

Wirecard CEE Integration Documentation



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Invoice by Wirecard

General information

To integrate and offer Invoice by Wirecard for your consumers in your online shop you need to fulfill some important requirements:

- Invoice by Wirecard is only available for merchants and consumers resident in Germany, Austria and Switzerland.
- Check your individual conditions with Wirecard regarding minimum and maximum amount of orders, minimum age of your consumer, country of residence of your consumer and accepted currencies.
- Submit **additional parameters** which are required by Wirecard for checking the credit reliability of your consumer.

Do not offer this payment method to your consumer in your online shop **unless these requirements are met**.

After the checkout process Wirecard sends an e-mail to your consumer with an invoice attached. This invoice includes a letterhead with the name and address of your company and the corresponding financial details to settle the payment.

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.

Required request parameters

For payment method Invoice by Wirecard the otherwise optional request parameters for **consumer billing data** and **shopping basket data are required**. For further information on these parameters go to Consumer billing data and Shopping basket data.

Also, the parameter **consumerDeviceId** is required for payment method Invoice by Wirecard.

Please note the **length restrictions** that apply for this payment method and the following **shopping basket parameters**.

Shopping basket data

Parameter	Within fingerprint	Data type	Short description
basketItem(n)ArticleNumber	Required if used.	Alphanumeric with special characters and with a variable length of up to 254 characters.	Unique ID of article n in shopping basket.
basketItem(n)Description	Required if used.	Alphanumeric with special characters and with a variable length of up to 50 characters.	Product description of article n in shopping basket.

Device fingerprinting

The required request parameter `consumerDeviceId` is a security parameter used in terms of a Device Fingerprinting (DFP) which is a method of fraud protection and allows to identify technical devices used by the consumer.

Security parameter			
Parameter	Within fingerprint	Data type	Short description
<code>consumerDeviceId</code>	Optional	Alphanumeric with special characters and a variable length of up to 255 characters.	Unique token which serves as a method of fraud protection.

In order to use the parameter `consumerDeviceId` you first need to generate a **unique token** and **run a JavaScript** as described in the following sections.

The request parameter `consumerDeviceId` is transmitted to Wirecard at the **initiation** of Wirecard Checkout Page or Wirecard Checkout Seamless front-end. The value of the parameter needs to be the **unique token**.

The unique token, identifying your consumer during the process of ordering, is thus transmitted via JavaScript **and** via the request parameter `consumerDeviceId`.

Generating a unique token

To ensure that the token is really unique, it is suggested to use a hashed combination of `customerId` and `timestamp`, using for instance MD5 as hash function.

```
$timestamp = microtime();
$customerId = "YOUR-CUSTOMER-ID";
$consumerDeviceId = md5($customerId . "_" . $timestamp);
```

"YOUR-CUSTOMER-ID" refers to your unique customer ID which is used to identify your online shop with the Wirecard Checkout Server.

Running JavaScript

It is recommended to output the JavaScript code as early as possible, i.e. when the consumer has entered the checkout process in the online shop or when a first item is put into the cart.

Please ensure that this script is executed one-time only per session (per customer + checkout +

device).

JavaScript (example):

```
<script language="JavaScript">
  var di = {t:'<?php echo $consumerDeviceId ?>',v:'WDWL',l:'Checkout'};
</script>
<script type="text/javascript" src="//d.ratepay.com/<?php echo
$consumerDeviceId?>/di.js"></script>
<noscript>
  <link rel="stylesheet" type="text/css" href=
  "//d.ratepay.com/di.css?t=<?php echo $consumerDeviceId ?>&v=WDWL&l=Checkout"
  >
</noscript>
<object type="application/x-shockwave-flash" data=
  "//d.ratepay.com/WDWL/c.swf" width="0" height="0">
  <param name="movie" value="//d.ratepay.com/WDWL/c.swf" />
  <param name="flashvars" value="t=<?php echo $consumerDeviceId ?>&v=WDWL"
  />
  <param name="AllowScriptAccess" value="always"/>
</object>
```

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 50 characters.	Unique order reference ID sent from merchant to financial institution.
<code>consumerMerchantCrmlId</code>	Alphanumeric with a variable length of up to 50 characters.	Unique ID identifying the consumer of your online shop, e.g. from your CRM system. The parameter must not be a human readable e-mail address.

Parameter `consumerMerchantCrmlId`

The parameter is understood as unique ID identifying the consumer in your online shop, e.g. using data from your Customer Relationship Management (CRM) system. However, Invoice by Wirecard must not receive any data or information that allow to draw any conclusions on the final consumer.

Please note that Invoice by Wirecard refers to the new parameter as `Merchant - Consumer - ID` which is an internal customer identifier of the merchant system. In Wirecard interfaces and documentation

consumerMerchantCrmId is used.

The parameter consumerMerchantCrmId may be set by the merchant using **Wirecard Checkout Page** or **Wirecard Checkout Seamless** for initiations via WCP, WCP server-to-server initiations and WCS front-end initiation.

Also, the parameter consumerMerchantCrmId is part of the fingerprint.

Parameter basketItem to redeem vouchers

If the consumer in your online shop redeems a voucher or coupon during the payment process, a basket item must be added. This item **contains the negative amount** corresponding to the voucher or coupon value. For vouchers with percentage discount, the percentage to be deducted must first be converted into an absolute value. The total basket amount displayed to the consumer in your online shop will then show both the voucher amount and the total basket amount reduced by this voucher amount.

Additional response parameters

When using this payment method in your online shop, we will return additional parameters to your online shop. These parameters are specific to this payment method and are only returned when your consumer selects this payment method in your online shop.

Parameter	State	Data type	Short description
gatewayReferenceNumber	Success	Alphanumeric with special characters and a variable length of up to 255. E.g. 440208fa-6057-4c1f-8034-732d6050395c.	Technical reference number of the payment processing at Wirecard.
providerReferenceNumber	Success	Alphanumeric with special characters and a variable length of up to 255. E.g. DG0511345U8.	Reference number of the invoice.

Back-end operations

The following information is valid for back-end operations:

- approveReversal
- deposit
- refund
- transferFund

For deposit and refund the parameters for the **basket data are required**. Please refer to the parameter description in table shopping basket parameters for further details.

Deposit

If you make **partial shipments** of the ordered items you can only **deposit** the amount for the shipped items and need to specify these items via the shopping basket parameters.

Refund

If you make a **partial refund** because one or several articles were sent back to you, you need to specify in the basket parameters those items that **are sent back to you by your consumer**. Therefore the basket amount corresponds to the refunded amount.

The total refunded amount, including previous refunds, must be less or equal to the deposited amount.

TransferFund

If you want to refund a certain amount to your consumer although **no items are sent back to you**, e.g. in case an article arrived damaged, or redeem a certain voucher value after payment was made, you have to send the optional request parameter **transactionIdentifier**. This special refund can only be carried out after the full amount was **deposited** and a **day-end closing** was performed.

Optional request parameter

The following request parameter needs to be specified at refunds with empty basket data.

Parameter	Data type	Short description
transactionIdentifier	Enumeration	Set to CREDIT to refund your consumer a certain amount without having returned any articles.

Examples

The following examples are intended to contribute to a better understanding of how to make a **full or partial deposit** and **full or partial refund** and using the optional request parameter **transactionIdentifier**.

In all examples the shopping basket of your consumer in your online shop is assumed to contain the following items:

Quantity	Description	Number	Price per unit	Tax per unit
1	Item A1	A001	EUR 10,80	EUR 1,80
2	Item A2	A002	EUR 14,94	EUR 2,49
1	Shipping	S001	EUR 5,90	EUR 0,00

Examples for back-end operation "deposit"

The parameters for making a **full deposit** of all items in the shopping basket of your consumer would be:

Parameter name	Value	Description
basketItems	3	3 different items in shopping basket.
basketItem1ArticleNumber	A001	
basketItem1Quantity	1	
basketItem1Name	Item A1	
basketItem1UnitGrossAmount	10,80	Gross price per item 1.
basketItem1UnitNetAmount	9,00	Net price per item 1.
basketItem1UnitTaxAmount	1,80	Tax for item 1.
basketItem1UnitTaxRate	20,000	Tax rate for item 1.
basketItem2ArticleNumber	A002	
basketItem2Quantity	2	
basketItem2Name	Item A2	
basketItem2UnitGrossAmount	14,94	Gross price per item 2.
basketItem2UnitNetAmount	12,45	Net price per item 2.
basketItem2UnitTaxAmount	2,49	Tax for item 2.
basketItem2UnitTaxRate	20,000	Tax rate for item 2.
basketItem3ArticleNumber	S001	
basketItem3Quantity	1	
basketItem3Name	Shipping	
basketItem3UnitGrossAmount	5,90	Gross price per item 3.
basketItem3UnitNetAmount	5,90	Net price per item 3.
basketItem3UnitTaxAmount	0,00	Tax for item 3.
basketItem3UnitTaxRate	0,000	Tax rate for item 3.

If you make **partial shipments** of the ordered items you need to make **partial deposits**, i.e. deposit only the amount for the shipped items specified in the basket parameters.

Based on the above information, the following example assumes that only item 1 is shipped and deposited. The shipping costs are deposited with the final shipment. The parameters for making a **partial deposit** of this item would be:

Parameter name	Parameter value	Description
basketItems	1	1 item in shopping basket.
basketItem1ArticleNumber	A001	
basketItem1Quantity	1	
basketItem1Name	Item A1	

basketItem1UnitGrossAmount	10,80	Gross price per item 1.
basketItem1UnitNetAmount	9,00	Net price per item 1.
basketItem1UnitTaxAmount	1,80	Tax for item 1.
basketItem1UnitTaxRate	20,000	Tax rate for item 1.

Examples for back-end operation "refund"

The examples for a **full or partial refund** are the same as for the back-end operation deposit, when making a full refund, the basket amount corresponds to the full refunded amount and when making a partial refund, you specify the items which are sent back to you by your consumer. If **item number 1 is refunded** and you do not refund the shipping costs, the basket is:

Parameter name	Parameter value	Description
basketItems	1	1 item in shopping basket.
basketItem1ArticleNumber	A001	
basketItem1Quantity	1	
basketItem1Name	Item A1	
basketItem1UnitGrossAmount	10,80	Gross price per item 1.
basketItem1UnitNetAmount	9,00	Net price per item 1.
basketItem1UnitTaxAmount	1,80	Tax for item 1.
basketItem1UnitTaxRate	20,000	Tax rate for item 1.

Example for using the parameter transactionIdentifier

If you make a **refund** of a certain amount without your consumer having returned any articles and after day-end closing was performed, you need to send the parameter `transactionIdentifier` with the value CREDIT and specify an arbitrary item with the amount to be refunded. The refunded amount does not need to correspond to any actual item price in the original basket.

Parameter name	Parameter value	Description
transactionIdentifier	CREDIT	
basketItems	1	1 item as credit.
basketItem1ArticleNumber	C001	
basketItem1Quantity	1	
basketItem1Name	Credit for delayed delivery.	Credit description.
basketItem1UnitGrossAmount	12,00	Gross price per item 1.
basketItem1UnitNetAmount	10,00	Net price per item 1.
basketItem1UnitTaxAmount	2,00	Tax for item 1.
basketItem1UnitTaxRate	20,000	Tax rate for item 1.