Technical Specification
SOFORT Banking

(DEB.001)

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1. General

This document details how to achieve a SOFORT Banking payment through the use of the TargetPay API (technical connection). This requires technical knowledge on your part. Should you lack such knowledge and in case you do not have a programmer at your disposal, please consult the ready-to-use modules.

1.1 Introductory remark

We have developed a couple of sample classes for PHP 5 (and up), allowing for a smooth integration of all TargetPay payment methods into your website. All you have to do is download the files onto your server from the following link:

1.2 Api use in a nutshell

Paying with SOFORT Banking works as follows:

1. Hail a TargetPay URL with all payment characteristics. TargetPay returns the link for the online banking set of SOFORT Banking.
2. Select the country and bank on SOFORT Banking and complete the transfer. You are redirected to your website after the transfer is processed.
3. Our system informs you if your payment was successful in case you are using the push model. In case you are using the pull model, please check the status of the payment on Targetpay.com (see 'kopje' 5).
4. A successful payment means you are servicing the visitor of your website correctly. PLEASE NOTE: SOFORT is a transfer system. This means that the payment is not final until the amount is in your bank account. Normally this will be final within 3 working days and can be checked in our online system. Do not send out products/provide services to consumers before you are certain the amounts are in your bank account.

1.3 TESTING WITHOUT PAYING

State the parameter test=1 under the check function from paragraph 4.1 to test the order processing. This setting cancels the bank transaction and still returns a 000000 OK status to the status control. Do not forget to remove the parameter before the website goes live.

1.4 E-mail notifications

For receiving e-mail notifications of every activated transer, go to the Sub accounts/lay-outs screen and change the according layout code. State the e-mail address and payment type at the bottom of the screen.

PLEASE NOTE: Upon receiving an e-mail, check the order details.

2. Requesting a link for internet banking

2.1 Hailing

The link can be requested by hailing https://www.targetpay.com/directebanking/start through HTTP GET or HTTP POST.

With parameters:

Variabele	Description	Format	Mandatory
rtlo	Layoutcode / Subaccount	Numeric	Yes
description	Description	Numeric	Yes
amount	Amount in Euro cents	Alphanumeric	Yes
country	Country code	Numeric	Yes
type	Type	Alphanumeric	Yes
userip	Client IP address	Alphanumeric	Yes
lang	Language	Alphanumeric	No
returnurl	Return URL	Alphanumeric	Yes
reporturl	Rapporteer naar URL	Alphanumeric	No

Explanation:

Variabele	Toelichting
rtlo	The layout code the payment must be charged to. See sub accounts.
description	Order number/description of your service/product. This field is preceded by the transaction number in the following format: trxid.uwDescription. This field together with the TargetMedia transaction number and the following dot can be max 27 characters. Please note: This field is stated on the first line of the consumers's bank transcript. The second line states the company name or, in case no company name is available, the name of the contact person for your account.
amount	The charged amount in euro cents. Allowed values: minimum 10, maximum 500000. € 0,10 - € 5.000.
country	ISO code of the country where you wish to use Sofort Banking. The following countries are supported: • Germany (49) • Austria (43) • Switzerland (41) • Belgium (32) • Italy (39) Make sure to state the number without brackets, not the text.
type	ID for the type of service you provide. The choices are: • Physical products: for exmaple – web store, adult & non-adult (1) • Digital: for example – download, paid admittance, non-adult (2) • Digital: for example - download, paid admittance, adult (3) Make sure to state the number without brackets, not the text.
userip	Client IP address.

Variabele	Toelichting

lang	Language the SOFORT Banking payment environment must be shown in. The choices are:
	   • NL
	   • EN
	   • DE

returnurl	URL the visitor is referred to after payment

reporturl	The reporting url hails your server following payment. 3 parameters are added:
	      trxid stating the order number
	      rtlo stating the layout code
	      result code stating the status from 5.2
	For example: the reporting url 'www.test.nl/report' results into a POST to http://www.test.nl/report. Please note: do not confuse the reporting url with the return url. Your visitor will be shown the reporting url, this takes place 'under water'. Furthermore, reporting urls are only created for successful, annulled and expired transactions.

2.2 Result codes

You will receive the following result following the successful creation of a payment:
<statuscode><spatie><transactieId><pipe><url>

<statuscode>   invocation status code
<transactieId>   transaction ID
<url>   url the visitor is transferred to

000000 30626804185492|https://www.directebanking.com/payment/start?
user_id=56123&project_id=512311&sender_holder=&sender_account_number=
&sender_bank_code=&sender_country_id=&amount=1.00&currency_id=EUR
&reason_1=Betaling+voor&reason_2=orderID&user_variable_0=11
&user_variable_1=&user_variable_2=&user_variable_3=&user_variable_4=
&user_variable_5=&hash=0d4ac7d721f369693e5d14b7bd65104c42834e65

Visitors can now be redirected to returned url, for example with a http 302 response.

One of the following error codes is returned in case of an error:

Result code	Description
TP0001 No layoutcode specified	Rtlo parameter is empty.
TP0002 Amount too low	Amount is too low (minimaal 0,10 euro)
TP0003 Amount too high	Amount is too high (maximaal 5.000 euro)
TP0004 Invalid or no return URL	returnurl parameter does not contain a valid URL
TP0006 Invalid or no description	description parameter is empty
TP0007 Invalid or no country	Country parameter is empty
TP0008 Country not supported for DIRECTebanking	Illegal country code
TP0009 Invalid or no user IP given	Invalid or no user IP given
TP0010 Invalid or no amount	Invalid or no amount
TP0011 Report URL is invalid	Report URL is invalid
TP0012 Invalid or no type given	Invalid or no type given
TP0016 Account disabled.	Account is not approved for Bank payments
TP999 Layoutcode expected, customer number given. Please use your correct layoutcode.	Rtlo parameter contains a cliënt number
TP9999 Forbidden. Your account is blocked from using DIRECTebanking. Contact TargetPay.	Account is blocked due to technical or compliance issues

Check if the parameters were copied correctly from the documentation in case of errors. Contact TargetPay if this the case and state the hail and error message.

3. Client referral

The client is referred to your website after finishing paying with internet banking or when he clicks on 'cancel' during the process, specifically to the return url. The extra parameters 'trxid'and 'rtlo'containing the transaction id and layout code are added. These match the transaction id and layout code of the previous step.

4. Status request (Pull model)

When the visitor is referred back to your website you can hail TargetPay to see if the transfer was prepared.

https://www.targetpay.com/directebanking/check

Parameters:

Varaible	Name	Format	Obligatory
rtlo	Layoutcode	Numeric	Yes
trxid	Transactie ID	Numeric	Yes
once	'Reeds ingewisseld' melding?	0 or 1	No
test	test call?	0 or 1	No

Parameter omschrijving:

Variabele	Description
rtlo	Layoutcode (same value as given under 5.1)
trxid	Transactie ID, returned in the previous step (16 tekens)
once	an okay status will be returned only once if once=1 is filled out. if the above mentioned url is hailed with the same transaction id again the error message TP0014 already checked is returned. an okay status will always be returned once=0 is filled out.

4.1 Result codes

The following result is returned when the transfer is successfully prepared:

000000 OK

Als de betaling nog niet is afgerond of de transactie is niet bekend:

Result codes	Description
TP0010 Transaction not finished yet, try again later	Transactiestatus nog open de consument is nog bezig met betalen
TP0011 Transaction canceled	Transactie geannuleerd
TP0012 Transaction expired (max. 1 hour)	Transactie is verlopen
TP0014 Already checked	already checked if once=1 is given
TP0020 No layoutcode specified	Rtlo parameter is empty
TP0021 No transactionID specified	Trxid parameter is empty
TP0022 No transaction with this ID found	No transaction ID is found
TP0023 Layoutcode does not match this transaction	Dit transactienummer heft een andere rtlo code

5. Status reports (Push model)

5.1 Callback

Transactions that have been given the parameter "reporturl" will be hailed on this url in the following cases:

1. The transaction was successfully completed

2. The transaction was cancelled by the end user

3. The transaction was open too long and expired

Your stated report url will be hailed through HTTP POST with the following parameters:

1. trxid - the transaction number that was created in the hail as described in 2.1
2. rtlo – the layout code that was included in the hail as described in 2.1
3. status – the transaction status. This status can be "success", "failed", "cancelled" or "expired".