

## Wirecard CEE Integration Documentation



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# Bancontact

## General information

Bancontact (formally known as Bancontact/Mister Cash) is a payment method accepted by all Belgian banks, and is leader in Belgium's electronic card payments market equalling more than 80% of all card payments. Bancontact is a standard application on the card that the bank issues when an account is opened. To become a Bancontact user, consumers need to contact their bank.

As a payment scheme, Bancontact fulfills two major functions:

- Regulates the transfer of money from the card holder's account to the merchant's account, i.e. the traffic between "issuers" (the banks), and "acquirers" (parties that connect merchants to the Bancontact network).
- Sets the rules for payment transactions comprising all components of the payment chain (card, terminal, processing, clearing and settlement, etc.).

Please visit [Bancontact](#) for further information and details.

## Advantage for merchants

- Card payments for small amounts is interesting because Bancontact offers merchants reduced rates for minor payments.

## Advantages for consumers

- Bancontact card is accepted by about 5,000 web stores.
- Allows for offline and online payments, both for big and small amounts.

## Order flow diagram

For a visual representation of the order flow behavior and associated transaction-based operations of this payment method we invite you to have a look at the respective order flow diagram.

## Optional request parameters

The optional request parameters `customerStatement` and `orderReference` are more restricted with regard to their length and allowed characters than are other general request parameters.

Parameter	Data type	Short description
<code>customerStatement</code>	ASCII with a variable length of up to 25 characters.	Text displayed on bank statement issued to your consumer by the financial service provider.
<code>orderReference</code>	Allows for exactly 10 characters and may consist only of the following characters: A-Za-z0-9+?/-(:),.'	Unique order reference ID sent from merchant to financial institution.

## FAQ

### ***Which currencies may I use within this payment method?***

You may use EUR.

### ***Which languages are available for your consumer on the Bancontact pages?***

Bancontact can display the pages in 27 different languages:

- bg - Bulgarian
- zh - Chinesisch
- da - Danish
- et - Estonian
- fi - Finnish
- el - Greek
- hi - Hindi
- it - Italian
- ja - Japanese
- ko - Korean
- hr - Croatian
- lv - Latvian
- lt - Lithuanian
- mk - Macedonian
- no - Norwegian
- pl - Polish
- pt - Portuguese
- ro - Romanian
- ru - Russian
- sv - Swedish
- sk - Slovak
- sl - Slowene
- es - Spanish
- cs - Czech
- tr - Turkish

- uk - Ukrainian
- hu - Hungarian

If the parameter `language` is not set or differs from these languages, the customer's browser `accept-language` is used. If still no valid language can be found, Bancontact pages will be displayed in English.