



PLATBA 24 – Implementation Manual

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1 PLATBA 24 - service characteristics

This document contains basic information about the PLATBA 24 services, prerequisites for its implementation on the part of providers (internet stores) and contacts for the support of the service by Česká spořitelna.

1.1 General service description

PLATBA 24 is a payment method designed for making payments for goods or services in the environment of internet stores.

PLATBA 24 is automatically available for all shopping users of the SERVIS 24 internet banking who have set up authorisation to perform active operations in respect of at least one sporogiro account. This is, at present, almost 1.6 million users.

The principle of the service:

1. When shopping online in internet shops, the client of Česká spořitelna chooses goods or services and places them into a shopping basket.
2. Thereafter, the user selects “PLATBA 24” as the payment methods from the offered payment options.
3. The online store calls SERVIS 24 Internetbanking (hereinafter referred to as S24 IB) to forward the client’s purchase details to the bank via the URL with attached imprint created by the SHA-256 hash function.
4. The buyer is then brought to the S24 IB login site.
5. After a standard login to S24 IB, the application will display a defaulted payment order. Buyers will not be able to modify the payment parameters, they can only choose the account from which the payment is to be made and to enter a text message in the “Zpráva pro příjemce” (“Message to beneficiary”) field.
6. Thereafter, the buyer authorises the payment and submits it to the bank for processing; he/she will be logged out of the S24 IB application and rerouted back to the e-shop website.
7. The internet shop will receive a payment confirmation from the bank containing the purchase parameters. It is possible, however, to select also an on-line e-mail confirmation of the transaction entry to as many as two e-mail addresses specified by you, which will be defined and stored on the banking side of the PLATBA 24 service.
8. The e-shop has the payment confirmation and, in line with their terms and conditions, can distribute the goods or service immediately.

1.2 Administrative prerequisites for using the PLATBA 24 service

It is extremely simple to set up the PLATBA 24 service:

- 1) All you have to do is open a current account in CZK for the settlement of transactions within the scope of the PLATBA 24 service. All transactions have to be executed in Czech crowns;
- 2) And conclude a Contract on the provision of the PLATBA 24 service, which stipulates the basic rights and obligations of the contracting parties, price provisions and contains data necessary of the implementation.

With PLATBA 24, we also recommend to obtain access to the BUSINESS 24 Internetbanking application to safeguard an instant control over completed purchases (so called “shopping basket verification”). This is useful e.g. when a client does not complete the payment and, at the same time, fails to log off correctly from the application. After their processing in the bank’s system, all of the executed payments may be tracked also in the transaction history and later on also on the account statement.

The conditions necessary of the **technical implementation** in the environment of an internet store are described in the **following chapter**.

2 PLATBA 24 service implementation in internet stores

2.1 Graphic components

To display the payment button on the internet store's website, use the 88 x 31 px attached image "Tlačítko_Platba24.gif" (the "Platba 24 button") as provided in the attached specimen (colours, size, etc.), and do not modify it in any way. For button description use the text "On-line platba přes SERVIS 24" ("On-line payment via SERVIS 24").



2.2 Information sent to Česká spořitelna

Once you select the payment button in the internet store, the payment information is submitted to the bank. The calling of the PLATBA 24 service has to comply with the following format:

[https://www.servis24.cz/ebanking-s24/ib/base/sipo/ecc?](https://www.servis24.cz/ebanking-s24/ib/base/sipo/ecc?shopid=123456)

shopid=123456

&amount=44444

&varsymbol=9876543210

&specsymboll=9876543210

&url=http://www.e-shop.cz/index.asp

&sign=d7e61804f77606893fa8183d3b1043d7fd54a6a83ad0699334c52f178036c5b3

The parameters have to be entered in lower case (including HASH) and their sequence has to be maintained.

Hence the calling from the internet store to the bank always has to start with the following string:

<https://www.servis24.cz/ebanking-s24/ib/base/sipo/ecc?> and, furthermore, contain the following parameters:

Parameter	Description	Field length	Mandatory (Y/N)
shopid	A unique identifier of the e-shop, available from the contract	6n	Y
amount	The transaction amount; a number higher than 0 and lower than or equal to 9999999.99; has to be entered without spaces and other separators. Hellers may be entered (but their entry is not mandatory) and they have to be separated by the decimal point and rounded to two decimal figures.	10n	Y
varsymbol	The variable symbol as the transaction identifier; a max. ten-digit whole positive number (= the number of the shopping basket).	10n	Y
specsymboll	A transaction identifier, the specific symbol; max. ten-digit whole positive number; where this conditions is	10n	N

	not met, the parameter shall be ignored.		
url	The URL where the user will be rerouted after his/her logout from S24 IB (has to be without parameters).	200a	A
sign	The parameter sign is created by the SHA-256 hash function ¹⁾ using only the payment parameters for the calling of the PLATBA 24 service and the valid E-commerce key of the respective e-shop.	64a	A

Note on the "Field length" column: n... numerical, a... alphanumerical

¹⁾ <http://csrc.nist.gov/publications/fips/fips180-2/fips180-2.pdf>

Example of calling the PLATBA 24 service from the internet store:

- The parameters of calling the PLATBA 24 service without calculated parameter sign value:
**shopid=123456& amount=44444&varsymbol=9876543210
&specsymbol=9876543210&url=http://www.e-shop.cz/index.asp&sign=**
- The value of the e-commerce keys of the concerned internet store:
98765432100123456789
- The hash function input is then the following string:
**shopid=123456&amount=44444&varsymbol=9876543210
&specsymbol=9876543210&url=http://www.e-shop.cz/index.asp&sign=98765432100123456789**
- The output is then the hash of this hash function:
be01eed8037178a264766f51d26b4da8966ab94ca35d33033ea1cea4ef586f1c
- Thereafter, the internet store generates the complete call of the PLATBA 24 service by creating a string from the mandatory URL string, the required call parameters, and the calculated hash value.
An example of a calling generated in this manner is then as follows:
**https://www.servis24.cz/ebanking-s24/ib/base/sipo/ecc?shopid=123456&
&amount=44444&varsymbol=9876543210
&specsymbol=9876543210&url= http://www.e-shop.cz/index.asp&sign=
be01eed8037178a264766f51d26b4da8966ab94ca35d33033ea1cea4ef586f1c**
The bank shall use the same e-commerce key for the authentication of the reply to the e-shop.

2.3 Information obtained from Česká spořitelna

Upon payment authorization by the user and subsequent logoff from the S24 IB application, the bank will generate the e-shop call-back address in line with the rules specified below. Where automatic routing fails, the user will click on the link for manual return to the generated e-shop address. The link address is identical to the address for automatic rerouting.

- The URL will begin with the value provided by the internet store when calling the bank in the **url** parameter (Chapter 2.2 refers).
- The bank will use the parameters from the calling of the internet store to initiate the payment (Chapter 2.2 refers):
 - **shopid**: unique merchant identifier
 - **amount**: transaction amount
 - **varsymbol**: transaction identifier
 - **specsymbol**: specific symbol (if contained in the call from the e-shop to the bank).

- All of the parameters sent from the bank to the e-shop shall contain identical values, which were obtained by the bank on the basis of the call from the e-shop after the transaction had been authorised by the user and submitted to the bank.
- The bank will add the **completed** parameter informing about the execution of the payment. The parameter may acquire either the Y (yes) or N (no) value:
 - If the user has paid: completed=Y
 - If the user has not paid: completed=N
- In addition, the bank will add the **sign** security parameter confirming call authenticity for the e-shop.
- The **sign** parameter will be generated by the *SHA-256 hash function*¹⁾ from the URL text for the calling of the e-shop and the valid e-commerce key of the given e-shop (Chapter 1.1, paragraph 7 also refers).
- The e-commerce key is a 20-digit randomly generated number effective for the period of one year. The time validity is defined in the contract. Before its expiry, the bank will generate a new e-commerce key with a defined effective date (day and time). It is necessary to replace the original key with this one.
- Upon entry to the hash function, the URL text without the value of the **sign** parameter will be shown on the first position, followed by the value of the internet store key without spaces and other separators.
- Individual parameters shall be correctly separated from one another (by the “&” or “?” symbols).
- The parameter series shall be in the following sequence: **shopid, amount, varsymbol, specsymbol, completed, sign**

Example of a call-back from the bank to the internet store:

- URL without the calculated value of the sign parameter:

**http://www.e-shop.cz/index.asp?
shopid=123456&amount=44444&varsymbol=9876543210
&specsymbol=9876543210&completed=Y&sign=**

- The value of the security key of the given internet store:
98765432100123456789

- Then the SHA-256 hash function entry is the following string:

**http://www.e-
shop.cz/index.asp?shopid=123456&amount=44444&varsymbol=9876543210
&specsymbol=9876543210&completed=Y&sign=98765432100123456789**

- The output is then the hash of this hash function:

52e77b9b003eedc06e8f266d8c20bc315d5784040f714c983798cc5022f366d2

- The hash shall then be added by the bank to the call as the value of the sign parameter. An example of a URL generated in this manner is then as follows:

**http://www.e-
shop.cz/index.asp?shopid=123456&amount=44444&varsymbol=9876543210
&specsymbol=9876543210&completed=Y&sign=
52e77b9b003eedc06e8f266d8c20bc315d5784040f714c983798cc5022f366d2**

¹⁾ <http://csrc.nist.gov/publications/fips/fips180-2/fips180-2.pdf>

3 Platba 24 Service Support by Česká spořitelna

3.1 Implementation support

We will be happy to provide you with full support in the implementation of the service (such as questions on the contractual documentation, terms and conditions of the service operation, technical queries, parameter set-up or proper function verification) on the following contacts:

- Phone no.: (+420) 9567 / 14 275 or 14 611
- E-mail: platba24@csas.cz

3.2 Operational Support (HELPDESK)

The operational support is intended for the e-shop to verify the execution of the payment, or, where applicable, for filing a complaint in respect of a non-executed payment or verification of availability of the Česká spořitelna infrastructure. The support is available non-stop (7x24) via the following contacts:

- Phone no.: (+420) 956 777 888 on working days (7am – 6pm) and on non-working days (+420) 956 773 444

You can also simply verify the payment completion using the BUSINESS 24 Internetbanking application. Once you login, select the *ACCOUNTS* tab; in the left menu select the *LIST OF TRANSACTIONS* option, and then the *PLATBA 24 TRANSACTION* and enter the selection parameters, for instance the period or the ID of the specific transaction (i.e. the variable symbol = shopping basket number). All transactions will be displayed on the basis of the entered criteria.

3.3 Operational Support for the users of *SERVIS 24 Internetbanking*

If you, as the operator of an internet store, are contacted by a client with questions regarding e.g. the functionality of the *SERVIS 24* application, the method of payment posting or bank services in general (e.g. queries which are not associated with the operation of the e-shop or the delivery, distribution or querying of goods), please kindly provide the client with the below specified contacts for the *SERVIS 24* helpline:

- Phone no.: (+420) 956 777 956
- E-mail: servis24@csas.cz

3.4 Operational Support for the users of *BUSINESS 24*

To provide a full list of contacts, please find below the contact details for the *BUSINESS 24* service support. If you use the *BUSINESS 24* Internetbanking application (e.g. to check whether payments for goods have been made) and if you have any questions or doubts about this application, please do not hesitate to contact the helpline of the *BUSINESS 24* Corporate Client Support:

- Phone no.: (+420) 956 777 888
- E-mail: business24@csas.cz