

UNZER PAY LATER SOLUTIONS PLATFORM DOCUMENTATION

INTEGRATION USING Two-Factor Authentication

Version 1.3

LEGACY VERSION (v1.3)

This is legacy documentation.

If you are integrating for the first time, go to the following documentations depending on the product type you want to use:

<https://docs.unzer.com/payment-methods/installment/accept-unzer-installment-server-side-only-integration/>

<https://docs.unzer.com/payment-methods/invoice/accept-unzer-invoice-upl-server-side-only-integration/>

<https://docs.unzer.com/payment-methods/sepa-direct-debit/accept-unzer-direct-debit-server-side-only-integration/>

Release History

Release	Description	Date	Changes
1.0.0	Initial Version	22-May-2026	-
1.1.0	Small corrections	17-Jul-2026	URLs
1.2.0	Deprecation, CCD2	06-Aug-2026	Deprecated, replace MFA with 2FA
1.3.0	CCD2	30-Sep-2026	SECCI, SEPA Mandate Information

PREFACE

Unzer Pay Later Platform Documentation – CCD2 / 2FA Integration Description

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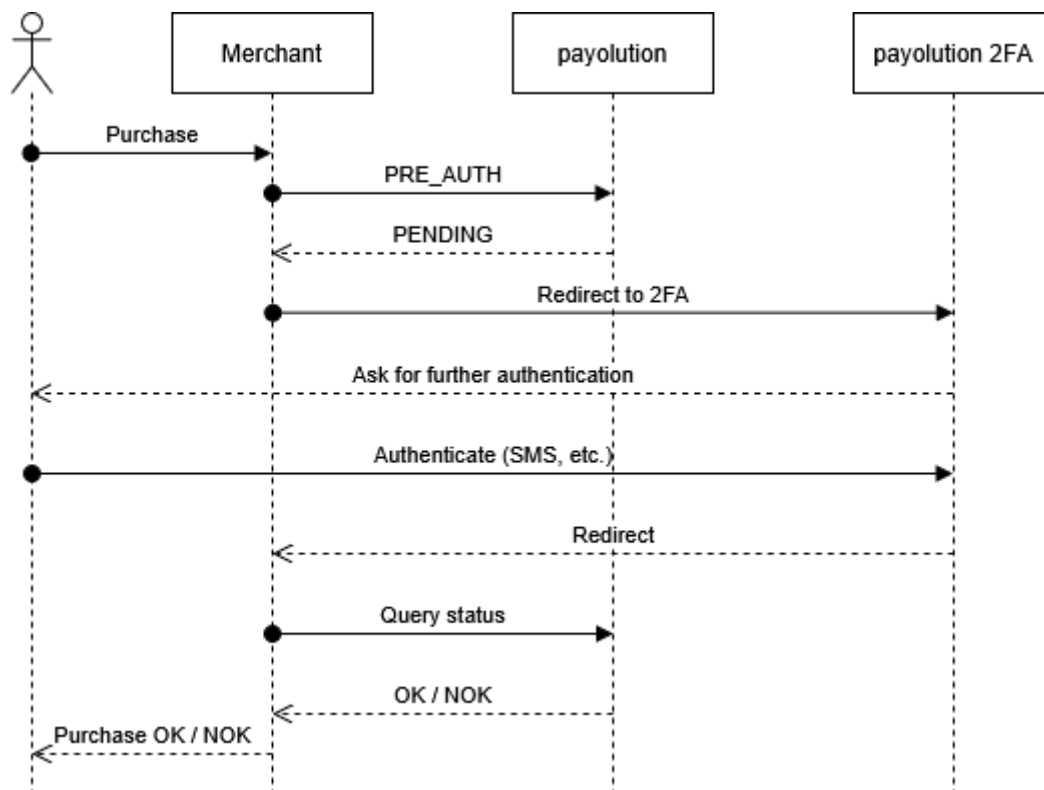
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OVERVIEW

As part of CCD2 (the revised EU Consumer Credit Directive) requirements for strong authentication of consumers on credit-based payments, Unzer is introducing an additional risk-check authentication step (two-factor authentication, 2FA) during checkout for Buy Now Pay Later (BNPL) transactions.

The following diagram shows how 2FA can be used via payolution integration for both the XML and the POST interfaces:



CCD2 also requires the following additions:

- Show the Credit Information document (preliminary loan contract / SECCI) to the customer before the actual checkout is made. (Invoice and ELV/Direct Debit)
- Show SEPA mandate fields (Creditor information) to the customer before the actual checkout is made. (Installment with Direct Debit and ELV/Direct Debit)
- Show the new parameter interestAmount to the Customer (Installment)

These are the necessary changes in detail for the XML and POST integration:

ENDPOINTS

These are the endpoints to use:

- XML interface:
 - <https://test-gateway.payolution.com/ctpe/api> (test)
 - <https://gateway.payolution.com/ctpe/api> (production)
- POST interface:
 - <https://test-gateway.payolution.com/ctpe/post> (test)
 - <https://gateway.payolution.com/ctpe/post> (production)
- Query interface
 - <https://test-gateway.payolution.com/ctpe/query> (test)
 - <https://gateway.payolution.com/ctpe/query> (production)

CALCULATION RESPONSE (INSTALLMENT)

The calculation response contains the new field `interestAmount` which must be shown to the customer before checkout according to the CCD2 requirements. The field is present in each of the different payment plans. For the POST interface, 'x' stands for the serial number of the payment plan in the below snippet.

Another CCD2 requirement is to show the customer the SEPA mandate (Creditor) information if the payment type is Direct Debit. This information is provided in the Calculation response as well. (Also for ELV/Direct Debit, see next chapter.)

XML	POST
<pre> <Request version="1.0"> <Transaction> <Payment code="VA.CL"> <PaymentDetails> <PaymentPlan> <InterestAmount>1.32</InterestAmount> </PaymentPlan> </PaymentDetails> <Creditor> <CreditorId>ABCD</CreditorId> <CreditorName>Unzer GmbH</CreditorName> <IBAN>AT12 3456 7890</IBAN> <Address>1100 Vienna, Columbusplatz 7-8</Address> </Creditor> </ Payment> </Transaction> </Request> </pre>	<pre> PAYMENTPLAN_x.INTERESTAMOUNT CREDITOR.CREDITORID CREDITOR.CREDITORNAME CREDITOR.IBAN CREDITOR.ADDRESS </pre>

See also the file "XML and POST examples/Invoice/Invoice Examples XML/0.CALCULATION_RESPONSE.xml"

CALCULATION RESPONSE (INVOICE and ELV/DIRECT DEBIT)

The calculation operation has been introduced to the payment methods Invoice and Direct Debit/ELV as well to provide the Credit Information document (preliminary loan contract / SECCI). This request must be called before the actual checkout, i.e. before the PREAUTH is made.

The below snippets show the location of the SECCI document's URL in the response.

The Direct Debit/ELV payment method's response also provides the SEPA Mandate (Creditor) information, just like for the Installment.

Invoice

XML	POST
<pre> <Request version="1.0"> <Transaction> <Payment code="VA.CL"> <PaymentDetails> <PaymentPlan> <CreditInformationUrl>https://... </CreditInformationUrl> </PaymentPlan> </PaymentDetails> </ Payment> </Transaction> </Request> </pre>	<pre> PAYMENTPLAN_x. CREDITINFORMATIONURL </pre>

See also the files "XML and POST examples/Invoice/Invoice Examples XML/0.CALCULATION_REQUEST.xml" and "XML and POST examples/Invoice/Invoice Examples XML/0.CALCULATION_RESPONSE.xml"

Direct Debit/ELV

XML	POST
<code><Request version="1.0"></code> <code><Transaction></code> <code><Payment code="VA.CL"></code> <code><PaymentDetails></code> <code><PaymentPlan></code> <code><CreditInformationUrl>https://... </CreditInformationUrl></code> <code></PaymentPlan></code> <code><Creditor></code> <code><CreditorId>ABCD</CreditorId></code> <code><CreditorName>Unzer GmbH</CreditorName></code> <code><IBAN>AT12 3456 7890</IBAN></code> <code><Address>1100 Vienna, Columbusplatz 7-8</Address></code> <code></Creditor></code> <code></PaymentDetails></code> <code></ Payment></code> <code></Transaction></code> <code></Request></code>	<code>PAYMENTPLAN_x.</code> <code>CREDITINFORMATIONURL</code> <code>CREDITOR.CREDITORID</code> <code>CREDITOR.CREDITORNAME</code> <code>CREDITOR.IBAN</code> <code>CREDITOR.ADDRESS</code>

See also the files "XML and POST examples/ELV/ELV Examples XML/0.CALCULATION_REQUEST.xml" and "XML and POST examples/ELV/ELV Examples XML/0.CALCULATION_RESPONSE.xml"

PREAUTH REQUEST

When calling the payolution endpoints (specified below), the response URL must be provided to specify where the Customer should be redirected to after 2FA completion:

XML	POST
<pre><Request version="1.0"> <Transaction> <Frontend> <ResponseUrl>https://myshop.de/response.php</ResponseUrl> </Frontend> </Transaction> </Request></pre>	<pre>FRONTEND.RESPONSE_URL</pre>

See also the file “XML and POST examples/Invoice/Invoice Examples XML/2.1_PREAUTHORIZATION_2FA_REQUEST.xml”

PREAUTH RESPONSE

If the PREAUTH response has the state PENDING (see for example “XML and POST examples/Invoice/Invoice Examples XML/2.1_PREAUTHORIZATION_2FA_RESPONSE.xml”) then the value of the field /Response/Transaction/Processing/Redirect/@url or PROCESSING. REDIRECT_URL must be used to redirect the customer to that URL:

XML	POST
<pre><Response version="1.0"> <Transaction> <Processing code="VA.PA.80.00"> <Timestamp>2017-10-31 15:20:29</Timestamp> <Result>ACK</Result> <Status code="80">WAITING</Status> <Reason code="00">Transaction Pending</Reason> <Return code="000.200.000">Transaction pending</Return> <Redirect url="http://paylater-mfa.test.unzer.io/..."> </Processing> </Transaction> </Request></pre>	<pre>PROCESSING. REDIRECT_URL</pre>

After the 2FA completion, the customer will be redirected automatically to the ResponseUrl provided in the original request.

QUERY TRANSACTION STATUS

The status of the authorization can be queried by a request sent to the Query interface endpoint. The endpoint can be called either with the Transaction ID or the Unique ID. Example requests are given in “XML and POST examples/Invoice/Invoice Examples XML/Optional/QUERY_TRANSACTION_REQUEST.xml” and “XML and POST examples/Invoice/Invoice Examples XML/Optional/QUERY_TRANSACTION_REQUEST2.xml”.

The header fields must be filled like for the PRE_AUTH request with one difference:

- The attributes sender, login and pwd take the same values
- The attribute “entity” in Query takes the channel, same as the attribute “channel” of Transaction in the PRE_AUTH

The UniqueID in the request must be taken from the /Response/Transaction/Identification/UniqueID field of the PRE_AUTH response and added at the following location in the Query request:

XML	POST
<pre><Response version="1.0"> <Query entity="channel"> <Identification> <UniqueID>sample123</UniqueID> </Identification> </ Query> </Request></pre>	<pre>IDENTIFICATION.UNIQUEID</pre>

The endpoint can similarly be called with TransactionID which is taken from /Response/Transaction/Identification/TransactionID of the PRE_AUTH response:

XML	POST
<pre><Response version="1.0"> <Query entity="channel"> <Identification> <TransactionID>sample123</TransactionID> </Identification> </ Query> </Request></pre>	<pre>IDENTIFICATION.TRANSACTIONID</pre>

Example Query responses are provided in the same directory in the files:

QUERY_TRANSACTION_RESPONSE_OK.xml – the purchase was approved

XML

```
<Processing code="VA.PA.90.00">
  <Timestamp>2026-05-18 12:57:39</Timestamp>
  <Result>ACK</Result>
  <Status code="90">NEW</Status>
  <Reason code="00">Successful Processing</Reason>
  <Return code="000.000.000">Transaction succeeded</Return>
  ...
</Processing>
```

QUERY_TRANSACTION_RESPONSE_NOK.xml – the purchase was rejected or the user didn't authenticate in time

XML

```
<Processing code="VA.PA.60.95">
  <Timestamp>2026-05-21 13:30:00</Timestamp>
  <Result>NOK</Result>
  <Status code="60">REJECTED_BANK</Status>
  <Reason code="95">Authorization Error</Reason>
  <Return code="800.100.170">transaction declined (transaction not permitted)</Return>
  ...
</Processing>
```

QUERY_TRANSACTION_RESPONSE_PENDING.xml - 2FA is still ongoing

XML

```
<Processing code="VA.PA.80.00">
  <Timestamp>2026-05-21 14:04:09</Timestamp>
  <Result>ACK</Result>
  <Status code="80">WAITING</Status>
  <Reason code="00">Transaction Pending</Reason>
  <Return code="000.200.000">Transaction pending</Return>
  ...
</Processing>
```

RESULT CODES OF THE QUERY RESPONSE

Transaction	Status
ACK	Transaction successful or pending
NOK	Transaction rejected, see status code for details

STATUS CODES OF THE QUERY RESPONSE

Status Code	Status	Reason
60	REJECTED_BANK	Rejected by payolution Risk checks
80	WAITING	For 2FA: second step of authentication is in progress
90 / 00	NEW / SUCCESS	Transaction successful

AUTHENTICATION TIMEOUT

If the customer does not finish the 2FA authentication in a given time frame (usually 20 minutes), the transaction will be rejected and the status PENDING will be changed to NOK.