

Wirecard CEE Integration Documentation



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eps-Überweisung

General information

The online payment method **eps-Überweisung** is based on the technical standard eps (e-payment standard). eps-Überweisung is an open and standardized XML interface between online-shops, E-Government, public institutions and banks which offer the eps interface to initiate irrevocable online payments. eps-Überweisung allows consumers to make online payments via their online banking applications.

eps-Überweisung is offered by Austrian banks as a convenient and secure online payment method or e-payment in online shops or E-Government processes. Consumers who select eps-Überweisung as payment method for an online purchase are directed to their online banking system. After a successful login, a form will open on eps-Überweisung containing the transfer order for the consumer's bank. All relevant details of the purchase such as amount, reason for payment, consumer details and the transfer execution date are already filled in. All the consumer needs to do is authorize the transaction, e.g. using a TAN (transaction authentication code). Once the transfer order was accepted by the consumer's bank, you receive a confirmation and may dispatch the goods instantly.

Please visit [eps-Überweisung](#) for more information and details.

Advantages for merchants

- Merchants receive a real-time eps payment confirmation message with the status of the underlying credit transfer issued by the consumer's bank.
- Based on the received payment status and remittance identifier, goods or services may be delivered instantly.
- High consumer potential, many buyers thanks to the familiarity of the online banking system.
- Real time information during the processing.
- Technical security to prevent fraud.

Advantages for consumers

- Consumers may use their familiar, trusted and secure online banking system.
- No additional registration or codes are required.
- No additional costs will arise.

Integration information

To integrate and offer the payment method eps-Überweisung for your consumers in your online shop, you have **to conclude and sign an eps merchant contract with your account-holding bank**. If you have stated Wirecard as your payment service provider, Wirecard will receive a **PIN letter** containing the PIN which is required by our support teams to complete the configuration of your Wirecard merchant account. If you did not state Wirecard as your payment service provider, you need to forward this PIN letter to us.

Please make sure that Wirecard receives this PIN since otherwise your merchant configuration cannot be finished.

Besides the PIN we also need to know the IBAN and BIC of your bank account(s) for configuration purposes.

Once these procedures are completed and your account has been successfully configured by Wirecard, all banks participating in the eps-Überweisung scheme will be made available automatically to your consumers.

Please contact your account-holding bank to obtain any additional information you might need.

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.

Request parameter financialInstitution

The request parameter `financialInstitution` is required for Wirecard Checkout Seamless and optional for Wirecard Checkout Page.

| Possible value of parameter <code>financialInstitution</code> | Description |
|---|--|
| ARZ AAB | Austrian Anadi Bank AG |
| ARZ MB | Marchfelder Bank |
| ARZ BAF | Österreichische Ärzte- und Apothekerbank |
| BA-CA | Bank Austria |
| ARZ BCS | Bankhaus Carl Spängler & Co. AG |
| ARZ BSS | Bankhaus Schelhammer & Schattera AG |
| Bawag BG | BAWAG P.S.K. AG |
| ARZ BKS | BKS Bank AG |
| ARZ BKB | Brüll Kallmus Bank AG |
| ARZ BTV | BTV VIER LÄNDER BANK |
| ARZ CBGG | Capital Bank Grawe Gruppe AG |
| ARZ DB | Dolomitenbank |

| | |
|---------------|--|
| Bawag EB | Easybank AG |
| Spardat EBS | Erste Bank und Sparkassen |
| ARZ HAA | Hypo Alpe-Adria-Bank International AG |
| ARZ VLH | Hypo Vorarlberg Bank AG |
| ARZ NLH | HYPO NOE LB für Niederösterreich u. Wien |
| Hypo-Racon O | Hypo Oberösterreich |
| Hypo-Racon S | Hypo Salzburg |
| Hypo-Racon St | Hypo Steiermark |
| ARZ HTB | Hypo Tirol Bank AG |
| BB-Racon | Bank Burgenland |
| ARZ OB | Oberbank AG |
| Racon | Raiffeisen Bankengruppe Österreich |
| ARZ SB | Schoellerbank AG |
| Bawag SBW | Sparda Bank Wien |
| ARZ VB | Volksbank Gruppe |
| ARZ VKB | Volkskreditbank AG |
| ARZ VRB | VR-Bank Braunau |
| EPS-SO | EPS SELECT OPTION |

Bank selection option

This optional feature allows merchants to decide whether consumers select their preferred bank on the Wirecard Checkout Page window or after they have been forwarded to the website of eps-Überweisung.

Selecting the bank on the eps-Überweisung website ensures that consumers are always presented the latest and up-to-date list of banks. Any changes regarding bank details, names, etc. are done automatically and do not require any manual maintenance.

In order to use this feature, the value **EPS-SO** (EPS Select Option) has to be forwarded for the requestParameter financialInstitution. Please contact our support teams to enable this feature.

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 35 characters. | Unique order reference ID sent from merchant to financial institution. |

FAQ

How can I set the text which should be displayed on the account statement of my consumer?

Please use the request parameter `orderReference` which will be mapped directly to the field "RemittanceIdentifier" as defined within the eps standard.

Please be aware that the eps protocol restricts the value of this parameter to:

- a maximum of 35 characters
- only the following characters:
a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L
M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9 / - ? : () . , ' + Space

Please be aware that your merchant configuration has to be changed by our support teams on your behalf in order to use this feature.