

Server-2-Server - MIT payments - direct.aspx



The endpoint `direct.aspx` allows merchants to initiate MIT transactions (recurring payments, MOTO transactions).

More details : [Payment Features](#)

Request Elements

In order to start a server-to-server card payment sequence please post the following key-value-pairs to

<https://paymentpage.axepta.bnpparibas/direct.aspx>


Notice: For security reasons, Axepta Platform rejects all payment requests with formatting errors. Therefore, please use the correct data type for each parameter.

Notice: In case of a merchant initiated recurring transaction the JSON objects (besides `credentialOnFile` and `card`), the `URLNotify` and `TermURL` are not mandatory parameters, because no 3D Secure and no risk evaluation is done by the card issuing bank and the payment result is directly returned within the response.

Parameter	Format	CND	Description								
MerchantID	ans..30	M	MerchantID, assigned by Axepta. Additionally this parameter has to be passed in plain language too.								
MsgVer	ans..5	M	Message version. Values accepted: <ul style="list-style-type: none">2.0								
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment								
RefNr	ans..30	O	Merchant's unique reference number, which serves as payout reference in the acquirer EPA file. Please note, without the own shop reference delivery you cannot read out the EPA transaction and regarding the additional BNP settlement file (CTSF) we cannot add the additional payment data. Notes: <ul style="list-style-type: none">Fixed length of 12 characters (only characters (A..Z, a..z) and digits (0..9) are allowed, no special characters like whitespace, underscore...)If the number of characters entered is lower than 12, BNP will complete, starting from the left side, with "0" (Example : 000018279568)								
schemeReferenceID	ans..64	C	Card scheme specific transaction ID required for subsequent credential-on-file payments, delayed authorizations and resubmissions. Mandatory: CredentialOnFile – initial false – unschedule MIT / recurring								
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).								
Currency	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table EN								
card	JSON	M	Card data								
Capture	an..6	OM	Determines the type and time of capture. <table><tr><th>Capture Mode</th><th>Description</th></tr><tr><td>AUTO</td><td>Capturing immediately after authorisation (default value).</td></tr><tr><td>MANUAL</td><td>Capturing made by the merchant. Capture is normally initiated at time of delivery.</td></tr><tr><td><Number></td><td>Delay in hours until the capture (whole number; 1 to 696).</td></tr></table>	Capture Mode	Description	AUTO	Capturing immediately after authorisation (default value).	MANUAL	Capturing made by the merchant. Capture is normally initiated at time of delivery.	<Number>	Delay in hours until the capture (whole number; 1 to 696).
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channel	a..20	C	<p>Indicates the type of channel interface being used to initiate the transaction.</p> <p>Values accepted:</p> <ul style="list-style-type: none"> • Browser • App • 3RI <p>If not present the value Browser is implied.</p>
billingDescriptor	ans..22	O	A descriptor to be printed on a cardholder's statement. Please also refer to the additional comments made elsewhere for more information about rules and regulations.
OrderDesc	ans..768	O	Order description
TermURL	ans..256	O	In case of 3-D Secure 1.0 fallback: the URL the customer will be returned to at the end of the 3-D Secure 1.0 authentication process.
AccVerify	a3	O	<p>Indicator to request an account verification (aka zero value authorization). If an account verification is requested the submitted amount will be optional and ignored for the actual payment transaction (e.g. authorization).</p> <p>Values accepted:</p> <ul style="list-style-type: none"> • Yes
threeDSPolicy	JSON	O	Object specifying authentication policies and exemption handling strategies
threeDSData	JSON	C	Object detailing authentication data in case authentication was performed through a third party or by the merchant
priorAuthenticationInfo	JSON	O	Prior Transaction Authentication Information contains optional information about a 3-D Secure cardholder authentication that occurred prior to the current transaction
accountInfo	JSON	O	The account information contains optional information about the customer account with the merchant. Optional for 3-D Secure 2.0 transactions.
billToCustomer	JSON	C	The customer that is getting billed for the goods and / or services. Required unless market or regional mandate restricts sending this information.
shipToCustomer	JSON	C	The customer that the goods and / or services are sent to. Required (if available and different from billToCustomer) unless market or regional mandate restricts sending this information.
billingAddresses	JSON	C	Billing address. Required for 3-D Secure 2.0 (if available) unless market or regional mandate restricts sending this information.
shippingAddress	JSON	C	Shipping address. If different from billingAddress, required for 3-D Secure 2.0 (if available) unless market or regional mandate restricts sending this information.
credentialOnFile	JSON	C	Object specifying type and series of transactions using payment account credentials (e.g. account number or payment token) that is stored by a merchant to process future purchases for a customer. Required if applicable.
merchantRiskIndicator	JSON	O	The Merchant Risk Indicator contains optional information about the specific purchase by the customer
subMerchantPF	JSON	O	Object specifying SubMerchant (Payment Facilitator) details
URLNotify	an..256	M	The merchant URL that receive asynchronous requests during the authentication process
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
MAC	an64	M	<p>Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here:</p> <ul style="list-style-type: none"> • HMAC Authentication (Request) • HMAC Authentication (Notify)


General parameters for credit card payments via socket connection

 Please note the additional parameter for a specific credit card integration in the section "Specific parameters"

Response Elements

The following table describes the result parameters with which the Acepta Platform responds to your system

 pls. be prepared to receive additional parameters at any time and do not check the order of parameters

 the key (e.g. MerchantId, RefNr) should not be checked case-sensitive

Parameter	Format	CND	Description
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MID	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
Status	a..20	M	Status of the transaction. Values accepted: <ul style="list-style-type: none">• AUTHENTICATION_REQUEST• PENDING• FAILED
RefNr	an12	M	Merchant's unique reference number, which serves as payout reference in the acquirer EPA file. Please note, without the own shop reference delivery you cannot read out the EPA transaction and regarding the additional settlement file we cannot add the additional payment data. Notes: <ul style="list-style-type: none">• Fixed length of 12 characters (only characters (A..Z, a..z) and digits (0..9) are allowed, no special characters like whitespace, underscore...)• For AMEX : RefNr is mandatory• If the number of characters entered is lower than 12, BNP will complete, starting from the left side, with "0" (Example : 000018279568)
Description	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the transaction status analysis!
Code	an8	M	Error code according to Paygate Response Codes (A4 Error codes)
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
versioningData	JSON	M	The Card Range Data data element contains information that indicates the most recent EMV 3-D Secure version supported by the ACS that hosts that card range. It also may optionally contain the ACS URL for the 3-D Secure Method if supported by the ACS and the DS Start and End Protocol Versions which support the card range.
threeDSLegacy	JSON	M	Object containing the data elements required to construct the Payer Authentication request in case of a fallback to 3-D Secure 1.0.
schemeReferenceID	ans..64	C	Card scheme specific transaction ID required for subsequent credential-on-file payments, delayed authorizations and resubmissions.
card	JSON	M	Card data
ipInfo	JSON	O	Object containing IP information
threeDSData	JSON	M	Authentication data
resultsResponse	JSON	C	In case the authentication process included a cardholder challenge additional information about the challenge result will be provided.