

API DOCUMENTATION

SEPA MANDATE PROCESSING VIA INCASSOMACHTIGEN

V.2.4

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API MANDATE PROCESSING VIA INCASSOMACHTIGEN

1. Processing mandates via Incassomachtigen

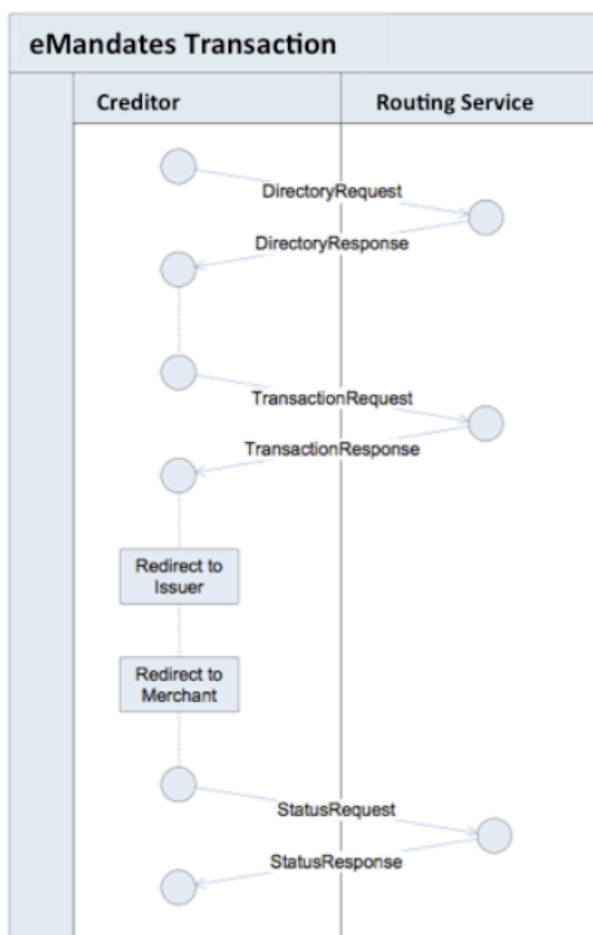
By using the API you are able to integrate directly into your website, game or app. Your website and PayIBAN communicate by sending HTTPS requests towards each other. This documentation explains how these conversations work. Please read all sections to fully understand our API. This ensures that all conversations are understandable for both your website and our API.

The details of each API request are included in the XmlString, coded and added to the URL query string. In addition to your username and password you received from PayIBAN, you have specified the request and required parameters.

The Creditor implementation Guidelines eMandates can be found :

<https://github.com/wp-pay-gateways/incassomachtigen>

This Github offers more documents that enable and help you to get started using our API.



1.1. DirectoryRequest

This request returns the banklist to be presented to the enduser. The response contains a banklist per country. See the documentation from the Dutch Payments Association how to display this correctly.

Invoke URL

[https://api.payiban.com/webservice/index.php?xmlstring=\[XmlString\]](https://api.payiban.com/webservice/index.php?xmlstring=[XmlString])

XmlString parameter

```
<webservice>
  <user>{username}</user> <!--Please fill in your PayIBAN API username -->
  <password>{password}</password> <!--Please fill in your PayIBAN API password -->
  <request>directoryrequest</request>
  <test>yes</test>
  <output>xml</output>
  <data>
    <item>
      <contractid>{contractid}</contractid> <!--Fill in your emandate contractid -->
    >
      <contractsubid>{contractsubid}</contractsubid> <!--Fill in your emandate contractsubid -->
      <transactiontype>{transactiontype}</transactiontype> <!--Fill in CORE or B2B -->
      <!--See XML Variables for detailed and additional XML-tags -->
    </item>
  </data>
</webservice>
```

XML variables

| XML-tag | Required | Format | Description |
|---------|----------|--------|-----------------------------------|
| user | yes | string | API username provided by PayIBAN. |

| | | | |
|-----------------|-----|------------|---|
| Password | yes | string | API password provided by PayIBAN. |
| Request | yes | string | For this get request fill in 'directoryrequest'. |
| test | yes | yes no | 'yes': request will be pushed to the test bank server of PayIBAN. 'no': request will be pushed to your actual bank server. |
| contractid | yes | numeric | Contractid provided by your bank. |
| contractsubid | yes | numeric | Contractsubid provided by your bank. |
| transactiontype | no | CORE B2B | 'CORE': default, this will return the CORE banklist to be used for privately held bankaccounts. 'B2B': this will return the B2B banklist, to be used for corporate bankaccounts. |

XML Response

| Response | Description |
|----------|--|
| OK | <pre><?xml version="1.0" encoding="UTF-8"?> <webservice> <omgeving>live</omgeving> <request>directoryrequest</request> <data> <transactiontype>CORE</transactiontype> <directory> <country> <countrynames>Nederland</countrynames> <issuer> <issuerid>RABONL2U</issuerid> <issuename>BVN Test - RABO</issuename> </issuer> </country> </directory> <rawmessage> <!-- This XML-tag will contain the actual response from the bank,</pre> |

| | |
|-----------|--|
| | <p>it is not included in this example.</p> <pre> --> </rawmessage> </data> </webservice> </pre> |
| Error 233 | This request requires a xmlstring |
| Error 200 | See: general error codes |
| Error 201 | See: General error codes |

1.2. NewMandateRequest

This request initiates a new mandate process based on the selected bank from the provided banklist by the user. A minimal set of data is required to create an emandate only. When you use more functions from PayIBAN like generating money collections you have to provide more data, see the XML variables for more information.

Invoke URL

[https://api.payiban.com/webservice/index.php?xmlstring=\[XmlString\]](https://api.payiban.com/webservice/index.php?xmlstring=[XmlString])

XmlString parameter

```

<webservice>
  <user>{username}</user> <!-- Please fill in your PayIBAN API username -->
  <password>{password}</password> <!-- Please fill in your PayIBAN API password -->
  <request>newmandaterequest</request>
  <test>yes</test>
  <output>xml</output>
  <data>
    <item>
      <contractid>{contractid}</contractid> <!-- Fill in your emandate contractid -->
      <contractsubid>{contractsubid}</contractsubid> <!-- Fill in your emandate contractsubid -->
      <transactiontype>{transactiontype}</transactiontype> <!-- Fill in CORE or B2B -->
    </item>
  </data>
</webservice>

```

```

    <debtorbankid>{debtorbankid}</debtorbankid><!--Fill in the issuerid of the
selected bank -->
    <!--See XML Variables for detailed and additional XML-tags -->
  </item>
</data>
</webservice>

```

XML Variables

| XML-tag | Required | Format | Description |
|-------------------|----------|------------|--|
| user | yes | string | API username provided by PayIBAN. |
| password | yes | string | API password provided by PayIBAN. |
| request | yes | string | For this get request fill in 'newmandaterequest'. |
| test | yes | yes no | 'yes': request will be pushed to the test bank server of PayIBAN. 'no': request will be pushed to your actual bank server. |
| contractid | yes | numeric | Contractid provided by your bank. |
| contractsubid | yes | numeric | Contractsubid provided by your bank. |
| transactiontype | no | CORE B2B | 'CORE': default, this will return the CORE banklist to be used for privately held bankaccounts. 'B2B': this will return the B2B banklist, to be used for corporate bankaccounts. |
| debtorbankid | yes | string | Issuerid from the bank selected by the user from the provided banklist based on the DirectoryRequest response. |
| merchantreturnurl | no | string | This url will be used to redirect the user to after the NewMandateRequest. If the NewMandateRequest is successful an entrancecode value (ec) and transactionid value (trxid) are added to the url. You need the |

| | | | |
|---|----|--|--|
| | | | <p>entrancecode and transactionid to check the status of the emandate using the StatusRequest request.</p> <p>If the NewMandateRequest failed an status value is added to the return url.</p> <p>Default: the url registered in the configuration in your PayIBAN account.</p> |
| maxamount | no | numeric (0000.00) | <p>Maximum amount of the emandate in euro's. Cents are separated by a period.</p> <p>Note! Can only be used in combination with transactiontype B2B.</p> |
| <p>The following XML-tags are all option and taken from the standard PayIBAN API import mandate request. Some of the XML-tags are mapped to emandate parameters, where indicated.</p> | | | |
| periode | no | <p>'eenmalig' = one off 'maand' = monthly 'twee maanden' = two monthly 'kwartaal' = quarterly 'halfjaar' = every six months 'jaar' = yearly</p> | <p>Frequency of the direct debit or money collection.</p> <p>Default: monthly</p> <p>Emandate mapping: sequencetype one off: 'OOFF' all others: 'RCUR'</p> |
| bedrag | no | numeric (0000.00) | <p>Initial amount of the mandate in euro's. Cents are separated by a period.</p> <p>In case this amount is set to 0 no</p> |

| | | | |
|---------------|----|-------------------|---|
| | | | <p>direct debit will be created. This enables you to put a mandate or subscription on hold.</p> <p>In case this amount is set to e.g. 10 euro a initial direct debit of this amount will be created. When 'std_bedrag' is also being used and set to 25 euro following direct debits will be created of this amount. This enables you to use a different value for first and following direct debits.</p> |
| std_bedrag | no | numeric (0000.00) | <p>Following amount of the mandate in euro's. Cents are separated by a period.</p> <p>In cases when the first and following amounts of direct debit should be different this field combined with 'bedrag' should be used.</p> |
| bedrijfsnaam | no | string | Company name of the account. |
| geslacht | no | man vrouw | <p>Gender of the account.</p> <p>man='man'</p> <p>woman='vrouw'</p> |
| voorletters | no | string | Initials of the account. |
| tussenvoegsel | no | string | inserts of the account. |
| achternaam | no | string | Surname of the account. |
| straat | no | string | Street of the account. |
| postcode | no | string | Postal code of the account. |
| woonplaats | no | string | Residence of the account. |
| land | no | string | Country of the account |
| emailadres | no | string | <p>E-mail of the account.</p> <p>Note! PayIBAN can use this e-mail address to send status information about the emandate and/or an link to an amentment- and/or cancel page.</p> |

| | | | |
|----------------|----|--------|--|
| mandaatid | no | string | Your own mandateid. This must only contain alphanumeric lower and/or uppercase. Default: generated by PayIBAN Emandate mapping: mandateid |
| referentie | no | string | Your reference code. Emandate mapping: debtorreference |
| incassokenmerk | no | string | Direct debit reference which will be visible on bank account statement. Emandate mapping: emandatereason |

XML Response

| Response | Description |
|----------|---|
| OK | <pre><?xml version="1.0" encoding="UTF-8"?> <webservice> <omgeving>live</omgeving> <request>newmandaterequest</request> <data> <transactiontype>CORE</transactiontype> <entrancecode>20170106PS788400000015169000000000</entrancecode> <transactionid>0020000020123365</transactionid> <messageid>FB01F0848E74363499685EDCC35977F3</messageid> <mandateid>20170106PS788400000015169000000000</mandateid> > <issuerauthenticationurl> https://machtigentest.rabobank.nl /bvn-idx-routing/consumerAuthenticationSim</pre> |

| | |
|-----------|---|
| | <pre>?hash=YxYGr5R7kkL3LVf1yJmuJiPWQI3XN%2BeLfevUZRA27v4%3D </issuerauthenticationurl> <rawmessage> <!-- This XML-tag will contain the actual response from the bank, it is not included in this example. --> </rawmessage> </data> </webservice></pre> |
| Error 233 | This request requires a xmlstring |
| Error 200 | See: general error codes |
| Error 201 | See: General error codes |

Note! The messageid is used to communicate with a user, e.g. in a amendment or cancel link. This done to obfuscate and usage of entrancecodes and transactionid's.

1.3. StatusRequest

This request must be used after each of the following request to verify/determine the status of the emandate:

NewMandateRequest

AmendmentRequest

CancellationRequest (Note! B2B only)

If the above mentioned request is successful an 'entrancecode' value (ec) and 'transactionid' value (trxid) are added to the url. You need these 'entrancecode' and 'transactionid' to check the status of the emandate using the StatusRequest request.

Invoke URL

[https://api.payiban.com/webservice/index.php?xmlstring=\[XmlString\]](https://api.payiban.com/webservice/index.php?xmlstring=[XmlString])

XmlString parameter

```

<webservice>
  <user>{username}</user> <!-- Please fill in your PayIBAN API username -->
  <password>{password}</password> <!-- Please fill in your PayIBAN API password -->
  <request>statusrequest</request>
  <test>yes</test>
  <output>xml</output>
  <data>
    <item>
      <contractid>{contractid}</contractid> <!-- Fill in your emandate contractid -->
      <contractsubid>{contractsubid}</contractsubid> <!-- Fill in your emandate contractsubid -->
      <transactiontype>{transactiontype}</transactiontype> <!-- Fill in CORE or B2B -->
      <entrancecode>{entrancecode}</entrancecode><!-- Fill in the entrancecode (ec) -->
      <transactionid>{transactionid}</transactionid><!-- Fill in the transactionid (trxid) -->
    </item>
  </data>
</webservice>

```

XML Variables

| XML-tag | Required | Format | Description |
|----------|----------|----------|---|
| user | yes | string | API username provided by PayIBAN. |
| password | yes | string | API password provided by PayIBAN. |
| request | yes | string | For this get request fill in 'statusrequest'. |
| test | yes | yes no | 'yes': request will be pushed to the test bank server of PayIBAN. 'no': request will be pushed to your actual bank server. |

| | | | |
|-----------------|-----|------------|---|
| contractid | yes | numeric | Contractid provided by your bank. |
| contractsubid | yes | numeric | Contractsubid provided by your bank. |
| transactiontype | no | CORE B2B | 'CORE': default, this will return the CORE banklist to be used for privately held bankaccounts. 'B2B': this will return the B2B banklist, to be used for corporate bankaccounts. |
| entrancecode | yes | string | Entrancecode taken from the querystring parameter 'ec' when returning from a NewMandateRequest, AmendmentRequest or CancellationRequest request. |
| transactionid | yes | string | Transactionid taken from the querystring parameter 'trxid' when returning from a NewMandateRequest, AmendmentRequest or CancellationRequest request. |

XML Response

| Response | Description |
|----------|---|
| OK | <pre><?xml version="1.0" encoding="UTF-8"?> <webservice> <omgeving>live</omgeving> <request>statusrequest</request> <data> <transactiontype>CORE</transactiontype> <entrancecode>20170106PS788400000015169000000000</entrancecode> <transactionid>0020000020123366</transactionid> <messageid> FB01F0848E74363499685EDCC35977F3</messageid> <status>SUCCESS</status></pre> |

| | |
|-----------|--|
| | <pre> <iban>NL13TEST0123456789</iban> <bic>RABONL2U</bic> <accountname>John Doe</accountname> <signername>Signer Name</signername> <rawmessage> <!-- This XML-tag will contain the actual response from the bank, it is not included in this example. --> </rawmessage> </data> </webservice> </pre> |
| Error 233 | This request requires a xmlstring |
| Error 200 | See: general error codes |
| Error 201 | See: General error codes |

Additional information about the returned status values:

SUCCESS

Successfull request, emandate information is provided in the response.

OPEN

The emandate is not registered completely, check again using a StatusRequest.

PENDING

The emandate is waiting for one ore more additional signers, check again using a StatusRequest

EXPIRED

The emandate is expired and not registered.

CANCELLED

The emandate is cancelled by the user during the request.

FAILURE

The emandate is not registered during the request due to an unknown reason

ERROR

There's a technical problem, check again using a StatusRequest

Note! See the documentation from the Dutch Payments Association for more details on the StatusRequest request. It is not allowed, to perform extensive StatusRequest requests to determine the status when OPEN, PENDING or ERROR is returned.

1.4. AmendmentRequest

This request can be used to change the emandate from on bank account to another bank account based on the selected bank from the provided banklist by the user.

Invoke URL

[https://api.payiban.com/webservice/index.php?xmlstring=\[XmlString\]](https://api.payiban.com/webservice/index.php?xmlstring=[XmlString])

XmlString parameter

```
<webservice>
  <user>{username}</user> <!-- Please fill in your PayIBAN API username -->
  <password>{password}</password> <!-- Please fill in your PayIBAN API password -->
  <request>amendmentrequest</request>
  <test>yes</test>
  <output>xml</output>
  <data>
    <item>
      <contractid>{contractid}</contractid> <!-- Fill in your emandate contractid -->
      <contractsubid>{contractsubid}</contractsubid> <!-- Fill in your emandate contractsubid -->
      <transactiontype>{transactiontype}</transactiontype> <!-- Fill in CORE or B2B -->
      <messageid>{messageid}</messageid><!-- Fill in the messageid -->
      <debtorbankid>{debtorbankid}</debtorbankid><!-- Fill in the issuerid of the selected bank -->
      <!--See XML Variables for detailed and additional XML-tags -->
    </item>
  </data>
</webservice>
```

```
</data>
</webservice>
```

XML Variables

| XML-tag | Required | Format | Description |
|-------------------|----------|------------|---|
| user | yes | string | API username provided by PayIBAN. |
| password | yes | string | API password provided by PayIBAN. |
| request | yes | string | For this get request fill in 'amendmentrequest'. |
| test | yes | yes no | 'yes': request will be pushed to the test bank server of PayIBAN. 'no': request will be pushed to your actual bank server. |
| contractid | yes | numeric | Contractid provided by your bank. |
| contractsubid | yes | numeric | Contractsubid provided by your bank. |
| transactiontype | no | CORE B2B | 'CORE': default, this will return the CORE banklist to be used for privately held bankaccounts. 'B2B': this will return the B2B banklist, to be used for corporate bankaccounts. |
| messageid | yes | string | Messageid taken from the NewMandateRequest request its. Note! The messageid is used to communicate with a user, e.g. in a amendment or cancel link. |
| debtorbankid | yes | string | Issuerid from the bank selected by the user from the provided banklist based on the DirectoryRequest response. |
| merchantreturnurl | no | string | This url will be used to redirect the user to after the AmendmenteRequest. If the AmendmenteRequest is successful an entrancecode value |

| | | | |
|-----------|----|----------------------|--|
| | | | <p>(ec) and transactionid value (trxid) are added to the url. You need the entrancecode and transactionid to check the status of the emandate using the StatusRequest request.</p> <p>If the AmendementRequest failed an status value is added to the return url.</p> <p>Default: the url registered in the configuration in your PayIBAN account.</p> |
| maxamount | no | numeric (0000.00) | <p>Maximum amount of the emandate in euro's. Cents are separated by a period.</p> <p>Note! Can only be used in combination with transactiontype B2B.</p> <p>Note! Amending the maxamount might not work for each bank.</p> |

XML Response

| Response | Description |
|----------|--|
| OK | <pre><?xml version="1.0" encoding="UTF-8"?> <webservice> <omgeving>live</omgeving> <request>amendmentrequest</request> <data> <transactiontype>CORE</transactiontype> <entrancecode>20170106PS7884000000151690000000000</entrancecode> <transactionid>0020000020131508</transactionid> <messageid>FB01F0848E74363499685EDCC35977F3</messageid></pre> |

| | |
|-----------|---|
| | <pre> <issuerauthenticationurl> https://machtigentest.rabobank.nl /bvn-idx-routing/consumerAuthenticationSim ?hash=kPk04iCd3R%2F4RWEHjYgh3cvJpJEwqAx0Skqy8CHKF8%3D </issuerauthenticationurl> <rawmessage> <!-- This XML-tag will contain the actual response from the bank, it is not included in this example. --> </rawmessage> </data> </webservice> </pre> |
| Error 233 | This request requires a xmlstring |
| Error 200 | See: general error codes |
| Error 201 | See: General error codes |

1.5. CancellationRequest

This request can be used to cancel the emandate.

Invoke URL

[https://api.payiban.com/webservice/index.php?xmlstring=\[XmlString\]](https://api.payiban.com/webservice/index.php?xmlstring=[XmlString])

XmlString parameter

```

<webservice>
  <user>{username}</user> <!-- Please fill in your PayIBAN API username -->
  <password>{password}</password> <!-- Please fill in your PayIBAN API password
-->
  <request>cancellationrequest</request>
  <test>yes</test>
  <output>xml</output>
  <data>

```

```

<item>
  <contractid>{contractid}</contractid> <!-- Fill in your emandate contractid -
->
  <contractsubid>{contractsubid}</contractsubid> <!-- Fill in your emandate
contractsubid -->
  <transactiontype>{transactiontype}</transactiontype> <!-- Fill in CORE or
B2B -->
  <messageid>{messageid}</messageid><!-- Fill in the messageid -->
  <!--See XML Variables for detailed and additional XML-tags -->
</item>
</data>
</webservice>

```

XML Variables

| XML-tag | Required | Format | Description |
|-----------------|----------|------------|---|
| user | yes | string | API username provided by PayIBAN. |
| password | yes | string | API password provided by PayIBAN. |
| request | yes | string | For this get request fill in 'cancellationrequest'. |
| test | yes | yes no | 'yes': request will be pushed to the test bank server of PayIBAN. 'no': request will be pushed to your actual bank server. |
| contractid | yes | numeric | Contractid provided by your bank. |
| contractsubid | yes | numeric | Contractsubid provided by your bank. |
| transactiontype | no | CORE B2B | 'CORE': default, this will return the CORE banklist to be used for privately held bankaccounts. 'B2B': this will return the B2B banklist, to be used for corporate bankaccounts. |
| messageid | yes | string | Messageid taken from the NewMandateRequest request its. Note! The messageid is used to communicate with a user, e.g. in a amentmend or cancel link. |

| | | | |
|-------------------|----|--------|---|
| merchantreturnurl | no | string | <p>This url will be used to redirect the user to after the CancellationRequest.</p> <p>If the CancellationRequest is successful an entrancecode value (ec) and transactionid value (trxid) are added to the url. You need the entrancecode and transactionid to check the status of the emandate using the StatusRequest request.</p> <p>If the CancellationRequest failed an status value is added to the return url.</p> <p>Default: the url registered in the configuration in your PayIBAN account.</p> |
|-------------------|----|--------|---|

XML Response

| Response | Description |
|----------|--|
| OK | <pre><?xml version="1.0" encoding="UTF-8"?> <webservice> <omgeving>live</omgeving> <request>cancellationrequest</request> <data> <transactiontype>CORE</transactiontype> <entrancecode>20170106PS7884000000151690000000000</entrancecode> <transactionid>0020000020131508</transactionid> <messageid>FB01F0848E74363499685EDCC35977F3</messageid> <issuerauthenticationurl> https://machtigentest.rabobank.nl /bvn-idx-routing/consumerAuthenticationSim</pre> |

| | |
|-----------|--|
| | <pre>?hash=kPk04iCd3R%2F4RWEHjYgh3cvJpJEwqAx0Skqy8CHKF8%3D </issuerauthenticationurl> <rawmessage> <!-- This XML-tag will contain the actual response from the bank, it is not included in this example. --> </rawmessage> </data> </webservice></pre> |
| Error 233 | This request requires a xmlstring |
| Error 200 | See: general error codes |
| Error 201 | See: General error codes |