

## API DOCUMENTATION

### SEPA MANDATE PROCESSING VIA INCASSOMACHTIGEN

V.2.4

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API MANDATE PROCESSING VIA INCASSOMACHTIGEN

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## 1. Processing mandates via Incassomachtigen

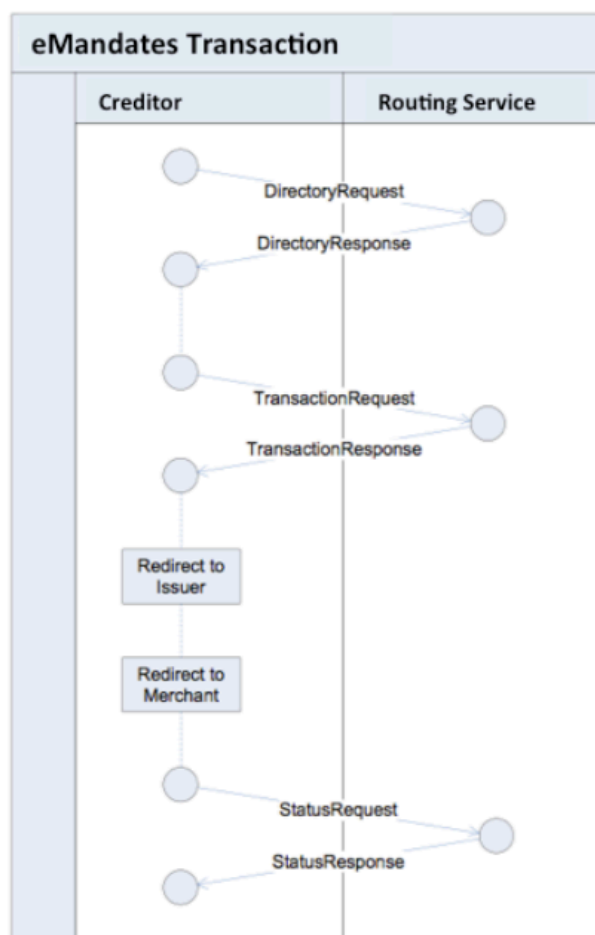
By using the API you are able to integrate directly into your website, game or app. Your website and PayIBAN communicate by sending HTTPS requests towards each other. This documentation explains how these conversations work. Please read all sections to fully understand our API. This ensures that all 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>&lt;?xml version="1.0" encoding="UTF-8"?&gt; &lt;webservice&gt;   &lt;omgeving&gt;live&lt;/omgeving&gt;   &lt;request&gt;directoryrequest&lt;/request&gt;   &lt;data&gt;     &lt;transactiontype&gt;CORE&lt;/transactiontype&gt;     &lt;directory&gt;       &lt;country&gt;         &lt;countrynames&gt;Nederland&lt;/countrynames&gt;         &lt;issuer&gt;           &lt;issuerid&gt;RABONL2U&lt;/issuerid&gt;           &lt;issuename&gt;BVN Test - RABO&lt;/issuename&gt;         &lt;/issuer&gt;       &lt;/country&gt;     &lt;/directory&gt;     &lt;rawmessage&gt;       &lt;!--         This XML-tag will contain the actual response from the         bank,</pre>

	<p>it is not included in this example.</p> <pre> --&gt; &lt;/rawmessage&gt; &lt;/data&gt; &lt;/webservice&gt; </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.

			<p>If the NewMandateRequest 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 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>One off = 'eenmalig' Monthly = 'maand' Two monthly = 'tweemaandelijks' Quarterly= 'kwartaal' Every swix months= 'halfjaar'</p>	<p>Frequency of the direct debit or money collection.</p> <p>Default: 'maand'</p> <p>E-mandate mapping: sequencetype one off: 'OOFF' all others: 'RCUR'</p>



		Yearly = 'jaar'	
bedrag	no	numeric (0000.00)	Initial amount of the mandate in euro's. Cents are separated by a period. In case this amount is set to 0 no direct debit will be created. This enables you to put a mandate or subscription on hold. 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.
std_bedrag	no	numeric (0000.00)	Following amount of the mandate in euro's. Cents are separated by a period. In cases when the first and following amounts of direct debit should be different this field combined with 'bedrag' should be used.
bedrijfsnaam	no	string	Company name of the account.
geslacht	no	man   vrouw	Gender of the account. man='man' woman='vrouw'
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	E-mail of the account.  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.
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>&lt;?xml version="1.0" encoding="UTF-8"?&gt; &lt;webservice&gt;   &lt;omgeving&gt;live&lt;/omgeving&gt;   &lt;request&gt;newmandaterequest&lt;/request&gt;   &lt;data&gt;     &lt;transactiontype&gt;CORE&lt;/transactiontype&gt;</pre>

	<pre> &lt;entrancecode&gt;20170106PS7884000000151690000000000&lt;/entrancecode&gt;   &lt;transactionid&gt;0020000020123365&lt;/transactionid&gt;  &lt;messageid&gt;FB01F0848E74363499685EDCC35977F3&lt;/messageid&gt;  &lt;mandateid&gt;20170106PS7884000000151690000000000&lt;/mandateid&gt; &gt;   &lt;issuerauthenticationurl&gt;     https://machtigentest.rabobank.nl     /bvn-idx-routing/consumerAuthenticationSim  ?hash=YxYGr5R7kkL3LVf1yJmuJiPWQI3XN%2BeLfevUZRA27v4%3D   &lt;/issuerauthenticationurl&gt;   &lt;rawmessage&gt;     &lt;!--       This XML-tag will contain the actual response from the     bank,       it is not included in this example.     --&gt;   &lt;/rawmessage&gt; &lt;/data&gt; &lt;/webservice&gt; </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	<?xml version="1.0" encoding="UTF-8"?> <webservice>

	<pre> &lt;omgeving&gt;live&lt;/omgeving&gt; &lt;request&gt;statusrequest&lt;/request&gt; &lt;data&gt;   &lt;transactiontype&gt;CORE&lt;/transactiontype&gt;  &lt;entrancecode&gt;20170106PS7884000000151690000000000&lt;/entrancecode&gt;   &lt;transactionid&gt;0020000020123366&lt;/transactionid&gt;   &lt;messageid&gt; FB01F0848E74363499685EDCC35977F3&lt;/messageid&gt;   &lt;status&gt;SUCCESS&lt;/status&gt;   &lt;iban&gt;NL13TEST0123456789&lt;/iban&gt;   &lt;bic&gt;RABONL2U&lt;/bic&gt;   &lt;accountname&gt;John Doe&lt;/accountname&gt;   &lt;signername&gt;Signer Name&lt;/signername&gt;   &lt;rawmessage&gt;     &lt;!--       This XML-tag will contain the actual response from the     bank,       it is not included in this example.     --&gt;   &lt;/rawmessage&gt; &lt;/data&gt; &lt;/webservice&gt; </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

Successful 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>

```

### 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	<p>This url will be used to redirect the user to after the AmendmenteRequest.</p> <p>If the AmendmenteRequest 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 AmendmenteRequest 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>&lt;?xml version="1.0" encoding="UTF-8"?&gt; &lt;webservice&gt;   &lt;omgeving&gt;live&lt;/omgeving&gt;   &lt;request&gt;amendmentrequest&lt;/request&gt;   &lt;data&gt;     &lt;transactiontype&gt;CORE&lt;/transactiontype&gt;      &lt;entrancecode&gt;20170106PS7884000000151690000000000&lt;/entrancecode&gt;     &lt;transactionid&gt;0020000020131508&lt;/transactionid&gt;      &lt;messageid&gt;FB01F0848E74363499685EDCC35977F3&lt;/messageid&gt;     &lt;issuerauthenticationurl&gt;       https://machtigentest.rabobank.nl       /bvn-idx-routing/consumerAuthenticationSim       ?hash=kPk04iCd3R%2F4RWEHjYgh3cvJpJEwqAx0Skqy8CHKF8%3D     &lt;/issuerauthenticationurl&gt;     &lt;rawmessage&gt;       &lt;!--         This XML-tag will contain the actual response from the         bank,         it is not included in this example.       --&gt;     &lt;/rawmessage&gt;   &lt;/data&gt; &lt;/webservice&gt;</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]

### 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 amendment or cancel link.
merchantreturnurl	no	string	This url will be used to redirect the user to after the CancellationRequest.  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.  If the CancellationRequest failed an status value is added to the return url.  Default: the url registered in the configuration in your PayIBAN account.

## XML Response

Response	Description
OK	<?xml version="1.0" encoding="UTF-8"?> <webservice> <omgeving>live</omgeving>

	<pre> &lt;request&gt;cancellationrequest&lt;/request&gt; &lt;data&gt;   &lt;transactiontype&gt;CORE&lt;/transactiontype&gt;  &lt;entrancecode&gt;20170106PS7884000000151690000000000&lt;/entrancecode&gt;   &lt;transactionid&gt;0020000020131508&lt;/transactionid&gt;  &lt;messageid&gt;FB01F0848E74363499685EDCC35977F3&lt;/messageid&gt;   &lt;issuerauthenticationurl&gt;     https://machtigentest.rabobank.nl     /bvn-idx-routing/consumerAuthenticationSim     ?hash=kPk04iCd3R%2F4RWEHjYgh3cvJpJEwqAx0Skqy8CHKF8%3D   &lt;/issuerauthenticationurl&gt;   &lt;rawmessage&gt;     &lt;!--       This XML-tag will contain the actual response from the     bank,       it is not included in this example.     --&gt;   &lt;/rawmessage&gt; &lt;/data&gt; &lt;/webservice&gt; </pre>
Error 233	This request requires a xmlstring
Error 200	See: general error codes
Error 201	See: General error codes