

## Wirecard CEE Integration Documentation



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# eps-Überweisung

## General information

The online payment method **eps-Überweisung** is based on the technical standard eps (e-payment standard). eps-Überweisung is an open and standardized XML interface between online-shops, E-Government, public institutions and banks which offer the eps interface to initiate irrevocable online payments. eps-Überweisung allows consumers to make online payments via their online banking applications.

eps-Überweisung is offered by Austrian banks as a convenient and secure online payment method or e-payment in online shops or E-Government processes. Consumers who select eps-Überweisung as payment method for an online purchase are directed to their online banking system. After a successful login, a form will open on eps-Überweisung containing the transfer order for the consumer's bank. All relevant details of the purchase such as amount, reason for payment, consumer details and the transfer execution date are already filled in. All the consumer needs to do is authorize the transaction, e.g. using a TAN (transaction authentication code). Once the transfer order was accepted by the consumer's bank, you receive a confirmation and may dispatch the goods instantly.

Please visit [eps-Überweisung](#) for more information and details.

## Advantages for merchants

- Merchants receive a real-time eps payment confirmation message with the status of the underlying credit transfer issued by the consumer's bank.
- Based on the received payment status and remittance identifier, goods or services may be delivered instantly.
- High consumer potential, many buyers thanks to the familiarity of the online banking system.
- Real time information during the processing.
- Technical security to prevent fraud.

## Advantages for consumers

- Consumers may use their familiar, trusted and secure online banking system.
- No additional registration or codes are required.
- No additional costs will arise.

## Integration information

To integrate and offer the payment method eps-Überweisung for your consumers in your online shop, you have **to conclude and sign an eps merchant contract with your account-holding bank**. If you have stated Wirecard as your payment service provider, Wirecard will receive a **PIN letter** containing the PIN which is required by our support teams to complete the configuration of your Wirecard merchant account. If you did not state Wirecard as your payment service provider, you need to forward this PIN letter to us.

Please make sure that Wirecard receives this PIN since otherwise your merchant configuration cannot be finished.

Besides the PIN we also need to know the IBAN and BIC of your bank account(s) for configuration purposes.

Once these procedures are completed and your account has been successfully configured by Wirecard, all banks participating in the eps-Überweisung scheme will be made available automatically to your consumers.

Please contact your account-holding bank to obtain any additional information you might need.

## 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.

## Request parameter financialInstitution

The request parameter `financialInstitution` is required for Wirecard Checkout Seamless and optional for Wirecard Checkout Page.

Possible value of parameter <code>financialInstitution</code>	Description
ARZ AAB	Austrian Anadi Bank AG
ARZ MB	Marchfelder Bank
ARZ BAF	Österreichische Ärzte- und Apothekerbank
BA-CA	Bank Austria
ARZ BCS	Bankhaus Carl Spängler & Co. AG
ARZ BSS	Bankhaus Schelhammer & Schattera AG
Bawag BG	BAWAG P.S.K. AG
ARZ BKS	BKS Bank AG
ARZ BKB	Brüll Kallmus Bank AG
ARZ BTV	BTV VIER LÄNDER BANK
ARZ CBGG	Capital Bank Grawe Gruppe AG
ARZ DB	Dolomitenbank

Bawag EB	Easybank AG
Spardat EBS	Erste Bank und Sparkassen
ARZ HAA	Hypo Alpe-Adria-Bank International AG
ARZ VLH	Hypo Vorarlberg Bank AG
ARZ NLH	HYPO NOE LB für Niederösterreich u. Wien
Hypo-Racon O	Hypo Oberösterreich
Hypo-Racon S	Hypo Salzburg
Hypo-Racon St	Hypo Steiermark
ARZ HTB	Hypo Tirol Bank AG
BB-Racon	Bank Burgenland
ARZ OB	Oberbank AG
Racon	Raiffeisen Bankengruppe Österreich
ARZ SB	Schoellerbank AG
Bawag SBW	Sparda Bank Wien
ARZ VB	Volksbank Gruppe
ARZ VKB	Volkskreditbank AG
ARZ VRB	VR-Bank Braunau
EPS-SO	EPS SELECT OPTION

## Bank selection option

This optional feature allows merchants to decide whether consumers select their preferred bank on the Wirecard Checkout Page window or after they have been forwarded to the website of eps-Überweisung.

Selecting the bank on the eps-Überweisung website ensures that consumers are always presented the latest and up-to-date list of banks. Any changes regarding bank details, names, etc. are done automatically and do not require any manual maintenance.

In order to use this feature, the value **EPS-SO** (EPS Select Option) has to be forwarded for the requestParameter `financialInstitution`. Please contact our support teams to enable this feature.

## 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 254 characters.	Text displayed on bank statement issued to your consumer by the financial service provider.
<code>orderReference</code>	ASCII with a variable length of up to 35 characters.	Unique order reference ID sent from merchant to financial institution.

## FAQ

### ***How can I set the text which should be displayed on the account statement of my consumer?***

Please use the request parameter `orderReference` which will be mapped directly to the field "RemittanceIdentifier" as defined within the eps standard.

Please be aware that the eps protocol restricts the value of this parameter to:

- a maximum of 35 characters
- only the following characters:  
a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L  
M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' + Space

Please be aware that your merchant configuration has to be changed by our support teams on your behalf in order to use this feature.