

Wirecard CEE Integration Documentation



Created: 2020-10-20 11:04

paybox

General information

paybox is a payment system allowing to purchase goods and services using a mobile phone. Consumers need to set up a direct debit agreement with paybox and also give paybox their mobile phone number and agree on a secret PIN with paybox. In order to use paybox, consumers need to have a bank account in Austria, Switzerland or the European Economic Area. After an once-only registration, all payments are debited to the consumer's bank account. For private consumers who have a valid mobile phone contract with an Austrian mobile telephone provider, online purchases via paybox are included on the consumer's mobile phone bill.

If you wish to offer paybox as payment method in your online shop, you need to conclude an acceptance contract with paybox.

When buying in an online shop, the consumer selects paybox as payment method and is prompted to enter his mobile phone number. During the payment process, paybox rings the consumer's phone (automated call), and asks for the PIN to confirm the transaction. After entering the correct PIN, paybox debits the money from the consumer's bank account and credits it to your account. Finally, the consumer receives an SMS message confirming the transaction. You also receive a confirmation and may thus proceed with the delivery of the goods or services.

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

Advantages for merchants

- Easy to use.
- World-wide GSM radio networks ensure the highest level of security during data transfer.

Advantage for consumers

- Consumers only need to give their bank details to the paybox company and do not need to reveal their credit card details to any other company.

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 60 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 40 characters.	Unique order reference ID sent from merchant to financial institution.