

TOPIC

AvtaleGiro onboarding with Folkeregister data lookup

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Introduction

The Link Generator for Onboarding Payers to AvtaleGiro provides a payee with short onboarding URL which can be shared with payers.

Overview of all available input fields:

Input	Required in request for short URL	Required in AvtaleGiro onboarding (payer's session)	Allowed values	Description
requestId	Yes	n/a	UUID	(Header parameter) A unique identifier for a request.
companyAccountNo	Yes	Yes	11-digit Norwegian bank account number	The recipient account of the payee. 11110500019 can be used as a test account in the test environment.
companyName	No	No	Alphanumeric, min 3 characters	The name of the company, as it should be displayed to the user.
agreementType	Yes	No	Fixed value: "ATG"	The agreement type for which the payer is registering. Currently, only AvtaleGiro is available.
recruiterId	No	No	String	The ID of the person responsible for onboarding a payer.
kid	No	Yes	Numeric string, max 25 characters	Customer identifier. Must conform to the KID configuration set in the creditor's AvtaleGiro agreement. See https://www.mastercardpaymentservices.com/norway/Pages/Dev/KID.aspx for more information on KID.
amount	No	No	Numeric string with 2 decimal places. Min 1.00, max 1000000.00	The monthly amount agreed upon by the payer and payee.
amountLimit	No	No, but recommended	Positive integer. Min 1, max 1000000	The maximum amount that the customer may be charged via AvtaleGiro within a calendar month. If not submitted, it will default to NOK 10000. The value may be changed by the payer.
notificationDisabled	No	No	Boolean (true/false)	Sets the default notification setting, which the payer may change. If true, the payer will NOT receive notification of new AvtaleGiro payment claims.
returnUrl	No	No	Complete web address	The URL to which the user should be directed after completing or cancelling the AvtaleGiro onboarding process.
campaignId	No	No	String	Payee's internal identifier for an onboarding campaign.
purpose	No	No	String	The purpose of the payment.
storeDebtor	No	No	Boolean (true/false). Note: If supplementDebtorData is true, storeDebtor will be automatically set to true.	If true, the payer's information is stored for the payee to fetch via API. See "Fetching new customer data" below for more details.
supplementDebtorData	No	No	Boolean (true/false). Note: If supplementDebtorData is true, storeDebtor will be automatically set to true.	If true, information on the customer will be supplemented. Supplemental information will include name at a minimum. If the payer allows, address, phone number, and email address will also be included. Supplemental information is fetched by default from the Norwegian population register, but the user may override this data.
taxDeductible	No	No	Boolean (true/false)	If payments are tax deductible for the payer, this parameter should be set to true, and the payer will have the option of sharing his/her social security number with the payee for this purpose.
freeField1	No	No	String	Free text field which is stored as part of the payer record for the payee to fetch via API.
freeField2	No	No	String	Free text field which is stored as part of the payer record for the payee to fetch via API.
freeField3	No	No	String	Free text field which is stored as part of the payer record for the payee to fetch via API.
storeDebtorEmail (currently unavailable)	No	No	Boolean (true/false)	If storeDebtorEmail parameter is set to true, email id will be mandatory for debtor.



Functionality

Whether a payer is a new or existing customer, a payee may request an onboarding link which can be shared with the payer to initiate recurring payments via AvtaleGiro. Such a link may be used on the payee's website where the payee is logged in, it may be sent via email to be used at the customer's convenience, or it could be sent via SMS at the point-of-sale for immediate onboarding in a face-to-face or phone-based interaction. Using a simple application on a tablet device, a new donor can enter a monthly donation amount and submit it. This form submission would initiate a request to a pre-configured onboarding URL. For example, assume the onboarding URL <https://pvu.avtalegiro.no/c/1234abcd> was pre-configured with the following data:

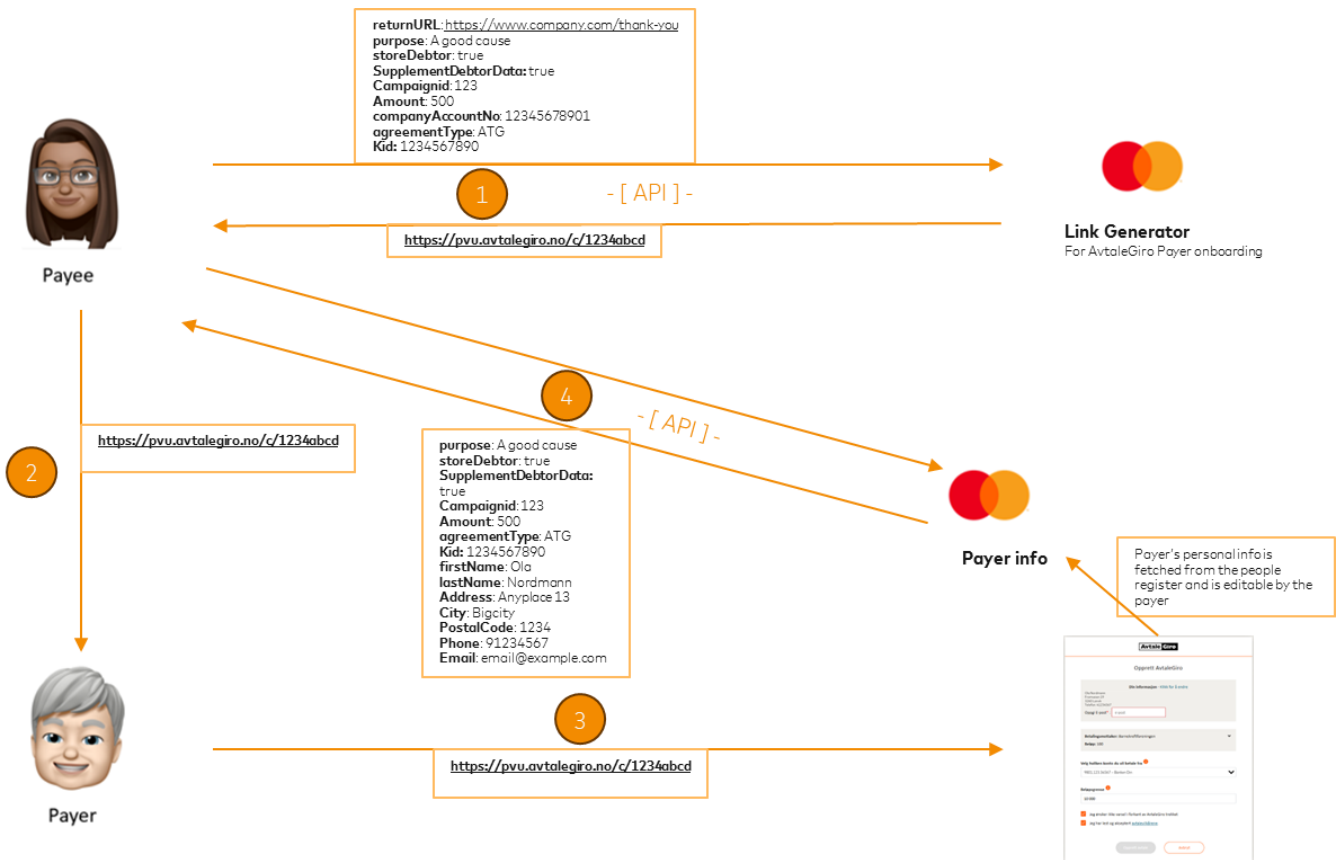
```
{
  "returnUrl": "https://www.ngo.com/thank-you",
  "purpose": "Climate crisis",
  "storeDebtor": true,
  "supplementDebtorData": true,
  "campaignId": "123",
  "companyAccountNo": 12345678901,
  "agreementType": "ATG"
}
```

When the payer is directed to the URL, it may be done as a POST request with the following POST data:

```
{
  "kid": "123456789",
  "recruiterId": "321",
  "amount": "1000",
}
```

The new donor will then authenticate/identify with BankID or BankID for Mobile, confirm or edit personal information and information related to AvtaleGiro, and submit. On submission,

- The donor is directed to the pre-configured return URL - <https://www.ngo.com/thank-you>,
- An AvtaleGiro mandate is submitted to the donor's bank for processing/confirmation,
- Information related to the donor is stored for the NGO to pick up later via an API call. This can then be stored in the NGO's ERP/CRM system(s).



Base URLs for Link Generator API

Production	https://payments.mastercard.no/creditor-campaign-ondemand/
Customer test	https://mtf.payments.mastercard.no/creditor-campaign-ondemand/

Request a link:

POST <<Base URL>>/v1/shorturl

Fetching new payer data

When a new payer is onboarded to AvtaleGiro and the "storeDebtor" parameter is "true", the payer's details are saved and available for the payee to fetch. If the "supplementDebtorData" parameter is also "true", the payer's data will include personal details such as name, address, phone number, and email address (as provided by the national population register and confirmed/edited/supplemented by the payer). This data can be used to create or update the payee's customer management systems.

Base URLs for fetching onboarded customers' data:

Production	https://payments.mastercard.no/campaign-debtor-info/
Customer test	https://mtf.payments.mastercard.no/campaign-debtor-info/

Fetch data:

GET <<Base URL>>/v1/creditor-accounts/{creditor-account-number}

Data format

Data is returned as JSON with the following structure:

```
{
  "totalRecords": 1,
  "displayedRecords": 1,
  "paymentInfoList": [
    {
      "paymentInfo": {
        "status": "SUCCESS",
        "campaignId": "string",
        "recruiterId": "string",
        "purpose": "string",
        "amount": "string",
        "kid": "string",
        "efakturaReference": "string",
        "issuerId": "string",
        "freeFields": {
          "freeField1": "string",
          "freeField2": "string",
          "freeField3": "string"
        }
      }
    },
    "debtor": {
      "firstName": "string",
      "middleName": "string",
      "lastName": "string",
      "ssn": "string",
      "contact": {
        "address": {
          "address1": "string",
          "address2": "string",
          "city": "string",
          "postalCode": "string"
        },
        "email": "string",
        "phone": "string"
      }
    }
  ]
}
```



Scheduling

This is a pull service, so the payee should set up a schedule for querying new payer data. Such a schedule could be:

- Fixed (e.g. once every hour)
- Dynamic based on time-of-day (e.g. more often during peak hours (daytime) than off-peak hours (middle of the night))
- Feedback based, triggered by a successful status code from the eAgreement return URL.
- Intelligently based on how many updates were included in the last query. For example:
 - If >10 payers were fetched in the last call, check again in 20 minutes
 - If <10 and >0 payers were fetched in the last call, check again in 1 hour
 - If 0 payers were fetched in the last call, check again in 2 hours
- Based on billing processes (e.g. fetch all new payer data before generating invoices)

A balance must be found between minimizing unnecessary calls and keeping the payer's customer data up-to-date.

Use of UUIDs

All payer entries returned by this endpoint become associated with the UUID provided in the API call. If the same UUID is used again in a separate call to this endpoint, the same payer entries will be returned once again. This provides a way to re-request a particular set of payer data in case anything goes wrong during a response transmission.

Data retention

Link Generator data

The Link Generator has two possible fields which can be considered personal data: KID and eFaktura reference. Some use cases will use these fields, while others will not.

If a URL entry contains either KID or eFaktura reference, that URL and related data will be deleted after 6 months.

If there is no KID and no eFaktura reference (hence no personal info), the URL and related data will be deleted after 3 years.

Payer data

All payer data is deleted:

- 3 months after a record has been fetched by the payee, or
- 6 months after a record was created if it has still not been fetched by the payee

API Authentication

We use mTLS (Mutual Transport Layer Security) which is certificate-based authentication.

Testing

In the test environment, the API field companyAccountNo should have value 11110500019.

The following test users may be used for BankID authentication in the test environment of E-Agreement.

Please ensure that users are not locked due to typing the incorrect OTP/password more than 3 times.

Personal number	One-time code	Password
01014634734	otp	qwer1234

