European Payment Type Set-Up Guide

Sage Pay have partnered with PPRO to offer local European Payment options to your customers;

Payment Type	Available Territories
giropay	Germany
SOFORT Banking	Germany, Austria, Netherlands
EPS	Austria
iDEAL	Netherlands

This service is only available when using Protocol 3.00 and Server Normal Profile Integration method. European Payment Types cannot be accepted using Sage Pay Form, Server Low Profile or Direct Integration.

giropay is a bank-to-bank transfer system currently used by 21 million online banking customers in Germany. giropay offers convenient order processing with the highest level of security and a payment guarantee for transactions up to € 10,000.00. Transactions are authorised by the consumer through the common PIN / TAN process.

SOFORT Banking is one of the fastest growing direct payment methods in Europe and market leader in Germany, Europe's second largest ecommerce market. Currently more than 25,000 eTailers use SOFORT Banking. It is based on the approved online banking procedures and complies with highest security standards. Every month more than 2 million transactions are processed via SOFORT Banking. SOFORT serves as a data intermediary between the merchant and the customer's online bank. After initiation of the transaction, the end customer is led to a secure internet site, where he confirms the transaction with his online banking credentials (PIN / TAN).

EPS is sometimes referred to as 'Online Banking – EPS'. This is an Austrian based simple and secure payment method for Ecommerce transactions. With over 3 million end users signed up this is the most popular online banking payment scheme in Austria. Transactions are authorised by the customer using PIN/TAN entry with a limit of € 50,000.00

In the Netherlands more than half of all Ecommerce transactions are processed using **iDEAL**, amounting to over 70 million transactions annually. iDEAL has over 13 million users enrolled in the scheme with payments guaranteed by the entry of an individual online banking PIN.

How it works

1. Your customer selects the goods they wish to purchase from your website, enters the required information and is redirected to the Sage Pay payment pages to complete the transaction.

2. Your customer selects a payment type from the list of supported payment types that are available on your account.

3. If a European Payment Type is selected the customer is redirected to the relevant payment scheme supporting page to complete the transaction.

4. On completion of the transaction the customer is transferred back to your website and the transaction result is made available within MySagePay.

5. The settlement of European Payment Type transactions is performed on a weekly basis. Settlement will be processed for all transactions processed between Saturday 00:00:00am to Friday 11:59:59pm each week. There may be another 2-3 days before you receive these funds as this is then transferred by PPRO to your designated bank account.

   Settlement of funds will only proceed if in excess of €100 is held by PPRO.

6. PPRO will provide a weekly summary, detailing transaction activity on your account and the charges associated to these transactions

What do you need to do to start accepting European Payment Types?

In order to support European Payment Types with Sage Pay you will need to ensure you use Protocol 3.00 and Server, Normal Profile, integration.

To start accepting European Payment Types you will need to update your integration to handle a new PENDING status from Sage Pay as part of the Notification of Results POST in Step A3 of the Server Integration document.

The PENDING status only affects European Payment Type transactions.

When a transaction is set to PENDING the initial response from Sage Pay to your Notification URL will contain this status. We recommend showing the customer a page indicating that the transaction is not yet confirmed and that it can take up to an hour for this response to be received.

Once we have received a notification from PPRO Sage Pay will update the transaction in our systems and send a second post to your Notification URL containing the transaction details as well as the new transaction status. We advise passing this information to your customer to ensure they are aware of the final status of their order. This will always occur within 60 minutes of the transaction being redirected to the European Payment page. You will need to ensure your Notification URL is able to accept the second response from our systems with this updated status. You can also use the Reporting and Admin API to query the final status of a transaction after the 60 minutes has elapsed to confirm the status of an order.

If you offer SOFORT as a Payment Type to your shoppers and have chosen to apply Custom Templates to your Sage Pay account you will need to review, and possibly resubmit these files to ensure the Card Confirmation screen appears to your shoppers as you expect.

Another change that is required to support European Payment Types when using Server integration is the way in which the VPSSignature value is constructed. This is detailed in the Server Integration Guides on pages 29 and 66. When building the string described prior to performing an MD5 Hash you need to ensure only the following values are used;

- VPSTXID
- VendorTxCode
- Status
- Vendor Name
- Security Key
- GiftAid

This is different to those included in the VPSSignature for a standard card transaction. Building the string using these transactions will ensure that the transactions complete successfully and without issues.

How can you test your European Payments before offering these options to your customers?

It is possible to test your integration to ensure European Payments can be accepted using our test server. Further information on accessing the test server can be found in our Server Integration document.

When a transaction is registered with a currency and country combination supported on your account, the option to select a European Payment Type will be available. Once you have selected a supported European Payment Type you will continue through the standard checkout pages, with a small change to the Card Confirmation screen for SOFORT transaction where you must select the country where your bank account is registered.

On submitting the transaction you will be presented with the screen below, allowing you to simulate the responses that can occur when transactions are processed with PPRO. We would encourage testing against each option to ensure once live your website can handle all eventualities.

Along with selecting the status you are testing you will also be able to simulate a delay encountered receiving the transaction completion response from PPRO. It is important to ensure that you are able to support delays in response from PPRO as this can be encountered when your integration is live. Transactions without confirmed success or failure status will be marked as pending, once confirmation is received from PPRO a second post is made to the NotificationURL from the transaction providing this information.

It is crucial for accuracy of reporting that your NotificationURL is set to expect and handle a secondary response for the same transaction. As an example you could select

to test a transaction with the status or 'Succeeded' but with a 30 second delay. In practise this would show your shopper the authorisation screen while we wait for a response from PPRO. If this isn't received within 10 seconds, we will continue to wait for a response but provide an initial post to the Notification URL with status=PENDING. After 30 seconds when the response from PPRO is received Sage Pay will make a final post to your NotificationURL with the updated information status=OK.

Refunding a European Payment Transaction?

Should you need to reimburse a shopper for a transaction made using a European Payment Type this can be completed in two ways.

Using the Sage Pay Shared Protocol refunds can be performed via a HTTPS POST to the Sage Pay Refund URL service refund.vsp. When sending a request to this service all fields will need to comply with the definitions provided in our Protocol guides, the main point to comply with is that comma's are used as thousand separators and decimal points to indicate the lowest denominator of the currency.

It is also possible to locate the required transaction within MySagePay and process a refund through this administration portal.

Transactions can only be successfully refunded once the transaction funds are received by PPRO. This can take between 2 days and 5 days in some instances. Refunds attempted before the funds are received by PPro will fail but will still be included in your statement from PPro of chargeable transactions.

EPS transactions cannot be refunded. This facility is not available for any transactions processed using this payment option.

How you will be billed for accepting European Payments?

Now you are setup to accept European Payment Types you will be invoiced by Sage Pay for your PPRO set up fee and a monthly fee will be added to your normal Sage Pay invoice for this additional service.

Your European Payment Type transactions will be settled weekly to your designated Euro(€) business bank account by PPRO who will also apply a transaction fee. As not all European Payment Types are settled in exactly the same way you will receive a weekly summary from PPRO which is split into four parts to make it easy to see exactly what has been processed, when your funds will be settled, and how much you'll be charged.

How you will be notified of any chargebacks related to European Payments?

In a very small percentage of SOFORT transactions it is possible the status of an order can be flagged as 'Funds Missing'. On receiving this information PPRO will begin the process of recalling the funds from the transaction in question. Sage Pay will send an email notification advising of the transaction in question and providing instruction on viewing additional information on this record.

EPS, iDEAL and giropay transactions will not be subject to chargebacks once the payment has been confirmed.