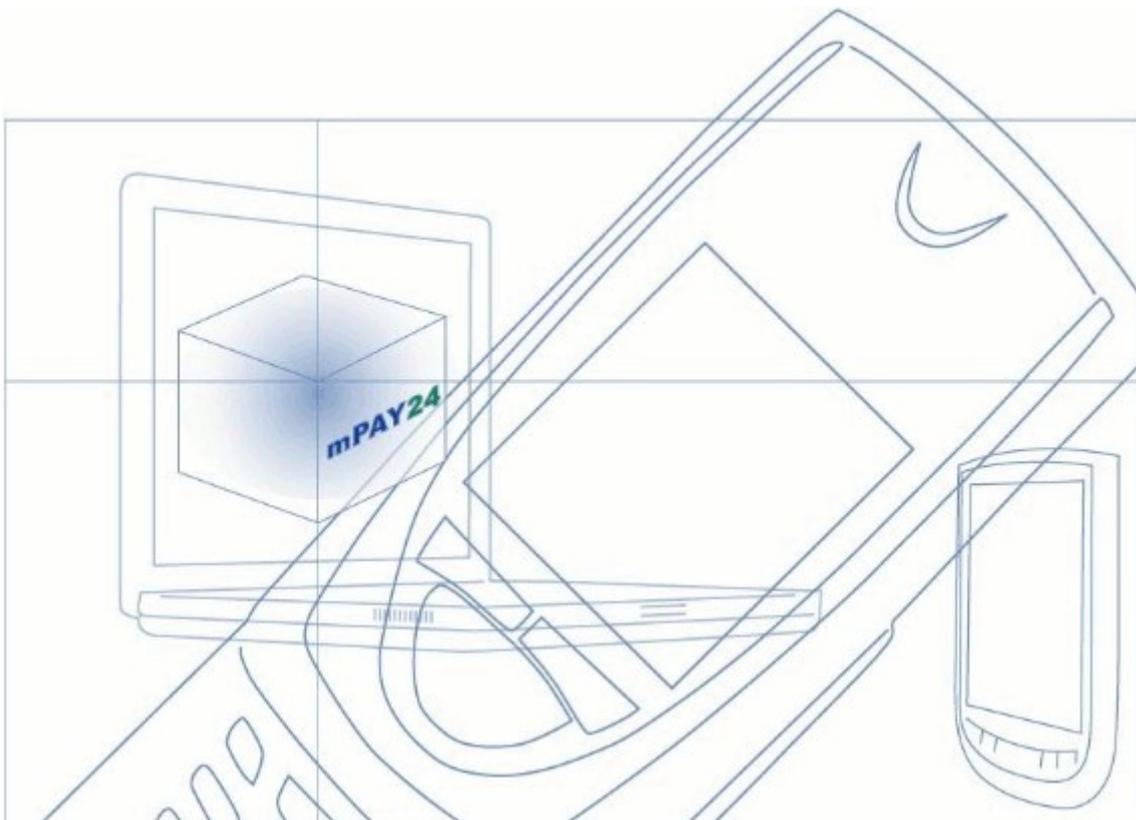# mPAY24™

Billpay Specification

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Version: 7-EN

Table of Contents

1. Changelog

Version	Date	Comment
1-EN	2012-08-21	Creation of the Billpay specification document
2-EN	2012-08-22	Context improvement
3-EN	2012-08-23	Correction of grammar mistakes
4-EN	2012-08-27	Small adjustments and text formation
5-EN	2012-09-10	Add chapter "Invoice creation" and add address hint
7-EN	2012-09-11	Add payment date calculation and chapter "Implementation guideline"

2. About this document

This document contains specific requirements and notes for payment methods available through Billpay.

3. About Billpay

Using Billpay merchants of online shops can offer the payment methods *Pay by invoice* with a payment term of 20/30 days, *Direct debit* and Hire Purchase to their customers. The payment method Pay by invoice can be offered to private (B2C) and as well as to business customers (B2B).

According to the e-commerce study made by ibi research 2008, payment by invoice is the most popular payment method within the German economic zone. 65% of all customers prefer the payment by invoice. Without the need to expose sensitive bank account or credit card data customers can inspect the articles before payment. Direct Debit is the third most popular payment method. Customers know and appreciate the Direct Debit payment method from the stationary trade. Offering two of the three most popular payment methods the probability of an abortion of the buying is reduced to a minimum, the number of items in the cart increases and the earnings grow significantly. Completed by the ever-growing popularity of the payment method Hire Purchase online merchants may offer an incomparable range of payment methods and thus increase their sales substantially.

Billpay adopts the whole risk and receivable management for the merchants, the merchant thus having more time for his core business. The merchant receives the money even if the customer does not pay or the direct debit bounces – thanks to Billpay's guarantee of payment.

Please visit the Billpay website for more information: www.billpay.de

3.1. Availability of Billpay

The country of the customer's billing address is determining whether the Billpay payment methods are available. The following table gives an overview about countries in which the Billpay payment methods may be offered to the customer.

Country	Invoice B2C	Invoice B2B	Direct Debit	Hire Purchase
Germany	Yes	Yes	Yes	Yes
Switzerland	Yes	Yes	No	No
Austria	Yes	Shortly	Shortly	Shortly

4. Payment methods

Provided payment methods which are available through the mPAY24 interface:

mPAY24 label	Name	German translation
ELV	Debit credit	Elektronisches Lastschriftverfahren
HP	Hire purchase	Ratenkauf
INVOICE	Invoice	Rechnungskauf

Please refer to the mPAY24 technical specification for a description as well as general parameters for these payment methods.

4.1. Implementation guidelines

Billpay requires to disable payment methods not available for particular customers due to following reasons:

- The amount is less than the minimal limit or greater than the maximum limit specified in the agreement between Billpay and the merchant.

- The payment method or currency is not offered in the customers country. Please refer to the previous chapter for more information.

The payment methods can be disabled for single requests by using the `PaymentTypes` element of the MDXI. Please refer the mPAY24 technical specification.

5. Required mPAY24 MDXI parameters

When using Billpay payment method it is required to define the shopping cart content and a billing address with valid email address in the MDXI payment description. The shipping address is also required if it differs from the billing address. Please note that Billpay generally refuses orders with different billing and shipping addresses due to high fraud risk.

Please refer to the mPAY24 technical specification for a detailed description of the MDXI parameters.

5.1. ShoppingCart

For proper generation of confirmation or invoice emails, it is necessary to specify the exact order content in the `ShoppingCart` element as printed on the customer invoice. If possible gross prices with tax amount should be used. The `Description` element should contain an exact order description - general descriptions such as "order number XXX" or similar should be avoided.

5.2. BillingAddr

The customer name and the billing address is used by Billpay for address verification and credit check. Payments could be rejected if improper data is provided. The customer should not be able to change the billing address on the PayPage, because the merchant won't be notified of the changes. To avoid this the `Mode` attribute of the `BillingAddr` should always be defined as `ReadOnly`.

The `Email` element in `BillingAddr` is used by Billpay to send invoice and payment information directly to the customer. Therefore Billpay rejects payments with improper email addresses.

5.2.1. Example

```xml
<?xml version="1.0" encoding="iso-8859-1"?>
<Order>
 <Tid>f012</Tid>
 <ShoppingCart>
  <Description>Test purchase with Billpay</Description>
  <Item>
   <Number>1</Number>
   <Description>Test Product</Description>
   <Quantity>2</Quantity>
   <ItemPrice Tax="1.25">10.00</ItemPrice>
  </Item>
  <ShippingCosts>5.00</ShippingCosts>
  <Tax>2.50</Tax>
 </ShoppingCart>
 <Price>25.00</Price>
 <BillingAddr Mode="ReadOnly">
  <Name>John Doe</Name>
  <Street>Mainstreet 12</Street>
  <Zip>1010</Zip>
  <City>Vienna</City>
  <Country>Austria</Country>
  <Email>john.doe@example.com</Email>
 </BillingAddr>
</Order>
```

6. Sending email confirmations

mPAY24 does not send any data relevant for payment to the customer.

To activate the e-mail customer information service through Billpay, the merchant has to contact Billpay and has to have activated the automatic generation and sending of emails for the merchant account.

The above paragraph only applies to merchants who do not send the legally necessary information for the Billpay payment methods from their own IT infrastructure. Further, more detailed information on this issue can be found in your Billpay merchant agreement.

Please visit the Billpay website for more information: www.billpay.de

7. Invoice creation

After a successful transaction, the merchant has to send an invoice email to the customer. The invoice can be created either manually via the Merchant Interface (MIF) or automatically by extracting the relevant data from the confirmation interface.

7.1. General notes

If hire purchase is used, it is especially important to print the billing account data on the invoice.

Billpay requires that the payment due date is stated on the invoice. The merchant has to calculate the payment due date according to the contract with Billpay.

Calculation:

```
Payment due date = <Clearing time> + 20 or 30 days*
```

* depending on the merchant and his configuration by Billpay

Further information about the payment details can be obtained from Billpay:

https://www.billpay.de/integration/zahlungsinformationen/

7.2. Manually using information from MIF

To create an invoice manually, log into the MIF and navigate to the specific transaction in Archive. The invoice relevant data could be seen in the detail view of the transaction and should be copied for the invoice creation.

7.3. Automatically via confirmation interface

The invoice relevant data could be send by the confirmation interface for automatic processing. The data can be used to automatically generate an invoice.

mPAY24 does not provide such a solution. It has to be implemented by the merchant itself.

> ⚠ Sending the Billpay invoice relevant data over the confirmation interface is not configured by default. Please contact the mPAY24 support to enable this feature.

8. Acceptance test

An acceptance test is required in order to access the live system of Billpay. This test ensures that the communication between the shop system, mPAY24 and Billpay is correct.

Please visit the Billpay website for more information about the acceptance test with the mPAY24 interface: www.billpay.de