

Wirecard CEE Integration Documentation



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giropay

General information

giropay is an Internet payment method widely used in Germany, based on online banking and allows consumers to buy securely on the Internet using direct online transfers from their bank account. The system is similar to the Dutch iDEAL payment system and the Austrian payment method eps-Überweisung. Most German savings banks (Sparkassen) and cooperative banks are participating in giropay.

giropay offers you a real-time payment method (publicized as virtually risk-free) to accept Internet payments. For consumers, giropay uses the same environment as their online banking sites. The level of security depends on the participating bank. No sensitive information is being shared with you, such as credit card or Giro account numbers. There is no chargeback right however, which can be considered a disadvantage for the consumer, while this is regarded an advantage for the merchant.

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

Advantages for merchants

- Virtually risk-free because consumers may not reverse the payment (no chargeback).
- Payments are credited to the merchant's account as fast as any conventional credit transfer.
- Paying via their own familiar banking environment reassures consumers of a high payment security and leads to a higher conversion rate.

Advantages for consumers

- Easy to access, simple to use.
- Very convenient since consumers use the same familiar environment as their bank's online banking platform.
- Immediately after completing the purchase, consumer receives a confirmation message.
- No sensitive information is disclosed to the merchant or any third party.

Process description

Consumers need to have access to the Internet banking system of the participating bank.

- Consumer to the online shop selects giropay among the payment methods offered on the payment

page.

- The Internet banking environment of the consumer is opened and the consumer logs in as usual.
- Consumer then proceeds according to the procedures established by the relevant bank, transaction details are displayed.
- Consumer signs the transaction digitally using a 2-factor authentication or a remittance slip which is sent to the consumer for confirming the transaction, containing a TAN.
- Bank authorizes the transaction in real-time and deducts the relevant amount directly from the consumer's account.
- Consumer is informed in real-time whether the transaction may be carried out or not, e.g. if the account balance is not sufficient, the transaction will be declined.
- You receive real-time confirmation of the successful payment by the bank.
- Consumer is redirected back to the online shop.

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 254 characters.	Text displayed on bank statement issued to your consumer by the financial service provider.
<code>orderReference</code>	Variable length of up to 32 characters. Allowed characters are [0-9a-zA-Z].	Unique order reference ID sent from merchant to financial institution.