUERID>0012</ISSUERID>
        <EXPIRATIONPERIOD>15</EXPIRATIONPERIOD>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

With possible reply:

```

<XML>
  <REQUEST>
    <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
  <PARAMS>
    ... // Parameters from above
  </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <REQUESTID>52</REQUESTID>
      <RESPONSEDATETIME>20051018231145</RESPONSEDATETIME>
    </META>
    <ROW>
      <MERCHANTID>1</MERCHANTID>
      <ORDERID>1</ORDERID>
      <EFFORTID>1</EFFORTID>
      <ATTEMPTID>1</ATTEMPTID>
      <PAYMENTREFERENCE>186200004710</PAYMENTREFERENCE>
      <ADDITIONALREFERENCE>19998990005</ADDITIONALREFERENCE>
      <EXTERNALREFERENCE>19998990005</EXTERNALREFERENCE>
      <STATUSID>50</STATUSID>
      <STATUSDATE>20030829153248</STATUSDATE>
      <FORMMETHOD>GET</FORMMETHOD>
      <FORMACTION>
https://ideal.abnamro.nl/nl/consumer/ProcessTransaction?ideal=1&ingewikkeldecode=123&trxid=123456789112</FORMACTION>
      <TRANSACTIONID>1234123456789012</TRANSACTIONID>
      <ENTRANCECODE>000000001999892061400001000018303610187
    </ROW>
  </RESPONSE>
</XML>

```

```

        </ENTRANCECODE>
        <DESCRIPTION>Some order description</DESCRIPTION>
    </ROW>
</RESPONSE>
</REQUEST>
</XML>

```

PayPal (840):

```

<XML>
  <REQUEST>
    <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>1</ORDERID>
        <AMOUNT>100</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>GB</COUNTRYCODE>
        <LANGUAGECODE>en</LANGUAGECODE>
        <FIRSTNAME>Jopie</FIRSTNAME>
        <PREFIXSURNAME>-El Salvador-</PREFIXSURNAME>
        <SURNAME>Cruijff</SURNAME>
        <STREET>Camp Nou</STREET>
        <HOUSENUMBER>14</HOUSENUMBER>
        <ADDITIONALADDRESSINFO>a</ADDITIONALADDRESSINFO>
        <CITY>San Francisco</CITY>
        <STATE>CA</STATE>
        <ZIP>1183 PR</ZIP>
        <MERCHANTREFERENCE>Fussbalschuhe</MERCHANTREFERENCE>
      </ORDER>
      <PAYMENT>
        <EFFORTID>1</EFFORTID>
        <ATTEMPTID>1</ATTEMPTID>
        <PAYMENTPRODUCTID>840</PAYMENTPRODUCTID>
        <AMOUNT>100</AMOUNT>
        <COUNTRYCODE>GB</COUNTRYCODE>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <LANGUAGECODE>en</LANGUAGECODE>
        <HOSTEDINDICATOR>1</HOSTEDINDICATOR>
        <RETURNURL>http://www.globalcollect.com/</RETURNURL>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>

```

With possible reply:

```

<XML>
  <REQUEST>
    <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>20.60.115.38</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>1</ORDERID>
        <AMOUNT>100</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>GB</COUNTRYCODE>
        <LANGUAGECODE>en</LANGUAGECODE>
        <FIRSTNAME>Jopie</FIRSTNAME>
        <PREFIXSURNAME>-El Salvador-</PREFIXSURNAME>
        <SURNAME>Cruijff</SURNAME>
        <STREET>Camp Nou</STREET>
        <HOUSENUMBER>14</HOUSENUMBER>
      </ORDER>
    </PARAMS>
  </REQUEST>
</XML>

```

```

    <ADDITIONALADDRESSINFO>a</ADDITIONALADDRESSINFO>
    <CITY>San Francisco</CITY>
    <STATE>CA</STATE>
    <ZIP>1183 PR</ZIP>
    <MERCHANTREFERENCE>Fussbalschuhe</MERCHANTREFERENCE>
  </ORDER>
  <PAYMENT>
    <EFFORTID>1</EFFORTID>
    <ATTEMPTID>1</ATTEMPTID>
    <PAYMENTPRODUCTID>840</PAYMENTPRODUCTID>
    <AMOUNT>100</AMOUNT>
    <COUNTRYCODE>GB</COUNTRYCODE>
    <CURRENCYCODE>EUR</CURRENCYCODE>
    <LANGUAGECODE>en</LANGUAGECODE>
    <HOSTEDINDICATOR>1</HOSTEDINDICATOR>
    <RETURNURL>http://www.globalcollect.com/</RETURNURL>
  </PAYMENT>
</PARAMS>
<RESPONSE>
  <RESULT>OK</RESULT>
  <META>
    <REQUESTID>80925</REQUESTID>
    <RESPONSEDATETIME>20080331120856</RESPONSEDATETIME>
  </META>
  <ROW>
    <RETURNMAC>e3dIA+1e7R0T4rkNfmpIurhBm9ADSMuGIVSA7lu3d9o=</RETURNMAC>
    <STATUSID>20</STATUSID>
    <ADDITIONALREFERENCE>Fussbalschuhe</ADDITIONALREFERENCE>
    <REF>00000999120080331010000100001</REF>
    <FORMMETHOD>GET</FORMMETHOD>
    <EXTERNALREFERENCE>Fussbalschuhe</EXTERNALREFERENCE>
    <EFFORTID>1</EFFORTID>
    <MAC>RbSBcK/fTst7Xa3ahDgJhvoSHb0lbTVjdbh66f1V1Wo=</MAC>
    <PAYMENTREFERENCE>999102512639</PAYMENTREFERENCE>

    <FORMACTION>https://ps.gcsip.nl/orb/orb?ACTION=DO_START&REF=00000999120080331010000100001&MAC=RbSBcK%2FfTst7Xa3ahDgJhvoSHb0lbTVjdbh66f1V1Wo%3D</FORMACTION>
    <ATTEMPTID>1</ATTEMPTID>
    <MERCHANTID>1</MERCHANTID>
    <STATUSDATE>20080331120856</STATUSDATE>
    <ORDERID>1</ORDERID>
  </ROW>
</RESPONSE>
</REQUEST>
</XML>

```

5.29 Modify Order

This method is only applicable to recurring orders and is used to communicate, for example, the change of address for recurring payments (by mailed invoice).

5.29.1. Input keys

Modify Order structure is as follows:

```
REQUEST
  ACTION
  META
  PARAMS
ORDER
```

The following table lists the key parameters:

TABLE 140. Key Parameters

Key	Definition	Type	Req	Example
ACTION	MODIFY_ORDER	AN	R	MODIFY_ORDER
META	Marker (no key)		R	
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)		R	
PARAMS	Marker (no key)		R	
ORDER	Marker (no key)		R	
ORDERID	Unique ID for order	N10	R	123
LANGUAGECODE	ISO 639 language code for consumer	AN2	R	en
AMOUNT	New amount (in cents)	N12	O	30000
TITLE	Title consumer	AN35	O	mr.
FIRSTNAME	First name	AN15	O	Jack
PREFIXSURNAME	In between first name and surname	AN15	O	van
SURNAME	Last name of consumer	AN35	O	Buuren
STREET	Street address consumer	AN50	O	Polarisavenue
HOUSENUMBER	House number address consumer	AN15	O	1
ADDITIONALADDRESSINFO	Additional address information	AN50	O	A
ZIP	Zip code address consumer	AN10	O	1000 AA
CITY	City of consumer	AN40	O	New York
STATE	State address consumer	AN35	O	New York
EMAIL	Email address of consumer	AN70	O	someone@email.com
EMAILTYPEINDICATOR	Preference for type of email. (0 = Plain text, 1 = HTML)	N1	O	1
COMPANYNAME	Company name consumer	AN40	O	Johnsons Ltd

Key	Definition	Type	Req	Example
COMPANYDATA	Additional data on company name	AN40	O	Dept. Sales
SEX	Sex consumer (M or F or U)	AN1	O	M or F or U
VATNUMBER	VAT number consumer	AN17	O	VAT 16
PHONENUMBER	Phone number consumer	AN20	O	+34201234567
FAXNUMBER	Fax number consumer	AN20	O	+34207654321
INVOICENUMBER	Invoice number merchant (on printed invoice)	AN20	O	20030222000000000001
INVOICETYPE	For future use can be left empty	AN2	O	N
INVOICECLASS	For future use can be left empty	AN10	O	
BIRTHDATE	Day of birth of consumer (for fraud detection reasons) (ccymmdd)	N8	O	19780203
TEXTQUALIFIER1	For printed invoices	AN10	O	TEXTQ1
TEXTQUALIFIER2	For printed invoices	AN10	O	TEXTQ2
TEXTQUALIFIER3	For printed invoices	AN10	O	TEXTQ3
ADDITIONALDATA	For printed invoices	AN500	O	
ENDORDER	Marker (no key)		R	
ENDPARAMS	Marker (no key)		R	

5.29.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	Result of the action	AN3	OK or NOK
META	Marker (no key)		
REQUESTID	Internal ID of request	N10	
RESPONSEDATETIME	Date time of the response	D	
ENDMETA	Marker (no key)		
ERROR	Marker (no key)		See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'300400'
MESSAGE	Message for error or event	AN4000	ORDER_NOT_FOUND_OR_MODIFICATION_NOT_POSSIBLE
ENDERROR	Marker (no key)		

5.29.3. Examples

```
<XML>
  <REQUEST>
    <ACTION>MODIFY_ORDER</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998990005</ORDERID>
        <STREET>Camp Nou</STREET>
        <HOUSENUMBER>14</HOUSENUMBER>
        <CITY>Barcelona</CITY>
        <ZIP>1000 AA</ZIP>
      </ORDER>
    </PARAMS>
  </REQUEST>
</XML>
```

```
        <STATE>Catalunie</STATE>
      </ORDER>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible reply:

```
<XML>
  <REQUEST>
    <ACTION>MODIFY_ORDER</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998990005</ORDERID>
        <STREET>Camp Nou</STREET>
        <HOUSENUMBER>14</HOUSENUMBER>
        <CITY>Barcelona</CITY>
        <ZIP>1000 AA</ZIP>
        <STATE>Catalunie</STATE>
      </ORDER>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
        <REQUESTID>245</REQUESTID>
      </META>
    </RESPONSE>
  </REQUEST>
</XML>
```

5.30 Process Challenged

The following functions are performed with Process Challenged: Process challenged payments, which have fraud result Challenged: 525 (authorized and checked, waiting for explicit instructions for settlement)

5.30.1. Input keys

Process Challenged structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
  PAYMENT
  
```

Key	Definition	Type	Req	Example
ACTION	PROCESS_CHALLENGED	AN	R	PROCESS_CHALLENGED
META	Marker (no key)		R	
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)		R	
PARAMS	Marker (no key)		R	
PAYMENT	Marker (no key)		R	
ORDERID	Unique ID for order	N10	R	9998990013
EFFORTID	Default '1'	N5	O	1
ATTEMPTID		N5	O	1
ENDPAYMENT	Marker (no key)		R	
ENDPARAMS	Marker (no key)		R	

5.30.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	
META	Marker (no key)		
REQUESTID	Internal ID of request	N10	
RESPONSEDATETIME	Date time of the response	D	
ENDMETA	Marker (no key)		
ERROR	Marker (no key)		See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'400300'
MESSAGE	Message for error or event	AN4000	'PAYMENTATTEMPT (MERCHANTID={0}, ORDERID={1},

			EFFORTID={2}) NOT_FOUND'
ENDERROR	Marker (no key)		

5.30.3. Example

```
<XML>
  <REQUEST>
    <ACTION>PROCESS_CHALLENGED</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998990011</ORDERID>
        <EFFORTID>1</EFFORTID>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>PROCESS_CHALLENGED</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998990011</ORDERID>
        <EFFORTID>1</EFFORTID>
      </PAYMENT>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <RESPONSEDATETIME>20040719145902</RESPONSEDATETIME>
        <REQUESTID>246</REQUESTID>
      </META>
    </RESPONSE>
  </REQUEST>
</XML>
```

Or

...

```
<RESPONSE>
  <RESULT>NOK</RESULT>
  <META>
    <RESPONSEDATETIME>20040719145902</RESPONSEDATETIME>
    <REQUESTID>246</REQUESTID>
  </META>
  <ERROR>
    <CODE>1100000</CODE>
    <MESSAGE>PAYMENT IS NOT CHALLENGED. MERCHANTID 1, ORDERID 9998990011, EFFORTID 1
  </MESSAGE>
  </ERROR>
</RESPONSE>
```

5.31 Process Returned

This function sends the return values, which have been received by the merchant regarding a Real-time Bank Transfer payment, to GlobalCollect for verification.

The provided details are verified immediately. An OK response in combination with a status of 800 should be interpreted as a successful payment. The error message returned with a NOK contains more details about the error. If the RETURNSTATUS in the PROCESS RETURNED is CANCEL or REJECT, the merchant also receives a NOK return. If the status is still open the merchant will receive an OK, but the status of the payment will still be 50 – PENDING AT BANK.

5.31.1. Input keys

Process Returned structure is as follows:

```

REQUEST
    ACTION
    META
    PARAMS
PAYMENT
  
```

The following table lists the key parameters:

Key	Definition	Type	Req	Example
ACTION	PROCESS_RETURNED	AN	R	PROCESS_RETURNED
META	Marker (no key)		R	
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)		R	
PARAMS	Marker (no key)		R	
PAYMENT	Marker (no key)		R	
...	< payment method depending fields >		R	
...	< see table below >		R	
ENDPAYMENT	Marker (no key)		R	
PARAMS	Marker (no key)		R	

Note:

If the Hosted Merchant Link solution is used the payment method dependant fields for all relevant payment products will be identical.

TABLE 141. For Hosted Merchant Link payments:

Key	Definition	Type	Req	Example
ORDERID	Unique ID for order	N10	R	123
EFFORTID	Effort ID of the payment.	N5	O	
ATTEMPTID	Attempt ID of the payment	N5	O	

Note:

If the Hosted Merchant Link solution is not used the payment method dependant fields will be different for each payment product. The different fields are listed below.

TABLE 142. For ING Home'Pay Belgium payments (801):

Key	Definition	Type	Req	Example
ORDERID	Unique ID for order	N10	O	123
EFFORTID	Effort ID of the payment.	N5	O	
ATTEMPTID	Attempt ID of the payment	N5	O	
VENDOR_ID	The returned vendor ID	AN50	R	VENDOR_ID value of the return message
AMOUNT	The returned payment amount NOTE: The value has to be supplied in cents	AN19	R	100
CURRENCYCODE	The returned payment currency code	AN3	R	CURRENCY value of the return message
MESSAGE	Standard reference on the payment. This field will be filled with: PAYMENTREFERENCE	AN12	R	MESSAGE value of the return message
RET_CODE	The return code for the payment	N1	R	0 if the payment was accepted by ING -1 if the payment was rejected by ING
RETURNHASH	For each successful payment a hash is included in the return message from ING to verify the payment	AN250	O	HASH value of the return message

TABLE 143. For Nordea Finland and Nordea Denmark payments (802,803):

Key	Definition	Type	Req	Example
ORDERID	Unique ID for order	N10	R	123
EFFORTID	Effort ID of the payment.	N5	O	
ATTEMPTID	Attempt ID of the payment	N5	O	
RETURNSTATUS	Status determined by the URL to which the consumer and message was returned	AN6	R	"RETURN" "REJECT" "CANCEL"
RETURNPAYMENTVERSION	Return Payment version	AN4	R	SOLOPMT_KEYVERS value of the return message
RETURNSTAMP	Unambiguous code for technical specification of the payment. This field is filled with: MERCHANTID (5) + ORDERID (10) + EFFORTID (5)	AN20	R	SOLOPMT_STAMP value of the return message
RETURNPAYMENTREFERENCE	Standard reference on the payment. This field will be filled with: PAYMENTREFERENCE	AN25	R	SOLOPMT_REF value of the return message
RETURNMACCODE	The return signature of the message	AN32	R	SOLOPMT_MAC value of the return message
CONFIRMATIONID	Nordea's confirmation ID for the payment	AN26	R	SOLOPMT-RETURN-PAID value of the return message

TABLE 144. For Nordea Sweden payments (805):

Key	Definition	Type	Req	Example
ORDERID	Unique ID for order	N10	R	123
EFFORTID	Effort ID of the payment.	N5	O	
ATTEMPTID	Attempt ID of the payment	N5	O	
RETURNSTATUS	Status determined by the URL to which the consumer and message was returned	AN6	R	"RETURN" "REJECT" "CANCEL"
RETURNAMOUNT	The returned payment amount	AN19	R	NB_RETURN_DB_AMMOUNT value of the return message
RETURNCURRENCYCODE	The returned payment currency code	AN3	R	NB_RETURN_DB_CUR value of the return message
RETURNSTAMP	Unambiguous code for technical specification of the payment. This field is filled with: MERCHANTID (5) + ORDERID (10) + EFFORTID (5)	AN20	R	NB_RETURN_STAMP value of the return message
RETURNPAYMENTREFERENCE	Standard reference on the payment. This field will be filled with: PAYMENTREFERENCE	AN25	R	NB_RETURN_DB_REF value of the return message
RETURNMACCODE	The return signature of the message	AN32	R	NB_MAC value of the return message
CONFIRMATIONID	Nordea's confirmation ID for the payment	AN26	R	NB_PAID value of the return message

TABLE 145. For iDEAL (Netherlands) payments (809):

Key	Definition	Type	Req	Example
ORDERID	Unique ID for order	N10	R	123
EFFORTID	Effort ID of the payment.	N5	O	
ATTEMPTID	Attempt ID of the payment	N5	O	
ENTRANCECODE	The iDEAL entrance code	AN40	O	EC value of the return message
TRANSACTIONID	The iDEAL transaction number	N16	O	TRXID value of the return message

TABLE 146. For GiroPay (816), all eps Online-Überweisung banks (820-829 & 831), PaySafeCard (830), IPS PRC Debit/Credit Card (China) payments (400), and PayPal (840):

Key	Definition	Type	Req	Example
ORDERID	Unique ID for order	N10	R	123
EFFORTID	Effort ID of the payment.	N5	O	
ATTEMPTID	Attempt ID of the payment	N5	O	

5.31.2. Return keys

The following return keys will be returned for the status:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	

Key	Definition	Type	Example
META	Marker (no key)		
REQUESTID	Internal ID of request	N10	
RESPONSEDATETIME	Date time of the response	D	
ENDMETA	Marker (no key)		
ROW	Marker (no key)		
STATUSID	Status	N5	Possible statuses can be found in the appendices.
STATUSDATE	Date and time of payment YYYYMMDDHH24MISS	D14	
PAYMENTREFERENCE	GlobalCollect Payment Reference	N12	123400001239
CONSUMERNAME	In the case of a successful iDEAL payment and if configured to be returned: The account holder that made the iDEAL payment	AN35	Jochem de Bruin
CONSUMERCITY	In the case of a successful iDEAL payment and if configured to be returned: The city bank of the account holder.	AN24	DEN HAAG
CONSUMERACCOUNTNUMBER	In the case of a successful iDEAL payment and if configured to be returned: The account number that was used to make the iDEAL payment. Format: "P[0-9]{9}][0-9]{10}"	AN10	0117301582
CUSTOMERACCOUNTSTATUS	Status of the 3 rd party customer account	AN40	Returned with the name of the 3 rd party account status. For example, for PayPal, the status is either verified or unverified.
ROW	Marker (no key)		
ERROR	Marker (no key)		See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	
MESSAGE	Message for error or event	AN4000	
ENDERROR	Marker (no key)		

5.31.3. Examples

```

<XML>
  <REQUEST>
    <ACTION>PROCESS_RETURNED</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>454313</ORDERID>
        <EFFORTID>1</EFFORTID>
        <ATEMPTID>1</ATEMPTID>
        <RETURNSTATUS>RETURN</RETURNSTATUS>
        <RETURNSTAMP>0001000045431300001</RETURNSTAMP>
        <RETURNAMOUNT>10,00</RETURNAMOUNT>
        <RETURNCURRENCYCODE>SEK</RETURNCURRENCYCODE>
        <RETURNPAYMENTREFERENCE>000100000309</RETURNPAYMENTREFERENCE>
        <CONFIRMATIONID>2004-07-12-12.55.25.123456</CONFIRMATIONID>
        <RETURNMACCODE>004729007022000000</RETURNMACCODE>
      </PAYMENT>
    </PARAMS>
  </REQUEST>

```

```
</REQUEST>
</XML>
```

With possible result:

```
<XML>
  <REQUEST>
    <ACTION>PROCESS_RETURNED</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <RESPONSE>
      <META>
        <RESPONSEDATETIME>20040712125526</RESPONSEDATETIME>
        <PAYMENTREFERENCE>000100000309</PAYMENTREFERENCE>
        <REQUESTID>246</REQUESTID>
      </META>
      <RESULT>OK</RESULT>
      <ROW>
        <STATUSID>800</STATUSID>
        <STATUSDATE>20041018233041</STATUSDATE>
      </ROW>
    </RESPONSE>
  </REQUEST>
</XML>
```

Request:

```
<XML>
  <REQUEST>
    <ACTION>PROCESS_RETURNED</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9187400264</ORDERID>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible result:

```
<XML>
  <REQUEST>
    <ACTION>PROCESS_RETURNED</ACTION>
    <META>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>132.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9187400264</ORDERID>
      </PAYMENT>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <REQUESTID>41443</REQUESTID>
        <RESPONSEDATETIME>20080815213531</RESPONSEDATETIME>
      </META>
      <ROW>
        <STATUSID>800</STATUSID>
        <CONSUMERNAME>Jochem de Bruin</CONSUMERNAME>
        <CONSUMERCITY>DEN HAAG</CONSUMERCITY>
      </ROW>
    </RESPONSE>
  </REQUEST>
</XML>
```

```

        <PAYMENTREFERENCE>999103146809</PAYMENTREFERENCE>
        <CONSUMERACCOUNTNUMBER>0117301582</CONSUMERACCOUNTNUMBER>
        <STATUSDATE>20080815213531</STATUSDATE>
    </ROW>
</RESPONSE>
</REQUEST>
</XML>

```

5.31.4. Example with possible result for (PayPal)

```

<XML>
  <REQUEST>
    <ACTION>PROCESS_RETURNED</ACTION>
    <META>
      <REQUESTSOURCE>WDL</REQUESTSOURCE>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <MERCHANTID>8501</MERCHANTID>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>192.168.41.28</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>20091111101</ORDERID>
      </PAYMENT>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <REQUESTID>14019</REQUESTID>
        <RESPONSEDATETIME>2009111111101</RESPONSEDATETIME>
      </META>
      <ROW>
        <STATUSID>600</STATUSID>
        <PAYMENTREFERENCE>850100008809</PAYMENTREFERENCE>
        <STATUSDATE>2009111091128</STATUSDATE>
        <CUSTOMERACCOUNTSTATUS>verified</CUSTOMERACCOUNTSTATUS>
      </ROW>
    </RESPONSE>
  </REQUEST>
</XML>

```

5.32 Reject Order

This method is only applicable to recurring orders. It is used to reject an order based on first payment information. No payments are or will be made.

Reject Order structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
ORDER
  
```

5.32.1. Input keys

Key	Definition	Type	Req	Example
ACTION	REJECT_ORDER	AN	R	REJECT_ORDER
META	Marker (no key)		R	
MERCHANTID	ID for merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)		R	
PARAMS	Marker (no key)		R	
ORDER	Marker (no key)		R	
ORDERID	Order ID of order to reject	N10	R	9998890004
ENDORDER	Marker (no key)		R	
ENDPARAMS	Marker (no key)		R	

5.32.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)		
REQUESTID	Internal ID of request	N10	
RESPONSEDATETIME	Date time of the response	D	
ENDMETA	Marker (no key)		
ERROR	Marker (no key)		See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'300360'
MESSAGE	Message for error or event	AN4000	'ORDER_NOT_FOUND_OR_UPDATE_NOT_POSSIBLE_WITH_CURRENT_STATUS'
ENDERROR	Marker (no key)		

5.32.3. Example

```
<XML>
  <REQUEST>
    <ACTION>REJECT_ORDER</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998890004</ORDERID>
      </ORDER>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>REJECT_ORDER</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <REQUESTIPADDRESS>123.123.123.123</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>9998890004</ORDERID>
      </ORDER>
    </PARAMS>
    <RESPONSE>
      <RESULT>OK</RESULT>
      <META>
        <RESPONSEDATETIME>20040718145902</RESPONSEDATETIME>
        <REQUESTID>245</REQUESTID>
      </META>
    </RESPONSE>
  </REQUEST>
</XML>
```

5.33 Set Payment

The following functions are performed with Set Payment:

- Register mandates

- Settle payments (additional status for online credit cards: 600 (authorized, waiting for explicit instructions for settlement))

- Settle credit cards which have passed AVS and/or CVV and/or Fraud scoring: 525 (authorized and checked, waiting for explicit instructions for settlement)

5.33.1. Input keys

Set Payment contains the following structure:

```

REQUEST
  ACTION
  META
  PARAMS
  PAYMENT
  
```

Key	Definition	Type	Req	Example
ACTION	SET_PAYMENT	AN	R	SET_PAYMENT
META	Marker (no key)		R	
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)		R	
PARAMS	Marker (no key)		R	
PAYMENT	Marker (no key)		R	
ORDERID	Unique ID for order	N10	R	9998990013
EFFORTID	Default '1'	N5	R	1
PAYMENTPRODUCTID	Payment product ID of the payment	N5	R	1
AMOUNT ^{1 2}	Amount to be settled in cents	N12	O	29990 (=299.90)
CURRENCYCODE ^{1 2}	ISO 4217 currency code of settlement	AN3	O	USD
DATECOLLECT	Changed date collect direct debit	D8	O	YYYYMMDD
ENDPAYMENT	Marker (no key)		R	
AIRLINEDATA	Marker (no key)		O	If airtlinedate is present
AIRLINECODE	Airline numeric code	N3	R	123
AIRLINENAME	Name of airline	AN20	R	Air France KLM
AIRLINEINVOICENUMBER	Airline tracing number	N6	R	465321
AGENTNUMBERICCODE	Travel Agent Code	N6	O	123456

Key	Definition	Type	Req	Example
TICKETNUMBER	The ticket/document number comprises the following: Airline Code: 3-digit airline code number; Form Code: A maximum of 3 digits indicating the type of document, the source of issue and the number of coupons it comprises; Serial Number: A maximum of 8 digits allocated on a sequential basis, provided that the total number of digits allocated to the Form Code and Serial Number shall not exceed ten.	AN13	R	KLM1243235556
ETICKETINDICATOR	E for e-ticket	AN1	O	E
TICKETDELIVERYMETHOD	ET- E Ticket, CTO- City Ticket Office ATO- Airport Ticket Office TBM- Ticket By Mail TOD- Ticket On Departure	AN3	O	ET
POINTOFSALE	IATA point of sale name	AN25	O	
PLACEOFISSUE	Place of issue. For sales in the US the last two characters (pos 14-15) must be the US state code.	AN15	O	
PASSENGERNAME	Name of passenger	AN49	R	Johan Crujif
FLIGHTDATE	Date of the Flight CCYYMMDD	N8	O	20080621
ISTHIRDPARTY	Is the payer the ticket holder (T/F)	AN5	O	T
ISREGISTEREDCUSTOMER	Identifies a known customer (T/F)	AN5	O	T
POSCITYCODE	This is the city code of the point of sale	AN10	O	AMS
CUSTOMERID	Customer reference used for search global collect interface. : "uccnumber or fdnumber or empty" (ucc number has priority; fd number=SkyTeam frequentflyer program+ frequentflyerNumber)	AN16	O	14
FLIGHTLEGS	Marker (no key)		O	If flightlegs are present
... flight legs...				
ENDFLIGHTLEGS	Marker (no key)		O	
ENDAIRLINEDATA	Marker (no key)		O	
ENDPARAMS	Marker (no key)		R	

NOTE:

¹ The amount cannot exceed the authorized amount.

² Only one settlement is possible for an authorization.

TABLE 147. For each flightleg:

Key	Definition	Type	Req	Example
FLIGHTLEG	Marker (no key)		O	
LEGNUMBER	Sequence of flight leg number	N5	R	1
LEGDATE	Date of the leg CCYYMMDD	D8	O	20080621
ORIGINAIRPORT	Origin airport/city code	AN3	R	AMS
ARRIVALAIRPORT	Arrival airport/city code	AN3	R *	LAX

Key	Definition	Type	Req	Example
STOPOVERCODE	O or blank = stop over permitted X = stop over not permitted	AN1	O	X
AIRLINECLASS	Reservation Booking Designator	AN2	R*	1
CARRIERCODE	IATA carrier code	AN2	O	14
FAREBASIS	Fare Basis/Ticket Designator	AN15	O	INTERNET
ENDFLIGHTLEG	Marker (no key)		O	

5.33.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	
META	Marker (no key)		
REQUESTID	Internal ID of request	N10	
RESPONSEDATETIME	Date time of the response	D	
ENDMETA	Marker (no key)		
ERROR	Marker (no key)		See table in WebCollect Error Codes Overview Guide.
CODE	Error or event code	N10	'410110'
MESSAGE	Message for error or event	AN4000	'REQUEST 2501 UNKNOWN ORDER OR NOT PENDING'
ENDERROR	Marker (no key)		

5.33.3. Example

```
<XML>
  <REQUEST>
    <ACTION>SET_PAYMENT</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998990011</ORDERID>
        <EFFORTID>1</EFFORTID>
        <PAYMENTPRODUCTID>701</PAYMENTPRODUCTID>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>SET_PAYMENT</ACTION>
  <META>
    <IPADDRESS>123.123.123.123</IPADDRESS>
    <MERCHANTID>1</MERCHANTID>
    <VERSION>1.0</VERSION>
  </META>
  <PARAMS>
    <PAYMENT>
      <ORDERID>9998990011</ORDERID>
      <EFFORTID>1</EFFORTID>
      <PAYMENTPRODUCTID>701</PAYMENTPRODUCTID>
    </PAYMENT>
  </PARAMS>
</XML>
```



```
    </PAYMENT>
  </PARAMS>
<RESPONSE>
  <RESULT>OK</RESULT>
  <META>
    <RESPONSEDATETIME>20040719145902</RESPONSEDATETIME>
    <REQUESTID>246</REQUESTID>
  </META>
</RESPONSE>
</REQUEST>
</XML>
```

Or :

```
...
<RESPONSE>
<RESULT>NOK</RESULT>
  <META>
    <RESPONSEDATETIME>20040719145902</RESPONSEDATETIME>
    <REQUESTID>246</REQUESTID>
  </META>
  <ERROR>
    <CODE>410110</CODE>
    <MESSAGE>REQUEST 257 UNKNOWN ORDER OR NOT PENDING</MESSAGE>
  </ERROR>
</RESPONSE>
...
```

5.34 Set Payout

The following functions are performed with Set Payout:

Settle payouts (additional status for Payouts: 600 (waiting for explicit instructions to process the payout))

5.34.1. Input keys

Set Payment structure is as follows:

```

REQUEST
    ACTION
    META
    PARAMS
PAYOUT
    
```

Key	Definition	Type	Req	Example
ACTION	SET_PAYOUT	AN	R	SET_PAYOUT
META	Marker (no key)		R	
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)		R	
PARAMS	Marker (no key)		R	
PAYMENT	Marker (no key)		R	
ORDERID	Unique ID for order	N10	R	9998990013
PAYMENTPRODUCTID	Payment product ID of the payment	N5	R	1201
EFFORTID	Default '1'	N5	R	1 (see note)
DATEPAYOUT	Changed payout date	D8	O	YYYYMMDD
ENDPAYMENT	Marker (no key)		R	
ENDPARAMS	Marker (no key)		R	

NOTE:

1 In most cases, the EFFORTID should be set to -1 to match the original

5.34.2. Return keys

The following return keys will be returned:

Key	Definition	Type	Req	Example
RESULT	OK or NOK	AN10		RESULT
META	Marker (no key)			META
REQUESTID	Internal ID of request	N10		REQUESTID
RESPONSEDATETIME	Date time of the response	D	RESPONSEDATETIME	
ENDMETA	Marker (no key)			
ERROR	Marker (no key)		See table in WebCollect Error Codes Overview	ERROR

Key	Definition	Type	Req	Example
			Guide.	
CODE	Error or event code	N10	'410110'	CODE
MESSAGE	Message for error or event	AN4000	'REQUEST 2501 UNKNOWN ORDER OR NOT PENDING'	MESSAGE
ENDERROR	Marker (no key)			ENDERROR

5.34.3. Example

```
<XML>
  <REQUEST>
    <ACTION>SET_PAYOUT</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998990011</ORDERID>
        <PAYMENTPRODUCTID>1201</PAYMENTPRODUCTID>
        <EFFORTID>-1</EFFORTID>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>SET_PAYOUT</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS>
      <PAYMENT>
        <ORDERID>9998990011</ORDERID>
        <PAYMENTPRODUCTID>1201</PAYMENTPRODUCTID>
        <EFFORTID>-1</EFFORTID>
      </PAYMENT>
    </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20070201145902</RESPONSEDATETIME>
      <REQUESTID>2467</REQUESTID>
    </META>
  </RESPONSE>
</REQUEST>
</XML>
Or:
...
  <RESPONSE>
    <RESULT>NOK</RESULT>
    <META>
      <RESPONSEDATETIME>20070201151641</RESPONSEDATETIME>
      <REQUESTID>2574</REQUESTID>
    </META>
    <ERROR>
      <CODE>410110</CODE>
      <MESSAGE>REQUEST 2574 UNKNOWN ORDER OR NOT PENDING</MESSAGE>
    </ERROR>
  </RESPONSE>
```

5.35 Set Refund

The following functions are performed with Set Refund:

Settle refunds (additional status for refunds: 600 (pending, waiting for explicit instructions for processing))

5.35.1. Input keys

Set Payment structure is as follows:

```

REQUEST
  ACTION
  META
  PARAMS
PAYMENT
  
```

Key	Definition	Type	Req	Example
ACTION	SET_REFUND	AN	R	SET_REFUND
META	Marker (no key)		R	
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	O	1.0
ENDMETA	Marker (no key)		R	
PARAMS	Marker (no key)		R	
PAYMENT	Marker (no key)		R	
ORDERID	Order ID of order to refund	N10	R	9998890004
EFFORTID	Effort ID of the payment. If left empty -1 is presumed.	N5	R	
AMOUNT	(Changed) amount to be refunded in cents	N12	O ¹²	12000
ENDPAYMENT	Marker (no key)		R	
ENDPARAMS	Marker (no key)		R	

NOTE:

¹The amount cannot exceed the authorized amount.

² Only one settlement is possible for a refund.

5.35.2. Return keys

The following return keys are returned:

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	
META	Marker (no key)		
REQUESTID	Internal ID of request	N10	
RESPONSEDATETIME	Date time of the response	D	
ENDMETA	Marker (no key)		
ERROR	Marker (no key)		See table in WebCollect Error Codes Overview Guide.

CODE	Error or event code	N10	'410110'
MESSAGE	Message for error or event	AN4000	'REQUEST 2501 UNKNOWN ORDER OR NOT PENDING'
ENDERROR	Marker (no key)		

5.35.3. Example

```
<XML>
  <REQUEST>
    <ACTION>SET_REFUND</ACTION>
    <META>
      <IPADDRESS>123.123.123.123</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
  <PARAMS>
    <PAYMENT>
      <ORDERID>9998990011</ORDERID>
      <EFFORTID>-1</EFFORTID>
      <PAYMENTPRODUCTID>701</PAYMENTPRODUCTID>
    </PAYMENT>
  </PARAMS>
</REQUEST>
</XML>
```

With possible response:

```
<XML>
  <REQUEST>
    <ACTION>SET_PAYMENT</ACTION>
  <META>
    <IPADDRESS>123.123.123.123</IPADDRESS>
    <MERCHANTID>1</MERCHANTID>
    <VERSION>1.0</VERSION>
  </META>
  <PARAMS>
    <PAYMENT>
      <ORDERID>9998990011</ORDERID>
      <EFFORTID>-1</EFFORTID>
      <PAYMENTPRODUCTID>701</PAYMENTPRODUCTID>
    </PAYMENT>
  </PARAMS>
  <RESPONSE>
    <RESULT>OK</RESULT>
    <META>
      <RESPONSEDATETIME>20040719145902</RESPONSEDATETIME>
      <REQUESTID>246</REQUESTID>
    </META>
  </RESPONSE>
</REQUEST>
</XML>
```

Or:

```
...
<RESPONSE>
<RESULT>NOK</RESULT>
  <META>
    <RESPONSEDATETIME>20040719145902</RESPONSEDATETIME>
    <REQUESTID>246</REQUESTID>
  </META>
  <ERROR>
    <CODE>410110</CODE>
    <MESSAGE>REQUEST 257 UNKNOWN ORDER OR NOT PENDING</MESSAGE>
  </ERROR>
</RESPONSE>
...
```

5.36 Test Connection

The Test Connection API is used to test the connection with the GlobalCollect payment platform WebCollect using the WDL interface.

An OK response denotes that a successful connection to the payment server was made.

The XML structure is as follows:

```
REQUEST
  ACTION
  META
  PARAMS
```

5.36.1. Input keys

Key	Definition	Type	Req	Example
ACTION	TEST_CONNECTION	AN	R	TEST_CONNECTION
META	Marker (no key)		R	
MERCHANTID	ID of Merchant	N10	R	1
IPADDRESS	IP address of merchant server	AN32	R	123.123.123.123
VERSION	Version of interface	AN10	R	1.0
ENDMETA	Marker (no key)		R	
PARAMS	Marker (no key)		R	
ENDPARAMS	Marker (no key)		R	

5.36.2. Return keys

Key	Definition	Type	Example
RESULT	OK or NOK	AN10	OK
META	Marker (no key)		
REQUESTID	Internal ID of request	N10	
RESPONSEDATETIME	Date time of the response	D	
ENDMETA	Marker (no key)		

5.36.3. Example

Request:

```
<XML>
  <REQUEST>
    <ACTION>TEST_CONNECTION</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS></PARAMS>
  </REQUEST>
</XML>
```

Possible response:

```
<XML>
  <REQUEST>
    <ACTION>TEST_CONNECTION</ACTION>
    <META>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <MERCHANTID>1</MERCHANTID>
      <VERSION>1.0</VERSION>
    </META>
    <PARAMS />
    <RESPONSE>
      <RESULT>OK</RESULT>
    </RESPONSE>
  </REQUEST>
</XML>
```

Appendix A. ISO Country Codes

Country Code

Country Code	ISO Country Code	Country Code	ISO Country Code	Country Code	ISO Country Code
Afghanistan	AF	Belgium	BE	Central African Republic	CF
Albania	AL	Belize	BZ	Chad	TD
Algeria	DZ	Benin	BJ	Chile	CL
American Samoa	AS	Bermuda	BM	China	CN
Andorra	AD	Bhutan	BT	Christmas Island	CX
Angola	AO	Bolivia	BO	Cocos (Keeling) Island	CC
Anguilla	AI	Bosnia & Herzegovina	BA	Colombia	CO
Antarctica	AQ	Botswana	BW	Comoros	KM
Antigua & Barbuda	AG	Bouvert Island	BV	Congo	CG
Argentina	AR	Brazil	BR	Cook Islands	CK
Armenia	AM	British Indian ocean Territory	IO	Costa Rica	CR
Aruba	AW	Brunei Darussalam	BN	Cote d'Ivoire	CI
Australia	AU	Bulgaria	BG	Croatia	HR
Austria	AT	Burkina Faso	BF	Cuba	CU
Azerbaijan	AZ	Burundi	BI	Cyprus	CY
Bahamas	BS	Cambodia	KH	Czech Republic	CZ
Bahrain	BH	Cameroon	CM	Denmark	DK
Bangladesh	BD	Canada	CA	Djibouti	DJ
Barbados	BB	Cape Verde	CV	Dominica	DM
Belarus	BY	Cayman Islands	KY	Dominican Republic	DO

Country Code	ISO Country Code	Country Code	ISO Country Code	Country Code	ISO Country Code
East Timor	TP	Guadeloupe	GP	Jordan	JO
Ecuador	EC	Guam	GU	Kenya	KE
Egypt	EG	Guatemala	GT	Kiribati	KI
El Salvador	SV	Guinea	GN	Korea, Democratic People's Republic of	KP
Equatorial Guinea	GQ	Guernsey	GG	Korea, Republic of	KR
Eritrea	ER	Guinea-Bissau	GW	Kuwait	KW
Estonia	EE	Guyana	GY	Kyrgyzstan	KG
Ethiopia	ET	Haiti	HT	Lao People's Democratic Republic	LA
Falkland Islands (Malvinas)	FK	Heard Island and McDonald Islands	HM	Latvia	LV
Faroe Islands	FO	Honduras	HN	Lebanon	LB
Fiji	FJ	Hong Kong	HK	Lesotho	LS
Finland	FI	Hungary	HU	Liberia	LR
France	FR	Iceland	IS	Libyan Arab Jamahiriya	LY
French Guiana	GF	India	IN	Liechtenstein	LI
French Polynesia	PF	Indonesia	ID	Lithuania	LT
French Southern Territories	TF	Iran, Islamic Republic of	IR	Luxembourg	LU
Gabon	GA	Iraq	IQ	Macao	MO
Gambia	GM	Ireland	IE	Macedonia	MK
Georgia	GE	Isle of man	IM	Madagascar	MG
Germany	DE	Israel	IL	Malawi	MW
Ghana	GH	Italy	IT	Malaysia	MY
Gibraltar	GI	Jamaica	JM	Maldives	MV
Greece	GR	Japan	JP	Mali	ML
Grenada	GD	Jersey	JE	Malta	MT

Country Code	ISO Country Code	Country Code	ISO Country Code	Country Code	ISO Country Code
Greenland	GL	Kazakhstan	KZ	Marshall Islands	MH
Martinique	MQ	Niue	NU	Saint Lucia	LC
Mauritania	MR	Norfolk Island	NF	Saint Pierre & Miquelon	PM
Mauritius	MU	Northern Mariana Islands	MP	Saint Vincent & the Grenadines	VC
Mayotte	YT	Norway	NO	Samoa	WS
Mexico	MX	Oman	OM	San Marino	SM
Micronesia, Federated States of	FM	Pakistan	PK	Sao Tome & Principe	ST
Moldova, Republic of	MD	Palau	PW	Saudi Arabia	SA
Montenegro	ME	Palestinian Territory, occupied	PS	Senegal	SN
Monaco	MC	Panama	PA	Republic of Serbia	RS
Mongolia	MN	Papua New Guinea	PG	Seychelles	SC
Montserrat	MS	Paraguay	PY	Sierra Leone	SL
Morocco	MA	Peru	PE	Singapore	SG
Mozambique	MZ	Philippines	PH	Slovakia	SK
Myanmar	MM	Pitcairn	PN	Slovenia	SI
Namibia	NA	Poland	PL	Solomon Islands	SB
Nauru	NR	Portugal	PT	Somalia	SO
Nepal	NP	Puerto Rico	PR	South Africa	ZA
Netherlands	NL	Qatar	QA	Sth Georgia/ Sandwich Isl.	GS
Netherlands Antilles	AN	Reunion	RE	Spain	ES
New Caledonia	NC	Romania	RO	Sri Lanka	LK
New Zealand	NZ	Russian Federation	RU	Sudan	SD
Nicaragua	NI	Rwanda	RW	Suriname	SR
Niger	NE	Saint Helena	SH	Swalbard /JanMayen Islands	SJ

Country Code	ISO Country Code	Country Code	ISO Country Code	Country Code	ISO Country Code
Nigeria	NG	Saint Kitts and Nevis	KN	Swaziland	SZ
Sweden	SE	Turkmenistan	TM	Venezuela	VE
Switzerland	CH	Turks and Caicos Islands	TC	Viet Nam	VN
Syrian Arab Republic	SY	Tuvalu	TV	Virgin islands, British	VG
Taiwan, Province of China	TW	Uganda	UG	Virgin Islands, U.S.	VI
Tajikistan	TJ	Ukraine	UA	Wallis and Futuna Islands	WF
Tanzania, United Republic of	TZ	United Arab Emirates	AE	Western Sahara	EH
Thailand	TH	United Kingdom	GB	Yemen	YE
Togo	TG	United States	US	Zaire	ZR
Tokelau	TK	United States Minor Outlying Islands	UM	Zambia	ZM
Tonga	TO	Uruguay	UY	Zimbabwe	ZW
Trinidad and Tobago	TT	Uzbekistan	UZ		
Tunisia	TN	Vanuatu	VU		
Turkey	TR	Vatican City State	VA		

Appendix B. ISO Language Code

Language Code

The two-letter codes (apart from tc and sc Chinese) are of ISO 639 standards.
The language codes are all in lower case

ISO language code	Language
ar	Arabic
cz	Czech
da	Danish
de	German
en	English
es	Spanish
fa	Farsi
fi	Finish
fr	French
he	Hebrew
hi	Hindi
hu	Hungarian
it	Italian
ja	Japanese

ISO language code	Language
ko	Korean
nl	Dutch
no	Norwegian
po	Polish
pt	Portuguese
ro	Romanian
ru	Russian
sc	Simplified Chinese
sv	Swedish
sw	Swahili
tc	Traditional Chinese
th	Thai
ur	Urdu
vi	Vietnamese

Appendix C. ISO Currency Codes

Currency Code

The three-letter codes of ISO 4217 are used to specify the currency. There is a default merchant currency. All currency codes are always stated in CAPITALS.

Code	Description
AED	UAE Dirham
AFN	Afghani
ALL	Lek
AMD	Armenian Dram
ANG	Netherlands Antillean Guilder
AOA	Kwanza
ARS	Argentine Peso
AUD	Australian Dollar
AWG	Aruban Guilder
AZN	Azerbaijani Manat
BAM	Convertible Mark
BBD	Barbados Dollar
BDT	Taka
BGN	Lev
BIF	Burundi Franc
BMD	Bermudian Dollar
BND	Brunei Dollar
BOB	Boliviano
BRL	Brazilian Real
BSD	Bahamian Dollar
BWP	Pula
BYR	Belarussian Ruble
BZD	Belize Dollar
CAD	Canadian Dollar
CDF	Congo Francs
CHF	Swiss Franc
CLP	Chilean Peso
CNY	Yuan Renminbi
COP	Columbian Peso
CRC	Costa Rican Colon

Code	Description
CSD	Serbian Dinar
CUP	Cuban Peso
CVE	Cape Verde Escudo
CYP	Cyprus Pound
CZK	Czech Koruna
DJF	Djibouti Franc
DKK	Danish Krone
DOP	Dominican Peso
DZD	Algerian Dinar
EEK	Kroon
EGP	Egyptian Pound
ERN	Nakfa
ETB	Ethiopian Birr
EUR	Euro
FJD	Fiji Dollar
FKP	Falkland Islands Pound
GBP	Pound Sterling
GEL	Lari
GHC	Cedi
GIP	Gibraltar Pound
GMD	Dalasi
GNF	Guinea Franc
GTQ	Quetzal
GWP	Guinea-Bissau Peso
GYD	Guyana Dollar
HKD	Hong Kong Dollar
HNL	Lempira
HRK	Kuna
HTG	Gourde
HUF	Forint

Code	Description
IDR	Rupiah
ILS	Shekel
INR	Indian Rupee
IQD	Iraqi Dinar
IRR	Iranian Rial
ISK	Iceland Krona
JMD	Jamaican Dollar
JPY	Yen
KES	Kenyan Shilling
KGS	Som
KHR	Riel
KMF	Comoro Franc
KPW	North Korean Won
KRW	Won
KYD	Cayman Islands Dollar
KZT	Tenge
LAK	Kip
LBP	Lebanese Pound
LKR	Sri Lanka Rupee
LRD	Liberian Dollar
LSL	Loti
LTL	Lithuanian Litas
LVL	Latvian Lats
MAD	Moroccan Dirham
MDL	Moldovan Leu
MGA	Malagasy Ariary
MGF	Malagasy Franc
MKD	Denar
MMK	Kyat
MNT	Tugrik

Code	Description
MOP	Pataca
MRO	Ouguiya
MTL	Maltese Lira
MUR	Mauritius Rupee
MVR	Rufiyaa
MWK	Kwacha
MXN	Mexican Nuevo Peso
MYR	Malaysian Ringgit
MZM	Metical
NAD	Namibian Dollar
NGN	Naira
NIO	Cordoba Oro
NOK	Norwegian Krone
NPR	Nepalese Rupee
NZD	New Zealand Dollar
PAB	Balboa
PEN	Nuevo Sol
PGK	Kina
PHP	Philippine Peso
PKR	Pakistan Rupee
PLN	Zloty
PYG	Guarani
QAR	Qatari Rial
RON	Leu
RUB	Russian Ruble
RWF	Rwanda Franc
SAR	Saudi Riyal
SBD	Solomon Islands Dollar
SCR	Seychelles Rupee
SDD	Sudanese Dinar
SEK	Swedish Krona
SGD	Singapore Dollar
SHP	Saint Helena Pound
SIT	Tolar
SKK	Slovak Koruna
SLL	Leone
SOS	Somali Shilling

Code	Description
SRD	Surinam Dollar
STD	Dobra
SVC	El Salvador Colon
SYP	Syrian Pound
SZL	Lilangeni
THB	Baht
TJS	Somoni
TMM	Manat
TOP	Pa'anga
TRL	Turkish Lira (till 1-1-2005)
TRY	New Turkish Lira (per 1-1-2005)
TTD	Trinidad and Tobago Dollar
TWD	New Taiwan Dollar
TZS	Tanzanian Shilling
UAH	Hryvnia
UGX	Uganda Shilling
USD	US Dollar
UYU	Peso Uruguayo
UZS	Uzbekistan Sum
VEB	Bolivar
VND	Dong
VUV	Vatu
WST	Tala
XAF	CFA Franc BEAC
XCD	East Caribbean Dollar
XOF	CFA Franc BCEAO
XPF	CFP Franc
YER	Yemeni Rial
ZAR	Rand
ZMK	Kwacha
ZWD	Zimbabwe Dollar

Appendix D. Status Codes

Possible Payment Status ID's

StatusID	Status	Description
0	CREATED	The payment attempt was created.
20	PENDING AT MERCHANT	The Hosted Merchant Link transaction is waiting for the consumer to be redirected by the merchant to WebCollect.
25	PENDING AT GLOBALCOLLECT	The Hosted Merchant Link transaction is waiting for the consumer to enter missing data on the payment pages of GlobalCollect.
30	PENDING AT GLOBALCOLLECT	The Hosted Merchant Link transaction is waiting for the consumer to be redirected by WebCollect to the payment pages of the bank (optionally after the completion of missing data).
50	PENDING AT BANK (Real-time Bank Transfer)	The payment request and consumer have been forwarded to the payment pages of the bank.
	ENROLLED (Credit Card Online)	The payment request and consumer have been forwarded to the authentication pages of the card issuer.
55	PENDING AT CONSUMER	The consumer received all payment details to initiate the transaction. The consumer must go to the (bank) office to initiate the payment.
60	NOT ENROLLED	The consumer is not enrolled for 3D Secure authentications.
65	PENDING PAYMENT (CONSUMER AT BANK)	The consumer is at an office to initiate a transaction. The status is used when the supplier polls the WebCollect database to verify if a payment on an order is (still) possible.
70	INDOUBT AT BANK	The status of the payment is in doubt at the bank.
100	REJECTED	WebCollect rejected the payment instruction.
120	REJECTED BY BANK	The bank rejected the payment.
125	CANCELLED BY BANK	The consumer cancelled the payment while on the bank's payment pages.
130	FAILED VERIFICATION	The payment has failed.
140	EXPIRED AT BANK	The payment was not completed within the given set time limit by the consumer and is expired. The payment has failed.
150	TIMED OUT AT BANK	WebCollect did not receive information regarding the outcome of the payment at the bank.
160	DENIED	The transaction had been rejected for reasons of suspected fraud.
170	AUTHORISATION EXPIRED	The authorisation is expired because no explicit settlement request was received in time.
172	AUTHENTICATION_ENROLLMENT_EXPIRED	The enrolment period was pending too long.
175	AUTHENTICATION_VALIDATION_EXPIRED	The validation period was pending too long.

StatusID	Status	Description
180	INVALED PARES OR NOT COMPLETED	The cardholder authentication response from the bank was invalid or not completed.
200	CARDHOLDER AUTHENTICATED	The cardholder was successfully authenticated.
220	COULD NOT AUTHENTICATE	The authentication service was out of order, cardholder could not be authenticated.
230	CARDHOLDER NOT PARTICIPATING	The cardholder is not participating in the 3D Secure authentication program.
280	INVALED PARES OR NOT COMPLETED	The cardholder authentication response from the bank was invalid or not completed. Authorization not possible.
300	AUTHORISATION TESTED	Authorisation tested. This payment will be re-authorised and settled offline.
310	NOT ENROLLED	The consumer is not enrolled for 3D Secure authentications. Authorization not possible.
320	COULD NOT AUTHENTICATE	The authentication service was out of order, cardholder could not be authenticated. Authorization not possible.
330	CARDHOLDER NOT PARTICIPATING	The cardholder is not participating in the 3D Secure authentication program. Authorization not possible.
350	CARDHOLDER AUTHENTICATED	The cardholder was successfully authenticated. Authorization not possible.
400	REVISED	The consumer or WebCollect has revised the payment (with other payment product).
525	CHALLENGED	The payment was challenged by your Fraud Ruleset and is pending. Use Process Challenged API or Web Payment Console if you choose to process further.
550	REFERRED	The payment was referred. A 'manual' authorisation attempt will be made shortly.
600	PENDING	The payment instruction is pending waiting for a mandate (direct debit), settlement (credit card online) or acceptance (recurring orders).
625	AUTHORIZED AND PENDING	The transaction is authorized and waiting for the second message (captured) from the provider.
650	PENDING VERIFICATION	The real-time bank payment is pending verification by the batch process. If followed by 50 PENDING AT BANK, the verification could not be carried out successfully.
800	READY	GlobalCollect accepted the payment instruction. For Credit Card Online the payment is authorized, but not yet settled. For a Real-time Bank Transfer the return message from the bank indicates that the payment was successful.
850	MARKED FOR SENDING	Temporary status. The payment instruction was accepted and is being further processed.
900	SENT	Temporary status. The payment instruction was accepted and is being further processed.
900	PROCESSED	The refund was processed.
950	INVOICE_SENT	The invoice was printed and sent.

StatusID	Status	Description
975	SETTLEMENT IN PROGRESS	The settlement file was sent for processing at the financial institution.
1000	PAID	The payment was paid.
1010	ACCOUNT DEBITED	GlobalCollect debited the consumer account.
1020	CORRECTED	GlobalCollect corrected the payment information given.
1030	WITHDRAWN CHARGEBACK	The chargeback has been withdrawn.
1050	COLLECTED	The funds have been made available for remittance to the merchant.
1100	REJECTED	GlobalCollect rejected the payment attempt.
1110	REFUSED BY ACCEPTING BANK	The acquiring bank rejected the direct debit.
1120	REFUSED SETTLEMENT	Refused settlement before payment from Acquirer.
1150	REFUSED SETTLEMENT	Refused settlement after payment from Acquirer
1210	REFUSED BY CONSUMER BANK	The bank of the consumer rejected the direct debit.
1250	BOUNCED	The payment bounced.
1500	CHARGED BACK BY CONSUMER	The payment was charged back by the consumer.
1510	REVERSAL BY CONSUMER	The consumer reversed the direct debit payment.
1520	REVERSED	The payment was reversed.
1800	REFUNDED	The payment was refunded.
1810	CORRECTED REFUND	GlobalCollect corrected the refund information given.
1850	REFUSED REFUND	Refund is refused by the Acquirer
2000	ACCOUNT CREDITED	GlobalCollect credited the consumer account.
2030	WITHDRAWN REVERSED PAYOUT	Withdrawn Reversed Payout
2110	REJECTED BY GLOBALCOLLECT	GlobalCollect rejected the payout attempt.
2120	REFUSED BY ACCEPTING BANK	The acquiring bank rejected the payout attempt.
2130	REFUSED BY CONSUMER BANK	The consumer bank rejected the payout attempt.
2210	REVERSAL BY CONSUMER	The consumer reversed the payout.
2220	REVERSED	The payout was reversed.
99999	CANCELLED	Payment/Refund/Payout attempt was cancelled by the merchant.

Possible Order Status ID's

StatusID	Status	Description
0	ORDER CREATED	Order is created.
5	REFUND CREATED	A non-WebCollect order for doing a refund is created.
10	ORDER WITH ATTEMPT	A (failed) payment attempt has been made on this order.
15	REFUND FAILED	A failed refund attempt has been made on a non-WebCollect order.
20	ORDER WITH SUCCESSFUL ATTEMPT	A successful payment attempt has been made on this order.
40	ORDER SUCCESSFUL	The non recurring order was successful.
45	REFUND SUCCESSFUL	The order created for a refund was successful.
60	ORDER OPEN	The variable amount recurring order is open for new payments.
90	ENDED BY MERCHANT	The recurring order has been ended on request of the merchant.
91	ENDED AUTOMATICALLY	The recurring order has been ended automatically.
98	REJECTED BY MERCHANT	The merchant has rejected the order.
99	CANCELLED BY MERCHANT	The merchant has cancelled the order.

Appendix E. Payment Products (including refunds and payouts)

Payment MethodID	Payment ProductID	Payment Product Name
Credit Card Online		
1	1	Visa
1	2	American Express
1	3	MasterCard
1	111	Visa Delta
1	117	Maestro
1	118	Solo
1	122	Visa Electron
1	123	Dankort
1	124	Laser
1	125	JCB
1	128	Discover
1	130	Carte Bleue
Credit Card Batch - Offline		
2	4	Visa
2	5	American Express
2	6	MasterCard (Eurocard)
2	7	Diners Club
2	115	Mastercard
2	116	Carte Bleue
2	209	JCB
Direct Debit		
3	701	The Netherlands (Eenmalige machtiging Nederland)
3	702	Germany (Lastschrift Deutschland)
3	703	Austria (Lastschrift Osterreich)
3	704	France
3	705	United Kingdom
3	706	Belgium
3	707	Switzerland
3	708	Italy
3	709	Spain
3	711	The Netherlands (Doorlopende machtiging Nederland)
3	712	Recurring Germany

Payment MethodID	Payment ProductID	Payment Product Name
3	713	Recurring Austria
3	714	Recurring France
3	715	Recurring United Kingdom
3	716	Recurring Belgium
3	717	Recurring Switzerland
3	718	Recurring Italy
3	719	Recurring Spain
3	720	Recurring Germany (ELV)
3	730	USA
3	731	Canada
3	732	Australia
Online Bank Transfer		
4	500	BPay
Cheque		
5	12	Cheque
Invoice		
6	201	Invoice
Bank Transfer		
7	11	Bank Transfer
7	51	Bank Transfer Brazil (Depósito Identificado)
7	52	Bank Transfer Korea
Real-time Bank Transfer		
8	400	IPS PRC Debit/Credit Card
8	402	eCard (Poland)
8	801	ING Home'Pay (Belgium)
8	802	Nordea E-maksu (Finland)
8	803	Nordea E-betaling (Denmark)
8	805	Nordea e-Betalning (Sweden)
8	809	iDEAL (Netherlands)
8	810	eNets (Singapore)
8	816	giropay (Germany)
8	820	Raiffeissen (eps Online-Überweisung Austria)
8	821	Volksbanken Gruppe (eps Online-Überweisung Austria)
8	822	NÖ HYPO (eps Online-Überweisung Austria)
8	823	Voralberger HYPO (eps Online-Überweisung Austria)
8	824	Bankhaus Spängler (eps Online-Überweisung Austria)
8	825	Hypo Tirol Bank (eps Online-Überweisung Austria)
8	826	Erste Bank und Sparkassen (eps Online-Überweisung Austria)

Payment MethodID	Payment ProductID	Payment Product Name
8	827	BAWAG (eps Online-Überweisung Austria)
8	828	P.S.K. (eps Online-Überweisung Austria)
8	829	Easy (eps Online-Überweisung Austria)
8	831	Sparda-Bank (eps Online-Überweisung Austria)
8	836	Sofortüberweisung (various countries)
8	856	eps Online-Überweisung (combines payment products 820-829 & 831)
e-Wallets		
8	840	PayPal
8	841	WebMoney
8	843	Moneybookers
8	845	cashU
Pre-Paid Methods		
8	844	Wallie
8	830	PaySafeCard
14	1400	Ukash
Cash		
15	1501	Western Union
15	1503	Boleto Bancário (Brazil)
15	1505	Banco Santander (Chile)
15	1504	Konbini (Japan)
Bank Refunds		
10	1001	Bank Refunds (non country specific)
10	1002	Bank Refunds Australia
10	1003	Bank Refunds Austria
10	1004	Bank Refunds Belgium
10	1027	Bank Refunds Brazil
10	1035	Bank refunds Canada
10	1028	Bank Refunds China
10	1019	Bank Refunds Czech
10	1005	Bank Refunds Denmark
10	1020	Bank Refunds Estonia
10	1006	Bank Refunds Finland
10	1007	Bank Refunds France
10	1008	Bank Refunds Germany
10	1030	Bank Refunds Hong Kong
10	1021	Bank Refunds Hungary
10	1036	Bank refunds Indonesia-IDR
10	1037	Bank refunds Indonesia-USD

Payment MethodID	Payment ProductID	Payment Product Name
10	1022	Bank Refunds Ireland
10	1009	Bank Refunds Italy
10	1016	Bank Refunds Japan
10	1018	Bank Refunds Korea
10	1023	Bank Refunds Latvia
10	1029	Bank Refunds Luxembourg
10	1038	Bank refunds Malaysia
10	1011	Bank Refunds Norway
10	1039	Bank refunds Philippines
10	1024	Bank Refunds Poland
10	1017	Bank Refunds Portugal
10	1042	Bank refunds Romania-EUR
10	1043	Bank refunds Romania-RON
10	1034	Bank refunds Singapore
10	1032	Bank refunds Slovakia
10	1025	Bank Refunds Slovenia
10	1026	Bank Refunds South Africa
10	1012	Bank Refunds Spain
10	1013	Bank Refunds Sweden
10	1014	Bank Refunds Switzerland
10	1031	Bank Refunds Taiwan
10	1041	Bank refunds Thailand
10	1010	Bank Refunds The Netherlands
10	1015	Bank Refunds United Kingdom
10	1040	e-Wallets Refund
Payouts		
12	1201	Bank payout The Netherlands
12	1202	Bank payout Germany
12	1203	Bank payout Austria
12	1204	Bank payout France
12	1205	Bank payout Great Britain
12	1207	Bank payout Switzerland
12	1209	Bank payout Spain
12	1210	Bank payout Denmark
12	1230	Bank payout USA
12	1231	Bank payout Canada
12	1232	Bank payout Australia
12	1233	Bank payout Isle of Man

Payment MethodID	Payment ProductID	Payment Product Name
12	1234	Bank payout Jersey
12	1235	Bank payout Guernsey

Appendix F. Recurring Orders

Variable Recurring Orders

Create recurring Order

The first step in processing a variable recurring order is to create an order in the GlobalCollect system.

To create the order as a variable recurring billing order, the following information needs to be included in the INSERT_ORDER or INSERT_ORDERWITHPAYMENT API call:

ORDERTYPE = 4 -> This denotes variable recurring billing.

EFFORTID = 1 -> Indicates the first payment attempt against the order.

CVV CODE – (CVV code is supplied only with the initial order)

If the initial authorization of a card failed, additional payments cannot be made against the order as the card was declined.

Variable Recurring Billing Order Structure

The Variable Recurring Billing Order Structure is as follows:

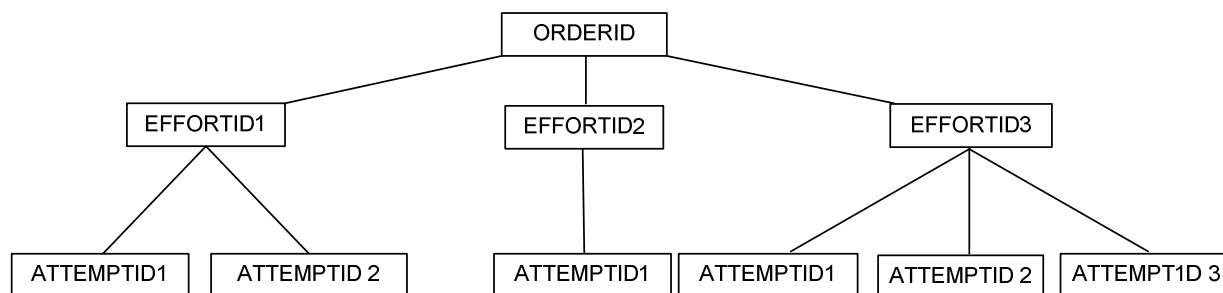


Figure 1: Variable Recurring Billing Order Structure

One or more EFFORTIDs can be associated to each ORDERID. Each EFFORTID is a new request for authorization or settlement against the card number associated to the order. Each EFFORTID will contain one or more ATTEMPTIDs. Each ATTEMPTID is the actual authorization attempt against the card for that EFFORTID.

Create a New Order

The first step in processing a variable recurring billing order is to create an order in the GlobalCollect system.

To create the order as a variable recurring billing order, the following information needs to be included in the Insert Order or Insert Order With Payment API call:

ORDERTYPE = 4 -> This denotes variable recurring billing.

STEPMONTH = some value -> Although this is not used for a variable recurring billing transaction, it is required in order to create the order successfully. This could be populated with a default value such as 120.

EFFORTID = 1 -> Indicates the first payment attempt against the order.

If the initial authorization of a card failed, additional payments cannot be made against the order since the card was declined.

Create Additional Payments

The DO PAYMENT API is used to make any additional payments against an order, which was successfully created as a variable recurring billing order.

The first time the DO PAYMENT API is called for an order, the EFFORTID will be 2. The EFFORTID of 1 corresponds to the initial transaction created when calling INSERT ORDER/INSERT ORDER WITH PAYMENT. For all subsequent DO PAYMENT API calls against the same order, the EFFORTID should be incremented by 1 every time. When calling DO PAYMENT, the following fields are of importance:

ORDERID – The ORDERID of the original order.

EFFORTID – The new EFFORTID.

CURRENCYCODE – The currency to charge the consumer in.

AMOUNT – The amount to charge the consumer.

The XML response to the DO PAYMENT API call will indicate if the authorization on the card was successful or not.

The EFFORTID for DO PAYMENTS should only be incremented if the previous EFFORTID had a successful authorization. If the card was declined, then the same EFFORTID should be used. Each time there is an authorization request against an EFFORTID, the ATTEMPTID gets incremented by 1 automatically. After 5 consecutive failed ATTEMPTIDs to charge a card against an EFFORTID, the order is closed and can no longer be used for additional transactions.

Delayed Settlement – Direct Debits

When using Direct Debits for recurring payments the SET_PAYMENT API is required to process the order.

If an account is configured for delayed settlement and a transaction has been successfully authorized, the SET PAYMENT API will need to be submitted to settle the transaction.

The following fields of SET PAYMENT are of importance:

ORDERID – the order ID which will be settled

PAYMENTPRODUCTID – the type of card used for the order

EFFORTID – the specific effort ID within the order which needs to will be settled

AMOUNT – optional if the amount of the settlement differs from the amount of the authorization. That amount can be of equal or lesser value than the original authorization but never more.

The XML response to SET PAYMENT will indicate whether the request for settlement was successful.

Changing Card Numbers and Expired cards on Recurring Orders:

Where the DO_PAYMENTS do not contain the card details, the default will revert to the data submitted with EFFORTID 1. Therefore it is advised to create an entire new Order with the INSERT_ORDERWITHPAYMENT API each time, when dealing with expired cards or a change of Credit Card information.

Customer Link and Recurring Orders

On the merchant's site it is determined whether the order is recurring. If so, then the merchant needs to submit Order type 4 with the Insert_Order API. The consumer will then be redirected to GlobalCollect pages where they will choose their payment method. For a

successful payment, with the PSC response the merchant will receive the payment product ID chosen by the consumer.

For more information, refer to the specific APIs INSERT_ORDER, SET-PAYMENT and DO_PAYMENT APIs.

INSERT_ORDER APIs are sent to HPP: <https://ps.gcsip.com/hpp/hpp>

SET_PAYMENT and DO_PAYMENT APIs are sent to WDL: <https://ps.gcsip.com/wdl/wdl>

Note:

The merchant uses the DO_PAYMENT API to submit the recurring payments, these are based off the original order ID (with the Insert_Order), and so there is no need to send in credit card details this time.

Merchant Link and Recurring Orders

The merchant manages the recurring aspect and determines if the order is recurring. If so, then the merchant submits Order type 4 with the Insert_Order or INSERT_ORDERWITHPAYMENT API. Outlined below are some keys to input in the API's for recurring orders. Refer to the API section also for complete information regarding the INSERT_ORDER, SET-PAYMENT and DO_PAYMENT APIs.

5.36.4. Example API

Initial order

```
<XML>
  <REQUEST>
    <ACTION>INSERT_ORDERWITHPAYMENT</ACTION>
    <META>
      <MERCHANTID>1</MERCHANTID>
      <IPADDRESS>20.60.98.38</IPADDRESS>
      <VERSION>1.0</VERSION>
      <REQUESTIPADDRESS>192.168.41.11</REQUESTIPADDRESS>
    </META>
    <PARAMS>
      <ORDER>
        <ORDERID>1702200906</ORDERID>
        <MERCHANTREFERENCE>RECR117021</MERCHANTREFERENCE>
        <ORDERTYPE>4</ORDERTYPE>
        <AMOUNT>500</AMOUNT>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <LANGUAGECODE>en</LANGUAGECODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <SURNAME>Cruiff</SURNAME>
        <CITY>Amsterdam</CITY>
        <FIRSTNAME>Johan</FIRSTNAME>
        <STREET>Nou Camp</STREET>
        <HOUSENUMBER>14</HOUSENUMBER>
        <ZIP>1000 AA</ZIP>
        <STATE>Catalunie</STATE>
      </ORDER>
      <PAYMENT>
        <CVV>321</CVV>
        <CVVINDICATOR>1</CVVINDICATOR>
        <PAYMENTPRODUCTID>1</PAYMENTPRODUCTID>
        <AMOUNT>500</AMOUNT>
        <CREDITCARDNUMBER>4263982640269299</CREDITCARDNUMBER>
        <EXPIRYDATE>1209</EXPIRYDATE>
        <CURRENCYCODE>EUR</CURRENCYCODE>
        <COUNTRYCODE>NL</COUNTRYCODE>
        <LANGUAGECODE>en</LANGUAGECODE>
      </PAYMENT>
    </PARAMS>
  </REQUEST>
</XML>
```

Subsequent "recurring" payments

```
<XML>
  <REQUEST>
    <ACTION>DO_PAYMENT</ACTION>
    <META>
```

```
<MERCHANTID>1</MERCHANTID>
<IPADDRESS>20.60.98.38</IPADDRESS>
<VERSION>1.0</VERSION>
<REQUESTIPADDRESS>192.168.41.11</REQUESTIPADDRESS>
</META>
<PARAMS>
  <PAYMENT>
    <ORDERID>1702200906</ORDERID>
    <ORDERTYPE>4</ORDERTYPE>
    <MERCHANTREFERENCE>RECR4TH403</MERCHANTREFERENCE>
    <EFFORTID>2</EFFORTID>
    <CURRENCYCODE>EUR</CURRENCYCODE>
    <AMOUNT>1000</AMOUNT>
    <LANGUAGECODE>n1</LANGUAGECODE>
    <COUNTRYCODE>NL</COUNTRYCODE>
  </PAYMENT>
</PARAMS>
</REQUEST>
</XML>
```

Appendix G. Adding Root Certificate to PHP-cURL

General information

This appendix is intended as a short technical paper on how to add a root certificate authority to your PHP-cURL installation.

Software requirements

To setup a secure connection to GlobalCollect to post data, PHP needs to be compiled with cURL. To use the cURL functions you need to install the cURL package. PHP requires that you use cURL 7.0.2-beta or later. PHP will not work with any earlier version of cURL 7.0.2-beta. In PHP 4.2.3, you need cURL version 7.9.0 or later. From PHP 4.3.0, you need a cURL version that's 7.9.8 or later. PHP 5.0.0 requires a cURL version later than 7.10.5

How to

If you don't install cURL's CA cert bundle or the GlobalCollect certificate signed by a CA that isn't included in the bundle and to connect to GlobalCollect, do one of the following:

Get a CA certificate that can verify the remote server and use the proper option to point out this CA cert for verification, when connecting. For libcurl hackers:
`curl_easy_setopt(curl, CURLOPT_CAPATH, capath);`

With the curl command tool: `--cacert [file]`

Add the CA cert for your server to the existing default CA cert bundle. The default path of the CA bundle installed with the curl package is: `/usr/local/share/curl/curl-ca-bundle.crt`, which can be changed by running `configure --with-ca-bundle` option pointing out the path of your choice.

Sources:

<http://www.php.net/manual/en/ref.curl.php>

<http://curl.haxx.se/docs/sslcerts.html>

Appendix H. Country Specific Direct Debit fields

The following table gives the country specific fields. For further details and a description of these fields see the 'Business Guide – Direct Debit'.

TABLE 148. Country Specify Field

Key	Definition	Type	Product	Req	Remark
BANKCODE	Bankleitzahl	N 8	702 712 DE	R	
	Bankleitzahl	N 5	703 713 AT	R	
	Etablissement	N 5	704 714 FR	R	
	Sorting code	N 6	705 715 GB	R	
	Branch Sort Code	N 6	707 717 CH	R	
	ABI	N 5	708 718 IT	R	
	Entidad	N 4	709 719 ES	R	
	Transit routing number	N 9	730 US	R	
	Bank Key	N 4	731 CA	R	
	BBS Number	N 6	732 AU	R	
BANKNAME	Consumer Bank name	AN 40	701 711 NL	O	
		AN 40	702 712 DE	O	
		AN 40	703 713 AT	O	
		AN 24	704 714 FR	O	
		AN 40	705 715 GB	O	
		AN 40	706 716 BE	O	
		AN 40	707 717 CH	O	
		AN 40	708 718 IT	O	
		AN 40	709 719 ES	O	
		AN 40	730 US	O	
		AN 40	732 AU	O	
BRANCHCODE	Guichet	N 5	704 714 FR	R	
	CAB	N 5	708 718 IT	R	
	Oficina	N 4	709 719 ES	R	
	Drawee Institution ID/Transit	N 5	731 CA	R	
BANKCHECKDIGIT	Consumer Bank check digit (Clé RIB)	AN 2	704 714 FR	R	
	Cin	AN 1	708 718 IT	R	
	DC	AN 2	709 719 ES	R	

Key	Definition	Type	Product	Req	Remark
ACCOUNTNUMBER	Consumer Account number	AN 10	701 711 NL	R	
	Konto nr des Zahlungspflichtigen	AN 10	702 712 DE	R	
	Konto nr des zahlungspflichtigen	AN 30	703 713 AT	R	
	Número de Compte	AN 11	704 714 FR	R	
	Account Number	AN 30	705 715 GB	R	
	Account Number	AN 12	706 716 BE	R	
	Account Number	AN 30	707 717 CH	R	
	Numero c/c	AN 12	708 718 IT	R	
	Numéro de Cuenta	AN 10	709 719 ES	R	
	Konto nr des Zahlungspflichtigen	AN 10	710 720 DE	R	
	DFI Account Number	AN17	730 US	R	
	Account Number	AN 12	731 CA	R	
	Account Number	AN 9	732 AU		
ACCOUNTNAME	Rekeninghouder	AN 30	701 711 NL	R	
	Name des Zahlungspflichtigen	AN 30	702 712 DE	R	
	Name des zahlungspflichtigen	AN 30	703 713 AT	R	
	Account Name	AN 24	704 714 FR	O	
	Account Name	AN 30	705 715 GB	R	
	Account Name	AN 18	706 716 BE	O	
	Account Name	AN 30	707 717 CH	R	
	Account Name	AN 30	708 718 IT	O	
	Account Name	AN 30	709 719 ES	R	
	Name des zahlungspflichtigen	AN 30	710 720 DE	R	
	Account Name	AN 22	730 US	R	
	Account Name	AN 30	731 CA	R	
DATECOLLECT	Date collect	D8	ALL	R	YYYYMMDD
DIRECTDEBITTEXT	Direct debit text	AN 32	701 711 NL	R	
		AN 50	702 712 DE	R	
		AN 28	703 713 AT	R	
		AN 18	704 714 FR	R	
		AN 50	705 715 GB	R	
		AN 50	706 716 BE	R	
		AN 50	707 717 CH	R	
		AN 32	708 718 IT	R	
AN 40	709 719 ES	R			

Key	Definition	Type	Product	Req	Remark
		AN 50	710 720 DE	R	
		AN 15	730 US	O	
		AN 15	731 CA	R	
		AN 15	732 AU	R	
AUTHORISATIONID	Authorisation ID	AN 18	705 715 GB	R	
	Authorisation ID	AN 12	706 716 BE	R	
CUSTOMERBANKSTREET	Bank Street	AN 30	707 717 CH	O	
	Bank Street	AN 30	708 718 IT	O	
	Banco Sucursal	AN 30	709 719 ES	O	
CUSTOMERBANKNUMBER	Bank House Number	N 5	707 717 CH	O	
	Bank House Number	N 5	708 718 IT	O	
CUSTOMERBANKZIP	Bank zip	AN 10	707 717 CH	O	
	Bank zip	AN 10	708 718 IT	O	
	Banco CP	AN 10	709 719 ES	O	
CUSTOMERBANKCITY	Bank city	AN 35	707 717 CH	O	
	Bank city	AN 35	708 718 IT	O	
	Banco Ciudad	AN 35	709 719 ES	O	
BANKFILIALE	Filiale di	AN 30	708 718 IT	O	
BANKAGENZIA	Agenzia n.	AN 30	708 718 IT	O	
DOMICILIO	Banco Domicilio	AN 30	709 719 ES	O	
PROVINCIA	Banco Provincia	AN 30	709 719 ES	O	
IBAN	IBAN	AN 21	707 717 CH	R	
ADDRESSLINE1	Address line 1	AN35	707 717 CH	R	
ADDRESSLINE2	Address line 2	AN35	707 717 CH	O	
ADDRESSLINE3	Address line 3	AN35	707 717 CH	O	
ADDRESSLINE4	Address line 4	AN35	707 717 CH	O	
TRANSACTIONTYPE	Transaction type	AN2	701 711 NL	R	Values: 01, 02
		AN2	705 715 GB	R	Values: 01,17,18,19, ON, OC, OS

Note:**Transaction Type NL Values:**

- 01 First collection using this account. For first collections on a Postgiro-account (referred to as "onzuivere posten") the accountnumber will be verified against the accountname/city by the Postbank. This will take one additional processing day.
- 02 Other

Transaction Type GB Values:

- 01 First payment Direct Debit
- 17 Direct Debit (nth payment)
- 18 Re-presented Direct Debit (after failed attempt)

19 Final payment Direct Debit
0N (zero N) New or Reinstated Direct Debit Instruction
0C (zero C) Cancellation of Direct Debit Instruction
0S (zero S) Conversion of paper DDI to electronic DDI (only used once, when migrating from traditional DD to AUDDIS .
If 0N, 0C or 0S is used the amount must be set to zero.

Appendix I. Real-Time Bank Transfers Additional Information

Real-Time Bank Transfers

The different Real-time Bank payment systems in various countries share the following characteristics:

Payment is immediate: After the consumer fills in the details and agrees to pay, the transfer of money is initiated and there is no risk of insufficient funds.

Payment is not reversible: As the transfer is a regular bank transfer it cannot be reversed by the consumer.

Besides the above mentioned benefits, payments are made using familiar online bank system. The cost for the Real-time Bank Transfer is usually a fixed one, compared to the transaction fee that credit card companies use.

Possible scenarios for processing Real-time Bank transfers

WebCollect can process Real-time Bank Transfers in three different ways:

Using CustomerLink: All payment products are supported by CustomerLink. A merchant does not need to make any changes to accept Real-time Bank Transfers.

Note:

The payment pages of the banks appear in a Dialog box. For users having a pop-up blocker, a link is also provided to open the pop-up manually.

Using Merchant Link: All payment products are supported by Merchant Link. The merchant has to make changes to support the various payment products. The merchant has to perform the redirection of the consumer and has to process the response from different banks.

Using a Hosted version of Merchant Link: All payment products are supported using the Hosted version of Merchant Link. The merchant has to integrate once. Any new payment products can be added without any changes. The merchant need not change, if there is any change in the interface by the bank. The merchant has to redirect the consumer to GlobalCollect who, in turn will redirect the consumer to the payment pages of the bank. The bank will redirect the consumer back to GlobalCollect who will redirect back to the merchant.

Overview of Real-time Bank Transfer payment process using Merchant Link

With the Real-time Bank payment products the merchant inserts an order (INSERT ORDER) and initiates a payment (DO PAYMENT) or combines the two in an INSERT ORDER WITH PAYMENT.

In response the merchant finds the necessary fields to redirect the consumer to the Real-time Bank payment pages. This redirection is done through a redirect or a HTTP POST of the values that are supplied in response to the payment request.

The consumer completes the payment on the payment pages of the bank.

Note:

Consumer is making a payment to GlobalCollect BV.

After the payment process is completed, the consumer is returned to a predefined return page of the merchant. The bank does a HTTP POST or a HTTP GET to the return page containing the details of the payment.

The merchant can provide the values that were posted by the bank to GlobalCollect for verification using the PROCESS RETURNED interface. This is optional, but highly advised step, since this is the only reliable source for the validity of the payment details supplied by the bank. If a merchant wants to know immediately if the payment was successful or not a PROCESS RETURNED call is necessary.

Note:

If WebCollect was unable to determine the status of the payment and does not receive a PROCESS RETURNED call within two hours after the initial INSERT ORDER WITH PAYMENT or DO PAYMENT; the payment attempt is revised (status 400 REVISED) and a new payment attempt is created with a different payment product 11 - Off-line Bank Transfer. In cases where WebCollect has determined the status using a batch-job, this occurs if the status of the payment has been 'open' (not successful, rejected, cancelled or failed) for more than two hours.

All payments using a Real-time Bank payment product are treated as a regular bank transfer by the GlobalCollect system. This means that the payments are matched against the details on a regular bank statement. This will be reported using the regular reporting methods (WebCollect Payment Console, daily report files, and so on).

The verification process differs per Real-time Bank. In some cases an actual verification is performed on the banks systems, in other cases only the validity of the return message will be verified. For instance, for Real-time Bank Transfer in Germany the verification of the payment is done on the system of the bank to ensure that the payment has actually taken place. In the case of iDEAL in Netherlands the payment is only guaranteed if the final status of the payment was verified at the bank (done by calling the PROCESS RETURNED API).

Below is an overview of the Real-time Bank Transfer process.

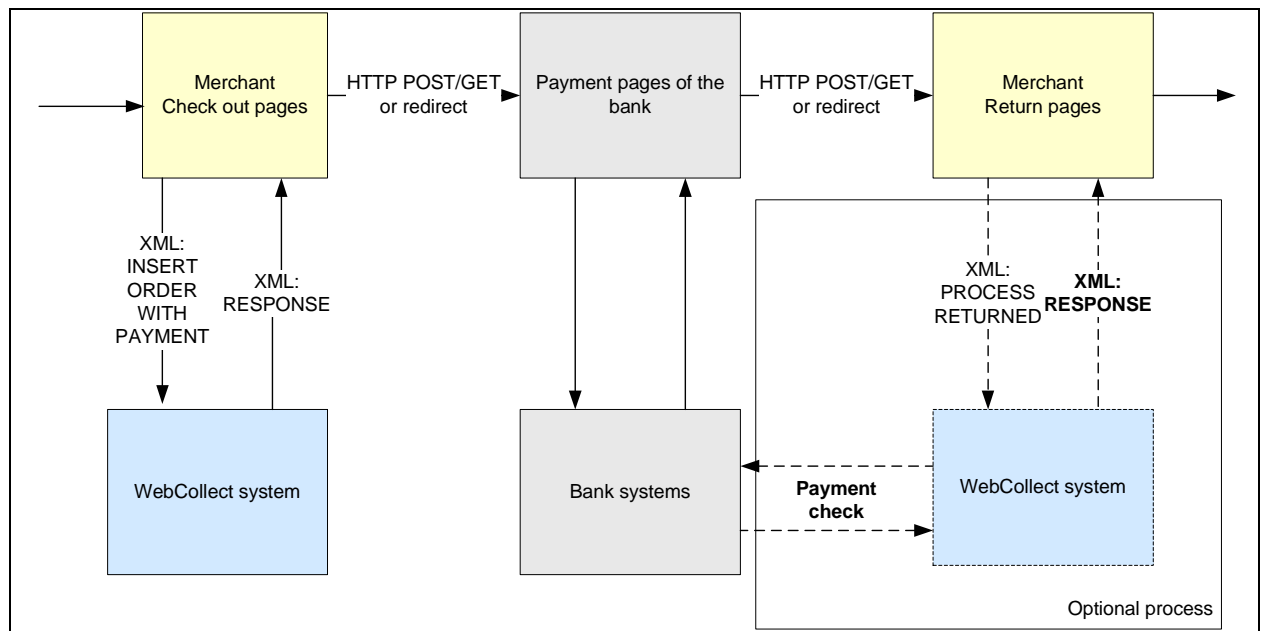


Figure 2: Overview of the Real-Time Bank Transfer process

For Real-time Bank Transfer in Germany the merchant has to redirect the consumer to a Web page with a Java applet. This applet can be displayed in a window or a Frame or an IFrame on the Web site of the merchant. In both the redirection to the Java applet and the return (after the payment) a regular HTTP GET is used. The following table has an overview of different methods used for redirection to the payments pages of the Real-time Bank and back to the merchant.

TABLE 149. Methods used for redirection to payment pages

Payment Product ID	Payment Product Name	Redirecting to the bank	Response from bank	Remarks
801	ING Home'Pay (Belgium)	HTTP GET	HTTP GET	
802	Nordea E-maksu (Finland)	HTTP POST	HTTP POST	
803	Nordea E-betaling (Denmark)	HTTP POST	HTTP POST	
805	Nordea e-Betaling (Sweden)	HTTP POST	HTTP POST	
809	iDEAL (Netherlands)	HTTP GET	HTTP GET	
810	eNets (Singapore)	HTTP POST	HTTP POST	
811	Dankse	HTTP POST or HTTP GET	HTTP POST or HTTP GET	
816	Giropay (Germany)	HTTP GET	HTTP GET	
818	Sampo	HTTP POST	HTTP POST	
819	Aktia	HTTP POST	HTTP POST	
820-829 & 831	eps Online-Überweisung (Austria)	HTTP GET	HTTP GET	Payment pages of the banks should be displayed in a pop-up window
830	PaySafeCard (multiple countries)	HTTP GET	HTTP GET	
836	Sofortüberweisung	HTTP POST	HTTP POST	

Payment Product ID	Payment Product Name	Redirecting to the bank	Response from bank	Remarks
840	PayPal (multiple countries)	HTTP GET	HTTP GET	PayPal payment page should be displayed in a pop-up window
841	Webmoney (multiple countries)	HTTP POST	HTTP POST	

Specific details regarding the implementation of iDEAL (Netherlands)

Products based on the iDEAL standards can be recognised by the iDEAL logo.



Figure 3: The iDEAL Logo

Providers of products, which are based on the iDEAL standards, must make the products recognizable by using the iDEAL logo in the product presentation to the consumer.

Payment method, bank selection and 'Pay' button

The merchant is primarily responsible for initiating the payment and communicating to the consumer, the status of the order.

Payment method

A merchant who accepts iDEAL as a payment method must include the iDEAL payment method in the list of payment methods, in merchant's order process.

The iDEAL payment method must be presented in the list of payment methods that it receives the same amount of attention as other payment methods.

Bank selection

If the consumer has selected iDEAL as the preferred payment method, the consumer must then select the just one bank (issuer), from where the transaction is to be processed. The content of this issuer list can be fetched by the merchant from GlobalCollect using the GET DIRECTORY API.

The following parameters apply for the presentation of the issuer list:

The list is presented as a drop-down list.

The starting value is 'Kies uw bank...' or 'Choose your bank...' depending on the language used by the merchant.

Issuers are presented with the value (option) Issuer.issueName. For option values in the drop-down list applies: option value=Issuer.issueID.

Issuers are divided in the drop-down list in a shortlist and a longlist, based on Issuer.issueList.

The shortlist consists of the six iDEAL issuers with the largest market share of personal accounts, based on information from Interpay.

The shortlist and the longlist are separated by the value '---Overige banken---' or '---Other banks---' depending on the language used by the merchant.

Banks are listed in both the shortlist and longlist in an alphabetical order.

Selection of 'Kies uw bank...' or '---Overige banken--' by the consumer generates a message presented by the merchant stating that selection of a bank is mandatory.



Figure 4: Selection of the issuing bank of the Consumer

An iDEAL transaction can only start if the iDEAL payment method and an issuing bank have been selected by the consumer.

Pay Button

The consumer must be aware of how and when the iDEAL transaction is initiated. This is achieved by providing a **Pay** button, generally on the page, where the order is summarized. The iDEAL **Pay** button, with the iDEAL logo, must be clicked to start the transaction.

The permitted depiction of the iDEAL **Pay** button is supplied by GlobalCollect on request.

An online style guide regarding iDEAL can be found at <http://huisstijl.idealdesk.com/>.

Specific details regarding the implementation of PayPal

Products based on the PayPal standards can be recognised by the PayPal logo.

Payment method and redirect

The merchant is primarily responsible for initiating the payment and communicating to the consumer, the status of the order.

Payment method

A merchant, who accepts PayPal as a payment method must include the PayPal payment method in the list of payment methods; in the merchant's order process.

The PayPal payment method must be presented in the list of payment methods so that it receives the same attention as other payment methods.

Redirect

If the consumer has selected PayPal as the preferred payment method, the consumer will be redirected to PayPal site, so that the consumer can log in to their personal account to authorize the payment. The consumer must confirm the payment on the Paypal site to complete the order. After the payment is confirmed, the consumer is redirected back to the merchant site.

Testing Real-time Bank Transfer payment products

All the different Real-time Banks cannot accommodate an easy way of testing the interface without access to a local bank account with the necessary requirements. The following table has a list of different Real-time Banks and their testing possibilities.

TABLE 150. List of different Real Time banks and Testing Environment

Payment Product ID	Payment Product Name	Test Environment	Remarks
402	eCard (Poland)	No	To perform end-to-end tests, you must have an account in one of the online banks listed in the offer. This is because the banks do not provide test environments for merchants use. Each test transaction needs to be executed with Real non refundable money.
801	ING Home'Pay (Belgium)	No	Testing is only possible on the production environment of the bank using real transactions.
802	Nordea E-maksu (Finland)	Yes	Payment pages are only available in Finish. The test payment pages are not identical to the production version. They only provide a way to test some of the different flows.
803	Nordea E-betaling (Denmark)	Yes	Payment pages are only available in Danish. The test payment pages are not identical to the production version. They only provide a way to test some of the different flows.
805	Nordea e-Betalning (Sweden)	Yes	Payment pages are only available in Swedish. The test payment pages are not identical to the production version. They only provide a way to test the different flows.
809	iDEAL (Netherlands)	Yes	Special test cases are available (see below) The test payment pages are not identical to the production version. They only provide a way to test some of the different flows.
810	eNets	Yes	Special test account details are not necessary to be used for testing. The test payment pages are identical to the production version. Only DBS provides a valid test link, the other test links are down frequently.
811	Dankse	No	Testing is only possible on the production environment of the bank using real transactions.
816	Giropay (Germany)	Yes	Special test account details are to be used for testing (see below). The test payment page is not identical to the production version. It only provides a way to test the different flows. The test page is only available in German.
818	Sampo	Yes	To perform end-to-end tests, you must have an account with Sampo. Live account details are used, but test settings put in place by GlobalCollect will allow tests to be made with no actual transfer of funds.
819	Aktia	Yes	Payment Pages are only available in Finish
820	Raiffeissen ELBA (eps Online-Überweisung Austria)	No	It is possible to perform a limited test. Contact GlobalCollect if you want to test.
830	PaySafeCard	Yes	Special test details are to be used for testing (see below). The test system is identical in appearance to the production system.
836	Sofortüberweisung	Yes	You can test Sofortüberweisung by using bank code 88888888 (8 times 8) for Germany or 00000 (5 times 0) for Austria. Consider that while using another bank code a transaction will be proceeded normally.
840	PayPal	Yes	Special test accounts can be created and to be used for testing on staging (see below). The test system is identical in appearance to the production system.
841	Webmoney	Yes	The test system is identical in appearance to the production system.

In the following table a test account is listed that can be used to test the giro pay system in Germany:

TABLE 151. Testing system in Germany

Accountnumber	Bankcode
123456	44448888

In the following table the available test cases are listed that can be used to test the iDEAL system in the Netherlands:

TABLE 152. Testing iDeal system

Case	IssuerID	Amount (in cents)	Result
Success	121 or 151 (Test issuer)	100	Simulate a successful iDEAL transaction.
Cancelled	121 or 151 (Test issuer)	200	Simulate a cancelled iDEAL transaction.
Expired	121 or 151 (Test issuer)	300	Simulate an expired iDEAL transaction.
Open	121 or 151 (Test issuer)	400	Simulate an open/pending iDEAL transaction.
Failure	121 or 151 (Test issuer)	500	Simulate a failed iDEAL transaction.
Error	121 or 151 (Test issuer)	700	Simulate an iDEAL transaction which returns an error.

TABLE 153. Testing PaySafeCard

PIN	Password	Initial value (in cents)	Currency	Card type
0000000009900828	<empty>	1000000000	EUR	Classic
1000000000000828	<empty>	10000	EUR	<18

NOTE:

Due to the tests done by you or other merchants, the above mentioned test cards may be empty. Contact GlobalCollect to reset the test cards to their initial value.

Appendix J. 3D Authentications-Verified by Visa, Secure Code

Payer Authentication

Note:

Before implementing payer authentication, please contact your Implementation Manager to ensure your account is configured to support it.

When you request an authorization using a Visa or MasterCard credit card and a supported processor, you can include payer authentication data in one of the following API's: Insert Order With Payment, Do Check Enrollment and Do Payment. Data returned from the issuing banks can be verified with the Do Validate API. If the merchant chooses not to have authenticated cards authorized immediately, then the Do Finish Payment API can be used to authorize the transaction.

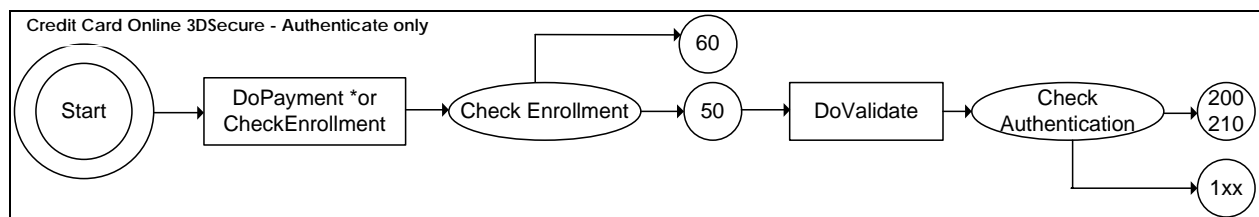


Figure 5: Credit Card online 3Dsecure Authentication Only Scenario

The first DO PAYMENT should always be preceded with an INSERT ORDER. These two functions can also be combined in an INSERT ORDER WITH PAYMENT. The DO Check Enrollment combines the functions of Insert Order and Do Payment for authentication of only customers or Customers with no automatic authorization.

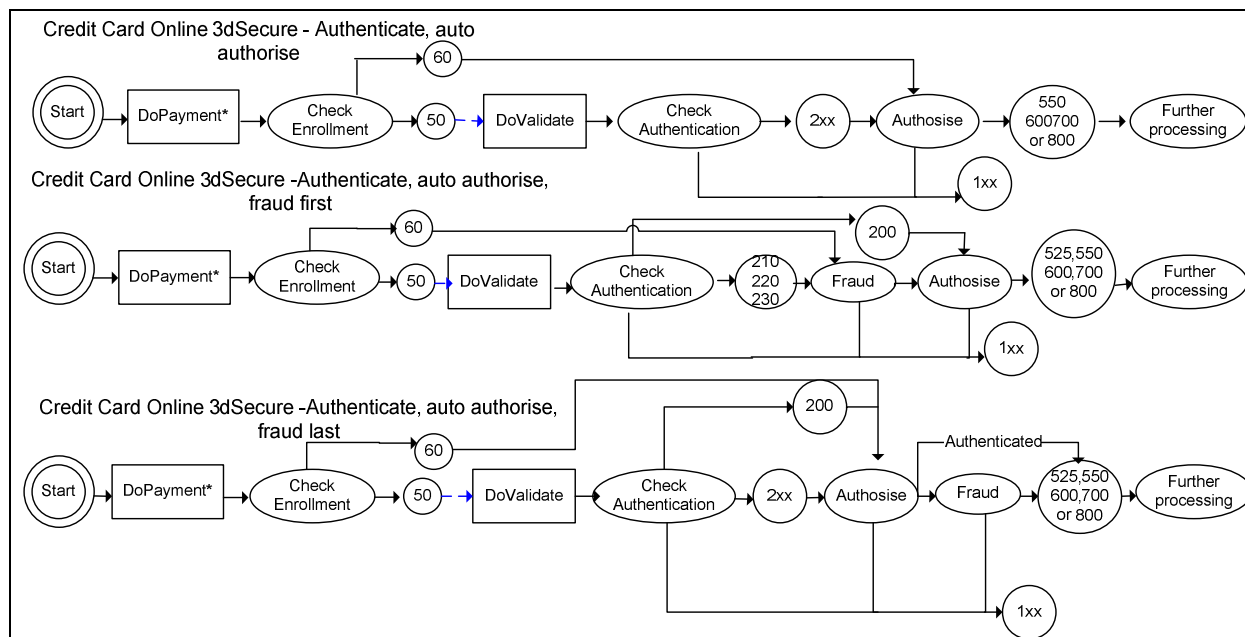


Figure 6: Credit Card Online 3Dsecure Authenticate, Auto Authorize Scenarios

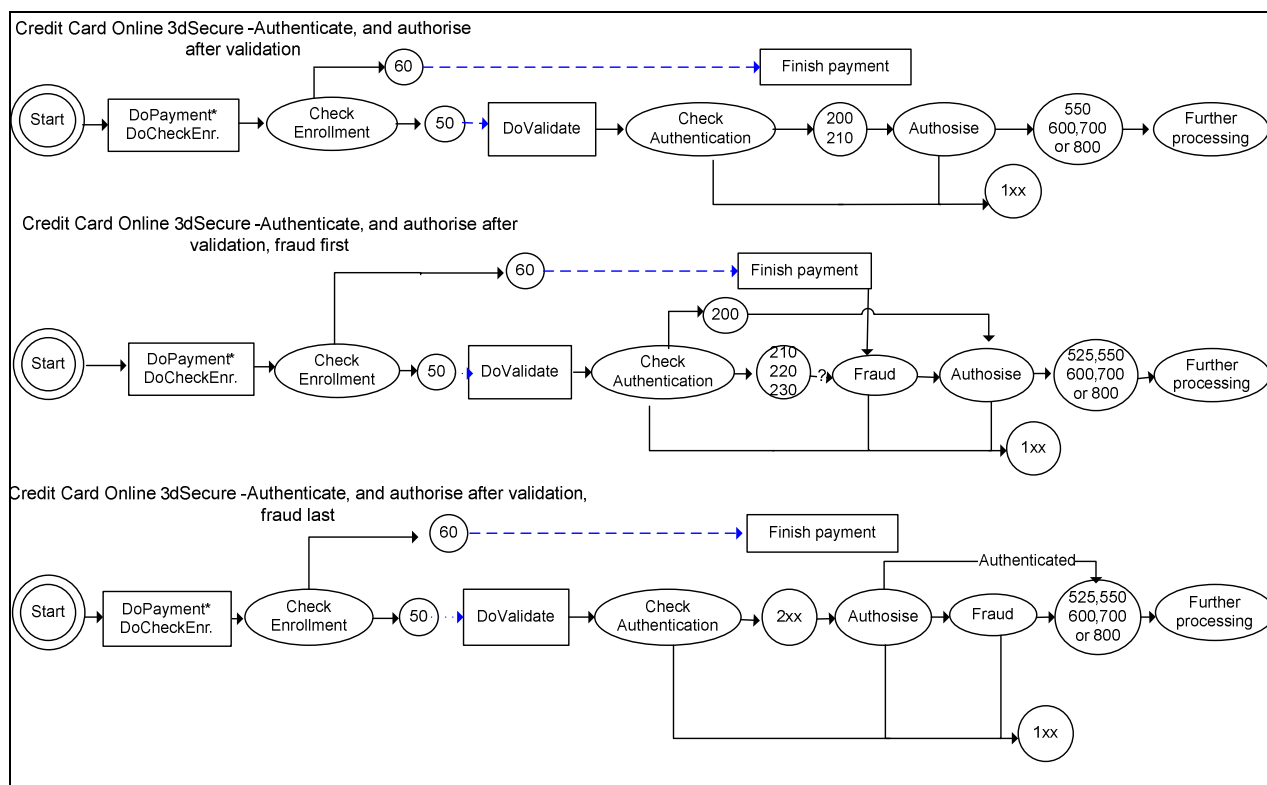


Figure 7: Credit Card Online 3DSecure - Authenticate, auto authorize after validation scenarios

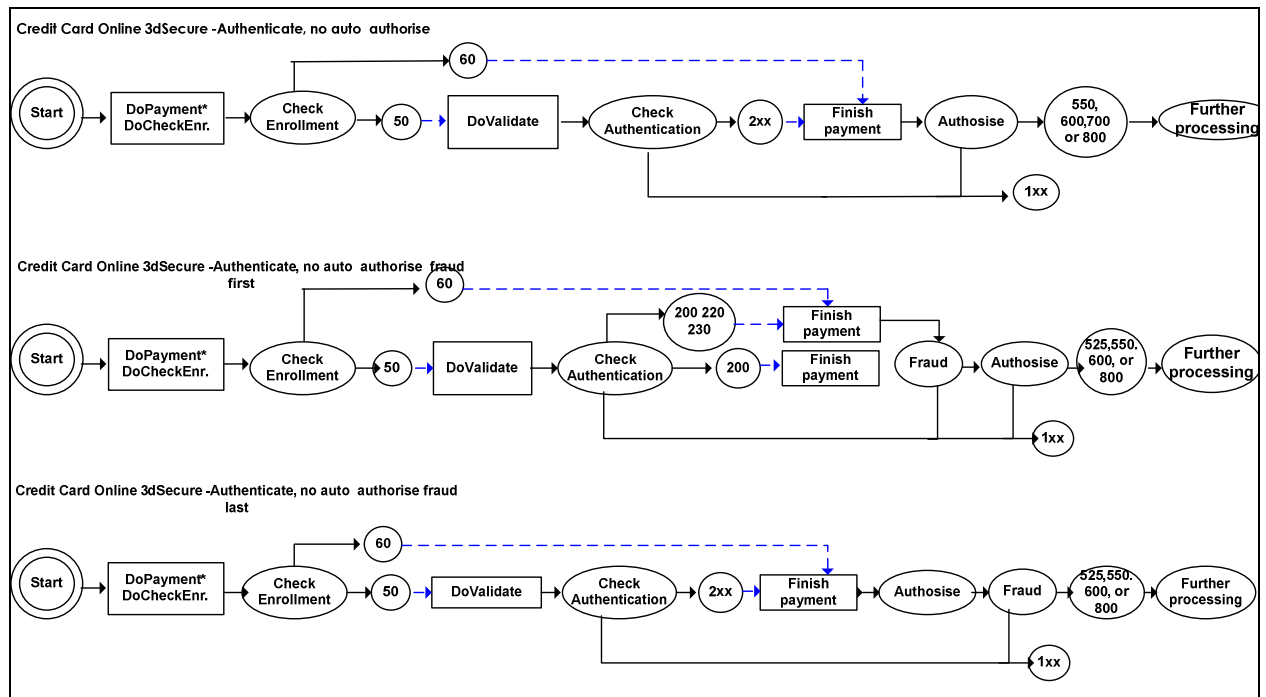


Figure 8: Credit Card Online 3DSecure - Authenticate no automatic authorization scenarios

Verified by Visa

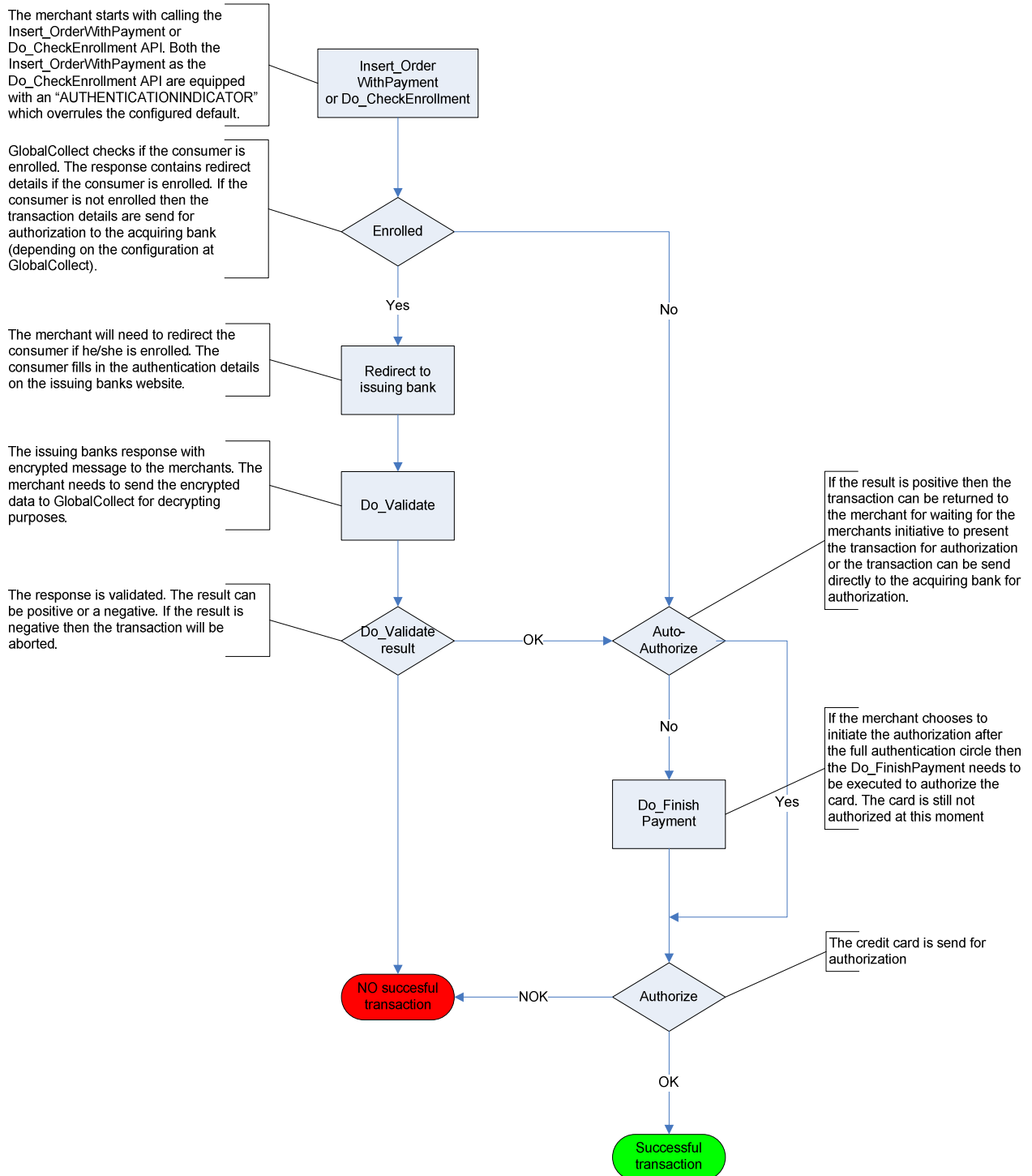
Verified by Visa reduces the risk of unauthorized use of a cardholder account. It allows you to verify a customer’s identity through the use of a password, and provides results to you in real time during the checkout process. For details on how to sign up and begin using Verified by Visa, contact your account manager or visit <http://usa.visa.com/business/merchants>. Also see the Business Guide - Risk Management, available on the Payment Console, for more information about implementing the service.

MasterCard SecureCode

MasterCard® SecureCode™ adds security to online transactions by authenticating SecureCode account holders for specific transactions. SecureCode generates a unique 32-character transaction token called the Account Authentication Value (AAV). This token is generated each time a SecureCode-enabled account holder makes an online purchase. The AAV binds the account holder to a specific transaction. SecureCode transactions use standard Universal Cardholder Authentication Field (UCAF™) to collect and pass AAV data.

For details how to sign up and use of SecureCode or UCAF, contact your account manager or visit <http://www.mastercardintl.com>. See the Business Guide - Risk Management available on the Payment Console for more information about implementing the service.

3D Secure Flow



Appendix K. Specific Bank Validation errors & warnings

Andorra

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
310	Branch code format	error	Branch Code format is incorrect
340	Allocate Branch Code	error	Branchcode not submitted
620	Allocate bank code	error	Bank code not submitted
635	Modulus check present	warning	Modulus check present but not performed

Australia

Check Code	Description	Error/warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions

Check Code	Description	Error/warning	Meaning
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank code format	error	Bank Code format is incorrect
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
520	Bank code allocation	error	Bank code not submitted
635	Modulus check present	warning	Modulus check present but not performed

Austria

Check Code	Description	Error/warning	Meaning
10	Account number or bankleitzahl incorrect	Error	Modulus check failed

Belgium

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
330	Check digit format	error	Check Digit format is incorrect
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Bosnia and Herzegovina

Check Code	Description	Error/Warning	Meaning
50	Account number format	error	Account number format incorrect
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
310	Branch code format	error	Branch Code format is incorrect
330	Check digit format	error	Check Digit format is incorrect
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed
640	Modulus check Account Number	error	Account number failed modulus check

Bulgaria

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions

Check Code	Description	Error/Warning	Meaning
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed

Canada

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank/branch code format	error	Bank/Branch code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Croatia

Check Code	Description	Error/Warning	Meaning
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
630	Modulus check Bank Code	error	Bank code failed modulus check
635	Modulus check present	warning	Modulus check present but not performed
640	Modulus check Account Number	error	Account number failed modulus check

Cyprus

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
310	Branch code format	error	Branch Code format is incorrect

Check Code	Description	Error/Warning	Meaning
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed

Czech Republic

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Denmark

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field

Check Code	Description	Error/Warning	Meaning
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Estonia

Check Code	Description	Error Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Finland

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field

Check Code	Description	Error/Warning	Meaning
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

France

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Standard form account details	warning	Account details are not in standard form and were transposed
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
300	Bank code format	error	Bank Code format is incorrect
310	Branch code format	error	Branch Code format is incorrect
330	Check digit format	error	Check Digit format is incorrect
340	Allocate bank code/branch code	error	Bank/Branchcode not submitted
360	Allocate bank code	error	Bank code not submitted
635	Modulus check present	warning	Modulus check present but not performed

Greece

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close

Check Code	Description	Error/Warning	Meaning
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
310	Branch code format	error	Branch Code format is incorrect
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed

Germany

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
500	Bank/branch code format	error	Bank/Branch code format is incorrect
520	Bank/branch code allocation	error	Bank code not submitted
530	Validation modulus check algorithm on account number	warning	Validation modulus check algorithm on account number
635	Modulus check present	warning	Modulus check present but not performed
1000	Country check	warning	Country invalid
7000	Blacklist, repetition and limit checks	warning	Account is blacklisted
7001	Card invalid	error	Card invalid

Hong Kong

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect

Check Code	Description	Error/Warning	Meaning
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
310	Branch code format	error	Branch Code format is incorrect
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed

Hungary

Check Code	Description	Error/Warning	Meaning
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
330	Check digit format	error	Check Digit format is incorrect
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
620	Allocate bank code	error	Bank code not submitted
630	Modulus check Bank Code	error	Bank code failed modulus check
635	Modulus check present	warning	Modulus check present but not performed
640	Modulus check Account Number	error	Account number failed modulus check

Iceland

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	Error	Modulus check failed
50	Account number format	error	Account number format incorrect
55	Identification format	error	Fiscal Number format incorrect
65	Account type format	error	Account type format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Ireland

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted

Check Code	Description	Error/Warning	Meaning
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Italy

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
310	Branch code format	error	Branch Code format is incorrect
330	Check digit format	error	Check Digit format is incorrect
340	Allocate Branch Code	error	Branchcode not submitted
620	Allocate bank code	error	Bank code not submitted
635	Modulus check present	warning	Modulus check present but not performed

Latvia

Check Code	Description	Error/ Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code

Check Code	Description	Error/ Warning	Meaning
			field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed

Liechtenstein

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Lithuania

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed

Check Code	Description	Error/Warning	Meaning
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed

Luxembourg

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed

Malta

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed

Check Code	Description	Error/Warning	Meaning
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
620	Allocate bank code	error	Bank code not submitted
635	Modulus check present	warning	Modulus check present but not performed

New Zealand

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Norway

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions

Check Code	Description	Error/Warning	Meaning
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Poland

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Portugal

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
310	Branch code format	error	Branch Code format is incorrect
330	Check digit format	error	Check Digit format is incorrect
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed

Romania

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field

Check Code	Description	Error/Warning	Meaning
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed

Singapore

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
310	Branch code format	error	Branch Code format is incorrect
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed

Slovak Republic

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field

Check Code	Description	Error/Warning	Meaning
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Slovenia

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

South Africa

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Spain

Check Code	Description	Error /Warning	Meaning
50	Account number format	Error	Account number format incorrect
300	Bank Code format	Error	Bank Code format is incorrect
310	Branch Code format	Error	Branch Code format is incorrect
330	Check Digit format	Error	Check Digit format is incorrect
630	Modulus check Bank Code has failed.	Error	Modulus check Bank Code has failed.
640	Modulus check Account Number has failed.	Error	Modulus check Account Number has failed.

Sweden

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close

Check Code	Description	Error/Warning	Meaning
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Thailand

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
310	Branch code format	error	Branch Code format is incorrect
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed

The Netherlands

Check Code	Description	Error/Warning	Meaning
0030	Modulus checking	Error	Modulus check failed
0050	Account number format	Error	Account number format incorrect (non-Postbank)
0051	Post giro format	Error	Account number format incorrect (Postbank)

Tunisia

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
310	Branch code format	error	Branch Code format is incorrect
330	Check digit format	error	Check Digit format is incorrect
340	Allocate Branch Code	error	Branchcode not submitted
635	Modulus check present	warning	Modulus check present but not performed

United Kingdom

Check Code	Description	Error/Warning	Meaning
10	Modulus checking applied to account details	warning	Modulus checking cannot be applied to these account details
20	Sort Code allocated	error	Sort Code not allocated to any bank branch
30	Modulus checking	error	Modulus check failed
40	Local currency	warning	Account is a foreign currency account
50	Account number format	error	Account number format incorrect
60	Sort Code format	error	Sort Code format incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions

Check Code	Description	Error/Warning	Meaning
80	Standard form account details	warning	Account details are not in standard form and were transposed
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
100	Reference/Roll account number requirement	warning	Reference/Roll account number required
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
160	Branch supporting Claims for Unpaid Cheque transactions	warning	This branch will not support claims for Unpaid Cheque transactions
170	Branch supporting Life Assurance Premiums transactions	warning	This branch will not support Life Assurance Premium transactions
180	Branch supporting Building Society Credit transactions	warning	This branch will not support Building Society Credit transactions
190	Branch supporting Dividend Interest Payment transactions	warning	This branch will not support Dividend Interest Payment transactions
200	Branch supporting AUDDIS	warning	This branch will not support AUDDIS transactions
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
220	Account supporting Claims for Unpaid Cheque transactions	warning	This account will not support claims for Unpaid Cheque transactions
230	Account supporting Life Assurance Premiums transactions	warning	This account will not support Life Assurance Premium transactions
240	Account supporting Building Society Credit transactions	warning	This account will not support Building Society Credit transactions
250	Account supporting Dividend Interest Payment transactions	warning	This account will not support Dividend Interest Payment transactions
260	Account supporting AUDDIS	warning	This account will not support AUDDIS transactions
635	Modulus check present	warning	Modulus check present but not performed

USA

Check Code	Description	Error/Warning	Meaning
30	Modulus checking	error	Modulus check failed
50	Account number format	error	Account number format incorrect
60	Bank code format	error	Bank Code format is incorrect
70	Branch supporting Direct Debit	warning	This branch will not support Direct Debit transactions
80	Account Details	warning	Account details missing
81	Modulus check available	warning	No modulus checking available
90	Account supporting Direct Debit	warning	This account will not support Direct Debit transactions
110	Branch supporting Direct Credit	warning	This branch will not support Direct Credit transactions
120	Due closure branch	warning	This branch is due to close
130	Closed branch	error	This branch has closed
135	Closed Bank	error	This bank was closed
140	Redirected closed branch	error	This branch has closed – see redirected to Sort Code field
145	Redirected Closed Bank	error	This bank has closed – see redirected to Sort Code field
150	Redirected due closure branch	warning	This branch is due to close – see redirected to Sort Code field
210	Account supporting Direct Credit	warning	This account will not support Direct Credit transactions
340	Allocate Branch Code	error	Branchcode not submitted
500	Bank Branch Code format	error	Bank/Branch Code format is incorrect
635	Modulus check present	warning	Modulus check present but not performed

Appendix L. IBAN Structure

IBAN identifies an account held by a financial institution. It facilitates the automated processing of (cross-border) transactions.

IBAN is implemented without modification to the Basic Bank Account Number (BBAN), being the domestic account number. This is done by adding a prefix to the domestic account number. In some countries an additional bank identifier will be added.

The banking industry of each individual country has specified the country-specific length and the composition of the IBAN.

IBAN structure

The length of IBAN is fixed for each country. It is composed of the ISO country code, a check digit, for some countries, an extra bank identifier, and the basic bank account number (BBAN).

Parts a, b and c are described in the section "Domestic Account Number". These elements form the BBAN part of the IBAN

ISO country code (part d in the following)

IBAN Check digit (part e in the following)

Bank identifier, for IBAN purposes only (part f in the following)

TABLE 154. IBAN Account Number Structure (example):

IBAN Example: 1212 1234 1234 5678 90				
		Identifying	Length	Start position
d	12	ISO country code	2A	1
e	12	Check digits (IBAN)	2N	3
f	1234	Bank identifier	4A	5
b		Bank - branch code		
a	1234567890	Account number	10N	9
c		Check digits		
		Total	18AN	

TABLE 155. Summary of European and non-European IBAN implementations:

Country	Length	Position of Bank/Branch Identifier 1	Issuing Start Date	Examples of paper representation
Andorra	24AN	5 - 12	Q1 2003	AD12 0001 2030 2003 5910 0100
Austria	20AN	5 - 9	Q2 1999	AT61 1904 3002 3457 3201
Belgium	16AN	5 - 7	06-2000	BE68 5390 0754 7034
Bosnia and Herzegovina	20AN	5 - 10	To be determined	BA39 1290 0794 0102 8494
Bulgaria	22AN	5 - 12	2006	BG80 BNBG 9661 1020 3456 78
Croatia	21AN	5 - 11	2004	HR12 1001 0051 8630 0016 0
Cyprus	28AN	5 - 12	12-2003 to 4-2004	CY17 0020 0128 0000 0012 0052 7600
Czech Republic	24AN	5 - 8	2003	CZ65 0800 0000 1920 0014 5399
Denmark	18AN	5 - 8	07-2000	DK50 0040 0440 1162 43
Estonia	20AN	5 - 8	01-2004	EE38 2200 2210 2014 5685
Finland	18AN	5 - 10	Autumn 2001	FI21 1234 5600 0007 85
France	27AN	5 - 14	01-1997	FR14 2004 1010 0505 0001 3M02 606
Germany	22AN	5 - 12	02-1998	DE89 3704 0044 0532 0130 00
Gibraltar	23AN	5 - 8	07-2003	GI75 NWBK 0000 0000 7099 453
Greece	27AN	5 - 11	01-2002	GR16 0110 1250 0000 0001 2300 695
Hungary	28AN	5 - 11	01-2002	HU42 1177 3016 1111 1018 0000 0000
Iceland	26AN	5 - 8	To be supplied	IS14 0159 2600 7654 5510 7303 39
Ireland	22AN	5 - 14	Q4 2001	IE29 AIBK 9311 5212 3456 78
Italy	27AN	6 - 15	01-2000	IT60 X054 2811 1010 0000 0123 456
Latvia	21AN	5 - 8	01-2004	LV80 BANK 0000 4351 9500 1
Liechtenstein	21AN	5 - 9	01-2004	LI21 0881 0000 2324 013A A
Lithuania	20AN	5 - 9	01-2004	LT12 1000 0111 0100 1000
Luxembourg	20AN	5 - 7	01-1999	LU28 0019 4006 4475 0000
Macedonia, Former Yugoslav Republic of	19AN	5 - 7	07-2005	MK07 3000 0000 0042 425
Malta	31AN	5 - 13	01-2004	MT84 MALT 0110 0001 2345 MTLC AST0 01S
Mauritius ²	30AN	5 - 12	04-2006	MU17 BOMM 0101 1010 3030 0200 000M UR
Netherlands	18AN	5 - 8	08-1999	NL91 ABNA 0417 1643 00
Norway	15AN	5 - 8	11-1999	NO93 8601 1117 947
Poland	28AN	5 - 12	05-2004	PL27 1140 2004 0000 3002 0135 5387
Portugal	25AN	5 - 12	10-2000	PT50 0002 0123 1234 5678 9015 4
Romania	24AN	5 - 8	2004	RO49 AAAA 1B31 0075 9384 0000
Serbia and Montenegro	22AN	5 - 7	01-2005	CS73 2600 0560 1001 6113 79
Slovak Republic	24AN	5 - 8	05-2004	SK31 1200 0000 1987 4263 7541
Slovenia	19AN	5 - 9	01-2000	SI56 1910 0000 0123 438
Spain	24AN	5 - 12	06-2000	ES91 2100 0418 4502 0005 1332

Country	Length	Position of Bank/Branch Identifier ¹	Issuing Start Date	Examples of paper representation
Sweden	24AN	5 - 7	04-2001	SE35 5000 0000 0549 1000 0003
Switzerland	21AN	5 - 9	01-2000	CH93 0076 2011 6238 5295 7
Tunisia ²	24AN	5 - 9	04-2004	TN59 1420 7207 1007 0712 9648
Turkey	26AN	5 - 9	09-2005	TR33 0006 1005 1978 6457 8413 26
United Kingdom	22AN	5 - 14	04-2001	GB29 NWBK 6016 1331 9268 19

Note:

¹ The position of the Bank/Branch identifier is interpreted as follows: From the first digit mentioned including the last digit.

² Non European countries

Source:

EUROPEAN COMMITTEE FOR BANKING STANDARDS - REGISTER OF EUROPEAN ACCOUNT NUMBERS TR201 V3.21 — NOVEMBER 2006 (<http://www.ecbs.org/>)

Appendix M. Fraud screening service

FraudResult and FraudCode

When a fraud check is performed for a transaction, WebCollect returns the FraudResult and the FraudCode. The FraudCode provides additional information regarding the FraudResult. Additionally, the system can return a FraudNeural value (the raw neural score) and a FraudRCF value. This represents specific sets of Fraud rules returned during the evaluation of this transaction. Each Rule Category Flag (RCF) is customized and client-configurable, and is setup as part of the Fraud service installation process.

The Following tables provide the FraudResult codes which can be reported by GlobalCollect with fraud checking:

TABLE 156. FraudResult codes

FraudResult Returned	Description
N	No fraud Requested
C	Challenged (see FraudCode result for additional information)
A	Accept
D	Denied/Fraudulent (see FraudCode result for additional information)
E	Error while checking (see FraudCode result for additional information)

In the following table a detailed description is given regarding the returned FraudCode.

TABLE 157. Returned FraudCode

FraudCode Returned	Description
0000	No Score – A transaction was submitted to ebitGuard™ for data warehousing and modeling purposes only. A risk assessment was not performed on this transaction. A special NoScore recommendation is returned in this case.
0100	Accept – This code is returned with all Orders that receive an ACCEPT recommendation.
0150	Always Accept – An attribute associated with an Order matched a pre-configured "Always Accept" rule.
0200	Authorization Decline – The card number appeared in a bank or card association negative file database.
0250	Always Deny – An attribute associated with an Order matched a pre-configured "Always Deny" rule.
0300	Suspicious Usage – A combination of customized rules and neural-based fraud assessments has determined the card usage is suspicious and possibly fraudulent. A DENY recommendation is returned in this case.
0330	Rule Challenge – Criteria met for a client specific customized rule designed to return a CHALLENGE response.
0400	Suspicious Usage – A combination of customized rules and neural-based fraud assessments has determined that the card usage is suspicious and possibly fraudulent and the card number appeared in a Retail Decisions card database. A DENY recommendation is returned in this case.
0500	Questionable Usage – A combination of customized rules and neural-based fraud assessments has determined that the card usage is questionable and possible fraudulent. The overall ebitGuard™ assessment has fallen in a "gray area", as defined by Retail Decisions and the Client during Service Installation. A CHALLENGE recommendation is returned in this case.

FraudCode Returned	Description
0600 or 0610	Questionable Usage – The card number associated with the Order was found in a Retail Decisions card database. A CHALLENGE recommendation is returned in this case.
0700	Velocity or Rules Threshold Violation – An attribute associated with an Order has exceeded a pre-configured rules threshold.
0800	Tumbling and/or Swapping Pattern Detected – The ebitGuard™ Tumbling and Swapping engine detected an unusual usage pattern in the card number, expiration date or customer email address associated with a transaction.
901	Internal Error – An internal ebitGuard™ error has occurred. Contact GlobalCollect.
902	Validation Error – The format of a particular field is invalid or a required input field is missing. Contact GlobalCollect.
1000	Screening Service Always Accept – An attribute associated with an Order matched a pre-configured “Always Accept” screening entry in the ReD proprietary screening database service.
1300	Screening Challenge – An attribute associated with an Order matched a pre-configured “Challenge” screening entry in the ReD proprietary screening database service.
1700	Screening Service Always Challenge - An attribute associated with an Order matched a pre-configured “Always Challenge” screening entry in the ReD proprietary screening database service.
1800	Screening Service Challenge – An attribute associated with an Order matched a pre-configured “Challenge” screening entry in the ReD proprietary screening database service.
2000	Screening Service Deny - An attribute associated with an Order matched a negative entry in the ReD proprietary screening database service.

Note:

For first collections on a Postgiro-account (referred to as "onzuivere posten") the accountnumber will be checked against the accountname/city by the Postbank. This will take an additional processing day.

TABLE 158. Fraud codes for InterCardTable 1

Return Code	Description	Commercial Offering Promoted by InterCard
0	Successful	
56	Card Invalid	Verification of account check digits and bank identification code (algorithms)
62	Card Blocked	Checking of blacklist Velocity check within one merchant – Follow-up transaction check of several purchases within a particular period of time. Velocity check within different merchants – Checking of migration between different merchants (repetition check)

Fraud Screening Service

The fraud screening service requires additional information on both the consumer and the order/payment.

Note:

The more information sent through with the API the better the quality of fraud screening.

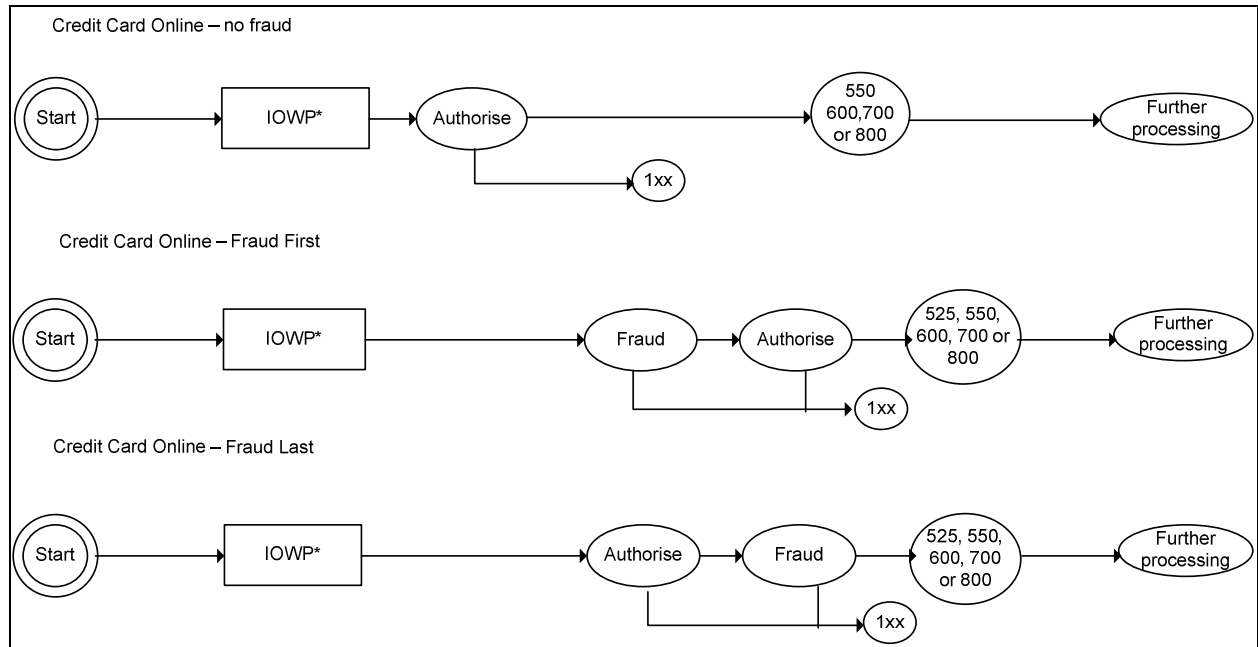


Figure 9: Credit Card Online scenario's

Note:

**INSERT ORDER WITH PAYMENT (IOWP).*

For your reference the following table contains the parameters from INSERT ORDER WITH PAYMENT. The fields used for fraud screening are listed; this does not imply that all the other fields are irrelevant. See INSERT ORDER WITH PAYMENT in the API section to refer the fields that are used and required. Since the fraud screening service applies to credit cards only, the fields regarding this payment method are listed.

Note:

The third party Fraud screening service has different field lengths than WebCollect, when using this service it is important to refer to items in bold in the following table for deviating field lengths.

The data submitted in the Payment section is leading for Fraud service and will always over rule the order data.

TABLE 159. Fields for Fraud Screening service with specific Field Lengths

Key	Type	Req	Remarks
META		R	
MERCHANTID	N10	R	GlobalCollect concatenates MERCHANTID (N10) and ATTEMPTID (N5) to use as a reference for the fraud screening.
IPADDRESS	AN32	R	This field is only used if the merchant use the CustomerLink interface.

Key	Type	Req	Remarks
ENDMETA		R	
PARAMS		R	
ORDER		R	
ORDERID	N10	R	GlobalCollect concatenates ORDERID (N10) and EFFORTID (N5) to create a unique ID for each fraud screening.
IPADDRESSCUSTOMER	AN32	R	This field is only used if the customer uses the Merchant Link interface and the PAYMENT. CUSTOMERIPADDRESS is empty.
CUSTOMERID	AN15	O	
FIRSTNAME	AN15	O	The value of this field is used, when the parameter with the same name is empty in the payment part of the request.
PREFIXSURNAME	AN15	O	The value of this field is used, when the parameter with the same name is empty in the payment part of the request.
SURNAME	AN30	O	The value of this field is used, when the parameter with the same name is empty in the payment part of the request. GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
STREET	AN30	O	The value of this field is used, when the parameter with the same name is empty in the payment part of the request. GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
HOUSENUMBER	AN15	O	The value of this field is used, when the parameter with the same name is empty in the payment part of the request.
ADDITIONALADDRESSINFO	AN30	O	The value of this field is used, when the parameter with the same name is empty in the payment part of the request. GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
ZIP	AN9	R	A different field length is used for fraud screening. The value of this field is used, when the parameter with the same name is empty in the payment part of the request.
CITY	AN20	O	The value of this field is used, when the parameter with the same name is empty in the payment part of the request. GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
STATE	AN2	O	The value of this field is used, when the parameter with the same name is empty in the payment part of the request. Abbreviation should be used i.e. NY instead of New York
SHIPPINGFIRSTNAME	AN15	O	
SHIPPINGPREFIXSURNAME	AN15	O	
SHIPPINGSURNAME	AN30	O	GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
SHIPPINGSTREET	AN30	O	GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
SHIPPINGHOUSENUMBER	AN15	O	

Key	Type	Req	Remarks
SHIPPINGADDITIONALADDRESSINFO	AN30	O	GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
SHIPPINGZIP	AN9	R	A different field length is used for fraud screening.
SHIPPINGCITY	AN20	O	A different field length is used for fraud screening. GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
SHIPPINGSTATE	AN2	O	Abbreviation should be used i.e. NY instead of New York
SHIPPINGCOUNTRYCODE	AN2	O	
EMAIL	AN45	O	GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
PHONENUMBER	AN12	O	A different field length is used for fraud screening. GlobalCollect removes all non digits.
BIRTHDATE	N8	O	
ENDORDER		R	
PAYMENT		R	
AMOUNT	N7	R	GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
CURRENCYCODE	AN3	R	
COUNTRYCODE	AN2	R	
EXPIRYDATE	N4	R	
CREDITCARDNUMBER	N19	R	
ISSUENUMBER	N2	O	Relevant for certain Switch and Solo cards
CVV	N3/N4	O	
CVVINDICATOR	N1	O	
FIRSTNAME	AN15	O	If this field is left empty the relevant field from the ORDER part of the request is used instead.
PREFIXSURNAME	AN15	O	If this field is left empty the relevant field from the ORDER part of the request is used instead.
SURNAME	AN30	O	If this field is left empty the relevant field from the ORDER part of the request is used instead. GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
STREET	AN30	O	If this field is left empty the relevant field from the ORDER part of the request is used instead. GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
HOUSENUMBER	AN15	O	If this field is left empty the relevant field from the ORDER part of the request is used instead.
ADDITIONALADDRESSINFO	AN30	O	If this field is left empty the relevant field from the ORDER part of the request is used instead. GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.

Key	Type	Req	Remarks
ZIP	AN9	R	A different field length is used for fraud screening. If this field is left empty the relevant field from the ORDER part of the request is used instead.
CITY	AN20	O	If this field is left empty the relevant field from the ORDER part of the request is used instead. GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
STATE	AN2	O	If this field is left empty the relevant field from the ORDER part of the request is used instead. Abbreviation should be used i.e. NY instead of New York
CUSTOMERIPADDRESS	AN32	O	If this field is empty and the merchant is using the Merchant Link interface than the ORDER. IPADDRESSCUSTOMER is used instead.
PHONENUMBER	AN12	O	A different field length is used for fraud screening. If this field is left empty the relevant field from the ORDER part of the request is used instead. GlobalCollect removes all non digits.
EMAIL	AN45	O	If this field is left empty the relevant field from the ORDER part of the request is used instead. GlobalCollect truncates the value in cases where it exceeds the desired length but is still within the regular limits of the Insert Order With Payment request.
BIRTHDATE	N8	O	If this field is left empty the relevant field from the ORDER part of the request is used instead.
ENDPAYMENT		R	
PARAMS		R	

Appendix N. Overview of AVS Descriptions

AVS description

When using AVS verification the result codes which can be reported by GlobalCollect are as follows:

- A = Address (Street) matches, Zip does not.
- B = Street address match for international transactions. Postal code not verified due to incompatible formats.
- C = Street address and postal code not verified for international transaction due to incompatible formats.
- D = Street address and postal codes match for international transaction.
- E = AVS Error.
- F = Address does match and five digit ZIP code does match (UK only).
- G = Address information is unavailable; international transaction; non-AVS participant.
- I = Address information not verified for international transaction.
- M = Street address and postal codes match for international transaction.
- N = No Match on Address (Street) or Zip.
- P = Postal codes match for international transaction. Street address not verified due to incompatible formats.
- R = Retry, System unavailable or Timed out.
- S = Service not supported by issuer.
- U = Address information is unavailable.
- W = 9 digit Zip matches, Address (Street) does not.
- X = Exact AVS Match.
- Y = Address (Street) and 5 digit Zip match.
- Z = 5 digit Zip matches, Address (Street) does not.
- 0 = No service available.

Appendix O. Overview of CVV Descriptions

CVV description

When using CVV verification the result codes that can be reported by GlobalCollect are as follows:

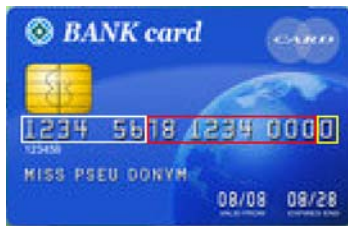
M	=	CVV check performed and valid value.
N	=	CVV checked and no match.
P	=	CVV check not performed, not requested
S	=	Card holder claims no CVV-code on card, issuer states CVV-code should be on card.
U	=	Issuer not certified for CVV2.
Y	=	Server provider did not respond.
0	=	No service available.

Appendix P. Luhn Check

What is the Luhn check or Mod.10 algorithm?

The Luhn check or Mod.10 algorithm is a simple checksum formula, which can be used to validate credit card numbers. GlobalCollect merchants can apply this check in advance to reduce the number of failed orders with the error message DOES NOT PASS LUHNCHECK.

To generate a credit card number



To verify if a credit card number is valid or not, first we need to know how a credit card number is generated.

The first 6 digits (framed with a white rectangle) are known as the issuer identifier number.

The 9 digits in the middle are the account number (Marked in a red rectangle).

The last digit is known as the check digit, which is generated to satisfy a certain condition called the Luhn or Mod 10 check. (Marked in a yellow rectangle).

Note:

All credit cards have a 16 digit card number length. The length depends on the issuer, for example; Amex issues credit cards with 15 digits, the account numbers in this case are 8 digits long.

Luhn check calculation example:

For a 16 digit credit card number, the Luhn check can be described as follows:

Using a random credit card number, for example: 4408 0412 3456 7890. Set this number up as your first row:

4	4	0	8	0	4	1	2	3	4	5	6	7	8	9	0
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

1. The second step is to multiply by two the value of every alternate digit from right to left beginning with the penultimate (which in our example is 9) thus always leaving the 'check digit' the last number unchanged.

4	4	0	8	0	4	1	2	3	4	5	6	7	8	9	0
4x2=8	4	0x2=0	8	0x2=0	4	1x2=2	2	3x2=6	4	5x2=10	6	7x2=14	8	9x2=18	0

2. Results need to be a value of 10 or less. In the cases where you have a result of more than 10, you will always need to subtract 9.

4	4	0	8	0	4	1	2	3	4	5	6	7	8	9	0
4x2=8	4	0x2=0	8	0x2=0	4	1x2=2	2	3x2=6	4	5x2=10	6	7x2=14	8	9x2=18	0

8	4	0	8	0	4	2	2	6	4	10-9=1	6	14-9=5	8	18-9=9	0
---	---	---	---	---	---	---	---	---	---	--------	---	--------	---	--------	---

3. Now you have all digits with a value less than 10 again as shown in the fourth row.

4	4	0	8	0	4	1	2	3	4	5	6	7	8	9	0
4x2=8	4	0x2=0	8	0x2=0	4	1x2=2	2	3x2=6	4	5x2=10	6	7x2=14	8	9x2=18	0
8	4	0	8	0	4	2	2	6	4	10-9=1	6	14-9=5	8	18-9=9	0
8	4	0	8	0	4	2	2	6	4	1	6	5	8	9	0

4. Add the entire fourth row together. The result in this example is 67 which is not a multiple of 10. All valid cards must have a total which is a multiple of 10, if this is not the case then you can determine the card has an invalid number.

Note:

Due to PCI compliancy, Global Collect does not display valid credit card numbers.