

Implementation manual

MultiSafepay Accept Direct

Introduction

MultiSafepay is both a Payment Service Provider and an e-wallet.

The platform is a wallet-system where merchants and costumers are able to transfer money to their account and mutual to each other.

To easily accept MultiSafepay in your web shop we have developed an Accept Direct manual by which you are able to accept all payment methods (credit cards, iDeal, bank transfers, Mister Cash) from the start.

Payment proces

The MultiSafepay payment process is described as follows.

The blue fields indicates the interaction between the web shop and the user. The grey fields take place under water, the user is not aware of this.

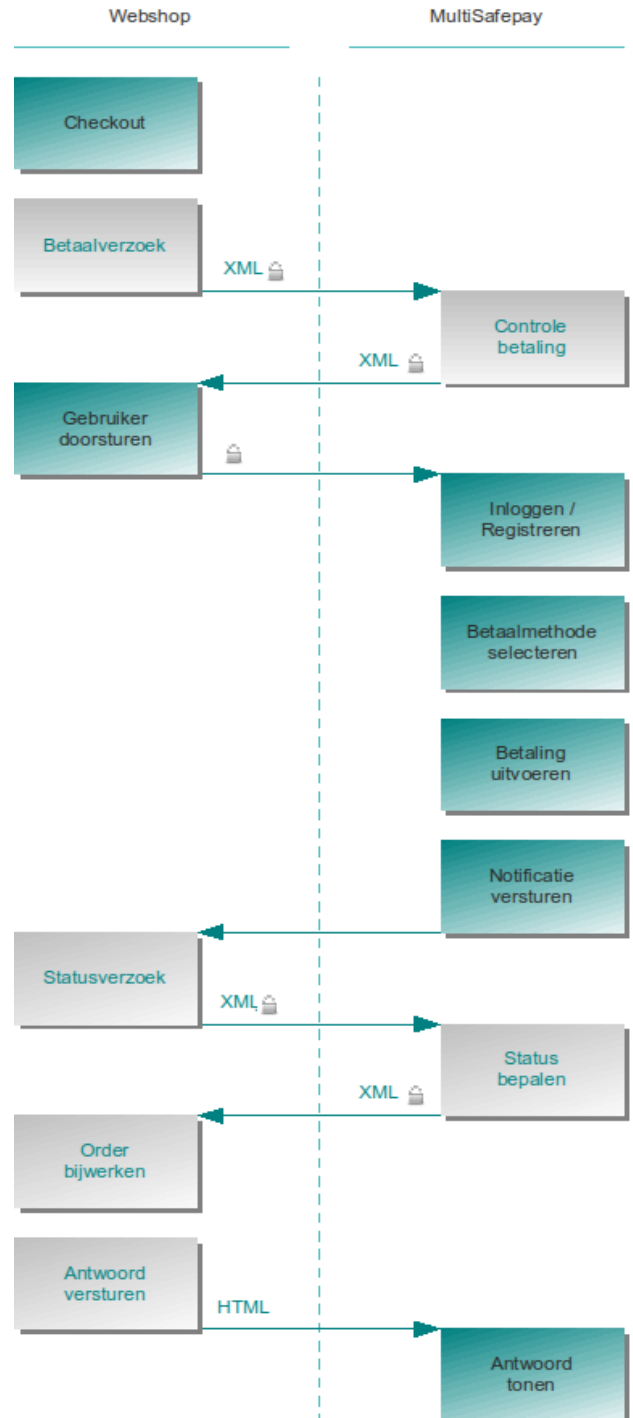
As soon as the user implicates he is ready for a payment, the web shop sends a notification to MultiSafepay with all the needed information. We verify this information and the answer contains the address of the payment page.

The web shop refers the user to the payment page. The user chooses the way to pay and fills out the missing information. The user finalizes the payment and MultiSafepay sends a notification to the web shop.

At last the website will request the status of the payment, modifies the order and sends a HTML message, meant for the user, back as an answer to the notification.

Security

All communication initialized by the web shop takes place through a secure connection. Only the notifications initialized by MultiSafepay can not be guaranteed 100% secure. For this reason there will not be send sensitive information in this notification.



Prior to the implementation

Before you get started with the implementation of MultiSafepay into your website you should first add your website in the MultiSafepay account.

Log into the MultiSafepay account and select 'Sites'.

MultiSafepay Payment 2.0

49cent

Geen maandelijkse vaste kosten!
Binnen 1 uur alle betaalmethoden accepteren!

Deutsch Español Français English Nederlands

Thursday, July 30, 2009 Last login: July 29, 2009

Balance	
EUR	
Available	496.30
Incoming	0.00
Outgoing	0.00

Account	
Account Summary Fund Pay-Out Manual Transfer Email Payment link Logout	
Management	
All Transactions Search Transactions Transaction Reports Offline Actions Accountant Export	
Settings	
Sites Payment Page Templates Auto Pay-Out Payment Methods E-mail Address Phone Numbers Password	

Account Summary			
Pending Transactions			
Date	From/To	Description	Amount
2009-07-10		Storten: iDeal	EUR 1.00
2009-07-09		Storten: iDeal	EUR 1.00
2009-07-06		Storten: Directbanking	EUR 1.00
Cancelled Transactions			
Date	From/To	Description	Amount
2009-07-07		Storten: iDeal	EUR 2.00
Completed Transactions			
Date	From/To	Description	Amount
2009-07-17		Storten: iDeal	EUR 21.00
2009-07-17		Storten: iDeal	EUR 1.00

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To add a website to your account, you'll have to supply the following details:

- **Description:** The name of the webshop as shown in a transaction.
- **Base URL:** The URL of your website / webshop
- **Category:** The category of your website.
- **Return URL:** The URL which MultiSafepay uses to update the status of your order. When using a shopmodule this URL can be found in the implementation manual.
- **Activate Now:** Check if your website is 'live'.
- **Enable PrivatePay:** With the function Private Pay, it is possible for your customers to pay anonymously. MultiSafepay ensures your client that you do not receive any personal data of them. Ofcourse this is only possible if you do not sell physical products.
- **Enable Second Chance:** It is very disappointing when a customer started a transaction but doesn't finish it and leaves your webshop without actually paying for the order. By using the Second Chance feature, MultiSafepay will automatically send a payment link by e-mail to your customer, so that the transaction can be completed any other time.
- **Portal description:** Here you can fill out a description which we will show together with your shop name in our portal if you wish.
- **Display in Portal:** Here you can indicate whether you want your shop to be shown in the MultiSafepay portal.
- **QShops Keurmerk:** Here you can indicate whether the QShops Keurmerk is

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Phone 020-8500500 Fax 020-8500501 P.O. box Postbus 37159 1030 AD Amsterdam Website www.multisafepay.com

- awarded to your shop.
- Thuiswinkel Waarborg: You can indicate whether the Thuiswinkel Waarborg is awarded to your webshop.
- AntiTrust Certificate: Here you can indicate whether the AntiTrust Certificate is awarded to your shop.

After you have entered this information, click on "Save." The website is now added to your account and two codes are being generated: the Site ID and Security Code. These codes (together with your Account ID) are needed to implement MultiSafepay in your webshop. NOTE: This Security Code is not the same as the Security Code to log in the MultiSafepay account.

Add new site

Description	<input type="text"/>
Base URL	<input type="text"/>
Category	<input type="text"/> ▼
Return URL	<input type="text"/>
Payment template	<input type="text"/> ▼

Activate Now

Enable PrivatePay

Enable SecondChance

Portal description

Display in portal

[QShops Keurmerk](#)

[Thuiswinkel Waarborg](#)

[AntiTrust Certificaat](#)

Transaction request

URL's

There are 2 area's available. For the test area you need a separate account

Live <https://api.multisafepay.com/ewx/>

Test <https://testapi.multisafepay.com/ewx/>

Payment request

By using a transaction request you can initialize a transaction at MultiSafepay. All needed values for this request will be given in an XML-document. This document has as root an element named **redirecttransaction**.

Please send the following information in this request:

- the information of your web shop in the **merchant**-element
- the information of your customer in the **customer**-element
- the information of the transaction in the **transaction**-element
- the signature in the **signature**-element

Each transaction request needs to be determined with a signature. This is generated by combining the values of the elements (in this order) **transaction/amount**, **transaction/currency**, **merchant/account**, **merchant/site_id** **transaction/id** and to generate a MD5-hash of this result.

For a complete list, please see the appendix 'Payment request'.

The MultiSafepay server executes the request and defines whether the payment was successfully processed in the result of the root-element of the answer.

Redirect

After approval of your transaction you can redirect the user to the MultiSafepay payment module with a HTTP redirect.

The address will be send in the answer to the payment request (if successful) and can be found in the transaction/payment URL-element.

Finalize transaction

Notification

MultiSafepay uses two different notification URL's. The first notification URL can be sent by the merchant in the XML while initializing a transaction <notification_url>. This URL will be called when the user finalizes a transaction.

The transaction-update notification URL needs to be adjusted when turning on the site. This will be called each time there is a status change.

MultiSafepay calls the URL as entered in the payment-URL element. With this request the transaction ID is being send in the GET-variable transactionid.

The merchant is responsible to call the status of the transaction. **A notification does not mean a transaction is successfully completed!** Use a status request to request the status of the transaction.

You can call the status of the cancelled transaction yourself by using a status request.

Status request

With a status request you are able to request the status of the payment at MultiSafepay. This request should be given in a XML-document. This document uses the element **status**.

Please send the following information in the request:

- the information of your web shop in the **merchant**-element
- the transaction ID in the **transaction/id**-element

The MultiSafepay server executes a check of the request and defines if the request was being confirmed. This can be found in the root-element of the answer.

For a complete list, please see the appendix 'Status request'.

The current status of the transaction can be found in the e-wallet/status-element. The values as displayed below are available;

- **completed**: successfully completed
- **initialized**: initialized, but not yet completed
- **uncleared**: initialized , but not yet cleared (credit cards)
- **void**: cancelled
- **declined**
- **refunded**
- **expired**

Remaining information with regards to the transaction can be found in the answer. The costumers information will not always be send with the answer.

See the appendix for additional information.

Answer for the costumers

After you have requested the status you can generate a message for the user (HTML) and redirect this as an answer to the notification. The HTML will be shown within the MultiSafepay payment application.

You could for example use this message to provide the user with a link to your web shop, or to provide additional instructions.

Transaction updates

Even if the status of a payment changes there will be a notification URL; this is a different URL and can be configured with the information of your website after you have been logged into the MultiSafepay website. With this request the transaction ID is being send in the GET-variable transactionid.

If you have correctly processed the notification you should answer the request with 'OK'. If the processing of the notification went wrong you should enter another answer instead of 'OK', use an error warning for example. The request will be repeated 3 times and the announcement will be logged.

Error detection

When an error occurs, this will be reported in an error-element. The result of the root-element will be located as error.

The error contains a code and a description of the error. The available codes can be found in the appendix 'result codes'.

Code 1017 can be used for the visitor of your website. A suggestion that can be displayed for your visitor is; 'Insufficient balance at your MultiSafepay-account'.

Test information

VISA

#4111111111111111 Correct
#4012888888881881 Incorrect reason invalid balance
#4012888888881882 Incorrect card number

MASTERCARD

#5105105105105100 Correct
#5555555555554444 Incorrect reason invalid balance

Bancontact/MisterCash

#6703000000000003

Giropay

Accountnumber: 123456
Bankcode: 44448888

iDeal

Select 'InternalIssuerSimulation' this will go through the transaction (the iDeal transaction will not be set as paid).

Example: Payment request Request

```
<?xml version="1.0" encoding="utf-8"?>
<redirecttransaction ua="custom-1.2">
  <merchant>
    <account>123456</account>
    <site_id>789</site_id>
    <site_secure_code>112233</site_secure_code>

    <notification_url>http://www.example.com/notify/</notification_url>
    <redirect_url>http://www.example.com/thanks/</redirect_url>
    <cancel_url>http://www.example.com/cancel/</cancel_url>
    <close_window>false</close_window>
  </merchant>
  <customer>
    <locale>nl_NL</locale>
    <ipaddress>1.2.3.4</ipaddress>
    <forwardedip></forwardedip>
    <firstname>First</firstname>
    <lastname>Last</lastname>
    <address1>Address</address1>
    <address2></address2>
    <houzenumber>123</houzenumber>
    <zipcode>12345</zipcode>
    <city>City</city>
    <state></state>
    <country>NL</country>
    <phone></phone>
    <email>example@example.com</email>
  </customer>
  <transaction>
    <id>ABCD1234</id>
    <currency>EUR</currency>
    <amount>1000</amount>
    <description>My Description</description>
    <var1></var1>
    <var2></var2>
    <var3></var3>
    <items>My Items</items>
    <manual>false</manual>
    <gateway></gateway>
  </transaction>
  <signature>652a5f2d94d384ba3fecad57c77586e1</signature>
</redirecttransaction>
```

Answer

```
<?xml version="1.0" encoding="UTF-8"?>
<redirecttransaction result="ok">
  <transaction>
    <id>ABCD1234</id>
    <payment_url>http://www.multisafepay.com/pay/...lang=en</payment
_url>
  </transaction>
```

Example: Status request

Request

```
<?xml version="1.0" encoding="UTF-8"?>
<status ua="custom-1.1">
  <merchant>
    <account>123456</account>
    <site_id>789</site_id>
    <site_secure_code>112233</site_secure_code>
  </merchant>
  <transaction>
    <id>ABCD1234</id>
  </transaction>
</status>
```

Answer

```
<?xml version="1.0" encoding="UTF-8"?>
<status result="ok">
  <ewallet>
    <id>12345</id>
    <status>completed</status>
    <created>20070723171623</created>
    <modified>20070903155907</modified>
  </ewallet>
  <customer>
    <currency>EUR</currency>
    <amount>1000</amount>
    <exchange_rate>1</exchange_rate>
    <firstname>First</firstname>
    <lastname>Last</lastname>
    <city>City</city>
    <state></state>
    <country>NL</country>
  </customer>
  <transaction>
    <id>ABCD1234</id>
    <currency>EUR</currency>
    <amount>1000</amount>
    <description>My Description</description>
    <var1></var1>
    <var2></var2>
    <var3></var3>
    <items>My Items</items>
  </transaction>
</status>
```

Select payment methods

By selecting different payment methods you can have your customer select how to pay. By using the *getgateway* functionality you can select which payment method will be available for the different countries.

You can send a payment method with the transaction XML in the gateway.

Request of the gateways

```
<?xml version="1.0" encoding="UTF-8"?>
<gateways ua="example-php-1.1">
  <merchant>
    <account>123456</account>
    <site_id>789</site_id>
  </merchant>
  <customer>
    <country>NL</country>
  </customer>
  <site_secure_code>112233</site_secure_code>
</gateways>
```

Answer

```
<?xml version="1.0" encoding="UTF-8"?>
<gateways result="ok">
  <gateways>
    <gateway>
      <id>IDEAL</id>
      <description>iDeal</description>
    </gateway>
    <gateway>
      <id>MASTERCARD</id>
      <description>MasterCard</description>
    </gateway>
    <gateway>
      <id>BANKTRANS</id>
      <description>Bank Transfer</description>
    </gateway>
    <gateway>
      <id>VISA</id>
      <description>Visa CreditCards</description>
    </gateway>
  </gateways>
</gateways>
```

Appendix: Field definitions (requests)

Element	Field	Value	Length	Description
transaction	id	Text	50	Transaction ID of merchant
transaction	currency	XYZ	3	Currency code, see appendix
transaction	amount	Numeriek		Amount (amount × 100)
transaction	description	Text	∞	Description
transaction	var1, var2, var3	Text	100	Fields free of use
transaction	items	Text	∞	Description (HTML)
transaction	manual	true / false		Check manual transaction
transaction	gateways	Text	50	Preselected Gateways. Request throught the gateways.
transaction	daysactive	Numerical		Duration time of payment link
merchant	account	Numerical		Account ID
merchant	site_id	Numerical		Site ID
merchant	site_secure_code	Numerical		Site Security Code
merchant	notification_url	Text	∞	Notification URL
merchant	cancel_url	Text	∞	Cancel URL
merchant	redirect_url	Text	∞	Redirect URL
merchant	close_window	true / false		Close window
customer	locale	<i>ab_CD</i>	5	Language (ISO 639) and country (ISO 3166)
customer	ipaddress	<i>n.n.n.n</i>		IP-address
customer	forwardedip	<i>n.n.n.n</i>		IP-address through proxy
customer	firstname	Text	25	Firstname
customer	lastname	Text	25	Lastname
customer	address1	Text	64	Address 1 (streetname)
customer	address2	Text	64	Address 2
customer	hounumber	Text	10	House number
customer	zipcode	Text	10	Zip code
customer	city	Text	50	City
customer	country	<i>AB</i>	2	Country (ISO 3166)
customer	phone	Text	25	Phone number
customer	email	Text	50	E-mail address
signature		Text	32	MD5 hash

Bold fields are compulsory when a request is initialized.

When **customer/country** is empty, we will fill in the country base on IP-address

customer/ipaddress and **customer/forwardedip**.

Appendix: Field definitions (answers)

Element	Field	Value	Lenght	Description
transaction	id	Text	50	Transaction ID of merchant
transaction	payment_url	Text	∞	Payment URL
customer	firstname	Text	25	Firstname (optional)
customer	lastname	Text	25	Lastname (optional)
customer	city	Text	50	City (optional)
customer	country	AB	2	Country(ISO 3166) (optional)
customer	currency	XYZ	3	Currencycode, see appendix
customer	amount	Numerical		Amount (amount × 100)
customer	exchange_rate	Effectively		Exchange rate
ewallet	id	Numerical		Intern transaction ID
ewallet	status	Text	15	Transaction status
ewallet	created	Date		Date of created transaction
ewallet	modified	Date		Date of modified transaction status
error	code	Numerical		Result code
error	description	Text	∞	Description of error

Appendix: Result codes

Code	Description	Element	Field
0000	OK		
1000	Invalid Berichttype onbekend		
1001	Invalid amount	transaction	amount
1002	Invalid currency	transaction	currency
1003	Invalid merchant Account ID	merchant	account
1004	Invalid merchant Site ID	merchant	site_id
1005	Invalid merchant Site Security Code	merchant	site_secure_code
1006	Invalid transaction ID	transaction	id
1007	Invalid IP-address	customer	ipaddress, forwardedip
1008	Invalid description	transaction	description
1009	<i>Reserved</i>		
1010	Invalid variable	transaction	var1, var2, var3
1011	Invalid customer Account ID		
1012	Invalid customer Security Code		
1013	Invalid signature	signature	
1014	Unspecified error		
1015	Unknown account		
1016	Missing information		
1017	Insufficient balance		
1018	<i>Reserved</i>		
1019	<i>Reserved</i>		
9999	Unknown error		

Appendix: Available currency

Code	Description
EUR	Euro
USD	U.S. Dollar <i>(Not available yet)</i>
GPB	British Pond <i>(Not available yet)</i>