

SOFORT Banking (new API) Integration Sheet

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This document describes the integration relevant functionalities of SOFORT Banking connector and how to integrate it in your shop.

Type of Connector

Online Transfer

Sync/Async Processing

The payment processing works in asynchronous mode.

Supported Functions

Payment Methods

Online Transfer (OT)

Payment Types

PA, RC, RF

Transaction Currencies and Countries

Countries: DE, AT, CH, GB, ES, FR, HU, IT, NL, PL, UK, CZ, SK

Currencies: EUR, GBP, PLN, CHF, HUF

How does it work

Workflow

Step 1: Shopper selects SOFORT Banking as payment method at checkout.



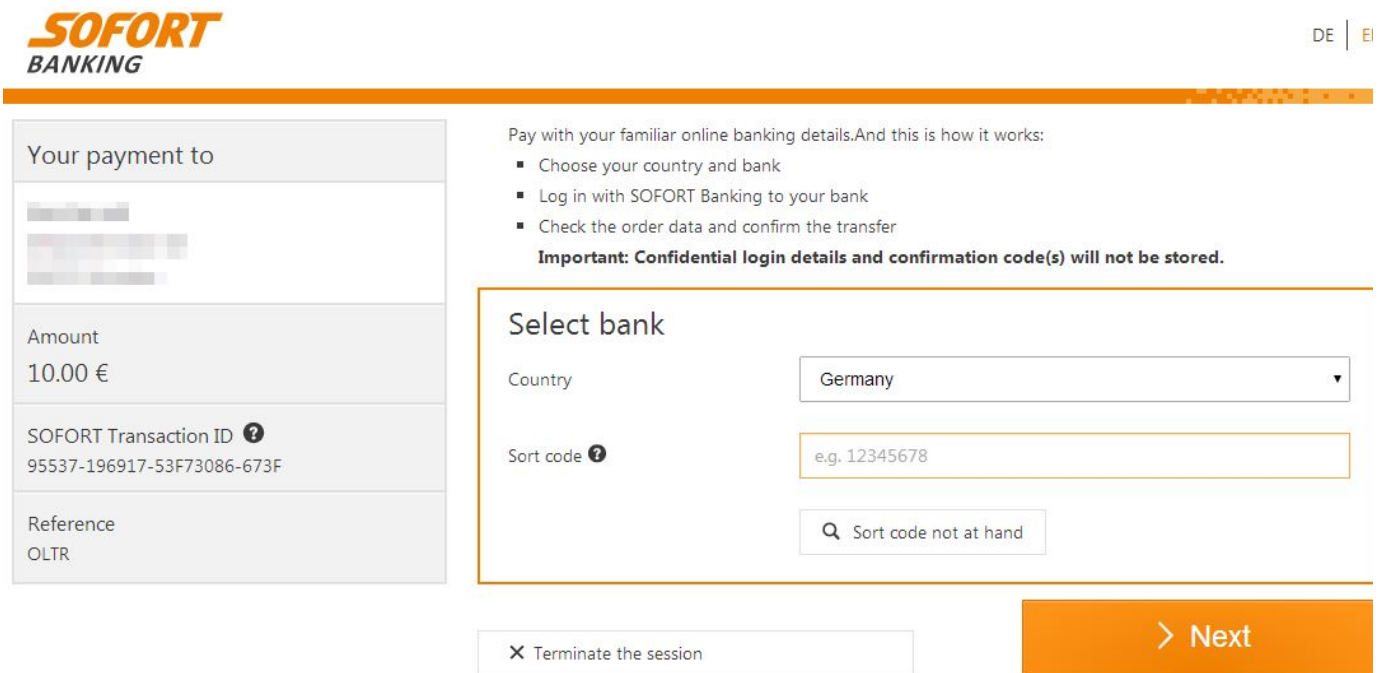
SOFORT
ÜBERWEISUNG

Country: Deutschland

Pay now

Step 2: Merchant sends the request to the PSP system which redirects to SOFORT Banking.

Step 3: Shopper chooses his country and enters the sort code.



SOFORT
BANKING

DE | EN

Your payment to

Amount
10.00 €

SOFORT Transaction ID ⓘ
95537-196917-53F73086-673F

Reference
OLTR

Pay with your familiar online banking details. And this is how it works:

- Choose your country and bank
- Log in with SOFORT Banking to your bank
- Check the order data and confirm the transfer

Important: Confidential login details and confirmation code(s) will not be stored.

Select bank

Country: Germany


Sort code ⓘ
e.g. 12345678

Sort code not at hand

× Terminate the session

> Next

Step 4: Shopper enters his/her account number and PIN.

Your payment to

Amount 10.00 €
SOFORT Transaction ID ⓘ 95537-196917-53F73086-673F
Reference OLTR

Log in with your familiar online banking details.

- After entering your login details, we check whether your account covers the amount to be transferred (verification of sufficient funds) and whether any SOFORT Banking transactions you issued from your account in the last 30 days, if applicable, were successful.

Demo Bank

Test bank Germany. No transaction will be executed.

Please use any data to sign in on the next page.

Account number

PIN

Please ensure you enter your PIN for online banking and not the PIN of your EC/Maestro card.

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 Change country and bank

 Terminate the session

> Next

Step 5: Shopper chooses an account (in case if multiple accounts are identified)

Your payment to



Amount
10.00 €

SOFORT Transaction ID ⓘ
95537-196917-53F73086-673F

Reference
OLTR

Several accounts have been identified which allow credit transfer. Please specify from which account you are transferring the money.

Account selection

Account selection

- 23456789 - Girokonto (Max Mustermann)
- 2345678902 - Girokonto (Musterman, Petra)
- 12345678 - Girokonto (Warnecke Hans-Gerd)
- 1234567899 - Girokonto (Maria & Josef Warnecke)
- 112233 - Girokonto (Jürgen Mustermann)



Our [Privacy policy](#) app

Change country and bank

Terminate the session

> Next

Step 6: Shopper enters the confirmation code.

Your payment to

Amount 10.00 €
SOFORT Transaction ID  95537-196917-53F73086-673F
Reference OLTR

Please check that the payment details are correct and authorise the transaction.




- SOFORT Banking supports all common methods of confirmation.

Transaction confirmation

Please type 12345 **12345**

Payment to	Testkonto Inhaber
IBAN	DE7170050000001234XXXX
Recipient bank	Bayerische Landesbank, München (BYLADEMMXXX)

Our [Privacy policy](#) applies

-  Change country and bank
-  Change the payment bank account
-  Terminate the session

[> Next](#)


Step 7: SOFORT Banking shows the details of the payment and the success message. There is an option in the SOFORT Banking account settings, where this step can be turned off. In this case the shopper is redirected immediately back to the merchant. Otherwise, the shopper clicks the 'Back to the provider button' and gets redirected.

✓ Your SOFORT Banking transaction has been successfully completed.

Thank you for choosing SOFORT Banking. The online merchant will receive a confirmation of the transaction and can process your order immediately.

Payment Confirmation

Details	Amount	10.00 EUR
	Reference	OLTR
	Date	08/22/2014
	SOFORT Transaction ID	95537-196917-53F73086-673F
Payment to	Payee	Testkonto Inhaber
	Bank name	Bayerische Landesbank, München
	IBAN	DE7170050000001234XXXX
	BIC	BYLADEMMXXX
Country	Germany	
Payment from	Account holder	Max Mustermann
	Bank name	Demo Bank
	IBAN	DE06000000000023456789
	BIC	SFRTDE20XXX
Country	Germany	

 Print this page

 Back to the provider

Step 8: PSP system updates the transaction status.

Step 9: PSP sends the result of the transaction to the Merchant.

Step 10: Merchant redirects the shopper to the final shop page.

Shop Integration

COPYandPAY

The COPYandPAY form will look like this:



Country

Deutschland

Pay now

Server-to-Server

Request

> Expand

```
authentication.userId=8a8294174b7ecb28014b9699220015cc
&authentication.password=sy6KJsT8
&authentication.entityId=8a8294174b7ecb28014b9699a3cf15d1
&amount=50.99
&currency=EUR
&paymentBrand=SOFORTUEBERWEISUNG
&paymentType=PA
&bankAccount.country=AT
&shopperResultUrl=https://docs.opowa.com
```

source

Response

> Expand

```
{
  "id": "8a8294494bc0c60c014bc12efa4230cf",
  "paymentType": "DB",
  "amount": "1.00",
  "currency": "EUR",
  "result": {
    "code": "000.200.000",
    "description": "transaction pending"
  },
  "redirect": {
    "url":
"https://test.ppipe.net/connectors/demo/ideal/simulator/paymentSimulation.ftl;jsession
id=1DBB2721285FB7B01D08AE12046742EF.sbg-vm-con01",
    "parameters": []
  },
  "buildNumber": "20150225-135344.r181249.opp-tags-20150225_stage",
  "timestamp": "2015-02-25 14:40:56+0000",
  "ndc": "25f2087469894a60b6e3be7f7021b589"
}
```

source

Testing

Test Data

IBAN / Account number	BIC / Bank code	Applicable for Country
DE11888888889999999999	SFRTDE20XXX	DE
9999999999	88888888	DE
001123456712	999	BE
9999999999	00000	any

Specials

Mandatory Fields

Parameter Name	Value	Description
Account country	DE/AT/CH/GB/ES/FR/HU/IT/NL/PL/UK/CZ/SK	Country code of the shoppers bank account country Required for XML, WPF and POST integrations

Special Criterions

Parameter Name	Description
sb_customer_protection	Set to '1' to turn on Buyer protection functionality Please note that this feature should only be used if the additional SOFORT Banking feature "buyer protection" has been agreed between merchant and SOFORT Banking.

Recurring

Recurring is possible when it is combined with direct debit payments. That means the initial transaction is a payment via SOFORT Banking. All future payments can be executed as direct debit transactions which are based on the shopper's bank data from the initial SOFORT Banking payment.

For further details please get in touch with your PSP.

Please contact the technical support for more details about this workflow and if it requires the activation of the conversion mechanism.

Descriptor

Supported

Length	Visible on merchant's statement	Visible on shopper's statement	Rrestrictions
27	Yes	Yes	'0-9', 'a-z', 'A-Z', ',', '+', '!', ' ', '!'

Response Scenarios

The most common response scenarios are as follows:

Transaction Type	Transaction Status	Transaction Return Code	Description
OT.PA + OT.RC	ACK	000.000.000 / Transaction succeeded Please note that the payment can only be considered completed with a successful OT.RC transaction.	SOFORT Banking has responded either with 'success', 'pending' or 'untraceable'. That means, the SOFORT Banking payment workflow has been completed successfully. For the SOFORT Banking responses 'pending' or 'untraceable' it might happen that a status update is received later on. The following workflows apply for those cases: <ul style="list-style-type: none"> Update notification with status 'received' (success): no impact since the transaction status is already successful Update notification with status 'loss' or some error: an alert is triggered in the system. Our support will notify you via Email or phone and advise on the required action. Please note that this scenario rarely occurs.
OT.PA	NOK	800.100.156 / transaction declined (format error)	Some transaction parameters do not comply to the format requirements from SOFORT Banking, e.g. the Descriptor contains a character that is not allowed. Please check the connector details tab within the transaction details for further details about the error.
OT.RC	NOK	800.100.152 / transaction declined by authorization system	The transaction was declined by SOFORT Banking because the money couldn't be debited from the shopper's account.
OT.RF	ACK	000.000.000 / transaction succeeded	The money has been refunded.

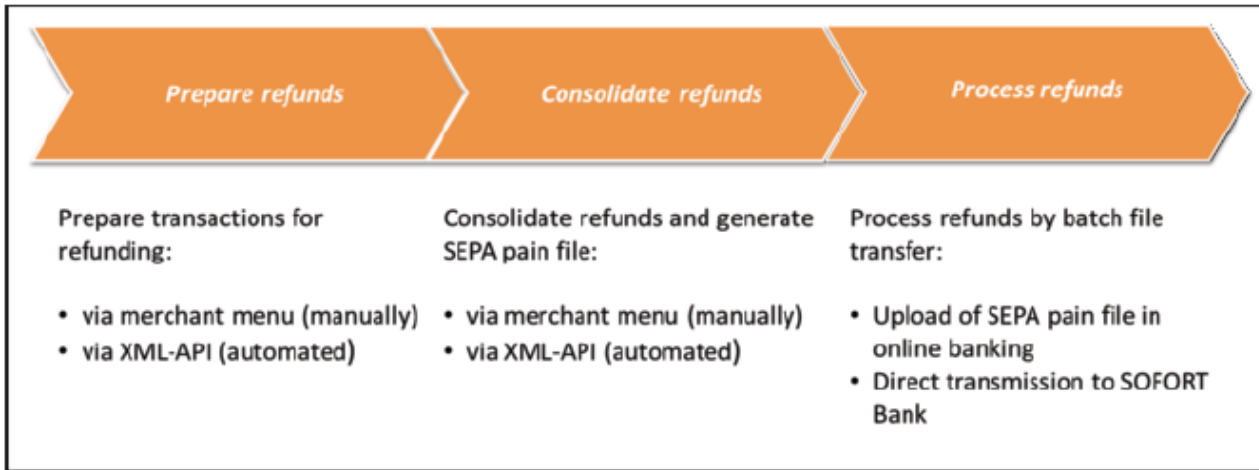
Refunds

Supported

SOFORT Banking supports three Refund workflows, depending if the merchant has a German bank account or not. Two of them require a merchant bank account based in Germany, the third one works for every other bank accounts (see details in table below).

Options	Applicable for merchant bank account country	Applicable for merchant bank	Refund type on SOFORT Banking side	Description
1	Germany	Deutsche Handelsbank	Fully automated: <ul style="list-style-type: none"> Prepare, consolidate, process Refunds 	The merchant requires an additional contract with SOFORT Banking. The PSP system submits Refunds to SOFORT Banking where they are automatically submitted to the merchant's bank for processing.
2	Germany	Deutsche Handelsbank or any other bank	Partially automated: <ul style="list-style-type: none"> Prepare and consolidate Refunds 	The PSP system submits Refunds to SOFORT Banking where they are consolidated in a SEPA pain file. The merchant can log-in to the SOFORT Banking interface, download the SEPA pain file with the Refunds and upload it to his bank. Alternatively, the pain files can be collected directly from the Refund transaction response and uploaded it afterwards to this his banking interface.
3	Any other country	Any other bank	Manual: <ul style="list-style-type: none"> Prepare Refunds 	The PSP system submits Refunds to SOFORT Banking. Based on the transaction details either in the PSP system or in the SOFORT backend the merchant can Refund the money back to the shopper's bank account using his regular banking interface, e.g. the online banking interface of his bank.

Overview of SOFORT Banking Refund states:



AVS/CVV-Validation

Not applicable

Reconciliation Chargeback / Backchannel Handling

Not applicable

SOFORT Banking styling guidelines

Please have a look at the general guidelines from SOFORT Banking how to display their payment method, logos, banners and texts: <https://images.sofort.com/de/su/ad-material-pack.zip>

Relates pages:

- [SOFORT Banking \(new API\) Project Setup \(Documentation\)](#)
- [SOFORT Banking \(new API\) Integration Sheet \(Documentation\)](#)
- [SOFORT Banking: Migration Guide for the New SOFORT Gateway API \(PSP\) \(Documentation\)](#)
- [SOFORT Banking: Migration Guide for the New SOFORT Gateway API \(Documentation\)](#)
- [SOFORT Banking \(new API\) Configuration Sheet \(PSP\) \(Documentation\)](#)
- [iDEAL via SOFORT AG Integration Sheet \(Documentation\)](#)
- [iDEAL via SOFORT AG Configuration Sheet \(PSP\) \(Documentation\)](#)
- [iDEAL via SOFORT AG Project Setup \(Documentation\)](#)