Special remarks - PAYONE Secure Invoice

Notes

Availability by Country/Currency

Payment Type	Countries	Currency	B2C	B2B
Invoice	Germany Austria Switzerland	EUR	yes	yes

Functional Limitations and Additional Information

Right now there are certain limitations for PAYONE Secure Invoice that need to be taken into account during the implementation. All information that is relevant for the merchant is summarized here.

- Currently no support for increasing receivables with a debit request.
- Request preauthorization is only valid for 28 days.
- Processing only possible for EUR currency for Switzerland.
- Currently no support for refunds after start of encashment.
- To set up your merchant account for secure invoice, we need to configure **a new dedicated payment portal for this payment method**. Please make sure, that you send the dedicated portalid and key within your requests for clearingtype REC with subtype POV.
- Shipping address and invoice address must be same for a payment guarantee to be granted.

Shop-Plugins

In some shop systems, there is no dedicated switch for B2B/B2C transactions. To solve this, a transaction is flagged as B2B when the parameter company is filled. There is no further check, if the company name is correct.

Request "preauthorization"

During the preauthorization and authorization a risk check for the customer is performed. Depending on the result the customer qualifies or disqualifies from using this payment method. When the risk of payment default is deemed too high the transaction can't be insured and the customer is denied, yielding an error message and the status "ERROR".

Generally, the more customer data you send, the better the risk check can decide to give an insurance or not. Nonetheless, there following table contains flags, if a parameter is optional or not.

If the preauthorization/authorization is successful the response will contain the status "APPROVED".

Using the Preauthorization request does NOT finalize the claim. In order to start the dunning process the transactions need to be captured first. See: capture

Please bear in mind, that a preauthorization **is valid for 28 days**. You need to make sure, that you capture this preauthorization in this period. Otherwise, if you know that you won't capture the amount, please send a cancel (capture with amount=0), to free the reserved guarantee.

Request "capture"

If the transaction was initialized with a preauthorization request, you have to capture the transaction after fulfillment. The dunning process will not be started before capturing the transaction.

Request "authorization"

The authorization request simply combines both the prauthorization and the capture steps.

Remarks to API parameters

Clearingtype / Clearingsubtype

Parameter	Required	Value	Comments

clearingtype	+	Format LIST			fixed value "rec"

value	Comment	Description / Comments
elv	Debit payment	According to the new regulation on the transfer of funds (Geldtransferverordnung) address data (name, street, zip, city) is mandatory for cross border bank transfers (EEA / EWR), e.g.: CH, SM, MC, PM, JE, GG. This is mandatory from 2017-11-19. Please use request "updateuser" to update customers address data. This means that the whole address for bank transfers needs to be provided.
cc	Credit card	
rec	Invoice	
cod	Cash on delivery	not allowed for vauthorization, createaccess, updateaccess
vor	Prepayment	not allowed for vauthorization, createaccess, updateaccess
sb	Online Bank Transfer	not allowed for vauthorization, createaccess, updateaccess
wlt	e-wallet	not allowed for vauthorization, createaccess, updateaccess
fnc	Financing	not allowed for vauthorization, createaccess, updateaccess
csh	Cash or Hybrid Payments	not allowed for vauthorization, createaccess, updateaccess

clearingsubtype	+	Only valid with "clearingtype=rec". Used for PAYONE Secure Invoice. Format LIST	fixed value "POV"

Value	Comment
POV	PAYONE secure purchase on invoice

company	o	Company name of customer; The company name is optional if lastname is used, i.e.: you may use • "company" • or "lastname" • or "firstname" plus "lastname" Format CHAR(2..50)	If the company name is set the transaction will be considered B2B. There is no further check, if the company name is correct.

businessrelation	-	Value specifies business relation between merchant and customer Format`LIST`	Not mandatory by now, but **strongly recommended** to be used. Please use parameter "businessrelation" to specify whether the customer is a person or a company. This identifier will replace company as b2b/b2c identifier in a future version.

value	Comment
b2c	Indicates business to private customer
b2b	indicates business to business customer (company)

birthday	o	Date of birth of customer Format`DATE(8), YYYYMMDD`Samples`20190101` `19991231`	Mandatory for b2c transactions.

email	+	email-address of customer Format`CHAR(5..254)`Permitted Symbols`RFC 5322`	Mandatory for POV.

it[n]	+	Parameter it[n] specifies the item type of a shopping cart item. Format`LIST` Array Array elements [n] starting with [1]; serially numbered; max [400]	Mandatory for POV.

it[n]	Comments	
goods	Goods	
shipment	Shipping charges	
handling	Handling fee	• Not to be used with PDT
voucher	Voucher / discount	• Not to be used with PDT

id[n]	+	Product number, SKU, etc. of this item Format`CHAR(1..32)`Array Array elements [n] starting with [1]; serially numbered; max [400] Permitted Symbols`[0-9][A-Z][a-z][` `()[]{} +-_#/:]`	Mandatory for POV.

pr[n]	+	Unit gross price of the item in smallest unit! e.g. cent Format`NUMERIC(10) max. 19 999 999 99`Array Array elements [n] starting with [1]; serially numbered; max [400]	Mandatory for POV.

no[n]	+	Quantity of this item Format`NUMERIC(6)`Array Array elements [n] starting with [1]; serially numbered; max [400]	Mandatory for POV.

de[n]	+	Description of this item. Will be printed on documents to customer. Format `CHAR(1..255)` Array Array elements [n] starting with [1]; serially numbered; max [400] **Example** ``` de[1]=Product 1 de[2]=Product 2 de[3]=Product 3 ... de[400]=Product 400 ```	Mandatory for POV.
va[n]	+	VAT rate (% or bp) Format `NUMERIC(4)` Array Array elements [n] starting with [1]; serially numbered; max [400]	Mandatory for POV.

Special Test Cases

See: Secure purchase on invoice

Sequence Diagram