



# MPI

## Frequently Asked Questions

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## 1. General

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### 1.1. I want to use the Europabank MPI to handle the payments for my webshop. Where do I start?

First create a free test account at <https://www.ebonline.be/test> .

You have two options:

- › If you are using one of our supported webshops, you can download a plugin and install it using the supplied manual. You can download the plugins from <https://www.europabank.be/ecommerce-professioneel> (nl) or <https://www.europabank.be/ecommerce-professionnel> (fr).
- › If you are not using one of our supported webshops, you will need to implement your own solution. You can find all the needed information in our 'MPI Technical Manual'. You can download the manual from the links supplied above.

### 1.2. Should my shop be hosted on a secure (HTTPS) domain in order to use the Europabank MPI?

No.

### 1.3. The IP address of my website changed, do I need to notify Europabank?

No, IP address changes do not affect our MPI system. However, if the url of your website changed, you need to make sure you add the new url to the list of url's on the 'Settings' page of your MPI account page.

### 1.4. My question is not answered in this FAQ, who can I contact?

Technical questions should be directed to [MPI.support@europabank.be](mailto:MPI.support@europabank.be). All other questions should be directed to [MPI@europabank.be](mailto:MPI@europabank.be).

Always include the UID of your account to ensure a quick response to your question.

## 2. Account

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### 2.1. Where can I get a MPI account?

You can create a free test account at <https://www.ebonline.be/test>.

### 2.2. How do I log in to my MPI account page?

For test accounts, go to <https://www.ebonline.be/test> and log in using your UID and client secret.

For live accounts, go to <https://www.ebonline.be> and log in using your digipass.

### 2.3. I can't log in to the MPI account page for my test account anymore.

The password for the MPI account page for test accounts is the same as your client secret. If you changed your client secret, you will need to use the new client secret as password.

### 2.4. I forgot my client/server secret. Can you send it to me/reset it?

All the secrets are stored in a hashed format. So we cannot send you your client/server secret.

For live accounts, we can reset your secrets so you can choose your own new secrets. If you want your secrets to be reset, you can mail to [MPI@europabank.be](mailto:MPI@europabank.be).

The secrets for test accounts cannot be reset. But you can always create a new test account for free at <https://www.ebonline.be/test>.

### 2.5. I am done implementing and testing my webshop, and I would like to go live. What should I do?

First, you need to complete the tests listed on the 'Integration tests' page of your MPI account page. When all the tests are completed, a button labelled 'Go live' will appear. When you click this button, your account will be flagged as 'Ready to go live' and you will be contacted by our Cards department. They will assist you further in the process of transitioning to our live environment.

## **2.6. What are the 'Integration tests' and how do I complete them?**

Once you are ready to go live you should go through a process called 'Integration testing'.

On the 'Integration tests' page of your MPI account page you will find a list of tests. You complete a test by performing a payment for the listed amount using the listed card brand. When a test is completed, the 'Status' column changes to 'Ok'. When you perform one of the tests your payment might be denied. This is normal. We want to test a few different scenarios, including different reasons for failed payments. So a failed payment can result in a successful test.

When all the tests are completed a button labelled 'Go live' will appear.

### 3. Plugins

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#### 3.1. Where can I find the plugin for webshop XYZ?

You can download all our available plugins from <https://www.europabank.be/ecommerce-professioneel> (nl) or <https://www.europabank.be/ecommerce-professionnel> (fr).

#### 3.2. Is the Europabank MPI compatible with webshop XYZ?

Our MPI system is compatible with every webshop available, but we offer plugins for the most popular webshops.

#### 3.3. Is there a plugin available for my webshop?

At the moment we offer plugins for the following webshops:

- › Joomla + VirtueMart (versions 1.1.9, 2.x and 3.x).
- › Magento (version 1.4.x through 1.9.X).
- › OpenCart (version 1.5.x).
- › PrestaShop (versions 1.4.x, 1.5.x and 1.6.X).
- › osCommerce (versions 2.2.x and 2.3.x).
- › WP e-Commerce (versions 3.7.x and 3.8.x).
- › DrupalCommerce (version 7.x).
- › WooCommerce (version 2.1.x).

#### 3.4. There is no plugin for my webshop/version. What can I do?

You can develop your own solution using our 'MPI Technical Manual'. You can download the manual from <https://www.europabank.be/ecommerce-professioneel> (nl) or <https://www.europabank.be/ecommerce-professionnel> (fr).

If developing your own solution is not an option for you, you can mail [MPI.support@europabank.be](mailto:MPI.support@europabank.be) and ask for a plug-in for your webshop/version. If we get enough requests for a certain webshop or version, we will develop the plugin for it.

**3.5. I installed the plugin like described in the manual, but it doesn't work.  
What should I do?**

Follow these steps:

- › Make sure you used the correct plugin for your webshop and that the version you are using is supported by the plugin.
- › Make sure you entered the correct UID for your MPI account in the plugin settings.
- › Make sure you entered the correct server secret for your MPI account in the plugin settings. Do not use the client secret.
- › Make sure you selected the correct account type in the plugin settings ('Test account' for UIDs starting with 9 and 'Live account' for UIDs starting with 1).
- › Make sure you saved the settings for the plugin.
- › Make sure your server has cURL installed or allows external connections using fopen.
- › Check the php log file on your web server for errors.

If your problem still persists, please contact [MPI.support@europabank.be](mailto:MPI.support@europabank.be).

**3.6. Is your plugin compatible with plugin ABC for webshop XYZ?**

Our plugins are not tested for compatibility with other plugins. But we don't expect any problems. If you find an incompatibility between our plugin and a third party plugin, you can mail to [MPI.support@europabank.be](mailto:MPI.support@europabank.be). If we get enough requests for a certain plugin, we will investigate and try to resolve the issue.

## 4. Transactions

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### 4.1. What is the 'hash', and how is it calculated?

The hash is used to verify the integrity of the different messages that are exchanged.

The hash is calculated using the SHA-1 algorithm using a concatenation of the following fields:

- › UID
- › Orderid
- › Amount
- › Description
- › Secret

### 4.2. What is the difference between the client secret and the server secret? Which secret should I use?

The client secret is used for communication between the clients web browser and our servers. For example starting a transaction by posting a HTML form. The client secret is also used as password for your MPI account page for your test account.

The server secret is used for communication directly between the server of your webshop and our servers. For example when using one of our webshop plugins or starting a transaction by posting an XML.

### 4.3. I used the correct data to calculate the hash yet it is different than the hash I received.

Be sure you compare hashes in a way that is not case sensitive.

### 4.4. Why is my transaction denied?

There could be many reasons why your transactions are denied. The most common reasons are:

- › By default there is a security module enabled for your account that will check the country of the card that was used, the country of the delivery address and the country of the IP address. If the 3 countries are not the same, this could indicate a

fraud attempt. The transaction will be denied. If you don't want this security feature enabled for your account, you can disable it on the 'Settings' page of your MPI page.

- › Be sure your domain name is added to the list of URLs on the 'Settings' page of your MPI account page. And that it is spelled correctly.
- › A transaction with a given orderid can only be processed once. If a transaction is completed successfully you cannot use that orderid again for 24 hours.
- › Payments of €1, €2, €50 and €1000 are special cases for test accounts. Payments for these amounts might be denied without an apparent reason. This is because these amounts are used for the 'Integration tests'. We advice avoiding these amounts unless you are trying to complete the 'Integration tests'.
- › For payments with test accounts, you can only use the 3 card numbers you received when registering your account (1 Visa, 1 MasterCard and 1 Maestro). All other card numbers will be denied.
- › Transactions for test accounts are limited to €250. All payments for more than this amount will be denied. You can have this limit raised but this will prevent you from completing the integration tests, so we recommend against it. If you still want the limit raised, you can contact [MPI@europabank.be](mailto:MPI@europabank.be).

#### **4.5. After a transaction, I get an email with 'We were unable to give feedback at XYZ'.**

There could be many reasons why we couldn't give feedback. The most common reasons are:

- › We cannot reach your website. Your website may have been down or may have been undergoing maintenance at the time.
- › Your website took too long to respond to our feedback attempt (10 seconds for online or 60 seconds for offline feedback).

#### **4.6. What do the different feedback types mean and which type should I use?**

- › No feedback: We do not send feedback about the outcome of a payment back to your shop. The status of an order inside your shop will not be updated automatically.
- › Online: We send feedback about the outcome of a payment back to your shop before we display it to the customer.

- › Offline: We send feedback about the outcome of a payment back to your shop after displaying it to the customer and possibly redirecting him or her back to your webshop.
- › Semi-Online: Same as online feedback, but if the online feedback fails, offline feedback is attempted.

We recommend either online or semi-online feedback.

#### **4.7. The status of my order inside my shop stays 'Pending'.**

Make sure you are using feedback (online, semi-online or offline).

If you are using feedback, and the order statuses in your shop are still not updated, it could be that the feedback was not completed successfully. In this case you will receive an email with the subject 'Unable to feedback orderid XYZ' to notify you of the problem.

#### **4.8. What do the different redirect types mean and which type should I use?**

- › No redirect: The customer will not be redirected back to your webshop.
- › Direct: The customer is automatically redirected back to your webshop at the end of the payment process.
- › Indirect: At the end of the payment process a message will be shown to the customer. He will be redirected back to the shop when he clicks a button.
- › Directget: Same as Direct, but the redirect happens as a GET instead of as a POST.
- › Indirectget: Same as Indirect, but the redirect happens as a GET instead of as a POST.

We recommend direct redirect.

#### **4.9. After a payment, before being redirected, I receive warning message talking about a non secure connection.**

When your webshop is hosted on a non secure domain this message is shown to alert the user that data is being posted from a secure HTTPS page (our payment page) to a non secure HTTP page (your webshop). To avoid this message, try using the DIRECTGET or INDIRECTGET redirect types.

#### **4.10. I supplied a template url, but I still get the default payment page**

This means we could either not load your template page, your template page did not contain the text '{!-- NEWTEMPLATE --}'.

It is also possible that your template page contains content that is not allowed by our firewall. In most cases, the template page is blocked by our firewall because it contains scripts.

#### **4.11. The links in my template page don't work.**

We remove the 'href' attribute from links for security reasons.

#### **4.12. I supplied a CSS url, but I still get the default payment page.**

This means we could either not load your CSS file, your CSS file did not contain the text '{!-- NEWTEMPLATE --}' (between comment tags).

#### **4.13. When using a custom template/CSS your web browser complains about security.**

This happens when your template/CSS contains URLs to resources that are hosted on a non-secure (not HTTPS) domain. If you don't have access to a secure domain to host these resources, you can use our proxy server instead.

To do this you need to replace all the URLs in the template/CSS with the following URL:

[https://www.ebonline.be/\(test\)/mpi/image?uid=XXXXXXXXXX&url=YYYYY](https://www.ebonline.be/(test)/mpi/image?uid=XXXXXXXXXX&url=YYYYY) (replace XXXXXXXXXX with the UID for your MPI account and YYYYYY with the url to the resource in question).

Make sure the domain where the resources are hosted is added to the list of URLs on the 'Settings' page of your MPI account page.

#### **4.14. Instead of being redirected to the payment page I receive the message 'De sessie is afgesloten - La session est fermée'.**

The 2 most common causes for this problem are:

- The HTML form being posted contains one or more fields that are not allowed. A list of all the allowed fields can be found in the section 'POSTING PARAMETERS' of the MPI

technical manual. These names are case sensitive. (this is only relevant when starting transactions by posting a HTML form)

- You have included our payment page in a frame/iframe and the customer is using Safari as browser. Safari's default cookie settings are "Disallow third-party cookies" causing the cookie from our payment page to be rejected.

#### **4.15. When trying to start a transaction I receive a error message "Invalid url for UID".**

This means you supplied a feedbackurl or redirecturl that is not in the list of allowed url's for your MPI account.

To add the url to the list of allowed url's for your account do the following:

- Log in to your MPI account.
- Go to the "Instellingen"/"Paramètres" page.
- Enter the new url in the field "Beheer url's"/"Gestion Url".
- Click the button "Url toevoegen"/"Ajouter Url".
- The new url should now appear in the list of url's bellow the button.

#### **4.16. Payment method XYZ is not displayed on the payment page.**

We support the payment methods Visa (Carte Bleu), MasterCard, Maestro and iDEAL.

These payment methods can be enabled and disabled individually for each account. By default the iDEAL payment method is not enabled. If you are not sure which payment methods are enabled for your account, you can contact [mpi@europabank.be](mailto:mpi@europabank.be) and ask to verify this for you.

The payment methods Maestro and iDEAL do not support recurring- or instalment payments. As a result, we will not show these payment methods on the payment page for these types of payments. Even though the payment methods may be enabled for your account.

## 5. Magento

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### 5.1. I installed the plug-in as described, but I can't find it in my Magento back-end

Be sure to refresh/flush all the Magento caches. To do this, go to System > Cache Management.

### 5.2. Is your plugin compatible with OneStepCheckout?

We tested our plugin with the trial version for OneStepCheckout, and didn't encounter any problems.