

Wirecard CEE Integration Documentation



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paysafecard

General information

paysafecard is a well-known prepaid electronic payment method for mainly online shopping e.g. in gaming, social media & communities and music, film & entertainment industries. paysafecard is currently available in more than 30 countries in Europe, Australia, North and South America.

Consumers either purchase a paysafecard which contains a 16-digit PIN from sales outlets or from authorized online PIN shops, or alternatively, create a *my paysafecard account* defining their personal username and password.

paysafecard PINs can be used multiple times for paying in online shops or for topping up the *my paysafecard account*.

When using *my paysafecard* during the payment process in an online shop, there is no need to enter the PIN again, only username and password are required.

When paying with paysafecard, the consumer enters the 16 digit number and the amount tendered is deducted from the paysafecard balance. Thus, the same PIN code can be used multiple times. For larger sums it is possible to combine various paysafecard PINs. Combining PINs also allows consumers to use up any remaining credit on a paysafecard PIN. The current balance of each paysafecard as well as its transaction history and production date can be viewed at the official paysafecard site by entering the respective 16 PIN code.

Payments for goods or services other than Euros are converted into Euros at the conversion rate at the time of purchase. The conversion fee varies depending on the original currency and end currency and it varies from country to country. The currency conversion rates for foreign currencies are always available on the paysafecard web site.

Please visit [paysafecard](https://www.paysafecard.com) for further information and details.

Advantages for merchants

- Real-time payments, no chargebacks.
- Consumer transactions occur in real time.
- Safe and risk free.
- Easy to implement.

Advantages for consumers

- No need to enter any personal information, bank account or credit card details, thus no sensitive bank account or credit card details are shared.
- Consumer's privacy remains completely protected.
- Reimbursement of a credit remaining on a paysafecard PIN is always possible. This requires the consumers to provide their personal details, a copy of a valid form of photographic identification, bank account details and the details of the relevant paysafecard PIN.

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 parameter

The parameter **consumerMerchantCrmId** is required by paysafecard when initiating a payment. **As of February 6th, 2017**, payments **cannot be processed** if the parameter is missing.

Parameter	Data type	Short description
consumerMerchantCrmId	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. However, if an e-mail address is used it has to be hashed beforehand by the merchant.

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
customerStatement	ASCII with a variable length of up to 254 characters.	Text displayed on bank statement issued to your consumer by the financial service provider.
orderReference	ASCII with a variable length of up to 128 characters.	Unique order reference ID sent from merchant to financial institution.

Back-end operations

For the back-end operation `approveReversal` a **time limit** is set.