



**DAO  
PAY**

# API DESCRIPTION

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**Merchantsupport**

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## Features of the DaoPay billing page

The DaoPay billing page will handle all required actions for successful conversion of your customers purchase:

- Country detection and selection of the corresponding payment data fields depending on country requirements and chosen payment method
- Language detection by geo-located IP address
- Currency detection
- Validation of user entries<sup>1</sup>:
  - ✓ Email check (validation of the customer's email server)
  - ✓ Bank data verification
  - ✓ Blacklist check
  - ✓ Address verification
  - ✓ PINCall feature (Collecting phone number, sending PIN by SMS or call and verifying entered PIN)
- Responsive billing page design
- Option for the customer to choose between IBAN/BIC entry or Bank Account/Routing Number
- Risk Management that limits transaction count or amount per time

## Integration Requirements

You will receive a merchantid, a password and a salt from us. You have to salt your password, you can use the form <https://billing.daopay.com/crypt.php> for that. Optionally, you can salt the product\_code as well. For more information about the product code, please see chapter "One time payments". Further information on how to salt is available from the merchantsupport: [tech-support@daopay.com](mailto:tech-support@daopay.com).

## Security

It is mandatory to use HTTPS callbacks. Please ensure that we always have your up-to-date certificates. Please inform us if a certificate will be modified. This is not necessary on the renewal of a certificate.

In case you want to make sure the callbacks are from us, you can whitelist our IPs in your system. A current list can be found here: [https://billing.daopay.com/ip\\_list.txt](https://billing.daopay.com/ip_list.txt)





































You can preconfigure most parameters, so you do not have to send them with every transaction. This will increase security especially with the callback parameters. Get in contact with our merchant support team for more information.

Please see the security documentation listed in Appendix C for more information.

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<sup>1</sup> Checks are partly optional and for additional information see rate sheet

## Payment Methods

Payment Method	Supported Countries	Trial possible	Free Trial possible	Recurring possible	Possible Amounts <sup>2</sup>
<b>SEPA/Direct Debit (sepa,dd)</b>	AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LI, LT, LU, LV, MC, MT, NL, NO, PL, PT, RO, SE, SI, SK, SM, UK				0.00 ... n
<b>Creditcard (cc)</b>	all				0.1 ... n
<b>SOFORT Banking (sb)</b>	NL, PL, UK, AT, BE, DE, ES, FR, IT, CH, HU, CZ, SVK			 <sup>3)</sup>	0.1 ... n
<b>Bank Transfer (bt)</b>	Sepa-countries				0.1 ... n
<b>iDeal (idl)</b>	NL				0.1 ... n
<b>PaysafeCard (psc)</b>	all				0.01 ... 1000
<b>Przelewy24 (p24)</b>	PL				0.1 ... n
<b>DaoPay Phone Payment (dp)</b>	See separate coverage overview				0.01 ... n
<b>DaoPay Call Payment (dpc)</b>	See separate coverage overview				0.01 ... n
<b>DaoPay Mobile Payment (dpm)</b>	See separate coverage overview				0.01 ... n
<b>DaoPay Fuelstation (dpfs)</b>	See separate coverage overview				0.01 ... n
<b>Paypal (pp)</b>	all				0.1 ... n

<sup>2</sup> Customer account limits apply

<sup>3</sup> Recurring not available in Switzerland and Poland

## One-time payments

One-time payments can be used for goods in shopping carts, long term packages such as a 1y membership, as well as for token/coin purchases or similar products.

To bill one-time payments, you will need to send a request with the amount and a 0 (zero) duration.

Example:

`product_code=109.99|0&product_currency=EUR` → One-time payment of 109.99 EUR

## Recurring payments & Smart combo

Recurring payments are best suited to subscriptions and memberships. To bill recurring payments, you will need to send a request with the amount and a duration.

Product code for recurring payments consists of amount, a pipe sign and a duration (*amount|duration*).

Example:

`product_code=29.99|30&product_currency=EUR` → 29.99 EUR every 30 days

If you make use of trials, you need to add `trial_amount` and `trial_duration` to get the following

Product code: (*trial\_amount|trial\_duration|amount|duration*).

Example:

`product_code=1|3|9.99|30&product_currency=GBP` → 3 days trial for 1 GBP. Afterwards 9.99 GBP every 30 days

For recurring payments, as for subscriptions and memberships, you have two options:

### 1. DaoPay.com handles recurring payments

The only thing you have to do is transfer the settings of the rebill with the parameters *product\_code* and DaoPay will initiate the recurring payment as desired.

If you choose DaoPay to handle the recurring payments, you are still able to trigger one-time billings, such as upgrades, pay-per-minute and so on. This will not affect the recurring billing mechanism.

### 2. You handle recurring payments yourself

Please ensure that you transfer the initial transaction as a recurring transaction with the added parameter *recurring\_by\_merchant=1*. All your subsequent “recurring” transactions must then be triggered by your system as one-time “follow” transactions.

Please ask your DaoPay account manager to discuss this topic with you to determine your best solution.

### Smart Combo: Recurring Payments and SOFORT / iDeal

If you process a customer that uses the payment method SOFORT or iDeal with a recurring product code, the first transaction (master) is done using the specified payment method. All further rebills or follow transactions are initiated by SEPA / Direct Debit.

## Free trials

You can trigger free trials with or without recurring/following payments.

If you choose to conduct free trials without following charges (by the DaoPay system) and intend to charge the customer after the free trial period through your own system, you are obliged to state the recurring/following charges through the description parameter on the DaoPay billing page.

Examples:

- |  |   |
|--|---|
| <code>product_code=0 3 9.99 30&amp;product_currency=GBP</code> | - 3 days free trial. Afterwards 9.99 GBP every 30 days        |
| <code>product_code=0 0&amp;product_currency=EUR</code>         | - Free membership. Possible charges with follow transactions. |

## Follow transactions / One-Click transactions

Using follow/one-click transactions, you can use for:

- Trials
- Initial membership fees
- Recurring fees (if you handle the recurring payments yourself)
- Pay-per-minute
- Pay-per-view
- Cross sales (initial and recurring)
- Upgrades and more

You can bill the customer without prompting him/her to enter the payment details again. Only the initial (master) transaction must be initiated via the DaoPay billing page. All recurring/following transactions can but do not have to be triggered by your system.

Once you have processed the initial transaction, make sure you store the master transaction id in your database. Every time you deliver this master transaction id, the DaoPay system has the customer's complete payment data, and there is no need to ask for it again.

It is very important that the customer always knows how much you are going to charge him. You are responsible for informing the customer about all payments in a clear and forthright manner.

There are two ways to inform the customer about a one-time payment (such as pay-per-minute, upgrades, tokens...). Either you show the customer the information in your system, or you send the customer to the DaoPay billing page.

If you do not want to offer "one click" transactions within your own system, you can send the customer to the DaoPay billing page again. Make sure you transfer the master transaction id and the `product_code` to the billing page, as this causes the billing page to display the product name and price point to the customer; but not to prompt the customer details or payment details again. The only thing the customer has to do is to click 'Submit' and the transaction is completed.

## Price Points / Packages

There are two options to define price points for the DaoPay billing page:

- Sending us all prices including product\_code and product\_currency (recommended if you are using a pre-billing page)
- Defining package groups at our administration area and sending them to the DaoPay billing page

**Please note:** If you send a currency that is not handled in the country the customer is coming from, we automatically change the amount into the currency of this country.

In the packages you can define different price points for the currencies EUR, USD, and GBP without using our currency conversion. This option is not available if you are sending the price points via product\_code.

If you send all transactions in USD we will change all payments into the correct country currencies. It is up to you to choose the option that is best for you.

## URLs

**<https://billing.integration.daopay.com/index.php>**

This is the target URL where the customer needs to be redirected to enter his data. Just add the parameters described in the next chapter. You can send the data either by GET or by POST. The latter is recommended for security reasons.

**<https://billing.integration.daopay.com/settransaction.php>**

This is the URL you call for follow transaction if you do not want the customer to enter or confirm anything.

See chapter “URL Examples” for examples.

**These URLs are for the implementation process only. Live URLs will be provided after a test of the implementation has been successfully performed by the merchant support team.**

















## List of global variables

Please note the mandatory variables marked in the last column.

Parameter Name	Type	Description	Key as hex value	M / JP <sup>1</sup>
<b>merchantid</b>	char 20	provided by us, your ID	-	<input checked="" type="checkbox"/> <input type="checkbox"/>
<b>merchantpass</b>	encrypted char 20	provided by us, your password	-	<input checked="" type="checkbox"/> <input type="checkbox"/>
<b>callback_url</b>	char 255	URL for asynchronous callback information like chargeback etc.	1f	<input checked="" type="checkbox"/> <input type="checkbox"/>
<b>post_back_url</b>	char 255	redirection URL for successful transactions	20	<input checked="" type="checkbox"/> <input type="checkbox"/>
<b>return_url</b>	char 255	redirection URL for unsuccessful transactions	21	<input checked="" type="checkbox"/> <input type="checkbox"/>
<b>screen_desc</b>	char 20	name of your product (part of continuous text)	0b	<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>Customerip</b>	Char 20	IP of the user. Only for follow transactions by settransaction.php	-	<input checked="" type="checkbox"/> <input type="checkbox"/> <sup>4)</sup>
<b>product_name</b>	char 20	reserved	23	<input type="checkbox"/> <input type="checkbox"/>



<b>def_param_set</b>	int 1	default parameter set (predefined parameter settings)	0d	<input type="checkbox"/>	<input type="checkbox"/>
<b>transactionid</b>	int 20	"Master" transactionid, necessary for "Follow" transactions	0e	<input type="checkbox"/>	<input type="checkbox"/>
<b>jumpback_url</b>	-	reserved	0f	<input type="checkbox"/>	<input type="checkbox"/>
<b>jumpback_select</b>	-	reserved	10	<input type="checkbox"/>	<input type="checkbox"/>
<b>cpid</b>	int 2	cancellation package	11	<input type="checkbox"/>	<input type="checkbox"/>
<b>webmaster</b>	char 20	webmaster id for your internal use	14	<input type="checkbox"/>	<input type="checkbox"/>
<b>processor_id</b>	char 50	internal id you can use for your own. Searchable in our administration area - called as identification.	15	<input type="checkbox"/>	<input type="checkbox"/>
<b>pt1</b>	char 50	passthrough variable	16	<input type="checkbox"/>	<input type="checkbox"/>
<b>pt2</b>	char 50	passthrough variable	17	<input type="checkbox"/>	<input type="checkbox"/>
<b>pt3</b>	char 50	passthrough variable	18	<input type="checkbox"/>	<input type="checkbox"/>
<b>partner</b>	char 20	reserved	24	<input type="checkbox"/>	<input type="checkbox"/>
<b>secpin</b>	char 20	reserved	25	<input type="checkbox"/>	<input type="checkbox"/>
<b>alternative_billing_url</b>	char	alternative billing URL shown on the billing page	26	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>testpage</b>	int 1	shows a testpage after purchase (on testsystem only)	-	<input type="checkbox"/>	<input type="checkbox"/>
<b>sectoken</b>	char 255	secured parameter hash values	-	<input type="checkbox"/>	<input type="checkbox"/>
<b>sectokenkeys</b>	char 255	defined keys you want to secure	-	<input type="checkbox"/>	<input type="checkbox"/>
<b>utf8</b>	int 1	set to "1" if	-	<input type="checkbox"/>	<input type="checkbox"/>

		submitted charset is utf8		
<b>creditid</b>	char 255	char 255, comma seperated list of transactionids - allows the customer to pay his outstanding debits due to a chargeback by using SOFORT Banking	39	 
<b>tpl</b>	char, name of design	other defined templates	-	 
<b>outputmedia</b>	char 30	responsive  button – see chapter <a href="#">Button Solution for third party payment methods</a>	-	 
<b>theme</b>	char, name of design	Use name of design to choose from <a href="http://bootswatch.com">bootswatch.com</a> <sup>2</sup>	-	 
<b>hideheader</b>	Boolean	hides header of billing page	-	 
<b>hidenavbar</b>	Boolean	hides the navigation bar and customer cannot choose country or language	-	 
<b>grid</b>	char, name of grid	grid structure to choose – see chapter <a href="#">Grid Design</a> <sup>3</sup>		 
<b>agblink</b>	char	links to your terms and conditions	3a	 

<sup>1)</sup> M = Mandatory  
JP = Shown on billing page

<sup>2)</sup> We support the complete Bootswatch theme collection. Possible values for the theme parameter are: cerulean, cosmo, cyborg, darkly, flatly, journal, lumen, paper, readable, sandstone, simplex, slate, solar, spacelab, superhero, united, yeti

Please take a look on <http://bootswatch.com> for a preview of these themes. If these predefined themes are not to your liking you can create your own.

<sup>3)</sup> You can choose between these grid parameters: 1col, 1col\_inline, 1col\_inline\_s, 1col\_s, 2col, 2col\_inline, 2col\_s

<sup>4)</sup> This parameter is only relevant when using the Settransaction.php and is ignored otherwise. It's used for different checks and logging.

Parameter Name	Type	Description	Key as hex value	M / JP <sup>1</sup>
<b>product_code</b>	char 200	price points (separated by pipe)	08	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
<b>product_currency</b>	ISO 4217	currency	09	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
<b>domain</b>	char 255	URL of your domain / software	0a	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
<b>bank_stmt_descr</b>	char 20	name of the product displayed on the bank account statement	0c	<input checked="" type="checkbox"/> <input type="checkbox"/>
<b>max_rebills</b>	int 2	maximum count for rebills (recurring)	31	<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>product_desc</b>	char 20	product description	32	<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>product_type</b>	char 50	changes the type of product 1 - membership 2 - shopping cart 3 - coins 4 - tokens " " - free description (define your own)	-	<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>product_trialcount</b>	int 9	product count for trial	-	<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>product_count</b>	int 9	product count for regular price point	-	<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>paytype</b>	char 20, see chapter Payment Methods use	payment methods and order shown on billing page, separated by	33	<input type="checkbox"/> <input checked="" type="checkbox"/>

	abbreviation	comma			
<b>showpaytype</b>	Boolean	If true / 1 it shows the current payment method even if only one is available	-		<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>package_group</b>	int 10	predefined product_codes as package group	28		<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>selected_package</b>	int 10	selected package out of package group	2c		<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>package_selectable</b>	int 1	show all options of package group	29		<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>desc</b>	char 255	description of the billed service	01		<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>profile</b>	char 40 or int 40	configuration profile that differs from the default	35		
<b>xsell</b>	char 100	cross selling packages - separated by pipe	27		<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>xselldata</b>	char 255	additional data for xsell packages	2e		<input type="checkbox"/> <input checked="" type="checkbox"/>
<b>contract duration</b>	-	reserved	-		<input type="checkbox"/> <input type="checkbox"/>
<b>cancelation period</b>	-	reserved	-		<input type="checkbox"/> <input type="checkbox"/>
<b>recurring_by_merchant</b>	int 1	if you want to handle the recurring yourself	2d		<input type="checkbox"/> <input type="checkbox"/>

## List of customer variables

Parameter Name	Type	Description	Key as hex value	M / JP <sup>1</sup>
email	char 200	email address of the customer	02	<input type="checkbox"/> <input checked="" type="checkbox"/>
fname	char 100	first name of the customer	03	<input type="checkbox"/> <input checked="" type="checkbox"/>
lname	char 100	last name of the customer	04	<input type="checkbox"/> <input checked="" type="checkbox"/>
street	char 100	customer street address	05	<input type="checkbox"/> <input checked="" type="checkbox"/>
zip	char 50	zip or postal code of the customer	06	<input type="checkbox"/> <input checked="" type="checkbox"/>
city	char 100	customer's city	7	<input type="checkbox"/> <input checked="" type="checkbox"/>
countryid	ISO 3166 ALPHA-2	customer's country code	-	<input type="checkbox"/> <input checked="" type="checkbox"/>
lgid	ISO 639-1	Customer's language code	-	<input type="checkbox"/> <input checked="" type="checkbox"/>
username	char 50	customer's username (used in usermanagement and support)	12	<input type="checkbox"/> <input type="checkbox"/>
password	char 50	customer's password (used in usermanagement and support)	13	<input type="checkbox"/> <input type="checkbox"/>

## URL Examples

### Example Billing page:

[https://billing.integration.daopay.com/index.php?product\\_code=9.99|0&product\\_currency=EUR&merchantid=yourmerchantid&merchantpass=yourcryptedpass&bnk\\_stmt\\_descr=testbankstatement&domain=www.testdomain.com&desc=Example+Description&post\\_back\\_url=https%3A%2F%2Fbilling.integration.DaoPay.com%2Freturnurl.php&return\\_url=https%3A%2F%2Fbilling.integration.DaoPay.com%2Freturnurl.php&callback\\_url=https%3A%2F%2Fbilling.integration.DaoPay.com%2Fpostback.php](https://billing.integration.daopay.com/index.php?product_code=9.99|0&product_currency=EUR&merchantid=yourmerchantid&merchantpass=yourcryptedpass&bnk_stmt_descr=testbankstatement&domain=www.testdomain.com&desc=Example+Description&post_back_url=https%3A%2F%2Fbilling.integration.DaoPay.com%2Freturnurl.php&return_url=https%3A%2F%2Fbilling.integration.DaoPay.com%2Freturnurl.php&callback_url=https%3A%2F%2Fbilling.integration.DaoPay.com%2Fpostback.php)

### Example Answer (postback):

[https://billing.integration.daopay.com/returnurl.php?action=success&transactionid=1&product\\_code=9.99|0&currency=EUR&amount=9.99&currency\\_user=EUR&amount\\_user=9.99&payment\\_method=directdebit&merchantid=yourmerchantid&email=users@email.address&fname=Usersfirstname&lname=Userslastname&street=Usersstreet&zip=12345&city=Userscity&countryid=DE&lgid=de&status=1&sectoken=b7b6851ef69715b8e07974c527bed42b](https://billing.integration.daopay.com/returnurl.php?action=success&transactionid=1&product_code=9.99|0&currency=EUR&amount=9.99&currency_user=EUR&amount_user=9.99&payment_method=directdebit&merchantid=yourmerchantid&email=users@email.address&fname=Usersfirstname&lname=Userslastname&street=Usersstreet&zip=12345&city=Userscity&countryid=DE&lgid=de&status=1&sectoken=b7b6851ef69715b8e07974c527bed42b)

### Example Callback:

[https://billing.integration.daopay.com/callback.php?action=new&product\\_code=9.99%7C0&email=users@email.address&fname=Usersfirstname&lname=Userslastname&street=Usersstreet&zip=12345&city=Userscity&countryid=DE&lgid=de&amount=9.99&master\\_transactionid=1&currency\\_user=EUR&status=1&transactionid=1&amount\\_user=9.99&pay\\_countryid=DE&pay\\_id=2258617&payment\\_method=directdebit&merchantid=yourmerchantid&currency=EUR&reference\\_transactionid=1](https://billing.integration.daopay.com/callback.php?action=new&product_code=9.99%7C0&email=users@email.address&fname=Usersfirstname&lname=Userslastname&street=Usersstreet&zip=12345&city=Userscity&countryid=DE&lgid=de&amount=9.99&master_transactionid=1&currency_user=EUR&status=1&transactionid=1&amount_user=9.99&pay_countryid=DE&pay_id=2258617&payment_method=directdebit&merchantid=yourmerchantid&currency=EUR&reference_transactionid=1)

### Example Follow:

[https://billing.integration.daopay.com/settransaction.php?merchantid=yourmerchantid&merchantpass=yoursaltedpass&transactionid=1&product\\_code=10|30&product\\_currency=EUR](https://billing.integration.daopay.com/settransaction.php?merchantid=yourmerchantid&merchantpass=yoursaltedpass&transactionid=1&product_code=10|30&product_currency=EUR)

### Example Response:

[transactionid=2&result=ok&status=1&errorcode=&amount=10&currency=EUR&amount\\_user=10&currency\\_user=EUR&errorcode=](transactionid=2&result=ok&status=1&errorcode=&amount=10&currency=EUR&amount_user=10&currency_user=EUR&errorcode=)

### Example Callback:

[https://billing.integration.daopay.com/postback.php?action=new&product\\_code=10%7C30&master\\_transactionid=1&status=1&currency\\_target=EUR&currency=EUR&merchantid=yourmerchantid&amount=10.00&currency\\_user=EUR&recurring\\_transactionid=2&amount\\_target=10.00&transactionid=2&amount\\_user=10.00&pay\\_countryid=DE&pay\\_id=600219&payment\\_method=directdebit&reference\\_transactionid=1](https://billing.integration.daopay.com/postback.php?action=new&product_code=10%7C30&master_transactionid=1&status=1&currency_target=EUR&currency=EUR&merchantid=yourmerchantid&amount=10.00&currency_user=EUR&recurring_transactionid=2&amount_target=10.00&transactionid=2&amount_user=10.00&pay_countryid=DE&pay_id=600219&payment_method=directdebit&reference_transactionid=1)

### Example Billing page with payment selection:

[https://billing.integration.daopay.com/index.php?product\\_code=9.99|0&product\\_currency=EUR&merchantid=yourmerchantid&merchantpass=yourcryptedpass&bnk\\_stmt\\_descr=testbankstatement&domain=www.testdomain.com&desc=Example+Description&post\\_back\\_url=https%3A%2F%2Fbilling.integration.DaoPay.com%2Freturnurl.php&return\\_url=https%3A%2F%2Fbilling.integration.DaoPay.com%2Freturnurl.php&callback\\_url=https%3A%2F%2Fbilling.integration.DaoPay.com%2Fpostback.php&paytype=sepa,dd,cc,pp](https://billing.integration.daopay.com/index.php?product_code=9.99|0&product_currency=EUR&merchantid=yourmerchantid&merchantpass=yourcryptedpass&bnk_stmt_descr=testbankstatement&domain=www.testdomain.com&desc=Example+Description&post_back_url=https%3A%2F%2Fbilling.integration.DaoPay.com%2Freturnurl.php&return_url=https%3A%2F%2Fbilling.integration.DaoPay.com%2Freturnurl.php&callback_url=https%3A%2F%2Fbilling.integration.DaoPay.com%2Fpostback.php&paytype=sepa,dd,cc,pp)

In this case the first payment method is Direct Debit, then credit card and then Paypal. The Direct Debit payment method is shown with a selector for the customer to switch from SEPA to the domestic bank data of his country. Preselected is SEPA. If you send in paytype=dd,sepa the domestic bank data is preselected.

## Return codes

Returncode	Return Text	Description	Calls
4	Completed		callback_url
3	UserActionAwaited		callback_url
2	Not yet confirmed		post_back_url / callback_url
1	Pending	The outcome of the transaction cannot be determined at this time.	post_back_url / callback_url
0	OK	The transaction has been successful.	post_back_url / callback_url
-1	Unknown error		return_url
-2	MerchantID / Password incorrect	The partner is unknown to the system or the password is incorrect.	return_url
-3	ProfileID incorrect		return_url
-110	Reversal		callback_url
-209	A required URL is missing		return_url
-210	One of the submitted URLs is malformed		return_url
-900	Timeout	The transaction could not be processed before timeout.	return_url
-902	Unknown error while processing direct debit		return_url
-953	Customer rejected	The customer has been rejected.	return_url
-1002	Unable to initialize data for transaction		return_url
-1008	Unable to get referring transaction		return_url
-1101	Unable to fetch transaction ID		return_url
-1102	Unable to process transaction: unsupported data		return_url
-1150	The transaction cannot be completed	Maybe user is blacklisted or risk management price limit exceeded.	return_url / callback_url
-1155	Inconsistent data		return_url
-1156	Transaction is locked		return_url
-1160	SecurePIN needed		return_url
-1301	European Direct Debit temporarily not available		return_url
-1303	No business case found		return_url
-1307	Unable to find amount		return_url
-1308	Unable to find interval		return_url
-1309	Unable to find package		return_url
-1310	Unable to find currency		return_url
-3005	Creation of recurring transaction failed		return_url
-3006	XXX doesn't support recurring transactions	The payment method used cannot be used for recurring transactions.	return_url
-3007	Creation of delayed transaction failed.		return_url

-6030	No valid request string received	Submitted data mismatch with your configuration (like empty or wrong username / password).	return_url
-7050	Payment type not supported	Refers to a payment type (you submit a master transaction), which is not supported.	return_url
-7070	Country not supported	The submitted country is not supported.	return_url
-7080	Invalid product_code	One of the product_codes has wrong data.	return_url
-10001	Internal Error	Billing page error – please contact our support team.	return_url
-10002	Internal Error SecurePIN	Billing page error for SecurePIN feature – please contact our support team.	return_url
-10003	Interval type recurring is not supported	Recurring is not supported for your account – please contact our support team.	return_url
-10004	Single payment is not supported	Configuration failure for your account – please contact our support team	return_url
-10005	Secure token error	Customer manipulated data or wrong sectoken	return_url
-10010	Parameter missing	Please check submitted parameters	return from script only (settransaction.php)
-10101	Checks failed	Customer/-Bankdata is incorrect - too many trials	return_url
-10102	Pin Check failed	Pin is incorrect – too many trials	return_url

## Callback Parameters

Parameter Name	Type	Description
<b>action</b>	Possible values: chargeback credit refund reversal success new useractionawaited activated cancel expire rebill error recurringchange	Type of callback
<b>amount_user</b>	Dec 10,2	Amount in the user currency
<b>currency_user</b>	ISO 4217	Currency of the user
<b>amount_target</b>	Dec 10,2	Amount in the configured currency (optional)
<b>currency_target</b>	ISO 4217	Configured currency (optional)
<b>amount</b>	Dec 10,2	Given amount
<b>currency</b>	ISO 4217	Given currency
<b>pay_id</b>	int 20	Unique payment data identifier
<b>pay_countryid</b>	ISO 3166 ALPHA-2	Payment country
<b>transactionid</b>	int 10	Id of the transaction
<b>recurring_transactionid</b>	int 10	First transactionid of the current recurring payment



<b>reference_transactionid</b>	int 10	Transaction which is referenced by the current transaction
<b>master_transctionid</b>	int 10	This is the first initial transaction. Needed for follow transactions.
<b>username</b>	char 200	If you have provided a username or if usermanagement is active the username is named here.
<b>password</b>	char 200	If you have provided a userpassword or if usermanagement is active the password is named here.
<b>lgid</b>	ISO 639-1	selected language on the billing page
<b>payment_method</b>	directdebit directpay sepadirectdebit  creditcard sofortbanking  paysafecard przelewy24 ideal paypal daopay daopaycall daopaymobile daopayfuelstation	Payment methods full name
<b>product_code</b>	char 20	Product code for confirmation
<b>processor_id</b>	char 20	Passthrough
<b>pt1</b>	char 50	Passthrough
<b>pt2</b>	char 50	Passthrough
<b>pt3</b>	char 50	Passthrough
<b>selected_package</b>	int 10	Package selected by the user
<b>package_group</b>	int 10	Package group selected
<b>email</b>	char 200	Email address of the customer
<b>fname</b>	char 100	First name of the customer
<b>lname</b>	char 100	Last name of the customer
<b>street</b>	char 100	Street of the customer
<b>zip</b>	char 50	Zip code of the customer's city
<b>city</b>	char 100	Name of the customer's City
<b>countryid</b>	ISO 3166 ALPHA-2	Country of the customer
<b>status</b>	int 4	
<b>cumulationid</b>	int 10	reserved
<b>cumulation_descriptor</b>	char 20	reserved
<b>webmaster</b>	char 20	Passthrough, searchable in the admin
<b>xselldata_XXXX</b>	char 50	Additional data to xsells. XXXX is the value given with the transaction.
<b>xsell</b>	int 5	ID of the XSell

Please make sure your system can handle / ignore additional parameters as we can add more at any time.

## Actions and Status

Parameter Name	Description
<b>action=activate</b>	Transaction is a recurring one and the membership should be activated on your side.
<b>action=cancel</b>	The membership of the customer for this transaction was canceled. This callback is purely for your information. No action on your side is required.
<b>action=chargeback</b>	A transaction was reversed by the bank (with or without knowledge of the customer). Only possible for transactions which had an action=success. Fees apply.
<b>action=credit</b>	This is a follow action on a chargeback. The collection service was successful. The customer's access can be reactivated. Be aware the membership is no longer monitored by us. If you reactivate the customer's access you will need to decide yourself when to close the access again.
<b>action=error</b>	An error occurred. Please see additional information.
<b>action=expire</b>	A membership expired. The access should be closed now.
<b>action=new</b>	Transaction was successful created.
<b>action=rebill</b>	An automated payment of a recurring membership
<b>action=recurringchange</b>	Change of recurring amount or interval registered.
<b>action=refund</b>	A refund for the transaction has been issued.
<b>action=reversal</b>	A reversal of the transaction has been issued. This is only possible for transactions which don't have had an action=success. The transaction will not be presented to the bank.
<b>action=success</b>	Transaction has been send to the bank and passed the bank's initial checks.
<b>action=useractionawaited</b>	We are awaiting the customer's payment.
<b>action=xsell</b>	A xsell was sold with this transaction

You can ignore the specific number in the status as long it is not below zero. Numbers below zero means that there was an error while processing the transaction. For example, status=-1150 means the customer has either exceeded his limit or is on the black list.

## Button Solution for third party payment methods

For third party payment methods such as Przelewy24, SOFORT Banking, Paysafecard, and so on, it is possible to use the "Button Solution". Customers are directly forwarded to the payment provider from the merchants' shop without any step in between. Customers need to choose the payment method at the merchant website. The selection needs to be sent to DaoPay in the format `paytype=sb&outputmedia=button`. In this example the payment method is SOFORT Banking.

## Grid Design

You can choose between these grid designs for your payment page. Just add the parameter `grid=2col_s` to your request and the new structure will be shown on the payment page.

Grid	Description
1col	Standard grid design. 1column, label above input field
1col_inline	1column, label on the left of input field
1col_inline_s	1column, label on the left of input field, small design
1col_s	1column, label above input field, small design
2col	2column, label above input field
2col_inline	2column, label on the left of input field
2col_s	2column, label on the left of input field, small design

**Finally:**

## **Congratulations!**

What's next?

After you've finished your implementation, please contact merchant support at [tech-support@daopay.com](mailto:tech-support@daopay.com)

Please provide the following information:

URL of your implementation and all necessary information to perform a complete test

Email contact data for

- Accounting – used for all payment related questions
- Newsletter – used for all information in regards to new or updated payment options
- Service – used for all technical / implementation related information i.e. downtimes and service changes
- Customer Support – we redirect customers to this address if we are not able to answer the customer's questions first
- Support Email – If our callbacks to your system are unsuccessful for any reason our system sends an email to this address

After we have this information and the test is successful we will provide you with live credentials.

## **Further documentation**

There are other documents available for you.

- A PHP-module which serves as an example as well as an easy way to implement our service.
- User management API documentation. DaoPay offers an option for the customers to enter their credentials on our billing page. This document contains further information on how to modify the active memberships.
- Security API documentation. If you want to make your communication with DaoPay secure and temper proof this documentation will be of use to you.

**All these documents are available in the download area at**

<https://merchant.daopay.com>

## Appendix A: Payment Method Details:

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### SEPA / Direct Debit (sepa,dd)

#### How it works

Pull Payment Method

The customer has to enter only the following data (depending on the country):

#### SEPA:

- Bank Account Owner
- IBAN
- BIC / SWIFT

#### Direct Debit:

- Bank Account Owner
- Bank Routing Number
- Bank Account Number

The customer does not have to take any further action. DaoPay withdraws the money directly from the customer's bank account.

#### Advantages

- Very high conversion rates
- This method is very easy for the customer
- Recurring charges / subscriptions possible
- Free/Paid -Trials possible
- One-click following Transactions are possible  
(customer does not need to enter payment details again for following transactions)
- For digital/virtual goods access can / should be granted immediately
- No card of any kind is necessary
- Not comparable with debit card payment

#### Disadvantages

- Higher charge back risk as direct debit is an offline solution where the banking system is not able to check in real-time if the indicated bank account really exists, belongs to the customer, or has sufficient funds.
- DaoPay does aggressively attempt to recover all non-payments through collections immediately after they occur.

## **Credit card (cc)**

### **How it works**

Pull Payment Method

The customer has to enter only the following data:

- Credit Card Owner
- Credit Card Number
- CVV
- Expiration date

The customer does not have to take any further action.

### **Advantages**

- Easy to use. The customer gets immediate access to the service.
- Low chargeback rate

### **Disadvantages**

- Still only a low percentage of possible customers have a credit card in Europe.

## **SOFORT Banking (sb)**

### **How it works**

SOFORT Banking (sofortueberweisung.de) is an easy to use direct credit transfer system based on the high security standards of online banking and TÜV certified data privacy.

The customer has to initiate the wire/transfer himself through his online banking.

### **Advantages**

- The settlement is directly performed on the merchant bank account within bank transfer times (0-2 days).
- The key benefits for online merchants are mainly provided by the real time payment confirmation during the order process, the reduction of chargebacks down to almost zero, as well as low transaction fees and cost savings due to automation.
- Today the majority of customers with online bank accounts in UK, Germany, Austria, Switzerland, Netherlands, Italy and Belgium can use SOFORT Banking. The objective of SOFORT AG is to go live in all major European markets within the next months.

### **Disadvantages**

- Only in Europe
- The customer needs an online banking account with PIN/Tan

**DaoPay Mobile Payment (dpm)    How it works**

The customer pays via his mobile carrier bill or sms.

**Advantages**

- Easy and fast payment methods
- Very strong and anonymous payment method
- Widespread availability of mobile phones
- Recurring payments

**Disadvantages**

- Some countries requires approval processes
- More complex pricepoint setup required

**DaoPay Call Payment (dpc)    How it works**

The customer pays via a simple phone call to a “pay per minute” or a “pay per call” service number

**Advantages**

- Easy and fast and anonymous payment method
- Possible to pay with fixed phone

**Disadvantages**

- More complex pricepoint setup required

**DaoPay Phone Payment (dp)    How it works**

Combination of DaoPay Call Payment and DaoPay Mobile Payment. DaoPay will guide the customer to select the best possible option available.

**Advantages**

- No preselection for phone payments
- Higher conversion due to sophisticated preselection and fallback algorithms

**Disadvantages**

- Only available for one time payments

**DaoPay Fuelstation  
(dp)****How it works**

Payment with a “pay per minute” number.  
Similar to a fuelstation the customer can decide how much to pay, by holding the line until the desired amount has been reached.

**Advantages**

- Ideal solution for topping up a wallet with virtual credits

**PaysafeCard  
(psc)****How it works**

The customer purchases a PaysafeCard in a local store and enters the code in the website.

**Advantages**

- The payment is anonymous and there are no chargebacks possible
- In case the customer has a PaysafeCard at home he can get immediate access

**Disadvantages**

- The customer has to buy the card first.



## **iDeal (idl)**

### **How it works**

iDeal is a payment method made up of a collection of agreements and standards for an immediate online transfer from a customer's bank account to the bank account of the merchant. It has the following features:

- Payment by the customer through online banking
- Real-time confirmation of payment followed by an irreversible transfer into the retailer's account
- Suitable for immediate online payment

### **Advantages**

- Similar to SOFORT. It is approved and supported by the Dutch banks.

### **Disadvantages**

- Only available in The Netherlands

## **Przelewy24 (p24)**

### **How it works**

Przelewy24 is an easy to use direct credit transfer system based on the high security standards of online banking.

The customer has to initiate the wire/transfer himself through his online banking.

### **Advantages**

- Similar to SOFORT

### **Disadvantages**

- Only available in Poland

## **PayPal (pp)**

### **How it works**

Instant online payments are possible with PayPal. Customer need to log into their PayPal account and use the pre-set payment methods.

### **Advantages**

- Very high online acceptance and known brand with high number of active customers

### **Disadvantages**

- Separate contract necessary and not for all business models a possible payment solution

## **Bank transfer (bt)**

### **How it works**

Push Payment Method

A manual, customer-initiated bank wire/transfer. DaoPay provides the customer the wire/transfer instructions with a unique TransactionID.

The customer has to initiate the wire/transfer himself either through his online banking or at his bank branch.

### **Advantages**

- DaoPay offers local bank accounts in various countries. That makes it easy for the customer, as he does not have to initiate international (cross border) wires.
- No chargebacks possible.
- No international bank transaction fees.

### **Disadvantages**

- The conversion rate is low, as the customer must manually initiate the wire/transfer and initiation of the wire/transfer is not automated by the DaoPay system.
- It takes 1 – 2 days on average to receive the payment and hence to grant access/send out goods.







## Appendix B: Logos and Wording for Direct Debit and SEPA Direct Debit Pre-Billing pages

In Europe there are a lot of countries and languages. For nearly each country there is a special terminology for Direct Debit and SEPA Direct Debit. It is recommended to use the country-specific wording on your pre-billing page. This makes it easier for your customers to understand which payment methods you offer and to choose Direct Debit for their payments.

These are the logos for Direct Debit and SEPA Direct Debit:

<p>Germany and Austria</p>	
<p>United Kingdom</p>	
<p>All other countries</p>	

Logos and wording for specific countries:

Country	Wording	Logo
Germany, Austria	“Lastschrift”	
United Kingdom	“Direct Debit”	
Netherlands	“Automatische Incasso”	
France	“Prélèvement Automatique”	
Italy	“Addebito”	
Spain	“Domiciliación Bancaria Online”	

All SEPA logos can be downloaded on the website of the European Payments Council directly:  
<https://www.europeanpaymentscouncil.eu/document-library/other/sepa-logo-vector-format>