



# **UNZER PAY LATER SOLUTIONS PLATFORM DOCUMENTATION**

## **INTEGRATION WITH MULTI-FACTOR AUTHENTICATION**

Version 1.0

## Release History

Release	Description	Date	Changes
1.0.0	Initial Version	22-May-2026	-

## PREFACE

Unzer Pay Later Platform Documentation – MFA Integration Description

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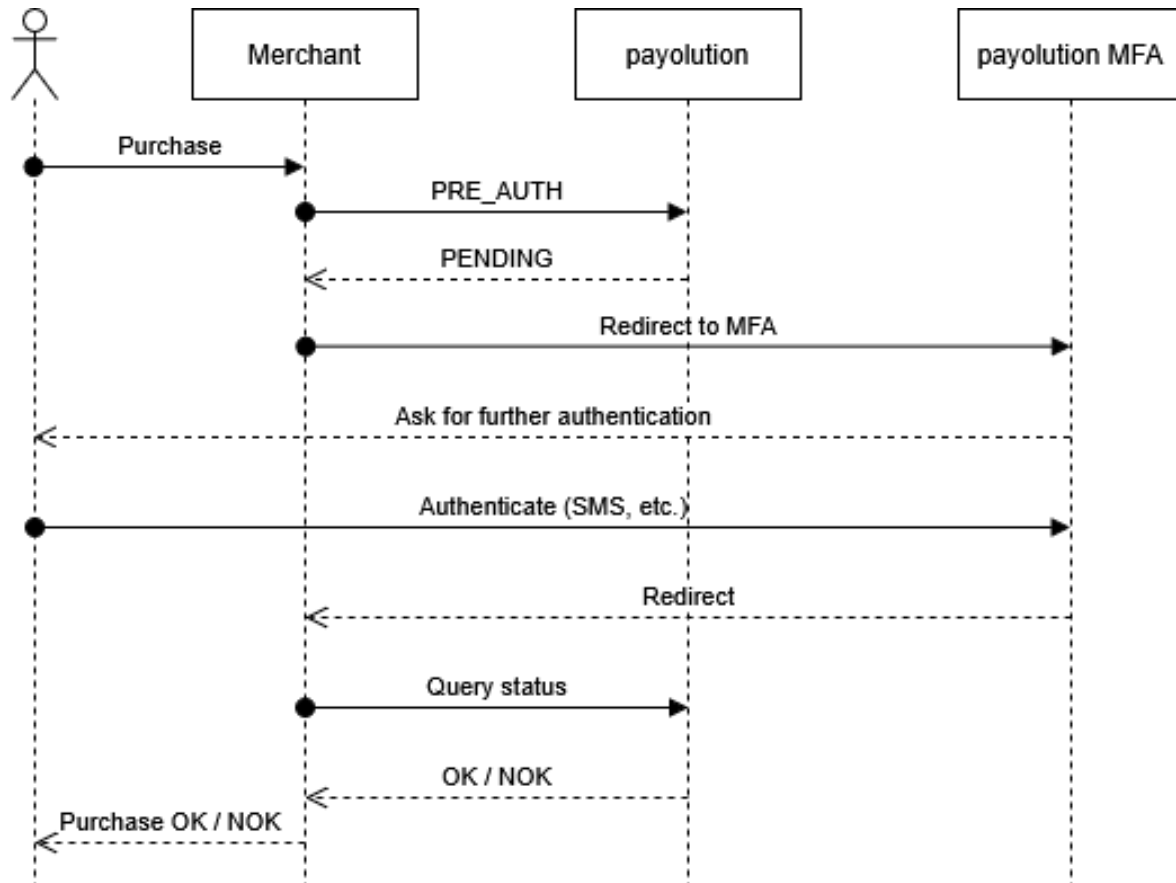
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## OVERVIEW

This document describes the necessary changes to use Unzer Pay Later Multi-factor Authentication (MFA) via the payolution interface.

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



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)

## 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 MFA completion:

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

See also the file "XML and POST examples/Invoice/Invoice Examples XML/2.1\_PREAUTHORIZATION\_MFA\_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\_MFA\_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>&lt;Response version="1.0"&gt; &lt;Transaction&gt; &lt;Processing code="VA.PA.80.00"&gt; &lt;Timestamp&gt;2017-10-31 15:20:29&lt;/Timestamp&gt; &lt;Result&gt;ACK&lt;/Result&gt; &lt;Status code="80"&gt;WAITING&lt;/Status&gt; &lt;Reason code="00"&gt;Transaction Pending&lt;/Reason&gt; &lt;Return code="000.200.000"&gt;Transaction pending&lt;/Return&gt; &lt;Redirect url="http://paylater-mfa.test.unzer.io/..."/&gt; &lt;/Processing&gt; &lt;/Transaction&gt; &lt;/Request&gt;</pre>	<p>PROCESSING. REDIRECT_URL</p>

After the MFA 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 endpoint <https://test-gateway.payolution.com/ctpe/query>. An example request is given in "XML and POST examples/Invoice/Invoice Examples XML/Optional/QUERY\_TRANSACTION\_REQUEST.xml"

Example 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 - MFA 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
<b>ACK</b>	Transaction successful or pending
<b>NOK</b>	Transaction rejected, see status code for details

## STATUS CODES OF THE QUERY RESPONSE

Status Code	Status	Reason
<b>60</b>	REJECTED_BANK	Rejected by payolution Risk checks
<b>80</b>	WAITING	ASync only, status while the payment page is shown to the customer
<b>90 / 00</b>	NEW / SUCCESS	Transaction successful

## AUTHENTICATION TIMEOUT

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