

Special remarks - PAYONE Secure Invoice

Notes

Availability by Country/Currency

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

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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
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clearingtype	+	<p>FormatLIST</p> <table border="1"> <thead> <tr> <th>value</th> <th>Comment</th> <th>Description / Comments</th> </tr> </thead> <tbody> <tr> <td>elv</td> <td>Debit payment</td> <td> <p>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.</p> <p>Please use request "updateuser" to update customers address data.</p> <p>This means that the whole address for bank transfers needs to be provided.</p> </td> </tr> <tr> <td>cc</td> <td>Credit card</td> <td></td> </tr> <tr> <td>rec</td> <td>Invoice</td> <td></td> </tr> <tr> <td>cod</td> <td>Cash on delivery</td> <td>not allowed for vauthorization, createaccess, updateaccess</td> </tr> <tr> <td>vor</td> <td>Prepayment</td> <td>not allowed for vauthorization, createaccess, updateaccess</td> </tr> <tr> <td>sb</td> <td>Online Bank Transfer</td> <td>not allowed for vauthorization, createaccess, updateaccess</td> </tr> <tr> <td>wlt</td> <td>e-wallet</td> <td>not allowed for vauthorization, createaccess, updateaccess</td> </tr> <tr> <td>fnc</td> <td>Financing</td> <td>not allowed for vauthorization, createaccess, updateaccess</td> </tr> <tr> <td>csh</td> <td>Cash or Hybrid Payments</td> <td>not allowed for vauthorization, createaccess, updateaccess</td> </tr> </tbody> </table>	value	Comment	Description / Comments	elv	Debit payment	<p>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.</p> <p>Please use request "updateuser" to update customers address data.</p> <p>This means that the whole address for bank transfers needs to be provided.</p>	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	fixed value "rec"
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POV	PAYONE secure purchase on invoice																																
company	o	<p>Company name of customer; The company name is optional if lastname is used, i.e.: you may use</p> <ul style="list-style-type: none"> • "company" • or "lastname" • or "firstname" plus "lastname" <p>FormatCHAR (2 . . 50)</p>	If the company name is set the transaction will be considered B2B. There is no further check, if the company name is correct.																														

businessrelation	-	<p>Value specifies business relation between merchant and customer FormatLIST</p> <table border="1" data-bbox="402 237 867 390"> <thead> <tr> <th>value</th> <th>Comment</th> </tr> </thead> <tbody> <tr> <td>b2c</td> <td>Indicates business to private customer</td> </tr> <tr> <td>b2b</td> <td>indicates business to business customer (company)</td> </tr> </tbody> </table>	value	Comment	b2c	Indicates business to private customer	b2b	indicates business to business customer (company)	<p>Not mandatory by now, but strongly recommended to be used.</p> <p>Please use parameter "businessrelation" to specify whether the customer is a person or a company.</p> <p>This identifier will replace company as b2b/b2c identifier in a future version.</p>									
value	Comment																	
b2c	Indicates business to private customer																	
b2b	indicates business to business customer (company)																	
birthday	o	<p>Date of birth of customer</p> <p>FormatDATE(8), YYYYMMDD Samples20190101 19991231</p>	Mandatory for b2c transactions.															
email	+	<p>email-address of customer FormatCHAR(5..254) Permitted SymbolsRFC 5322</p>	Mandatory for POV.															
it[n]	+	<p>Parameter it[n] specifies the item type of a shopping cart item.</p> <p>FormatLIST Array</p> <p>Array elements [n] starting with [1]; serially numbered; max [400]</p> <table border="1" data-bbox="402 968 867 1325"> <thead> <tr> <th>it[n]</th> <th>Comments</th> <th></th> </tr> </thead> <tbody> <tr> <td>goods</td> <td>Goods</td> <td></td> </tr> <tr> <td>shipment</td> <td>Shipping charges</td> <td></td> </tr> <tr> <td>handling</td> <td>Handling fee</td> <td> <ul style="list-style-type: none"> Not to be used with PDT </td> </tr> <tr> <td>voucher</td> <td>Voucher / discount</td> <td> <ul style="list-style-type: none"> Not to be used with PDT </td> </tr> </tbody> </table>	it[n]	Comments		goods	Goods		shipment	Shipping charges		handling	Handling fee	<ul style="list-style-type: none"> Not to be used with PDT 	voucher	Voucher / discount	<ul style="list-style-type: none"> Not to be used with PDT 	Mandatory for POV.
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id[n]	+	<p>Product number, SKU, etc. of this item FormatCHAR(1..32) Array</p> <p>Array elements [n] starting with [1]; serially numbered; max [400] Permitted Symbols[0-9][A-Z][a-z][()[]{}+_-#/:]</p>	Mandatory for POV.															
pr[n]	+	<p>Unit gross price of the item in smallest unit! e.g. cent</p> <p>FormatNUMERIC(10) max. 19 999 999 99Array</p> <p>Array elements [n] starting with [1]; serially numbered; max [400]</p>	Mandatory for POV.															
no[n]	+	<p>Quantity of this item FormatNUMERIC(6) Array</p> <p>Array elements [n] starting with [1]; serially numbered; max [400]</p>	Mandatory for POV.															

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

Special Test Cases

See: [Secure purchase on invoice](#)

Sequence Diagram

