



Adding the SEPA credit transfer button

Implementation guide

Document version 1.4

Contents

1. HISTORY OF THE DOCUMENT.....	3
2. PRESENTATION.....	4
3. AVAILABLE BANKS.....	6
France.....	6
Austria - Bulgaria - Czech Republic - Romania - Slovakia - Slovenia.....	8
Croatia - Hungary - Ireland - Italy - Luxembourg - Netherlands.....	8
Germany - Belgium.....	8
Spain - Portugal.....	14
4. TECHNICAL INFORMATION.....	15
5. PAYMENT PROCESS.....	17
6. LIFECYCLE OF A WIRE TRANSFER.....	18
7. WHAT SHOULD I DO IN CASE OF WAITING_AUTHORISATION?.....	19
8. PAYMENT RECONCILIATION.....	20
9. SETTING UP NOTIFICATIONS.....	21
9.1. Setting up the Instant Payment Notification.....	22
9.2. Setting up a notification on batch change.....	22
9.3. Configuring the notification of wire transfer request registration.....	23
10. ESTABLISHING INTERACTION WITH THE PAYMENT GATEWAY.....	24
11. GENERATING A PAYMENT FORM.....	25
11.1. Creating a SEPA Credit Transfer request.....	27
12. SENDING THE PAYMENT REQUEST.....	29
12.1. Redirecting the buyer to the payment page.....	29
12.2. Processing errors.....	29
13. ANALYZING THE PAYMENT RESULT.....	30
13.1. Processing the response data.....	30
13.2. Analyzing the reason for rejection.....	33
14. OBTAINING HELP.....	34

1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
1.4	La Banque Postale	12/1/2023	Update of chapter(s): <ul style="list-style-type: none">• <i>Lifecycle of a wire transfer</i>• <i>What should I do in case of WAITING_AUTHORISATION?</i>• Add compatible European banks
1.3	La Banque Postale	8/7/2023	Update of chapter(s): <ul style="list-style-type: none">• <i>Lifecycle of a wire transfer</i>
1.2.1	La Banque Postale	3/30/2023	Update of chapters: <ul style="list-style-type: none">• <i>Presentation</i>• <i>Technical information</i>• <i>Available banks</i>
1.2	La Banque Postale	2/17/2023	Update of chapters: <ul style="list-style-type: none">• <i>Presentation</i>• <i>Technical information</i>• <i>Available banks</i>
1.1	La Banque Postale	7/5/2022	<ul style="list-style-type: none">• Addition of the list of available banks.• Addition of the chapter <i>What to do in case of WAITING_AUTHORISATION ?</i>.
1.0.1	La Banque Postale	6/16/2022	Update of the diagram in <i>Lifecycle of a wire transfer</i> .
1.0	La Banque Postale	5/4/2022	Initial version.

This document and its contents are confidential. It is not legally binding. Any reproduction and / or distribution of all or part of this document or its content to a third party is strictly prohibited or subject to prior written authorization from La Banque Postale. All rights reserved.

2. PRESENTATION

With the implementation of the second European Payment Services Directive (PSD2), banks were required to open their information systems. This has allowed new stakeholders and services to appear.

One of them was payment initiation, also called transfer initiation.

This payment service allows the merchant to initiate a credit transfer request sent to the buyer's bank.

The merchant is prompted to validate the transaction via their online banking space.

The funds are then transferred via a classic SEPA Credit Transfer or SEPA Instant Credit Transfer, depending on the buyer's choice.

Depending on the country, some banks do not offer the SEPA Instant Credit Transfer (e.g: ING France). In this case, the request is processed as a classic SEPA transfer.

In theory, the execution time of a SEPA Instant Credit Transfer is about 10s. Funds are available immediately via the merchant.



Advantages for the merchant:

- Increased payment security: no risk of chargeback
- Irrevocability
- Instant receipt of funds
- Higher limit than for the card (larger cart amount)

Advantages for the buyer:

- Fast payment
- Easy to use with choice of bank and account
- European payment method
- 100% electronic payment method (web and mobile compatible)



Supported currencies

- EUR
-



Supported countries

- France
- Germany
- Austria
- Belgium
- Bulgaria
- Bulgaria
- Hungary
- Ireland
- Italy
- Luxembourg
- The Netherlands
- Portugal
- Czech republic
- Romania
- Slovakia
- Slovenia

- Spain
-

 **Details
information**

- Transaction validation is automatic (no manual validation).
- The field vads_capture_delay must be populated with 0.

3. AVAILABLE BANKS

By default, only banks present in the country of the merchant's company are suggested to the buyer.

To access banks in other European countries, contact the E-Banking Merchant Support Service.

Here is a list of available banks.

This list will be regularly updated following the evolution of the payment gateway.

France

Country	Bank	Country	Bank
France	Allianz Banque	France	Crédit Agricole - CAM des Côtes d'Armor
France	Arkea Banque Entreprises et Institutionnels	France	Crédit Agricole - CAM Nord Midi-Pyrénées
France	Arkea Banking Services	France	Crédit Agricole - CAM Alpes Provence
France	Arkea Banque Privée	France	Crédit Agricole - CAM de Centre France
France	Aumax pour moi	France	Crédit Agricole - CAM de la Touraine et du Poitou
France	AXA Banque	France	Crédit Agricole - CAM de Provence Côtes d'Azur
France	Banque BCP	France	Crédit Agricole - CAM du Nord Est
France	Banque Courtois	France	Crédit Agricole - CAM d'Aquitaine
France	Banque de Savoie	France	Crédit Agricole - CAM de la Réunion
France	Banque Européenne du Crédit Mutuel	France	Crédit Agricole - CAM de Paris et d'Ile de France
France	Banque Kolb	France	Crédit Agricole - CAM du Morbihan
France	Banque Laydernier	France	Crédit Agricole - CAM Charente-Maritime Deux-Sèvres
France	Banque Nuger	France	Crédit Agricole - CAM de la Martinique et de la Guyane
France	Banque Palatine	France	Crédit Agricole - CAM de Normandie Seine
France	Banque Populaire - Val de France	France	Crédit Agricole - CAM du Languedoc
France	Banque Populaire - Rives de Paris + BICS	France	Crédit Agricole - CAM Val De France
France	Banque Populaire - Méditerranée	France	Crédit Agricole - CAM Charente Périgord
France	Banque Populaire - Auvergne et Rhône-Alpes	France	Crédit Agricole - CAM de la Corse
France	Banque Populaire - Grand Ouest	France	Crédit Agricole - CAM de Normandie
France	Banque Populaire - Bourgogne Franche Comté	France	Crédit Agricole - CAM du Finistère
France	Banque Populaire - Occitane	France	Crédit Agricole - CAM Toulouse31
France	Banque Populaire - Alsace Lorraine Champagne	France	Crédit Agricole - CAM Champagne-Bourgogne
France	Banque Populaire - Aquitaine Centre Atlantique		
France	Banque Populaire - Sud		
France	Banque Populaire - Nord		
France	Banque Rhône Alpes		
France	Banque Tarneaud		

Country	Bank
France	Banque Transatlantique
France	BNP - Ma Banque
France	BNP - Ma Banque Entreprise
France	BNP - Ma Banque Pro
France	BNP - Ma Banque Privée
France	Boursorama
France	BPE
France	BRED
France	Caisse d'Epargne - BTP Banque
France	Caisse d'Epargne - Provence Alpes Corse
France	Caisse d'Epargne - Loire Drôme Ardèche
France	Caisse d'Epargne - Rhône Alpes
France	Caisse d'Epargne - Languedoc-Roussillon
France	Caisse d'Epargne - Hauts de France
France	Caisse d'Epargne - Aquitaine Poitou-Charentes
France	Caisse d'Epargne - Grand Est Europe
France	Caisse d'Epargne - Midi-Pyrénées
France	Caisse d'Epargne - Auvergne et Limousin
France	Caisse d'Epargne - Bretagne-Pays De Loire
France	Caisse d'Epargne - Côte d'Azur
France	Caisse d'Epargne -
France	Caisse d'Epargne -
France	Caisse d'Epargne -
France	Caisse d'Epargne -
France	CIC
France	CIC Banque Privée
France	Creatis
France	Crédit Agricole - CAM Alsace Vosges
France	Crédit Agricole - CAM de Centre Loire
France	Crédit Agricole - CAM de l'Anjou et du Maine

Country	Bank
France	Crédit Agricole - CAM de Guadeloupe
France	Crédit Agricole - CAM de Nord De France
France	Crédit Agricole - CAM du Centre Ouest
France	Crédit Agricole - CAM Sud Rhône-Alpes
France	Crédit Agricole - CAM Brie Picardie
France	Crédit Agricole - CAM de Franche-Comté
France	Crédit Agricole - CAM de Lorraine
France	Crédit Agricole - CAM d'Ille et Vilaine
France	Crédit Agricole - CAM Sud Méditerranée
France	Crédit Agricole - CAM Atlantique Vendée
France	Crédit Agricole - CAM de Centre-Est
France	Crédit Agricole - CAM de Loire Haute-Loire
France	Crédit Agricole - CAM des Savoie
France	Crédit Agricole - CAM Pyrénées Gascogne
France	Crédit Coopératif
France	Crédit du Nord
France	Crédit Maritime - CMM Grand Ouest
France	Crédit Maritime - CMM Littoral du Sud Ouest
France	Crédit Mutuel
France	Crédit Mutuel de Bretagne
France	Crédit Mutuel du Sud-Ouest
France	FLOA bank
France	Fortuneo
France	Hello Bank!
France	La Banque Postale
France	LCL
France	Monabanq
France	Natixis
France	Société de Banque Monaco
France	Société Générale
France	Société Générale
France	Société Générale
France	Société Marseillaise de Crédit

Austria - Bulgaria - Czech Republic - Romania - Slovakia - Slovenia

Country	Bank
Austria	ING
Austria	UniCredit - Bank Austria - UC eBanking Global
Bulgaria	Bulbank
Bulgaria	ING
Czech Republic	ING
Czech Republic	UniCredit
Romania	UniCredit
Romania	ING
Slovakia	ING
Slovakia	UniCredit
Slovenia	UniCredit

Croatia - Hungary - Ireland - Italy - Luxembourg - Netherlands

Country	Bank
Croatia	Zagrebačka banka d.d. - Corporate
Croatia	Zagrebačka banka d.d. - Retail
Croatia	Zagrebačka banka d.d. - UC eBanking Global
Hungary	ING
Hungary	UniCredit
Ireland	ING
Italy	Banca Nazionale del Lavoro - BNL Corporate
Italy	Banca Nazionale del Lavoro - Banca Nazionale del Lavoro Spa
Italy	Hello Bank!
Italy	ING
Italy	UniCredit
Luxembourg	ING
Netherlands	ABN AMRO
Netherlands	ASN Bank
Netherlands	ING
Netherlands	Knab
Netherlands	Rabobank
Netherlands	RegioBank
Netherlands	SNS Bank
Netherlands	Van Lanschot

Germany - Belgium

Country	Bank	Country	Bank
Belgium	Beobank	Germany	Sparkasse - SPK Aachen
Belgium	ING	Germany	Sparkasse - SSK Schwedt

Country	Bank
Germany	Commerzbank
Germany	Hypovereinsbank
Germany	ING
Germany	Sparkasse - SPK Aichach-Schrobenhausen
Germany	Sparkasse - SPK Worms-Alzey-Ried
Germany	Sparkasse - SPK SoestWerl
Germany	Sparkasse - SPK Holstein
Germany	Sparkasse - SPK Memmingen-Lindau-Mindelheim / KSK Augsburg
Germany	Sparkasse - KSK Ahrweiler
Germany	Sparkasse - SSK Haltern am See
Germany	Sparkasse - KSK Herzogtum Lauenburg
Germany	Sparkasse - SPK im Landkreis Cham
Germany	Sparkasse - SPK Neunkirchen
Germany	Sparkasse - SPK UnnaKamen
Germany	Sparkasse - SSK Barsinghausen
Germany	Sparkasse - SPK Oberpfalz Nord
Germany	Sparkasse - KSK Göppingen
Germany	Sparkasse - SPK Lüdenscheid
Germany	Sparkasse - KSK Grafschaft Diepholz
Germany	Sparkasse - SPK Mittelfranken-Süd
Germany	Sparkasse - KSK Reutlingen
Germany	Sparkasse - SPK Attendorn-Lennestadt-Kirchhundem
Germany	Sparkasse - SPK Osterode am Harz
Germany	Sparkasse - SPK Mainfranken Würzburg
Germany	Sparkasse - KSK Biberach
Germany	Sparkasse - SPK Bielefeld
Germany	Sparkasse - SPK Wilhelmshaven
Germany	Sparkasse - KSK Anhalt-Bitterfeld
Germany	Sparkasse - SPK Wolfach
Germany	Sparkasse - SSK Offenbach
Germany	Sparkasse - KSK Verden
Germany	Sparkasse - KSK Börde
Germany	Sparkasse - SPK Hochschwarzwald
Germany	Sparkasse - SPK Bensheim
Germany	Sparkasse - SPK Krefeld
Germany	Sparkasse - SPK Gera-Greiz
Germany	Sparkasse - SPK Bodensee
Germany	Sparkasse - SPK Laubach-Hungen
Germany	Sparkasse - SSK Solingen
Germany	Sparkasse - Weberbank

Country	Bank
Germany	Sparkasse - SPK Altötting-Mühldorf
Germany	Sparkasse - SPK Vorderpfalz
Germany	Sparkasse - KSK Steinfurt
Germany	Sparkasse - Hamburger Sparkasse
Germany	Sparkasse - SPK Neuburg-Rain
Germany	Sparkasse - SPK Koblenz
Germany	Sparkasse - SPK Gelsenkirchen
Germany	Sparkasse - SSK Wedel
Germany	Sparkasse - SPK Freyung-Grafenau
Germany	Sparkasse - SPK Mittelmosel-Eifel-Mosel-Hunsrück
Germany	Sparkasse - SPK Herne
Germany	Sparkasse - KSK Stade
Germany	Sparkasse - SPK Regensburg
Germany	Sparkasse - LBBW
Germany	Sparkasse - SPK Witten
Germany	Sparkasse - SPK Hameln-Weserbergland
Germany	Sparkasse - SPK Fürth
Germany	Sparkasse - SPK Schwäbisch Hall-Crailsheim
Germany	Sparkasse - SPK Burbach-Neunkirchen
Germany	Sparkasse - SPK Göttingen
Germany	Sparkasse - SPK Kulmbach-Kronach
Germany	Sparkasse - KSK Tuttlingen
Germany	Sparkasse - SPK Paderborn-Detmold
Germany	Sparkasse - SPK Emsland
Germany	Sparkasse - SPK Aschaffenburg-Alzenau
Germany	Sparkasse - SPK Kraichgau
Germany	Sparkasse - SSK Rahden
Germany	Sparkasse - Bremer LB
Germany	Sparkasse - SPK Wittenberg
Germany	Sparkasse - SPK Heidelberg
Germany	Sparkasse - SPK Darmstadt
Germany	Sparkasse - SSK Haan (Rheinland)
Germany	Sparkasse - KSK Nordhausen
Germany	Sparkasse - SPK Lörrach-Rheinfelden
Germany	Sparkasse - KSK Weilburg
Germany	Sparkasse - SPK Hilden-Ratingen-Velbert
Germany	Sparkasse - SPK Jena-Saale-Holzland
Germany	Sparkasse - SPK Hegau-Bodensee
Germany	Sparkasse - SPK Oberhessen

Country	Bank
Germany	Sparkasse - SPK Sonneberg
Germany	Sparkasse - SPK Dachau
Germany	Sparkasse - KSK Schwalm-Eder
Germany	Sparkasse - KSK Köln
Germany	Sparkasse - SPK Mecklenburg-Strelitz
Germany	Sparkasse - Stadt- und Kreissparkasse Leipzig
Germany	Sparkasse - SPK Oberland
Germany	Sparkasse - KSK Kaiserslautern / SSK Kaiserslautern
Germany	Sparkasse - VSK Emsdetten-Ochtrup
Germany	Sparkasse - SPK Uckermark
Germany	Sparkasse - SSK Augsburg
Germany	Sparkasse - SPK Germersheim Kandel
Germany	Sparkasse - SPK Beckum-Wadersloh
Germany	Sparkasse - Bordesholmer Sparkasse AG
Germany	Sparkasse - SPK Neu-Ulm-Illertissen
Germany	Sparkasse - KSK Mayen
Germany	Sparkasse - SPK Vest Recklinghausen
Germany	Sparkasse - SPK Südholstein
Germany	Sparkasse - SPK Niederbayern-Mitte
Germany	Sparkasse - KSK St. Wendel
Germany	Sparkasse - SSK Schwerte
Germany	Sparkasse - SPK Hannover
Germany	Sparkasse - SPK Amberg-Sulzbach
Germany	Sparkasse - KSK Ludwigsburg
Germany	Sparkasse - SSK Schwelm / SPK Sprockhövel
Germany	Sparkasse - SPK Nienburg
Germany	Sparkasse - SPK Forchheim
Germany	Sparkasse - KSK Heidenheim
Germany	Sparkasse - SPK Olpe-Drolshagen-Wenden
Germany	Sparkasse - SPK Einbeck
Germany	Sparkasse - SPK Coburg-Lichtenfels
Germany	Sparkasse - SPK Zollernalb
Germany	Sparkasse - KSK Wiedenbrück
Germany	Sparkasse - LSK Oldenburg
Germany	Sparkasse - SSK Dessau
Germany	Sparkasse - SPK Hanauerland
Germany	Sparkasse - Frankfurter Sparkasse
Germany	Sparkasse - SPK Scheeßel

Country	Bank
Germany	Sparkasse - SPK Essen
Germany	Sparkasse - Müritz-Sparkasse
Germany	Sparkasse - SPK Meißen
Germany	Sparkasse - SPK Bad Tölz-Wolfratshausen
Germany	Sparkasse - SPK Fulda
Germany	Sparkasse - SPK Gummersbach
Germany	Sparkasse - SPK Barnim
Germany	Sparkasse - SPK Zwickau
Germany	Sparkasse - SPK Suedwestpfalz
Germany	Sparkasse - SSK Rheine
Germany	Sparkasse - SPK Niederlausitz
Germany	Sparkasse - SPK Pfaffenhofen
Germany	Sparkasse - KSK Birkenfeld
Germany	Sparkasse - SPK Geseke
Germany	Sparkasse - SPK Elmshorn
Germany	Sparkasse - SPK Passau
Germany	Sparkasse - KSK Vulkaneifel
Germany	Sparkasse - SPK Hattingen
Germany	Sparkasse - SPK Stade - Altes Land
Germany	Sparkasse - SPK Moosburg
Germany	Sparkasse - KSK Saarpfalz
Germany	Sparkasse - SPK HagenHerdecke
Germany	Sparkasse - SSK Wunstorf
Germany	Sparkasse - SPK Neumarkt i.d.OPf.-Parsberg
Germany	Sparkasse - KSK Heilbronn
Germany	Sparkasse - SPK Siegen
Germany	Sparkasse - SPK Hildesheim Goslar Peine
Germany	Sparkasse - SPK Bamberg
Germany	Sparkasse - KSK Freudenstadt
Germany	Sparkasse - SSK Delbrück
Germany	Sparkasse - KSK Melle
Germany	Sparkasse - SPK Bad Neustadt a.d. Saale
Germany	Sparkasse - SPK Bühl
Germany	Sparkasse - SPK Minden-Lübbecke
Germany	Sparkasse - SPK LeerWittmund
Germany	Sparkasse - Salzlandsparkasse
Germany	Sparkasse - SPK Rhein Neckar Nord
Germany	Sparkasse - KSK Gelnhausen
Germany	Sparkasse - KSK Düsseldorf
Germany	Sparkasse - KSK Gotha
Germany	Sparkasse - SPK Staufen-Breisach

Country	Bank
Germany	Sparkasse - SSK Magdeburg / SPK Jerichower Land
Germany	Sparkasse - SPK Freiburg-Nördlicher Breisgau
Germany	Sparkasse - SPK Dieburg
Germany	Sparkasse - KSK Heinsberg
Germany	Sparkasse - KSK Eichsfeld
Germany	Sparkasse - SPK Hochrhein
Germany	Sparkasse - SPK Grünberg
Germany	Sparkasse - SSK Wermelskirchen
Germany	Sparkasse - Berliner Sparkasse
Germany	Sparkasse - KSK Hildburghausen
Germany	Sparkasse - SPK Freising
Germany	Sparkasse - SSK Grebenstein
Germany	Sparkasse - SPK KölnBonn
Germany	Sparkasse - SPK Vorpommern
Germany	Sparkasse - KSK Döbeln
Germany	Sparkasse - KSK Garmisch-Partenkirchen
Germany	Sparkasse - SPK Marburg-Biedenkopf
Germany	Sparkasse - SPK Münsterland-Ost
Germany	Sparkasse - SPK Oder-Spree
Germany	Sparkasse - KSSK Wasserburg
Germany	Sparkasse - SPK Südpfalz
Germany	Sparkasse - SPK Bergkamen-Bönen
Germany	Sparkasse - Förde SPK
Germany	Sparkasse - SPK Donauwörth
Germany	Sparkasse - SPK Neuwied
Germany	Sparkasse - SPK Bottrop
Germany	Sparkasse - SPK zu Lübeck AG
Germany	Sparkasse - SPK Regen-Viechtach
Germany	Sparkasse - SPK Saarbrücken
Germany	Sparkasse - Sparkasse an der Lippe
Germany	Sparkasse - NORD/LB
Germany	Sparkasse - KSK Kelheim
Germany	Sparkasse - KSK Böblingen
Germany	Sparkasse - SPK Ennepetal-Breckerfeld
Germany	Sparkasse - SPK Schaumburg
Germany	Sparkasse - SPK Erlangen Höchstädt Herzogenaurach
Germany	Sparkasse - SPK Ulm
Germany	Sparkasse - SPK Wittgenstein
Germany	Sparkasse - KSK Northeim

Country	Bank
Germany	Sparkasse - KSK Limburg
Germany	Sparkasse - SSK Wuppertal
Germany	Sparkasse - KSK Saale-Orla
Germany	Sparkasse - SPK Salem-Heiligenberg
Germany	Sparkasse - SPK Battenberg
Germany	Sparkasse - Niederrheinische Sparkasse RheinLippe
Germany	Sparkasse - SPK Mecklenburg-Schwerin
Germany	Sparkasse - Ostsächsische Sparkasse Dresden
Germany	Sparkasse - SPK Fürstfeldbruck
Germany	Sparkasse - SPK Waldeck-Frankenberg
Germany	Sparkasse - KSK Euskirchen
Germany	Sparkasse - SPK Ostprignitz-Ruppin
Germany	Sparkasse - Erzgebirgssparkasse
Germany	Sparkasse - SPK Rosenheim-Bad Aibling
Germany	Sparkasse - SPK Westmünsterland
Germany	Sparkasse - SPK Elbe-Elster
Germany	Sparkasse - SPK IngolstadtEichstätt
Germany	Sparkasse - KSK Rhein-Hunsrück
Germany	Sparkasse - SPK Hochsauerland
Germany	Sparkasse - Nord-Ostsee SPK
Germany	Sparkasse - KSSK Kaufbeuren
Germany	Sparkasse - KSK Bitburg-Prüm
Germany	Sparkasse - SPK Bochum
Germany	Sparkasse - SSK Cuxhaven
Germany	Sparkasse - SPK Rottal-Inn
Germany	Sparkasse - SPK Merzig-Wadern
Germany	Sparkasse - SPK Märkisches Sauerland Hemer - Menden
Germany	Sparkasse - KSK Walsrode
Germany	Sparkasse - SPK Nürnberg
Germany	Sparkasse - KSK Ostalb
Germany	Sparkasse - SPK Kierspe-Meinerzhagen
Germany	Sparkasse - KSK Soltau
Germany	Sparkasse - SPK Gunzenhausen
Germany	Sparkasse - KSK Rottweil
Germany	Sparkasse - SPK Höxter
Germany	Sparkasse - KSK Bersenbrück
Germany	Sparkasse - SPK Bad Kissingen

Country	Bank
Germany	Sparkasse - SPK Hochfranken
Germany	Sparkasse - KSK Sigmaringen
Germany	Sparkasse - SSK Versmold
Germany	Sparkasse - Sparkasse Celle-Gifhorn-Wolfsburg
Germany	Sparkasse - SPK Burgenlandkreis
Germany	Sparkasse - SPK Kinzigtal / SPK Gengenbach
Germany	Sparkasse - SPK Herford
Germany	Sparkasse - KSK Syke
Germany	Sparkasse - Harzsparkasse
Germany	Sparkasse - SPK Neckartal-Odenwald
Germany	Sparkasse - KSK Groß-Gerau
Germany	Sparkasse - SSK Mönchenglöblich
Germany	Sparkasse - SPK Unstrut-Hainich
Germany	Sparkasse - SPK Markgräflerland
Germany	Sparkasse - SPK Gießen
Germany	Sparkasse - SPK Radevormwald-Hückeswagen
Germany	Sparkasse - SPK Arnstadt-Ilmenau
Germany	Sparkasse - SPK Schwarzwald-Baar
Germany	Sparkasse - SSK Borken
Germany	Sparkasse - SSK Oberhausen
Germany	Sparkasse - SPK Uecker-Randow
Germany	Sparkasse - SPK Muldentail
Germany	Sparkasse - KSK München Starnberg Ebersberg
Germany	Sparkasse - SPK Bad Hersfeld-Rotenburg
Germany	Sparkasse - SPK Düren
Germany	Sparkasse - KSK Märkisch-Oderland
Germany	Sparkasse - SPK Vogtland
Germany	Sparkasse - KSK Miesbach-Tegernsee
Germany	Sparkasse - SPK Rhein-Haardt
Germany	Sparkasse - SPK Hamm
Germany	Sparkasse - SPK Harburg-Buxtehude
Germany	Sparkasse - SPK Dillingen-Nördlingen
Germany	Sparkasse - SPK Westerwald-Sieg
Germany	Sparkasse - SPK Gladbeck
Germany	Sparkasse - SPK Westholstein
Germany	Sparkasse - SPK Deggendorf
Germany	Sparkasse - Landesbank Saar
Germany	Sparkasse - SPK Dortmund

Country	Bank
Germany	Sparkasse - SPK Baden-Baden Gaggenau
Germany	Sparkasse - SPK Lemgo
Germany	Sparkasse - SPK Emden
Germany	Sparkasse - SPK Mansfeld-Südharz
Germany	Sparkasse - SPK Pforzheim Calw
Germany	Sparkasse - SPK Langen-Seligenstadt
Germany	Sparkasse - SSK Düsseldorf
Germany	Sparkasse - SPK Mittelthüringen
Germany	Sparkasse - SPK St. Blasien
Germany	Sparkasse - Nassauische Sparkasse
Germany	Sparkasse - SPK Rhein-Maas
Germany	Sparkasse - KSK Saalfeld-Rudolstadt
Germany	Sparkasse - SPK Pfullendorf-Meißkirch
Germany	Sparkasse - SPK Dillenburg
Germany	Sparkasse - SPK am Niederrhein
Germany	Sparkasse - SPK Mecklenburg-Nordwest
Germany	Sparkasse - SPK Oberlausitz-Niederschlesien
Germany	Sparkasse - SPK Landsberg-Dießen
Germany	Sparkasse - SPK Werra-Meißner
Germany	Sparkasse - SSK Langenfeld (Rheinland)
Germany	Sparkasse - SPK Prignitz
Germany	Sparkasse - SPK Mittelsachsen
Germany	Sparkasse - KSK Traunstein-Trostberg
Germany	Sparkasse - SPK Donnersberg
Germany	Sparkasse - SPK Spree-Neiße
Germany	Sparkasse - SPK Günzburg-Krumbach
Germany	Sparkasse - SPK Rhein-Nahe
Germany	Sparkasse - SPK Lippstadt
Germany	Sparkasse - SPK Mittelholstein AG
Germany	Sparkasse - SPK Allgäu
Germany	Sparkasse - SPK Trier
Germany	Sparkasse - SSK Bocholt
Germany	Sparkasse - SPK Lüneburg
Germany	Sparkasse - SPK Landshut
Germany	Sparkasse - KSK Saarlouis
Germany	Sparkasse - SPK Iserlohn
Germany	Sparkasse - SSK Burgdorf
Germany	Sparkasse - SPK Eschenbach Neustadt (a.d. Waldnaab)
Germany	Sparkasse - KSK Esslingen-Nürtingen

Country	Bank
Germany	Sparkasse - SPK Rotenburg Osterholz
Germany	Sparkasse - SPK im Landkreis Schwandorf
Germany	Sparkasse - KSK Waiblingen
Germany	Sparkasse - SPK Gevelsberg-Wetter
Germany	Sparkasse - SSK Bad Pyrmont
Germany	Sparkasse - SPK Neustadt a.d. Aisch-Bad Windsheim
Germany	Sparkasse - SPK Hohenlohekreis
Germany	Sparkasse - SPK Mitten im Sauerland
Germany	Sparkasse - SPK Duderstadt
Germany	Sparkasse - SPK Bayreuth
Germany	Sparkasse - KSK Ravensburg
Germany	Sparkasse - SPK Gütersloh-Rietberg
Germany	Sparkasse - KSK Nordhorn
Germany	Sparkasse - SPK Miltenberg-Obernburg
Germany	Sparkasse - SPK Offenburg/Ortenau
Germany	Sparkasse - SPK Bad Oeynhausen - Porta Westfalica
Germany	Sparkasse - SPK Bremen
Germany	Sparkasse - KSK Stendal
Germany	Sparkasse - SPK Tauberfranken
Germany	Sparkasse - SPK Odenwaldkreis
Germany	Sparkasse - SPK Neuss
Germany	Sparkasse - Kyffhäusersparkasse Artern-Sondershausen
Germany	Sparkasse - SPK Wiesental
Germany	Sparkasse - Taunus Sparkasse
Germany	Sparkasse - SSK Remscheid
Germany	Sparkasse - Rhön-Rennsteig SPK
Germany	Sparkasse - SPK Engen-Gottmadingen
Germany	Sparkasse - Kasseler Sparkasse
Germany	Sparkasse - SPK Mülheim a.d. Ruhr
Germany	Sparkasse - SPK Neubrandenburg-Demmin
Germany	Sparkasse - KSK Bautzen
Germany	Sparkasse - SSK München
Germany	Sparkasse - KSK Schlüchtern

Country	Bank
Germany	Sparkasse - Vereinigte Sparkasse im Märkischen Kreis
Germany	Sparkasse - SPK Uelzen Lüchow-Dannenberg
Germany	Sparkasse - SPK Ansbach
Germany	Sparkasse - KSK Tübingen
Germany	Sparkasse - SPK Arnshausen-Sundern
Germany	Sparkasse - SPK Osnabrück
Germany	Sparkasse - SPK Schweinfurt-Haßberge
Germany	Sparkasse - SPK Karlsruhe
Germany	Sparkasse - KSK Halle (Westf.)
Germany	Sparkasse - SPK Aurich-Norden
Germany	Sparkasse - Saalesparkasse
Germany	Sparkasse - SPK Rastatt-Gernsbach
Germany	Sparkasse - SPK Hanau
Germany	Sparkasse - Weser-Elbe Sparkasse
Germany	Sparkasse - SPK Altmark West
Germany	Sparkasse - SPK Bonndorf-Stühlingen
Germany	Sparkasse - SPK Starckenburg
Germany	Sparkasse - VSK Goch-Kevelaer-Weeze
Germany	Sparkasse - SPK Altenburger Land
Germany	Sparkasse - BSK Reichenau
Germany	Sparkasse - SPK Wetzlar
Germany	Sparkasse - SPK Duisburg
Germany	Sparkasse - Ostseesparkasse Rostock
Germany	Sparkasse - Wartburg-Sparkasse
Germany	Sparkasse - SPK Erding-Dorfen
Germany	Sparkasse - SSK Schwalmstadt
Germany	Sparkasse - SPK Leverkusen
Germany	Sparkasse - Mittelbrandenburgische SPK in Potsdam
Germany	Sparkasse - SPK Chemnitz
Germany	Sparkasse - SPK Berchtesgadener Land
Germany	Sparkasse - KSK Kusel
Germany	Sparkasse - SSK Lengerich

Spain - Portugal

Country	Bank
Portugal	ING
Spain	Andbank
Spain	Arquia Caja Arquitectos
Spain	BancaMarch
Spain	Banco BBVA
Spain	Banco Europeo de Finanzas
Spain	Banco Mediolanum
Spain	Banco Pichincha
Spain	Banco Sabadell
Spain	Banco Santander
Spain	Bankia
Spain	Bankinter
Spain	Caixa Bank
Spain	Caja Rural - Caixa Rural Galega
Spain	Caja Rural - Caja Rural de Granada
Spain	Caja Rural - Caja Rural El Salvador Vinaroz
Spain	Caja Rural - Caja Rural de Navarra
Spain	Caja Rural - Caja Rural de Casas Ibañez
Spain	Caja Rural - Caja Rural de Utrera
Spain	Caja Rural - Caja Rural San Isidro Les Coves Vinroma
Spain	Caja Rural - Caixa Ruralnostra
Spain	Caja Rural - Caja Rural de Baena
Spain	Caja Rural - Banco Cooperativo Español
Spain	Caja Rural - Caja Rural Fuente Álamo
Spain	Caja Rural - Caja Rural de Albal
Spain	Caja Rural - Cajasiete
Spain	Caja Rural - Caja Rural de Zamora
Spain	Caja Rural - Caja Rural de Gijón
Spain	Caja Rural - Caja Rural Algemesi
Spain	Caja Rural - Caixa Popular
Spain	Caja Rural - Caja Rural de Jaén
Spain	Caja Rural - Caja Rural Orihuela
Spain	Caja Rural - Caja Rural de Adamuz
Spain	Caja Rural - Caixa Rural Benicarlo
Spain	Caja Rural - Caja Rural de Asturias

Country	Bank
Spain	Caja Rural - Caja Rural de Aragón
Spain	Caja Rural - Globalcaja
Spain	Caja Rural - Caja Rural San Jose Alcora
Spain	Caja Rural - Caja Rural de L'Alcudia
Spain	Caja Rural - Caja Rural de Soria
Spain	Caja Rural - Caja Rural de Villamalea
Spain	Caja Rural - Cajaviva
Spain	Caja Rural - Caja Rural de Cañete de las Torres
Spain	Caja Rural - Caja Rural San Isidro Vall D'Uxo
Spain	Caja Rural - Caja Rural de Salamanca
Spain	Caja Rural - Caja Rural de Onda
Spain	Caja Rural - Caja Rural Nueva Carteya
Spain	Caja Rural - Caja Rural de Teruel
Spain	Caja Rural - Caja Rural del Sur
Spain	Caja Rural - Caja Rural de Extremadura
Spain	Caja Rural - Caja Rural San José de Almassora
Spain	Cajasur
Spain	Colonya Caixa Pollença
Spain	Eurocaja Rural
Spain	EVO Banco
Spain	Fiare Banca Etica
Spain	Grupo Cooperativo Cajamar
Spain	Ibercaja
Spain	ImaginBank
Spain	ING
Spain	Inversis
Spain	Kutxabank
Spain	Laboral Kutxa
Spain	Openbank
Spain	Renta4 Banco
Spain	Self Bank
Spain	Tomamos Impulso
Spain	Unicaja Banco
Spain	WiZink

4. TECHNICAL INFORMATION

Technical code	Last names	Supported currencies	Supported countries	Authorization validity period (in days)	Payment process
IP_WIRE	SEPA Credit Transfer	EUR	FR	0	Deferred capture
IP_WIRE_INST	Instant SEPA Credit Transfer			0	Immediate capture

Sales channel	
e-commerce	✓
m-commerce	✗
MOTO payment	✗
Interactive Voice Server	✗
Payment order by e-mail/SMS	✓

Operations with transactions	
Cancellation	✗
Refund	✗
Modification	✗
Validation	✗
Duplication	✗
Manual reconciliation	✓

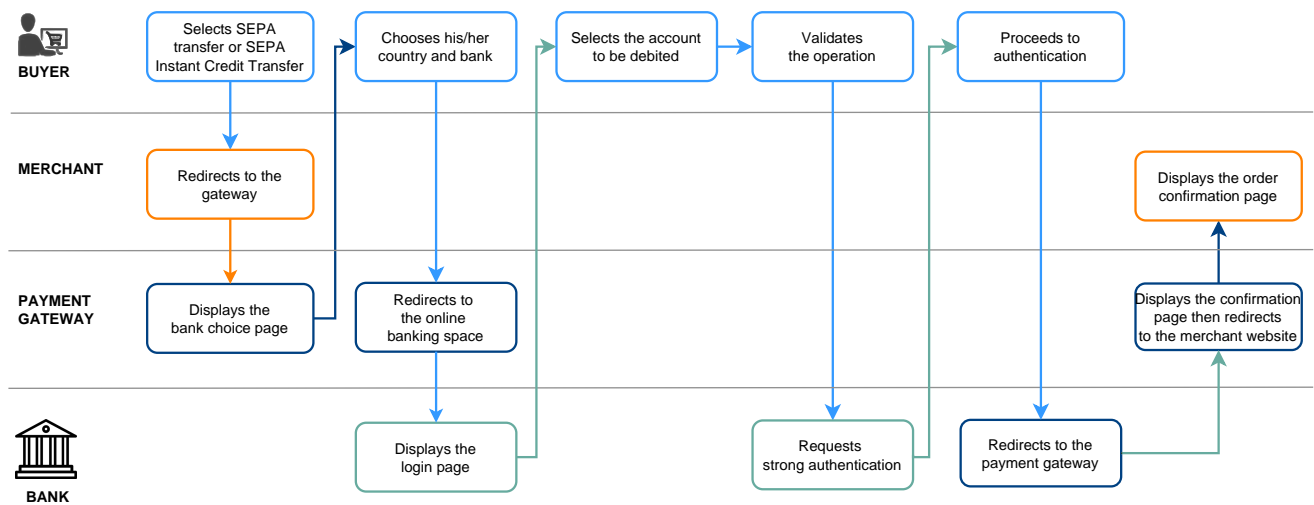
Type of integration	
Redirection	✓
Iframe	✗
JavaScript Client	✓
Data collection form	✓
API Web Services	✗
Mobile SDK	✗
Back Office	✗

Payment type	
Immediate payment	✓
Deferred payment	✗
Payment in installments	✗
Payment by subscription	✗
Payment by file (token or batch)	✗

Payment type	
One-click payment	✗
Payment by wallet	✗

Miscellaneous	
Reporting	✓
Transaction settlement	✗
Chargeback settlement	✗
Extra payment attempts	✗

5. PAYMENT PROCESS



1. The buyer chooses to settle their cart by SEPA transfer or SEPA Instant Credit Transfer.



If the buyer chooses to pay by instant credit transfer but this payment method is not supported by their bank, the gateway initiates a classic SEPA transfer request.

2. The buyer chooses the bank from which the funds will be transferred.
3. The buyer is then redirected to their online banking space with the context of the purchase.



For some banks, to access the online banking space one needs to have opted for a strong authentication service (e.g.: Certicode Plus).

4. If several accounts are eligible, the buyer selects the account to be debited.
5. The buyer validates the operation.
6. Depending on the bank, strong authentication may be required.
7. After the payment validation, the buyer is redirected to the payment gateway and then to the merchant site.

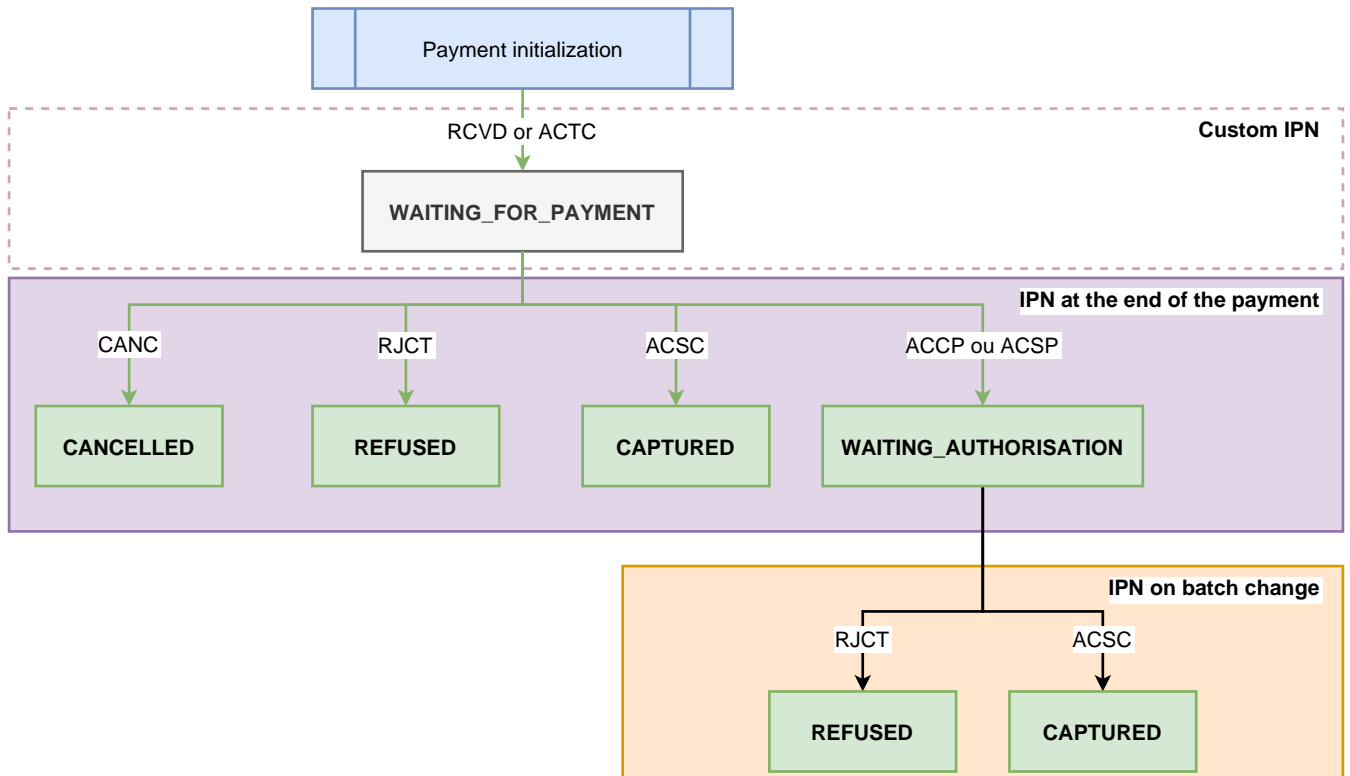


If the payment has been refused, the buyer cannot make a new payment attempt.

6. LIFECYCLE OF A WIRE TRANSFER

The diagram below shows the evolution of a transaction status according to the technical statuses sent by the issuing bank.

The diagram also presents the notification rules to be activated in order to allow the merchant site to update the order status.



If you want to be notified when a transaction is created with the **WAITING_FOR_PAYMENT** status, see the chapter [Configuring the notification of wire transfer request registration](#).

7. WHAT SHOULD I DO IN CASE OF WAITING_AUTHORISATION?

During a transfer request validated by the buyer, some banks can return an intermediate status (ACCP ou ACSP ou PDNG), indicating that the transfer is in progress and that all the checkups are successfully completed.

However, the compensation (i.e. the movement from one account to another) is not yet performed.

Depending on the bank, the delay for receiving the final ACSC status may vary between 1 hour and 72 hours.

Public holidays and non-business days may delay status updates.

In order not to block the order, the merchant site may decide to take the risk of releasing the order with an intermediate status (ACCP ou ACSP ou PDNG) before receiving the final ACSC status.

Some banks (such as ING France) may not give priority to the execution of the transfer in the event of other priority debits.

However, a large number of banks directly return the ACSC status in case of a SEPA transfer on the day.



To this day, LCL never returns the final ACSC status. LCL plans to change this non-compliant behavior only in 2023.

In this case, in order to not block the merchant, the transaction is created with a CAPTURED status, but we cannot guarantee that it is 100% executed. A RJCT status could intervene in some very rare cases.

8. PAYMENT RECONCILIATION

To help the merchant reconcile the completed transactions (on the payment gateway) with the cash flows appearing on the merchant's bank statement, the payment gateway transmits two pieces of information with end-to-end encryption:

- the UUID of the transaction (End-To-End ID),
- the payment details (Remittance Information).

This information may appear on both the payer's and merchant's account statements.

the payment details (Remittance Information) is a 140-character string consisting of:

```
:UUID:ORDER_ID:SOFT_DESCRIPTOR
```

where:

- **UUID** corresponds to the 32 character long unique transaction identifier (vads_trans_uuid),
- **ORDER_ID** corresponds to the 64 character long order number if the merchant transmits the data in vads_order_id,
- **SOFT_DESCRIPTOR** corresponds to the payment description (soft descriptor) defined for the contract. If the data is not specified for the contract, the shop reference will be used.

Examples for the "DEMO STORE" shop with an empty Soft Descriptor:

- with order ID in the query:

```
:fcfd84b23fb84c01abc7508c8850872d:MyOrderId626958cb71991:DEMO STORE
```

- without order ID in the query:

```
:0bb6f854baf94985ba567d4744014bf6::DEMO STORE
```

Examples for the "DEMO STORE" shop with a Soft Descriptor set to "mystore.com":

- with order ID in the query:

```
:fcfd84b23fb84c01abc7508c8850872d:MyOrderId626958cb71991:mystore.com
```

- without order ID in the query:

```
:0bb6f854baf94985ba567d4744014bf6::mystore.com
```



Some banks do not transmit (or alter) the End-To-End ID or the contents of the Remittance Information. This is why the transaction UUID is sent in both records.



In case of SEPA Instant Credit Transfers, some banks do not display the End-To-End ID or the Remittance Information. In this case, reconciliation is impossible.

9. SETTING UP NOTIFICATIONS

The Merchant Back Office provides several types of notifications:

- Instant Payment Notification URL call
- E-mail sent to the merchant
- E-mail sent to the buyer
- SMS sent to the merchant
- SMS sent to the buyer

The notification is sent according to the event that takes place (payment accepted, abandonment by the buyer, cancellation by the merchant, etc.).



Instant Payment Notification URL call-type notifications are the most important. They are the only reliable way for the merchant website to obtain the payment result.

Instant Payment Notification URL failed

If the platform is unable to reach your URL, it sends an e-mail to the specified address.

This e-mail contains:

- the HTTP code of the encountered;
- parts of analysis depending on the error;
- the consequences of error;
- instructions via the Merchant Back Office to resend the request to the previously defined URL.

Access to notification rules management

Go to the following menu **Settings > Notification rules**.

Instant Payment Notification	E-mail sent to the merchant	E-mail sent to the buyer
Enabled		Reference
✘		Instant Payment Notification URL on batch authorization
✔		Instant Payment Notification URL at the end of the payment
✘		Instant Payment Notification URL on batch change
✘		Instant Payment Notification URL on cancellation
✘		Instant Payment Notification URL on an operation coming from the Back Office

9.1. Setting up the Instant Payment Notification

The payment gateway notifies on the merchant website in the following cases:

- Payment accepted
- Payment refused



This notification is required to communicate the result of the payment request.

It informs the merchant website of the payment result even if your client has not clicked the **Return to the shop** button.

1. Right-click **Instant Payment Notification URL at the end of the payment**.
2. Select **Manage the rule**.
3. Enter the **E-mail address(es) to notify in case of failure** field in the "General settings" section. To specify several e-mail addresses, separate them with a semi colon (;).
4. To allow the platform to automatically resend the notification in the event of failure, check the **Automatic retry in case of failure** box. This mechanism allows up to 4 attempts to be made.
5. If you wish to receive notifications in API Form format, enter the URL of your page in **URL to notify in TEST mode** and **URL to notify in PRODUCTION mode** field in the "Instant Payment Notification URL of the API form V1, V2" section.
6. Save the changes.

9.2. Setting up a notification on batch change

This rule notifies the merchant site when a transaction created with the temporary status **WAITING_AUTHORIZATION** is finally accepted or refused.

1. Right-click **Instant Payment Notification URL on batch change**.
2. Select **Manage the rule**.
3. Enter the **E-mail address(es) to notify in case of failure** field in the "General settings" section. To specify several e-mail addresses, separate them with a semi colon (;).
4. Check the box **Automatic retry in case of failure** if you wish to authorize the gateway to automatically resend the notification in case of a failure (can be done up to 4 times).
5. In the **Instant Payment Notification URL of the API form V1, V2** section, specify the URL of your page in the fields **URL to notify in TEST mode** and **URL to notify in PRODUCTION mode**.
6. Save the changes.
7. Enable the rule by right-clicking **Instant Payment Notification URL on batch change** and select **Enable the rule**.

9.3. Configuring the notification of wire transfer request registration

By default, no notifications are sent to the merchant website when an payment request is recorded and the buyer is redirected to his bank space (**WAITING_FOR_PAYMENT** transaction status).

However, if you want to be notified, you can create a specific notification rule.

Via the menu: **Settings > Notification rules**.

1. Click on the button **Create a rule** at the bottom left side of the screen.
2. Select **Advanced notification**.
3. Select the type of **Instant Payment Notification URL call** notification.
4. Click **Next**.
5. Select the **trigger event: Pending payment waiting for a confirmation of the external platform**.
6. In the **Rule condition** section, add the following condition:
 - **Variable:** Payment method
 - **Operator:** is on the list
 - **Value:** SEPA Credit Transfer and Instant SEPA Credit Transfer
7. Click **Next**.
8. In the **General settings**, fill in the fields:
 - **Rule reference**
 - **E-mail address to notify in case of failure**
 - **Automatic retry in case of failure**
9. If you wish to receive notifications in API Form format, enter the URL of your page in **URL to notify in TEST mode** and **URL to notify in PRODUCTION mode** field in the "Instant Payment Notification URL of the API form V1, V2" section.
10. Click **Create**.

10. ESTABLISHING INTERACTION WITH THE PAYMENT GATEWAY

The interaction with the payment gateway is described in the [Hosted Payment Page](#) guide:

The merchant website and the payment gateway interact by exchanging data.

To create a payment, this data is sent in an HTML form via the buyer's browser.

At the end of the payment, the result is transmitted to the merchant website in two ways:

- automatically by means of notifications called Instant Notification URLs (also known as IPN or Instant Payment Notification);
- Via the browser when the buyer clicks the button to return to the merchant website.

To guarantee the security of the exchange, the data is signed with a key known only to the merchant and the payment gateway.

11. GENERATING A PAYMENT FORM

To generate a payment request, you must create an HTML form as follows:

```
<form method="POST" action="https://scelliuspaiement.labanquepostale.fr/vads-payment/">
  <input type="hidden" name="parameter1" value="value1" />
  <input type="hidden" name="parameter2" value="value2" />
  <input type="hidden" name="parameter3" value="value3" />
  <input type="hidden" name="signature" value="signature"/>
  <input type="submit" name="pay" value="Pay"/>
</form>
```

It contains:

- The following technical elements:
 - The `<form>` and `</form>` tags that allow to create an HTML form.
 - The `method="POST"` attribute that defines the method used for sending data.
 - The `action="https://scelliuspaiement.labanquepostale.fr/vads-payment/"` attribute that defines where to send the form data.
- Form data:
 - The shop ID.
 - Information about the payment depending on the use case.
 - Additional information depending on your needs.
 - The signature that ensures the integrity of the form.

This data is added to the form by using the `<input>` tag:

```
<input type="hidden" name="parameter1" value="value1" />
```

For setting the `name` and `value` attributes, see the **Data dictionary** chapter also available in the online document archive.

All the data in the form must be encoded in **UTF-8**.

This will allow for the special characters (accents, punctuation marks, etc.) to be correctly interpreted by the payment gateway. Otherwise, the signature will be computed incorrectly and the form will be rejected.

- The **Pay** button for submitting the data:

```
<input type="submit" name="pay" value="Pay"/>
```

Different use cases are presented in the chapters below. They will allow you to adapt your payment form to your needs.

The following table lists the different formats that you can encounter when building your form.

Notation	Description
a	Alphabetic characters (from 'A' to 'Z' and from 'a' to 'z')
n	Numeric characters
s	Special characters
an	Alphanumeric characters
ans	Alphanumeric and special characters (except '<' and '>')
3	Fixed length of 3 characters
..12	Variable length up to 12 characters
json	<p>JavaScript Object Notation. Object containing key/value pairs separated by commas. It starts with a left brace "{" and ends with a right brace "}". Each key / value pair contains the name of the key between double-quotes followed by ":", followed by a value. The name of the key must be alphanumeric. The value can be:</p> <ul style="list-style-type: none"> • a chain of characters (in this case it must be framed by double-quotes) • a number • an object • a table • a boolean • empty <p>Example: {"name1":45,"name2":"value2", "name3":false}</p>
bool	Boolean. Can be populated with the true or false value.
enum	<p>Defines a field with a complete list of values. The list of possible values is given in the field definition.</p>
Enum list	<p>List of values separated by a ";". The list of possible values is given in the field definition. Example: vads_available_languages=fr;en</p>
map	<p>List of key / value pairs separated by a ";". Each key / value pair contains the name of the key followed by "=", followed by a value. The value can be:</p> <ul style="list-style-type: none"> • a chain of characters • a boolean • a json object • an xml object <p>The list of possible values for each key/value pair is provided in the field definition. Example: vads_theme_config=SIMPLIFIED_DISPLAY=true;RESPONSIVE_MODEL=Model_1</p>

11.1. Creating a SEPA Credit Transfer request



In case of a classic transfer, if the due date falls on a weekend, a non-business day or a holiday, then the transfer will be executed on the next business day.

1. Use all the fields presented in the table below to create your payment form.

Field name	Description	Format	Value
vads_payment_cards	Allows you to force the payment method type to be used. It is recommended to provide a different payment button for each payment method on the merchant website.	enum	<ul style="list-style-type: none"> IP_WIRE: to directly call the SEPA Credit Transfer payment button. IP_WIRE_INST: to directly call the Instant SEPA Credit Transfer payment button. IP_WIRE;IPWIRE_INST: to provide the choice between a classic wire transfer and an instant credit transfer.
vads_order_id	Order ID Can contain uppercase or lowercase characters, numbers or hyphens ([A-Z] [a-z], 0-9, _, -).	ans..64	E.g.: 2-XQ001
vads_amount	Payment amount in the smallest currency unit (cents for euro)	n..12	E.g.: 4525 for EUR 45.25
vads_currency	Numeric currency code to be used for the payment, in compliance with the ISO 4217 standard (numeric code).	n3	Possible values: <ul style="list-style-type: none"> 978 (EUR)
vads_capture_delay	Capture delay.	n..3	<ul style="list-style-type: none"> 0: Immediate payment. Default value. The field must always be set to 0.
vads_payment_config	Payment type	enum	SINGLE
vads_action_mode	Acquisition mode for payment method data	enum	INTERACTIVE
vads_page_action	Action to perform	enum	PAYMENT
vads_ctx_mode	Mode of interaction with the payment gateway	enum	TEST or PRODUCTION
vads_site_id	Shop ID	n8	E.g.: 12345678
vads_trans_date	Date and time of the payment form in UTC format	n14	Respect the YYYYMMDDHHMMSS format E.g.: 20200101130025
vads_trans_id	Transaction number. Must be unique within the same day (from 00:00:00 UTC to 23:59:59 UTC).	an6	E.g.: xrT15p

Field name	Description	Format	Value
	Warning: this field is not case sensitive.		
vads_version	Version of the exchange protocol with the payment gateway	enum	V2

2. Add optional fields according to your requirements (see **Using additional features** chapter of the [Implementation Guide Hosted Payment Page](#)).
3. Compute the value of the **signature** field using all the fields of your form that start with **vads_** (see: **Computing the signature** [Implementation Guide Hosted Payment Page](#) available on our documentation site).

12. SENDING THE PAYMENT REQUEST

To finalize a purchase, the buyer must be redirected to the payment page.

His browser must transmit the payment form data.

12.1. Redirecting the buyer to the payment page

The URL of the payment gateway is:

<https://scelliuspaiement.labanquepostale.fr/vads-payment/>

Example of parameters sent to the payment gateway:

```
<form method="POST" action="https://scelliuspaiement.labanquepostale.fr/vads-payment/">
<input type="hidden" name="vads_action_mode" value="INTERACTIVE" />
<input type="hidden" name="vads_amount" value="1315" />
<input type="hidden" name="vads_currency" value="978" />
<input type="hidden" name="vads_cust_id" value="1234" />
<input type="hidden" name="vads_cust_email" value="jg@sample.com" />
<input type="hidden" name="vads_ctx_mode" value="TEST" />
<input type="hidden" name="vads_order_id" value="CMD012859" />
<input type="hidden" name="vads_page_action" value="PAYMENT" />
<input type="hidden" name="vads_payment_cards" value="IP_WIRE;IP_WIRE_INST" />
<input type="hidden" name="vads_payment_config" value="SINGLE" />
<input type="hidden" name="vads_site_id" value="12345678" />
<input type="hidden" name="vads_trans_date" value="20220326101407" />
<input type="hidden" name="vads_trans_id" value="362812" />
<input type="hidden" name="vads_version" value="V2" />
<input type="hidden" name="signature" value="NM25DPLKEbtGEHCDHn8MBT4ki6aJI/ODaWhCzCnAfvY=" />
<input type="submit" name="pay" value="Pay"/>
</form>
```

12.2. Processing errors

If the payment gateway detects an error while receiving the form, an error message is displayed and the buyer can not be to proceed to the payment.

In test mode:

The message indicates the source of the error and provides a link to the error code description to help you fix it.

In production mode:

The message indicates to the buyer that a technical problem has occurred.

In both cases, the merchant receives a warning e-mail containing the information:

- the source of the error;
- a link to possible causes to facilitate its analysis;
- all the fields of the form.

A description of the error codes with their possible causes is available on our website:

<https://scelliuspaiement.labanquepostale.fr/doc/fr-FR/error-code/error-00.html>

13. ANALYZING THE PAYMENT RESULT

The payment result analysis is described in detail in the [Hosted Payment Page](#) guide.

This guide only describes the steps for processing data relative to a response of a payment made with Virement SEPA.

13.1. Processing the response data


Here is an example of analysis to guide you through processing the response data.

1. Identify the order by retrieving the value of the **vads_order_id** field if you have transmitted it in the payment form.

Make sure that the order status has not been updated yet.

2. Retrieve the payment result transmitted in the **vads_trans_status** field.

Its value allows you to define the order status.

VALUE	DESCRIPTION
CAPTURED	Captured The transaction is accepted. It is visible in the tab Captured transactions. Debit is immediate (no capture file is sent to the acquirer).
REFUSED	Refused Transaction is refused.
CANCELLED	Canceled The payment has been canceled by the buyer.
WAITING_AUTHORISATION	Waiting for authorization The payment is validated by the buyer, but the transfer has not yet been processed. <div style="border: 1px solid #ccc; background-color: #fff9c4; padding: 5px; margin-top: 10px;"> This status is temporary. To be notified of the final result, you must enable the notification rule Instant Payment Notification URL on batch change.</div>
WAITING_FOR_PAYMENT	Waiting for payment The buyer was redirected to their online banking space. This status is temporary. It is never returned in the end of payment notification, but can be obtained: <ul style="list-style-type: none">• if you manually execute the notification from the Merchant Back Office• or if you create a notification rule that is triggered on the event "<i>Pending payment waiting for a confirmation of the external platform</i>".

3. Retrieve the field **vads_trans_uid** containing the transaction unique reference generated by the payment server.
4. Retrieve the value of the **vads_trans_date** field to identify the payment date.
5. Retrieve the used amount and currency. To do this, retrieve the values of the following fields:

Field name	Description
vads_amount	Payment amount in the smallest currency unit
vads_currency	Numeric code of the currency used for the payment

6. Retrieve the payment method data used for the payment by analyzing the following fields:

Field name	Description
vads_card_brand	<p>Payment method. Possible values:</p> <ul style="list-style-type: none"> • IP_WIRE : SEPA Credit Transfer. <div style="border: 1px solid #f0e68c; padding: 10px; margin: 10px 0;"> <p>The IP_WIRE value can be returned when:</p> <ul style="list-style-type: none"> • The buyer's bank does not support the SEPA Instant Credit Transfer. The request is automatically qualified as a classic SEPA transfer request. • The buyer's and merchant's accounts are from the same Caisse Régionale du Crédit Agricole, the bank imposes to automatically qualify the request as a classic SEPA transfer, even if the request is processed as an instant credit transfer. </div> <ul style="list-style-type: none"> • IP_WIRE_INST : Instant SEPA Credit Transfer.
vads_card_number	Payer's IBAN
vads_acquirer_netwo	Acquirer network code Set to IP .

7. Retrieve all the order, buyer and shipping details.

These details will be provided in the response only if they have been transmitted in the payment form.

Their values are identical to the ones submitted in the form.

8. Proceed to order update.

13.2. Analyzing the reason for rejection

The reason for rejection is transmitted in the **vads_auth_result** field.

This field is set to:

- **00** when the payment is accepted,
- one of the values below when the payment is refused:

Returned codes for **SEPA Credit Transfer**:

Codes	Description
00	The payment is accepted.
80	AC01: The account number is either invalid or does not exist. Incorrect IBAN/BIC, or account currency different from euro.
81	AC04: The account is closed and cannot be used.
82	AC06: The account is blocked and cannot be used.
83	AG01: Transaction forbidden for this type of account. E.g.: savings account.
84	AM18: The number of transactions exceeds the acceptance limit of the Account Servicing Payment Service Provider (ASPSP).
85	CH03: The requested execution date is too far in the future.
86	CUST: The reject is due to the debtor: refusal or insufficient funds.
87	DS02: An authorized user has cancelled the order.
88	FF01: The reject is due to the original payment request which is invalid (syntax, structure or values).
89	FRAD: The payment request is considered as fraudulent.
90	MS03: No reason specified by the Account Servicing Payment Service Provider (ASPSP).
91	NOAS: The PSU has neither accepted nor rejected the payment request and the time-out period has expired.
92	RR01: The account and/or debtor identification is missing or inconsistent.
93	RR03: Specification of the creditor's name and/or address needed for regulatory requirements is incomplete or missing.
94	RR04: Rejection for regulatory reasons.
95	RR12: Invalid or missing identification required for a particular country or payment type.
96	DUPL: Duplicate operation.
97	TECH: Technical error

14. OBTAINING HELP

Looking for help? See our FAQ:

<https://scelliuspaiement.labanquepostale.fr/doc/fr-FR/faq/faq-homepage.html>

For any technical inquiries or if you need any help, contact [technical support](#).

In view of facilitating the processing of your requests, please have your shop ID ready (an 8-digit number).

This information is available in the “registration of your shop” e-mail or in the Merchant Back Office (**Settings > Shop > Configuration**).