

Wirecard CEE Integration Documentation



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Sofort.

General information

Sofort (also known as Pay Now., Online Bank Transfer., formerly known as SOFORT, SOFORTÜBERWEISUNG) is an online direct payment method provided by Klarna which uses online banking systems established by banks and acts as an intermediate between an online shop and a consumer's online banking account.

Consumers who select Sofort as payment method for an online purchase will be directed straight to the [sofort.com](https://www.sofort.com) payment form. All transfer data are handed over automatically so that the consumer only needs to log into his bank account using account number and PIN. After a successful login, a form will open on Sofort containing the transfer order for the consumer's bank. All the consumer needs to do is authorize the transaction using a TAN (transaction authentication code). Any information is delivered to the consumer's bank in an encrypted form. You receive confirmation of the transfer order in real time and may dispatch the goods instantly.

As of the end of 2017, Sofort will presumably no longer be supported in the following countries: Czech Republic, France, Hungary, and Slovak Republic.

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

Advantages for merchants

- Confirmation of a payment made with Sofort is received in real-time.
- No waiting time before the goods may be delivered as is the case with payments in advance, e.g. bank transfer.
- Convenient for consumers as they can use their usual online banking login details.
- Virtually risk-free because consumers may not reverse the payment (no chargeback).

Advantages for consumers

- No need to register or open a virtual account and no need to transfer money first to an account.
- Fast delivery of goods because the merchant receives a confirmation of the transaction immediately.

Integration, registration and setup

To integrate and offer the payment method Sofort to the consumers in your online shop you need to fulfill some requirements:

- Registering and setting up an account for Sofort.
- Use the specific response parameters as defined below in the payment process of your online shop.
- For information on how to visually present Sofort in your onlineshop go to branding guidelines.

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

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 27 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 128 characters.	Unique order reference ID sent from merchant to financial institution.

Additional response parameters

When using this payment method in your online shop, Wirecard Checkout Page 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
<code>securityCriteria</code>	Success	Numeric with a fixed length of 1.	Always set to "1" to provide for backward compatibility.
<code>senderAccountNumber</code>	Success	Numeric with a variable length of up to 30.	Account number of sender as returned by Sofort.
<code>senderAccountOwner</code>	Success	Alphanumeric with special characters and a variable length of up to 255.	Owner of account as returned by Sofort.

senderBankName	Success	Alphanumeric with special characters and a variable length of up to 255.	Name of bank as returned by Sofort.
senderBankNumber	Success	Numeric with a variable length of up to 30.	Number of bank as returned by Sofort.
senderBIC	Success	Alphanumeric with a variable length of up to 50.	BIC of sender as returned by Sofort.
senderCountry	Success	Alphabetic with a fixed length of 2.	Country code of sender as returned by Sofort.
senderIBAN	Success	Alphanumeric with a variable length of up to 50.	IBAN of sender as returned by Sofort.

Back-end operations

The back-end operation recurPayment is only possible via payment method SEPA Direct Debit, i.e. you have to support SEPA Direct Debit to do recurring payments for Sofort.

Please refer to transaction-based operations by payment method and non-transaction-based operations by payment method for further information and details on back-end operations in Wirecard Checkout Page and Wirecard Checkout Seamless.

FAQ

I need to re-run the setup procedure, but there seems to be something wrong with my credentials. How do I proceed?

Some Sofort integrations from before 2018 require a classical project account. If you use the interface with NVP (name-value-pair) via HTTP Get and project/notification password, proceed as described here.

This does not apply if you use the current interface with XML and API/configuration key.

What is displayed as reason for payment on the account statement?

The reason for payment can be displayed either as a two-line statement or a one-line statement:

As two-line statement, the first line will be the value of the optional request parameter orderReference and the second line will be the value of the optional request parameter customerStatement.

```
[orderReference]  
[customerStatement]
```

The one-line statement looks like this:

```
[orderReference] [customerStatement]
```

If one or both of these optional request parameters are not set, the following content will be displayed instead:

- Value of the response parameter `orderNumber` instead of `orderReference`.
- The text `Order` and the value of the response parameter `orderNumber` instead of `customerStatement`.
- If `orderReference` is not set or empty, the value of the response parameter `orderNumber` will be used instead.
- If `customerStatement` is not set or empty, the following text will be displayed: `Order [orderNumber]`

For example if you set `orderReference` to "abc123" and do not set `customerStatement` the result will be:

```
abc123 Order 12345678
```

or in the two-line version:

```
abc123  
Order 12345678
```

Please be aware that for SEPA each line of text must not exceed 35 characters.

It is no longer possible to open Sofort in an iframe to enter the consumer's data. How is the Sofort page displayed then?

As pop-up which is generally well suited for all devices and used by default, or via a page redirect which should be used for payment processes in web view within a native app. Please contact our support teams to enable this feature.

What happens if pop-up blockers are enabled and the Sofort page is not shown?

When the consumer to your online shop selects the payment method Sofort, a pop-up will open by default to enter the relevant consumer's payment details. Since a lot of consumers have pop-up blockers enabled, the pop-up may not be shown and consumers may not proceed with the payment process. In order to allow consumers to proceed with the checkout even if pop-up blockers are enabled, Wirecard offers the option to open Sofort as a normal page without using pop-ups.

Please contact our support teams to enable this feature.