



IPG Gateway

AUTH/PURCHASE/VERIFY (Direct API Integration) v 4.0 October 31, 2019

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Document Purpose

The purpose of this document is to describe the AUTH/PURCHASE/VERIFY (Direct API Integration) API Operation to enable merchant developers to integrate their webpages with the IPG Gateway. Refer to the *IPG Gateway – 0 – Overview* document for how this API Operation is used in the merchant processes.

The AUTH/PURCHASE/VERIFY (Direct API Integration) API Operation allows the merchant using the Direct API Integration Method to send customer authorise and purchase payment card transactions, or payment card details for verification through the IPG Gateway.

1 Session Token API Operation

1.1 Session Token Request

1.1.1 Format

POST Request to Session Token Request URL (see Section 3 of the *IPG Gateway – 0 – Overview* document)

1.1.2 Definition

Parameter	Data Type	Required	Description
merchantId	Integer (18)	Y	The identifier for the merchant in the IPG Gateway provided at on-boarding
password	String (64)	Y	The merchant's password in the IPG Gateway provided at on-boarding
action	String (enum)	Y	<p>Must be "AUTH", "PURCHASE" or "VERIFY"</p> <p>For EVO Mexico/Banamex eGlobal Installments Plans this must be "AUTH" or "PURCHASE"; plans cannot be initiated from a "VERIFY" operation</p> <p>For Recurring Payments this must be "PURCHASE" or "VERIFY", i.e. where <i>rpPlanType</i> > 0</p> <p>"PURCHASE" can be used for any <i>rpPlanType</i></p> <p>"VERIFY" can only be used for <i>rpPlanType</i> = 2 (Direct Debit) or 4 (Pay Per Use)</p> <p>In the case of free-trial period for Pay Per Use Plan Types, or deferred first payment for Direct Debits</p>
timestamp	Integer (13)	Y	Milliseconds since 1970-01-01 00:00:00
allowOriginUrl	String (253)	Y	<p>The merchant's URL that will make the Auth/Purchase/Verify Request (see Section 2.1)</p> <p>Cross-Origin Resource Sharing (CORS) headers will allow only this origin</p>
quickSale	Boolean	N	<p>A flag to indicate if a quick sale was performed where no customer information was taken.</p> <p>If set to TRUE:</p> <ul style="list-style-type: none"> A <i>customerId</i> will be generated by the IPG Gateway database The <i>customerAddressPostalCode</i> and <i>customerAddressCountry</i> fields should be completed for the AVS checks on the payment card The other 'customer' and 'payer' parameters should not be supplied and will be ignored The customer name in the IPG Gateway database will be set to 'Quick Sale' – this will be the indicator in the Back-Office/Virtual Terminal transactions tables <p>If set to FALSE or omitted, customer information should be supplied in the 'customer' and 'payer' prefixed parameters. A new customer record will be created in the IPG Gateway database using the <i>customerId</i>.</p>

Parameter	Data Type	Required	Description
customerId	String (20)	C	<p>Customer identifier in the merchant system, or the value generated by the IPG Gateway in the TOKENIZE API Operation (see <i>IPG Gateway – 1 – TOKENIZE</i>).</p> <p>This <i>must</i> be the value supplied in or by the TOKENIZE API Operation. The value is used to validate that the payment card token is for the correct customer. If the <i>customerId</i> value is not the same held against the payment card token in the IPG Gateway database a Session Token Response – Not Processed (section 1.3) is returned.</p> <ul style="list-style-type: none"> • Mandatory for payment cards method • Must not be supplied if <i>quickSale</i> = TRUE • Optional for alternative payment methods <p>If the parameter is omitted or no value is provided for a first time use of the payment card, the IPG Gateway will generate a value, which will be stored internally against the payment card token and returned in the Auth/Purchase/Verify Response – Processed (section 2.3)</p>
firstTimeTransaction	Boolean	N	<p>A flag to indicate if the transaction is the customer’s first.</p> <p>For some merchant configurations, this forces 3D Secure processing.</p> <p>Note: if a <i>customerId</i> value is not provided, the IPG Gateway will always treat the transaction as a first-time transaction for the customer</p>
merchantTxId	String (50)	N	<p>The merchant’s reference for the transaction</p> <p>If the parameter is empty or omitted, a transaction id will be generated by the IPG Gateway as a hexadecimal string, and returned in the 3DS Redirection Response (section 2.2) and Auth/Purchase/Verify Response – Processed (section 2.3)</p>
merchantFreeText	String (200)	N	<p>A free text field for the merchant to make comments about the transaction for their own reference.</p> <p>Note: This will appear in the IPG Gateway Back-Office/Virtual Terminal Transaction Detail screen</p>
operatorId	String (20)	N	<p>Identifier of the merchant’s operator or agent on behalf of the end customer, if the operation is not performed by the merchant, and the merchant wants to track the operator who performed the transaction</p>
brandId	Integer (18)	N	<p>The IPG Gateway Brand Id for the merchant’s goods or services supplied at on-boarding</p> <p>If not provided the merchant’s default IPG Gateway Brand Id will be used</p>
channel	String (enum)	Y	<p>The transaction channel through which the payment was taken:</p> <p>“ECOM” for card present e-commerce type transactions that are customer initiated, usually through a website checkout screen</p> <p>“MOTO” for card not present transactions that are merchant initiated, usually through a virtual terminal type application developed by the merchant</p>
userDevice	String (enum)	N	<p>Type of device used, accepted values:</p> <ul style="list-style-type: none"> • “MOBILE” • “DESKTOP” • “UNKNOWN” (default value if no value provided)
userAgent	String (1024)	C	<p>The user agent of the browser from which the transaction was performed, for merchant tracking if required</p>

Parameter	Data Type	Required	Description
amount	BigDecimal (15.2 or 15.3)	N	The total transaction amount, including tax, shipping, surcharge and discount amounts If <i>action</i> = "AUTH" or "PURCHASE", if a value is supplied this must be > 0.00 If <i>action</i> = "VERIFY", this must be 0.00 or omitted See Appendix A - UAT Trigger Values
taxAmount	BigDecimal (15.2 or 15.3)	N	Tax amount as a currency value (not percentage) If <i>action</i> = "VERIFY", this must be 0.00 or omitted
shippingAmount	BigDecimal (15.2 or 15.3)	N	Shipping amount If <i>action</i> = "VERIFY", this must be 0.00 or omitted
chargeAmount	BigDecimal (15.2 or 15.3)	N	Surcharge amount If <i>action</i> = "VERIFY", this must be 0.00 or omitted
discountAmount	BigDecimal (15.2 or 15.3)	N	Discount amount If <i>action</i> = "VERIFY", this must be 0.00 or omitted
currency	String (enum)	Y	The ISO alpha-3 code for the currency as defined in the ISO 4217 standard
country	String (enum)	Y	The ISO alpha-2 code country in which the transaction takes place, as defined in the ISO 3166 standard If this is not known or unavailable, the <i>customerAddressCountry</i> will be used.
paymentSolutionId	Integer (18)	N	The IPG Gateway Payment Solution Identifier See <i>IPG Gateway – 7 – GET AVAILABLE PAYMENT SOLUTIONS</i> for valid values
language	String (enum)	N	{not used by Direct API Integration merchants – used by the Hosted Payment Page integration to determine the language for the hosted payment page}
s_text1, s_text2... s_text5	String (200)	N	5 Text fields for general use
d_date1, d_date2... d_date5	Date/Time	N	5 Date fields for general use. Format: DD/MM/YYYY hh:mm:ss – the time part can be omitted, resulting in 00:00:00
b_bool1, b_bool2... b_bool5	Boolean	N	5 Boolean fields for general use – accepted values are "true" and "false"
n_num1, n_num2... n_num5	BigDecimal (7.2)	N	5 Numeric fields for general use – a dot "." must be used as a decimal separator, not the comma "," and a thousand separator must not be used
merchantNotificationUrl	String (200)	Y	The merchant's server-to-server communications URL, to which the Transaction Result Call will be sent See <i>IPG Gateway – 3 – TRANSACTION RESULT CALL</i> document
merchantLandingPageUrl	String (200)	N	The URL to which the customer's browser is redirected for success or failure messaging
merchantLandingPageRedirectMethod	String (enum)	N	Determines the method by which the customer is redirected to <i>merchantLandingPage</i> Permitted Values 'POST', 'GET' <ul style="list-style-type: none"> If the parameter is not included, the API process defaults to POST If the parameter is included and is 'POST', the API process uses POST If the parameter is included and is 'GET', the API process uses GET If the parameter is included and is empty/blank, a Session Token Response – Not Processed (section 1.3) with an error is returned

Parameter	Data Type	Required	Description
customerDocumentType	String (enum)	N	Type of document used to confirm the customer's identification IPG Gateway accepted values: <ul style="list-style-type: none"> PASSPORT NATIONAL_ID DRIVING_LICENSE UNIQUE_TAXPAYER_REFERENCE OTHER
customerDocumentNumber	String (30)	C	Customer document number Condition: Mandatory if <i>customerDocumentType</i> provided
customerDocumentState	String (2)	C	For EVOUS Sales Channel Merchants, the alpha-2 code for the State that issued the Driver's Licence. Condition: Mandatory if merchant Sales Channel is 'EVOUS' and <i>customerDocumentType</i> = 'DRIVING_LICENSE' and if <i>country</i> = <ul style="list-style-type: none"> 'US' alpha-2 code for the US State that issued the licence – see Section B.1 'CA' alpha-2 code for the Canadian State that issued the licence – see Section B.2 'MX' alpha-2 code for the Mexican State that issued the licence – see Section B.3 Else set to NULL
merchantReference	String (200)	N	The merchant's reference for the customer
customerFirstName	String (50)	N	First name of the customer
customerLastName	String (100)	N	Last name, surname or family name of the customer
customerSex	String (enum)	N	Customer sex: <ul style="list-style-type: none"> M (male) F (female)
customerDateOfBirth	Date	N	Customer date of birth – format DD/MM/YYYY
customerRegistrationDate	Date	N	Customer registration date on merchant's site – format DD/MM/YYYY Note: this is used for reporting and in some risk tools where required
customerEmail	String (60)	N	Customer email address
customerPhone	String (100)	N	Customer phone number
customerIPAddress	String (39)	N	Customer IP address from where purchase is made. Only IPv4 supported
customerAddressHouseName	String (50)	N	Customer address house name
customerAddressHouseNumber	String (5)	N	Customer address house number
customerAddressFlat	String (5)	N	Customer address flat
customerAddressStreet	String (50)	N	Customer address street The customer's street should be supplied whenever possible as it is used with the <i>customerAddressPostalCode</i> value for AVS (Address Verification System) Checks, and so reduce the possibility of a payment decline
customerAddressCity	String (50)	N	Customer address city
customerAddressDistrict	String (50)	N	Customer address district

Parameter	Data Type	Required	Description
customerAddressPostalCode	String (30)	C	Customer address postal code Conditions: <ul style="list-style-type: none"> If <i>quickSale</i> = TRUE, <i>customerAddressPostalCode</i> is mandatory The customer's postal code (postcode/ZIP Code) should be supplied whenever possible as it is used with the <i>customerAddressStreet</i> value for AVS (Address Verification System) Checks, and so reduce the possibility of a payment decline
customerAddressCountry	String (enum)	N	Customer address country The ISO alpha-2 code as defined in the ISO 3166 standard Note: this will be used if <i>country</i> field is not supplied
customerAddressState	String (40)	N	Customer address state, county or province
customerAddressPhone	String (100)	N	Customer address phone
customerShippingAddressHouseName	String (50)	N	Customer shipping address house name
customerShippingAddressHouseNumber	String (5)	N	Customer shipping address house number
customerShippingAddressFlat	String (5)	N	Customer shipping address flat
customerShippingAddressStreet	String (50)	N	Customer shipping address street
customerShippingAddressCity	String (50)	N	Customer shipping address city
customerShippingAddressDistrict	String (50)	N	Customer shipping address district
customerShippingAddressPostalCode	String (30)	N	Customer shipping address postal code
customerShippingAddressCountry	String (enum)	N	Customer shipping address country The ISO alpha-2 code as defined in the ISO 3166 standard
customerShippingAddressState	String (40)	N	Customer shipping address state, county or province
customerShippingAddressPhone	String (100)	N	Customer shipping address phone
customerBillingAddressHouseName	String (50)	N	Customer billing address house name
customerBillingAddressHouseNumber	String (5)	N	Customer billing address house number
customerBillingAddressFlat	String (5)	N	Customer billing address flat
customerBillingAddressStreet	String (50)	N	Customer billing address street
customerBillingAddressCity	String (50)	N	Customer billing address city
customerBillingAddressDistrict	String (50)	N	Customer billing address district
customerBillingAddressPostalCode	String (30)	N	Customer billing address postal code
customerBillingAddressCountry	String (enum)	N	Customer billing address country The ISO alpha-2 code as defined in the ISO 3166 standard
customerBillingAddressState	String (40)	N	Customer billing address state
customerBillingAddressPhone	String (100)	N	Customer billing address phone
payerFirstName	String (50)	C	Payer first name, if the Payee is different to the Customer Conditions: Required by some regions and payment services, e.g. PayU Latam in Brazil
payerLastName	String (100)	C	Payer last name, if the Payee is different to the Customer Conditions: Required by some regions and payment services, e.g. PayU Latam in Brazil

Parameter	Data Type	Required	Description
payerEmail	String (60)	C	Payer email, if the Payee is different to the Customer Conditions: Required by some regions and payment services, e.g. PayU Latam in Brazil
payerDateOfBirth	Date	C	Payer date of birth, if the Payee is different to the Customer Conditions: Required by some regions and payment services, e.g. PayU Latam in Brazil
payerPhone	String (100)	C	Payer phone, if the Payee is different to the Customer Conditions: Required by some regions and payment services, e.g. PayU Latam in Brazil
payerDocumentType	String (enum)	C	Type of document used to confirm the payer's identification, if the Payee is different to the Customer IPG Gateway accepted values: <ul style="list-style-type: none"> • PASSPORT • NATIONAL_ID • DRIVING_LICENSE • UTR • OTHER Conditions: Required by some regions and payment services, e.g. PayU Latam in Brazil
payerDocumentNumber	String (30)	C	Payer document number, if the Payee is different to the Customer Conditions: Mandatory if <i>payerDocumentType</i> provided Required by some regions and payment services, e.g. PayU Latam in Brazil
payerCustomerId	String (20)	C	Customer identifier of the payee in the merchant's system Conditions: Required by some regions and payment services, e.g. PayU Latam in Brazil, if the payee is also a customer of the merchant
forceSecurePayment	Boolean	C	For payment card transactions only, if the merchant has 3D Secure disabled for all transactions as a rule, this field can be used to force 3D Secure processing for individual transactions: <ul style="list-style-type: none"> • If True: forces 3D Secure processing no matter the routing rules • If False, not provided or NULL: the 3D Secure routing rules in the IPG Gateway are used If 3D Secure processing is required, the 3DS Redirection Response (section 2.2) is sent Condition <ul style="list-style-type: none"> • if <i>cardOnFileType</i> = "Repeat" the <i>forceSecurePayment</i> parameter must be omitted. If it is included with any value (true, false, or empty) the Session Token Response – Not Processed (section 1.3) will be returned showing the error
processUnknownSecurePayment	Boolean	N	Determines how "U" (Unknown) responses from the 3D Secure process are managed: If True and blockU is True: the transaction will be stopped in the IPG Gateway and a Session Token Response – Not Processed (section 1.3) is returned
specinCreditCardToken	String (100)	C	The payment card token received in the TOKENIZE API Operation, see <i>IPG Gateway – 1 – TOKENIZE</i> Conditions: For OneClick transactions this must be the <i>data.oneClickPaymentMethods.payToken</i> returned in the Get OneClick Payment Methods Response – Processed

Parameter	Data Type	Required	Description
specinProcessWithoutCvv2	Boolean	N	A flag that indicates whether the payment card transaction is to be processed with or without the Card Security Code (CSC also called Card Verification Data [CVD], Card Verification Number, Card Verification Value [CVV], Card Verification Value Code, Card Verification Code [CVC], Verification Code [V-code or V code], or Signature Panel Code [SPC]) This requires prior authorization by the IPG Gateway and acquirer.
bankMid	String (50)	N	The merchant's Bank MID with the Acquirer. Used by the merchant to control which acquirer bank MID will be used for the transaction.
storeCard	Boolean	N	Determines how the payment card data is stored in the IPG Gateway. Payment card data is always stored in the IPG Gateway for legislative and regulatory purposes. This flag determines if the card remains active for use in the IPG Gateway: If False the payment card is set to inactive If True or Missing the payment card is set to active
limitMin	BigDecimal (15.2 or 15.3)	N	Sets a minimum transaction value allowed to be processed in the IPG Gateway This overrides the minimum value set in the IPG Gateway merchant configuration It is the merchant's responsibility to set a value that will be accepted by the Acquirer and Issuer involved in the transaction process
limitMax	BigDecimal (15.2 or 15.3)	N	Sets a maximum transaction value allowed to be processed in the IPG Gateway This overrides the maximum value set in the IPG Gateway merchant configuration It is the merchant's responsibility to set a value that will be accepted by the Acquirer and Issuer involved in the transaction process
freeText	String (200)	N	A free text field for use by the merchant that is returned in the Transaction Result Call (<i>see IPG Gateway - 6 - TRANSACTION RESULT CALL</i>)

Parameter	Data Type	Required	Description
<p>Card On File Transactions Required Parameters</p> <p>Transactions that are initiated by stored payment card data, either by the merchant or in the IPG Gateway, must be identified in the payment process through to the Card Issuers and Card Schemes. By their nature, these transactions, where the cardholder is not present at the point of initiation, will not have card or cardholder authentication data accompanying the transaction. To enable the Schemes and Issuers to assess risk and determine potential fraud accurately, new indicators and processes have been introduced to provide greater clarity into transactions using stored credentials.</p> <p>The following 'cardOnFile' fields are provided to comply with these requirements. These fields must be provided for:</p> <ul style="list-style-type: none"> • Recurring Payments Plans transactions – these are Plans managed by the merchant • OneClick Payments – these are where the cardholder has consented to the merchant storing the card details (except the CVV/CSC) to facilitate future payment initiated by the cardholder <p>The field rules are:</p> <ul style="list-style-type: none"> • For the initial transaction: <ul style="list-style-type: none"> ○ <i>cardOnFileType</i> is set to 'First' only ○ <i>cardOnFileInitiator</i> and <i>cardOnFileInitialTransactionId</i> parameters are omitted <p>Note: if the <i>cardOnFileInitiator</i> and <i>cardOnFileInitialTransactionId</i> parameters are included they will be ignored by the IPG Gateway</p> • Subsequent (recurring) payment requests must have the following values: <ul style="list-style-type: none"> ○ <i>cardOnFileType</i> is set to 'Repeat' ○ <i>cardOnFileInitiator</i> is set to <ul style="list-style-type: none"> ▪ 'Merchant' for Recurring Payments ▪ 'Cardholder' for OneClick <p><i>cardOnFileInitialTransactionId</i> is set to the <i>merchantTxId</i> value returned in the Auth/Purchase/Verify Response – Processed (section 2.3) of the initial transaction</p>			
cardOnFileType	String (10)	C	<p>Indicates if the transaction is the first in a series of COF transactions or a transaction from already stored credentials</p> <p>Conditions: Mandatory if the payment originates from stored payment card credentials, i.e. the cardholder or merchant user did not input the card data during the transaction process, e.g. OneClick or pre-populated payment pages from stored card data</p> <p>Permitted Values</p> <p>“First”: If the transaction is starting a series of COF transactions</p> <p>“Repeat”: If the transaction is a subsequent transaction</p>
cardOnFileInitiator	String (10)	C	<p>Indicates if the COF transaction is either a:</p> <ul style="list-style-type: none"> • Cardholder Initiated Transaction (CIT) where the cardholder actively selects the card to use, and completes the transaction using previously stored details. • Merchant Initiated Transaction (MIT) where a merchant submits a transaction using previously stored detailed without the cardholder's participation. For example, a recurring payment. <p>Conditions: Mandatory if <i>cardOnFileType</i> = "Repeat"</p> <p>A value is not required if <i>cardOnFileType</i> = "First" and will be ignored</p> <p>Permitted Values</p> <p>“Cardholder”: If a Cardholder Initiated Transaction</p> <p>“Merchant”: If a Merchant Initiated Transaction</p>

Parameter	Data Type	Required	Description
cardOnFileInitialTransactionId	String (50)	C	<p>The merchant's transaction identifier¹ for the transaction that started the COF series of payments, i.e. the transaction where <i>cardOnFileType</i> = "First"; the <i>merchantTxId</i> value sent in the original Session Token Request or returned in the Auth/Purchase/Verify Response – Processed</p> <p>Note: this <i>must</i> be the transaction identifier for the specific set of transactions. For example, if the customer has multiple recurring payments plans with the merchant, this value for the payment being request must be the initial payment for the plan</p> <p>Conditions:</p> <ul style="list-style-type: none"> • Mandatory if <i>cardOnFileType</i> = "Repeat" • For OneClick transactions this must be the <i>data.oneClickPaymentMethods.originalTransactionId</i> returned in the Get OneClick Payment Methods Response – Processed <p>A value is not required if <i>cardOnFileType</i> = "First" and will be ignored</p>
<p>Merchant Managed Recurring Payment Plan Required Parameters</p> <p>The following fields prefixed with "mmrp" are provided for the merchant to be able to send transaction data from Merchant Managed Recurring Payment Plans. These data are required by the Acquirer, Issuers and Card Schemes to recognise that a Recurring Payment Plan is being created and to accept subsequent transactions in a plan as being related to the initiating transaction.</p> <p>A Recurring Payment transaction is a transaction for which a cardholder provides written permission to a merchant to periodically charge his/her account number for recurring goods or services. These may include payment of charges such as insurance premiums, subscriptions, membership fees, tuition or utility charges. The recurring transaction indicator must be present in the authorization/initial purchase/sale. Address verification must be obtained with the initial transaction and is not required in the subsequent recurring transactions that contain the recurring indicator. Address verification is required to be obtained yearly.</p> <p>Notes:</p> <ol style="list-style-type: none"> 1. The data values must be as stated in the Description 2. The data must be accompanied with the "cardOnFile" prefixed data above <p>The data are not required if the merchant is setting up an IPG Gateway Managed Recurring Payment Plan in the IPG Gateway (see the "rp" prefixed fields below)</p>			
mmrpBillPayment	String (10)	N	For the initial and subsequent transactions must be set to "Recurring"
mmrpCustomerPresent	String (12)	C	For the initial and subsequent transactions must be set to "BillPayment" Condition: required if mmrpBillPayment = "Recurring"
mmrpOriginalTransactionId	String (50)	C	For recurring transactions must the merchant's transaction identifier for the transaction that started the series of Recurring Payments Conditions: Required if <ul style="list-style-type: none"> • mmrpBillPayment = "Recurring", and • not the initiating transaction
mmrpContractNumber	String (50)	C	Contract number is managed by the merchant and must be unique for each contractual agreement between the merchant and cardholder. Required for the initial and subsequent transactions Conditions: Required if mmrpBillPayment = "Recurring" AND the merchant is a Banamex (EVO MX) merchant

¹ **Note:** this is used to match the constraint in the REFUND API Operation where the *originalMerchantTxId* is mandatory, whereas the *originalTxId* (the IPG Gateway transaction identifier) is non-mandatory. Therefore, it is more likely that the merchant would already have a method for their ID. See Section 1.1 of the *API Specification - 3 - REFUND*

Parameter	Data Type	Required	Description
<p>IPG Gateway Recurring Payment Plan Setup Required Parameters</p> <p>The following fields prefixed with “rp” are provided for the merchant to be able to set up an IPG Gateway Managed Recurring Payment Plan with their customer in the IPG Gateway. The data must only be sent with the Request for the payment/verification that will initiate the Recurring Payment Plan series of payments. All subsequent payment requests will be generated by the IPG Gateway. The transaction results will be returned to the merchant in a Transaction Result call when complete. The IPG Gateway Managed Recurring Payment Plans created by this process can be seen and managed in the IPG Gateway Back-Office/Virtual Terminal Recurring Payments menu option.</p> <p>Notes:</p> <ol style="list-style-type: none"> If the merchant has not been configured for Recurring Payments in the IPG Gateway and data is present where <i>rpPlanType</i> > 0 a Session Token Response – Not Processed (section 1.3) will be returned with an error stating that the merchant is not authorised for Recurring Payments and the payment will not be processed. If <i>quickSale</i> = True and data is present where <i>rpPlanType</i> > 0 a Session Token Response – Not Processed (section 1.3) will be returned with an error stating that a Recurring Payment Plan cannot be created from a Quick Sale. <p>Therefore, for merchants that have not been configured for Recurring Payment Plans all these fields must be omitted or empty (<i>rpPlanType</i> can be set to ‘0’).</p>			
rpPlanType	Number (1)	Y	<p>Defines the type of Recurring Payment to be created</p> <p>Condition: Only required in the initial transaction to create the recurring payment plan in the IPG Gateway</p> <p>Permitted Values:</p> <ul style="list-style-type: none"> 0 or missing = None (all Recurring Payments fields must be empty/will be ignored) 1 = Subscription 2 = Direct Debit 3 = Repayment 4 = Pay Per Use
rpPlanName	String (200)	C	<p>The name of the Recurring Payments Plan given by the merchant</p> <p>Condition: Required if <i>rpPlanType</i> > 0</p> <p>Permitted Values: free text for the merchant’s easy reference in the IPG Gateway Back-Office/Virtual Terminal</p>
rpFrequency	Number (2)	C	<p>Indicates how often payments are taken.</p> <p>Condition: Required if <i>rpPlanType</i> > 0</p> <p>Permitted Values: The value is dependent on the <i>rpPlanType</i> value:</p> <ul style="list-style-type: none"> If <i>rpPlanType</i> = 4 must be <ul style="list-style-type: none"> 0 Ad hoc or not known Else one of the following <ul style="list-style-type: none"> 20 Daily 23 Every 3 Days 1 Weekly 22 Every 2 Weeks 2 Monthly 3 Every 3 Months / Quarterly 4 Every 6 Months 5 Yearly

Parameter	Data Type	Required	Description
rpNoOfPayments	Number (3)	C	<p>The total number of payments to be taken</p> <p>Condition: Required if <i>rpPlanType</i> > 0</p> <p>Permitted Values: The value is dependent on the <i>rpPlanType</i> value:</p> <ul style="list-style-type: none"> 1 can be 0 or > 1 2 can be 0 or > 1 3 must be > 1 4 must be 0 <p>If the plan is open-ended then <i>rpNoOfPayments</i> must be 0</p> <p>If the plan is fixed term, then <i>rpNoOfPayments</i> must be > 1 (the first payment counts as 1)</p>
rpDueDay	Number (2)	C	<p>Defines the date on which the payment is due. This value is used to calculate the next payment due date after a payment is taken.</p> <p>Only for the second payment after the initial payment, this can be overridden by <i>rpNextPaymentDate</i>, but the third and subsequent payments will be calculated from the <i>rpFrequency</i> and <i>rpDueDay</i> values provided.</p> <p>Note: these can be changed in the Back-Office/Virtual terminal Recurring Payments Plan menu option.</p> <p>Condition: Required if <i>rpPlanType</i> > 0</p> <p>Permitted Values: The value is dependent on the <i>rpFrequency</i> value:</p> <ul style="list-style-type: none"> If <i>rpFrequency</i> = 0 0 If <i>rpFrequency</i> = 20, 23, 1, or 22 >= 1 and <= 7 the day of the week (where Monday = 1) If <i>rpFrequency</i> = 2, 3, 4 or 5 >= 1 and <= 28 the day of the month, or 32 the last day of the month
rpNextPaymentDate	Date	C	<p>Used to force a specific date when the second payment of the Recurring Payment Plan must be taken.</p> <p>Condition: Can be provided if <i>rpPlanType</i> > 0</p> <p>If not provided the next <i>rpNextPaymentDate</i> will be calculated from the <i>rpFrequency</i> and <i>rpDueDay</i></p> <p>Permitted Values: a date in the format DD/MM/YYYY</p>
rpAmount	BigDecimal (15.2 or 15.3)	C	<p>The amount to be recovered from the payment card for each subsequent Recurring Payment. This can be different from the initial payment provided in the <i>amount</i> field above.</p> <p>Condition: Required if <i>rpPlanType</i> > 0</p> <p>Permitted Values: The value is dependent on the <i>rpPlanType</i> value:</p> <ul style="list-style-type: none"> 1 > 0.00 2 can be 0.00 or greater 3 > 0.00 4 can be 0.00 or greater <p>If <i>rpAmount</i> = 0.00, the merchant will provide the values to the IPG Gateway in text files supplied to the SFTP folder</p>

Parameter	Data Type	Required	Description
rpFinalAmount	BigDecimal (15.2 or 15.3)	C	The final amount to be recovered from the payment card when a fixed term AUTH/PURCHASE/VERIFY (Direct API Integration) Plan ends. Condition: Required if <i>rpPlanType</i> > 0 Permitted Values: The value is dependent on the <i>rpPlanType</i> value: 1 must be 0.00 2 must be 0.00 3 must be > 0.00 can be the same as <i>rpAmount</i> 4 must be 0.00
rpContractNumber	String (50)	C	The unique Contract Number between the merchant and cardholder for the Recurring Payment Plan Condition: Required if <i>rpPlanType</i> is provided and merchant's sales channel is Banamex (EVO MX) Only used by merchants from the EVO MX Sales Channel
rpReceiptEmail	String (100)	C	The email address to which receipts should be sent for all the subsequent recurring payments. A receipt will be sent for all results of those transactions, i.e. whether successful, declined or an error. Condition: if <i>rpReceiptRequired</i> = 1 this field must be completed
rpCardUpdaterInterval	Integer	C	Denotes the time interval in days between successive processing of payment cards through the Card Updater Service. The maximum interval allowed by the Card Schemes is 6 months, 180 days. Condition: Can be provided if <i>rpPlanType</i> > 0 This is a value that is applied to the Recurring Payments Plan and will override the default value configured for the merchant in the IPG Gateway. The field allows the merchant to change the time interval for selected Recurring Payment Plans. Permitted Values: Must be an integer <=180
<p>Merchant Managed eGlobal Instalments Parameters</p> <p>The following parameters prefixed with "mmip" are provided for EVO MX/Banamex merchant's to be able to send transaction data that includes the cardholder's chosen Issuing Bank Instalment Plan. The parameters are provided for Direct API Integrated merchants who manage the Instalments Plans data in their own back-offices or virtual terminals. All parameters must be completed.</p> <p>Only used by merchants from the EVO MX Sales Channel</p>			
mmipPlanID	String (50)	N	The merchant's identifier in the merchant's system for the Instalment Plan chosen by the cardholder Condition: none
mmipIssuerName	String (100)	C	The name of the Instalments Plan Issuer in the merchant's system Condition: required if <i>mmipPlanId</i> exists
mmipPlanName	String (25)	C	The name given to the Instalment Plan in the merchant's system Condition: required if <i>mmipPlanId</i> exists
mmipStartDate	Date	C	The date, in the format DD/MM/YYYY, from which the Instalments Plan is available to the merchant's customers Condition: required if <i>mmipPlanId</i> exists
mmipEndDate	Date	C	The date, in the format DD/MM/YYYY > <i>mmipStartDate</i> , up and until which the Instalments Plan is available to the merchant's customers Condition: required if <i>mmipPlanId</i> exists

Parameter	Data Type	Required	Description
mmipCurrency	String (3)	C	The currency of the instalments amount offered by the Issuer, as a 3-alpha code as defined in the ISO-4217 standard Condition: required if <i>mmipPlanId</i> exists
mmipMinimumAmount	Number (15,2)	C	The minimum amount, > 0.00, that can be paid in the Instalments Plan Condition: required if <i>mmipPlanId</i> exists
mmipNoOfPayments	Number (3)	C	The number of months, > 1, that the Instalments Plan will be for Condition: required if <i>mmipPlanId</i> exists
<p>IPG Gateway Managed eGlobal Instalments Parameter The following parameter is provided for EVO MX/Banamex merchant's to be able to select an Installment Plan from the data stored in the IPG Gateway. The data will have been input in the IPG Gateway Back-Office using the 'Instalments Plans' option.</p>			
selectedInstallmentsPlanId	String (7)	N	The Plan ID of the chosen Instalments Plan If not included, the Request will be processed as a single purchase transaction Only used by merchants from the EVO MX Sales Channel

1.1.3 Example

```
merchantId=1111111&password=klw74U6yt40mNo&merchantTxId=XYZ123456789ABC&allowOriginUrl=www.merchantsite.com&action=AUTH&timestamp=1249751864238&customerId=ABD123&operatorId=brian01&brandId=987654321&channel=ECOM&userDevice=DESKTOP&amount=120&taxAmount=10&shippingAmount=15&chargeAmount=5&discountAmount=10&currency=GBP&country=GB&paymentSolutionId=500&merchantNotificationUrl=www.merchantsite.com&merchantLandingPageUrl=www.merchant.com&firstTimeTransaction=Y&customerDocumentType=PASSPORT&customerDocumentNumber=12345678&merchantReference=ABC123546&customerFirstName=John&customerLastName=Smith&customerSex=M&customerDateOfBirth=01/01/1999&customerRegistrationDate=01/01/2017&customerEmail=john.smith@email.com&customerPhone=079525551234&customerIPAddress=111.111.111.11&customerAddressHouseName=House+Name&customerAddressHouseNumber=1&customerAddressFlat=3&customerAddressStreet=Street+Name&customerAddressCity=London&customerAddressDistrict=Mayfair&customerAddressPostalCode=W1A+A11&customerAddressCountry=United+Kingdom&customerAddressState=London&customerAddressPhone=00442025551234&forceSecurePayment=True&processUnknownSecurePayment=True&specinCreditCardToken=45ae201ghy23498FjMj701&specinProcessWithoutCvv2=False&bankMid=01000320_MOTO+EUR+Test+Bank+MID&storeCard=False
```

1.2 Session Token Response - Processed

1.2.1 Format

JSON

1.2.2 Definition

Parameter	Data Type	Description
result	String (40)	Will always be "success"
merchantId	Integer (18)	The <i>merchantId</i> value received in the Session Token Request (section 1.1)
token	String (40)	The Session Token that is a one-time use, hexadecimal string The Token that must only be used for the Auth/Purchase/Verify Request (section 2.1) Session tokens are valid for 3600 second (1 hour) after which they expire Any requests with expired session tokens will be rejected
resultId	String (40)	Hexadecimal string that is to be used in any support request calls
processingTime	Integer (6)	The time in seconds for the process to complete
additionalDetails	Array	Not used – will always be "{}" or not included

1.2.3 Example

```
{
  "result": "success",
  "resultId": "f52cc38a-7815-4f8c-8687-662cc63d56e9",
  "merchantId": "1111111",
  "additionalDetails": {},
  "processingTime": 0,
  "token": "96b7d82e-349f-4880-9b8a-928636437c75"
}
```

1.3 Session Token Response – Not Processed

1.3.1 Format

JSON

1.3.2 Definition

Parameter	Data Type	Description
result	String (40)	Will always be "failure"
errors	String Array	List of issues
resultId	String (40)	Hexadecimal string that is to be used in any support request calls
processingTime	Integer (6)	The time in seconds for the process to complete
additionalDetails	Array	Not used – will always be "{}" or not included

1.3.3 Example

```
{
  "result": "failure",
  "resultId": "bb248d1d-d657-4dbe-9f04-a279b384872c",
  "additionalDetails": {},
  "errors": [ {
    "messageCode": "This field is required in [REQUEST]",
    "fieldName": "password"
  } ],
  "processingTime": 2
}
```

2 AUTH/PURCHASE/VERIFY API Operation

2.1 Auth/Purchase/Verify Request

2.1.1 Format

POST Request to Action Request URL (see Section 3 of the *IPG Gateway – 0 – Overview* document)

2.1.2 Definition

Parameter	Data Type	Mandatory	Description
merchantId	Integer (18)	Y	The identifier for the merchant in the IPG Gateway provided at on-boarding This must be the same as that sent in the Session Token Request (section 1.1)
token	String (40)	Y	Session Token received in the Session Token Response - Processed (section 1.2)
freeText	String (200)	N	A free text field for use by the merchant that is returned in the Transaction Result Call (see <i>IPG Gateway - 6 - TRANSACTION RESULT CALL</i>), can be used if not supplied in the Session Token Request (section 1.1)
customerId	String (20)	C	Customer identifier in the merchant system, or the value generated by the IPG Gateway in a previous original payment transaction using the payment card or method. The value is used to validate that the payment card token is for the correct customer. If the <i>customerId</i> value is not the same held against the payment card token in the IPG Gateway database a Auth/Purchase/Verify Response – Not Processed (section 2.4) is returned. This must be the value supplied in or by the TOKENIZE API Operation. The value is used to validate that the payment card token is for the correct customer. <ul style="list-style-type: none"> • Mandatory for payment cards method • Must not be supplied if <i>quickSale</i> = TRUE • Optional for alternative payment methods If the parameter is omitted or no value is provided for a first time use of the payment card, the IPG Gateway will generate a value, which will be stored internally against the payment method and returned in the Auth/Purchase/Verify Response – Processed (section 2.3) Condition: Mandatory, if not received in the Session Token Request (section 1.1), otherwise ignored
customerIPAddress	String (39)	C	Customer IP address from where purchase is made. Only IPv4 supported Condition: Mandatory, if not received in the Session Token Request (section 1.1), otherwise ignored
fraudToken	String (50)	N	Antifraud token If an antifraud tool has been executed before an analysis identifier is required by payment acquirer. Mandatory for transactions conducted in LATAM countries, and only when the merchant wishes the transaction to be conducted as direct integration (server-to-server), as opposed to browser-redirection based integration.
paymentSolutionId	Integer (18)	C	Payment solution identifier in the IPG Gateway. Condition: Mandatory, if not received in the Session Token Request (section 1.1), otherwise ignored

Parameter	Data Type	Mandatory	Description
setOneClickValueSettingForCard	Boolean	N	<p>If TRUE flags that the cardholder wishes to save the card stored in the <i>specinCreditCardToken</i> parameter for future OneClick transactions</p> <ul style="list-style-type: none"> Must be TRUE if the payment card is to be saved <p>Note: the card will only be available for use as a OneClick Payment Method, if the current transaction is successful. Otherwise, the payment card will not be available in the future. The customer will have to make another transaction that is successful.</p>
specinCreditCardCVV	String (5)	C	<p>Credit card CVV, if payment solution is credit card through the ECOM channel.</p> <p>Condition: Mandatory, if not received in the Session Token Request (section 1.1), otherwise ignored</p>
specinCreditCardToken	String (100)	C	<p>The payment card token received in the TOKENIZE API Operation, see <i>IPG Gateway – 1 – TOKENIZE</i></p> <p>Condition: Mandatory, if not received in the Session Token Request (section 1.1), otherwise ignored</p>
ipPlanId	String (7)	N	<p>The Plan ID of the chosen Instalments Plan</p> <p>If not included in the context of Instalments Plans, the API Operation will be treated as a normal single purchase transaction</p> <p>Only used by merchants from the EVO MX Sales Channel</p>

2.1.3 Example

merchantId=1111111&token=abcde12345abcde12345

2.2 3DS Redirection Response

The 3DS Redirection Response is used by the merchant’s system to open the 3DS challenge window in the customer’s browser, for the customer to enter their security information to confirm their identity.

The 3DS Redirection Response is sent if:

- *forceSecurePayment* parameter = True, in the Session Token Request (section 1.1), or
- the 3D Secure routing rules held in the IPG Gateway for the merchant require that card payment transactions are subject to 3DS Version 1.0

2.2.1 Format

JSON

2.2.2 Definition

Parameter/Label	Data Type	Description
result	String (enum)	Will always be “redirection”
merchantId	Integer (18)	The <i>merchantId</i> value received in the Session Token Request (section 1.1)
merchantTxId	String (50)	The merchant’s reference for the transaction provided in the Session Token Request (section 1.1) or that generated by the IPG Gateway
txId	Integer (18)	The unique identifier for the transaction in the IPG Gateway
redirectionUrl	String (URL)	The URL to which the customer’s browser must be redirected after the 3D Secure processing is completed

2.2.3 Example

```
{
  "result": "redirection",
  "merchantId": 111111,
  "merchantTxId": "abc123",
  "txId": 123,
  "redirectionUrl": "https://mpi.bank.com/123123123-abc-123123123"
}
```

2.3 Auth/Purchase/Verify Response – Processed

2.3.1 Format

JSON

2.3.2 Definition

Parameter	Data Type	Description												
result	String (40)	Will always be “success”												
merchantId	Integer (18)	The <i>merchantId</i> value received in the Session Token Request (section 1.1)												
merchantTxId	String (50)	The merchant’s reference for the transaction provided in the Session Token Request (section 1.1) or that generated by the IPG Gateway												
txId	Integer (18)	The unique identifier for the transaction in the IPG Gateway												
acquirerTxId	String (100)	The transaction identifier in acquirer system, if returned												
amount	BigDecimal (15.2 or 15.3)	The transaction amount, including tax, shipping, surcharge and discount amounts, provided in the Session Token Request (section 1.1)												
currency	String (enum)	The transaction ISO alpha-3 currency code as defined in the ISO 4217 standard , provided in the Session Token Request (section 1.1)												
customerId	String (20)	The customer identifier provided in the Session Token Request (section 1.1), or that generated by the IPG Gateway												
action	String (enum)	Action executed as provided in the Session Token Request (section 1.1) (“AUTH”, “PURCHASE” or “VERIFY”)												
pan	String (100)	The customer account value/number used in the transaction If a payment card was used this will be the <i>specinCreditCardToken</i> value provided in the Session Token Request (section 1.1)												
brandId	Integer (18)	The <i>brandId</i> value received in Session Token Response (section 1.1), or the default value used by the IPG Gateway, if not provided												
paymentSolutionId	Integer (18)	The <i>paymentSolutionId</i> value received in the Session Token Request (section 1.1)												
freeText	String (200)	The <i>freeText</i> value sent in the Auth/Purchase/Verify Request (section 2.1)												
language	String (enum)	{not used for Direct API merchant}												
acquirerAmount	BigDecimal (15.2 or 15.3)	Amount processed by payment acquirer. May be different than the <i>amount</i> in the Session Token Request (section 1.1)												
acquirerCurrency	String (enum)	The ISO alpha-3 currency code, as defined in the ISO 4217 standard , of the currency processed by the payment acquirer, which maybe different to the <i>currency</i> in the Session Token Request (section 1.1)												
paymentSolutionDetails	JSON block	For payment cards only: The Transaction Authorisation Code received from the acquirer, format: <pre>{“authCode”:”, “expiryDate”:”, “cardType”:”, “maskedPan”:”, “nameOnCard”:” }</pre> Note: the <i>maskedPan</i> value format is “999999*****9999”												
status	String (enum)	The status of the transaction in the IPG Gateway: <table border="1" data-bbox="603 1547 1481 1753"> <thead> <tr> <th>Status</th> <th>Condition</th> </tr> </thead> <tbody> <tr> <td>NOT_SET_FOR_CAPTURE</td> <td>If “AUTH” successful</td> </tr> <tr> <td>SET_FOR_CAPTURE</td> <td>If “PURCHASE” successful</td> </tr> <tr> <td>VERIFIED</td> <td>If “VERIFY” successful</td> </tr> <tr> <td>DECLINED</td> <td>If “AUTH” or ”PURCHASE” was declined/refused</td> </tr> <tr> <td>ERROR</td> <td>If an error was returned by the payment process</td> </tr> </tbody> </table>	Status	Condition	NOT_SET_FOR_CAPTURE	If “AUTH” successful	SET_FOR_CAPTURE	If “PURCHASE” successful	VERIFIED	If “VERIFY” successful	DECLINED	If “AUTH” or ”PURCHASE” was declined/refused	ERROR	If an error was returned by the payment process
Status	Condition													
NOT_SET_FOR_CAPTURE	If “AUTH” successful													
SET_FOR_CAPTURE	If “PURCHASE” successful													
VERIFIED	If “VERIFY” successful													
DECLINED	If “AUTH” or ”PURCHASE” was declined/refused													
ERROR	If an error was returned by the payment process													
errors	String (400)	Any errors that occurred during the successful processing of a transaction												

2.3.3 Example

```
{“result”:”success”, “merchantId”:111111, “merchantTxId”:”abc123”, “txId”:”123”, “acquirerTxId”:”0009312”, “amount”:12.50, “currency”:”GBP”, “customerId”:”mgn456”, “action”:”PURCHASE”, “pan”:”45ae201ghy23498FjMj701”, “brandId”:3, “paymentSolutionId”:500, “freeText”:”Added+10%+discount+on+the+item”, “language”:”en”, “acquirerAmount”:16.7, “acquirerCurrency”:”EUR”, “paymentSolutionDetails”:{“authCode”:”1234”}, “status”:”NOT_SET_FOR_CAPTURE”}
```

2.4 Auth/Purchase/Verify Response – Not Processed

2.4.1 Format

JSON

2.4.1 Definition

Parameter	Data Type	Description
result	String (40)	Will always be "failure"
errors	String Array	List of issues
resultId	String (40)	Hexadecimal string that is to be used in any support request calls
processingTime	Integer (6)	The time in seconds for the process to complete
additionalDetails	Array	Not used – will always be "{}" or not included
errors	String Array	List of errors

2.4.2 Example

```
{
  "result": "failure",
  "resultId": "7433a8d6-caea-40e6-a6eb-90c11dad61be",
  "additionalDetails": {},
  "errors": [
    {
      "messageCode": "field.nonempty",
      "fieldName": "action"
    }
  ],
  "processingTime": 2
}
```

Appendix A UAT Trigger Values

When integrating with the IPG Gateway in the User Acceptance Testing (UAT) environment, certain *amount* values in the Session Token Request (section 1.1) can be used to elicit status and error messages. This facility is provided to merchants so that testing can be confirmed against these expected errors.

Amount	Status	Error Message
0.00	SUCCESS	{none}
0.01	SUCCESS	{none}
0.02	SUCCESS	{none}
0.03	ERROR	Refer to card issuer
0.04	ERROR	Refer to card issuer, special condition
0.05	ERROR	Invalid merchant
0.06	SUCCESS	{none}
0.07	ERROR	Pick-up card
0.08	ERROR	Do not honor
0.09	ERROR	Error
0.10	ERROR	Pick-up card, special condition
0.11	ERROR	Invalid transaction
0.12	ERROR	Invalid amount
0.13	ERROR	Invalid card number
0.14	ERROR	No such issuer
0.15	ERROR	Re-enter transaction
0.16	ERROR	Not sufficient funds
0.17	ERROR	Unable to locate record
0.18	ERROR	Format error
0.19	ERROR	Bank not supported
0.20	ERROR	Expired card, pick-up
0.21	ERROR	Suspected fraud, pick-up
0.22	ERROR	Contact acquirer, pick-up
0.23	ERROR	Restricted card, pick-up
0.24	ERROR	Call acquirer security, pick-up
0.25	ERROR	PIN tries exceeded, pick-up
0.26	ERROR	No savings account
0.27	ERROR	No card record
0.28	ERROR	Lost card, pick-up
0.29	ERROR	Stolen card, pick-up
0.30	ERROR	Contact acquirer
0.31	ERROR	Exceeds withdrawal limit
0.32	ERROR	Original amount incorrect
0.33	ERROR	Expired card
0.34	SUCCESS	{none}
0.35	ERROR	Incorrect PIN
0.36	ERROR	Transaction not permitted to cardholder
0.37	ERROR	Transaction not permitted on terminal
0.38	ERROR	Suspected fraud
0.39	ERROR	Restricted card
0.40	ERROR	Exceeds withdrawal frequency
0.41	ERROR	Call acquirer security
0.42	ERROR	PIN tries exceeded
0.43	ERROR	Hard capture
0.44	ERROR	Cut-off in progress
0.45	ERROR	Issuer or switch inoperative
0.46	ERROR	Duplicate transaction
0.47	ERROR	System malfunction
0.48	ERROR	Wrong PIN, allowable number of PIN tries exceeded
0.49	ERROR	Time out
0.50	ERROR	Cryptographic failure

Amount	Status	Error Message
0.51	ERROR	Routing error
0.52	ERROR	Exceeds cash limit
0.53	ERROR	TVR check failure
0.54	ERROR	TVR configuration error
0.55	ERROR	Unacceptable PIN
0.56	ERROR	Cashback service not available
0.57	ERROR	Cash request exceeds Issuer limit
0.58	SUCCESS	{none}
0.59	SUCCESS	{none}
0.60	SUCCESS	{none}
0.61	SUCCESS	{none}
0.62	SUCCESS	{none}
0.63	SUCCESS	{none}
0.64	SUCCESS	{none}
0.65	SUCCESS	{none}
0.66	SUCCESS	{none}
0.67	SUCCESS	{none}
0.68	SUCCESS	{none}
0.69	SUCCESS	{none}
0.70	SUCCESS	{none}
0.71	SUCCESS	{none}
0.72	SUCCESS	{none}
0.73	SUCCESS	{none}
0.74	SUCCESS	{none}
0.75	SUCCESS	{none}
0.76	SUCCESS	{none}
0.77	SUCCESS	{none}
0.78	SUCCESS	{none}
0.79	SUCCESS	{none}
0.80	SUCCESS	{none}
0.81	SUCCESS	{none}
0.82	SUCCESS	{none}
0.83	SUCCESS	{none}
0.84	SUCCESS	{none}
0.85	SUCCESS	{none}
0.86	SUCCESS	{none}
0.87	SUCCESS	{none}
0.88	SUCCESS	{none}
0.89	SUCCESS	{none}
0.90	SUCCESS	{none}
0.91	SUCCESS	{none}
0.92	SUCCESS	{none}
0.93	ERROR	ERROR
0.94	ERROR	ERROR
0.95	ERROR	Communication Error
0.96	SUCCESS	{none}
0.97	SUCCESS	{none}
0.98	SUCCESS	{none}
0.99	SUCCESS	{none}

Appendix B Country States

The following table shows the codes for the US, Canadian and Mexican States used in the *customerDocumentState* parameter of the Session Token Request (section 1.1).

B.1 United States

State	Abbr	State	Abbr	Territories	Abbr
Alabama	AL	Montana	MT	American Samoa	AS
Alaska	AK	Nebraska	NE	Guam	GU
Arizona	AZ	Nevada	NV	Norther Mariana Islands	MP
Arkansas	AR	New Hampshire	NH	Puerto Rico	PR
California	CA	New Jersey	NJ	U.S. Virgin Islands	VI
Colorado	CO	New Mexico	NM		
Connecticut	CT	New York	NY		
Delaware	DE	North Carolina	NC		
District of Columbia	DC	North Dakota	ND		
Florida	FL	Ohio	OH		
Georgia	GA	Oklahoma	OK		
Hawaii	HI	Oregon	OR		
Idaho	ID	Pennsylvania	PA		
Illinois	IL	Rhode Island	RI		
Indiana	IN	South Carolina	SC		
Iowa	IA	South Dakota	SD		
Kansas	KS	Tennessee	TN		
Kentucky	KY	Texas	TX		
Louisiana	LA	Utah	UT		
Maine	ME	Vermont	VT		
Maryland	MD	Virginia	VA		
Massachusetts	MA	Washington	WA		
Michigan	MI	West Virginia	WV		
Minnesota	MN	Wisconsin	WI		
Mississippi	MS	Wyoming	WY		
Missouri	MO				

B.2 Canada

State	Abbr
Alberta	AB
British Columbia	BC
Manitoba	MB
New Brunswick	NB
Newfoundland and Labrador	NL
Northwest Territories	NT
Nova Scotia	NS
Nunavut	NU
Ontario	ON
Prince Edward Island	PE
Quebec	QC
Saskatchewan	SK
Yukon	YT

B.3 Mexico

State	Abbr
Aguascalientes	AG
Baja California	BJ
Baja California Sur	BS
Campeche	CP
Chiapas	CH
Chihuahua	CI
Coahuila	CU
Colima	CL
Distrito Federal	DF
Durango	DG
Guanajuato	GJ
Guerrero	GR
Hidalgo	HG
Jalisco	JA
Mexico	EM
Michoacán	MH
Morelos	MR
Nayarit	NA
Nuevo Leon	NL
Oaxaca	OA
Puebla	PU
Queretaro	QA
Quintana Roo	QR
San Luis Potosi	SL
Sinaloa	SI
Sonora	SO
Tabasco	TA
Tamaulipas	TM
Tlaxcala	TL
Veracruz	VZ
Yucatan	YC
Zacatecas	ZT