

DISBURSE

Version 1.2

November 15, 2022

Table of Contents

Document Purpose	3
Document Controls	3
Document History	3
Document Technical Approval.....	3
Document Distribution	3
1 Session Token API Operation	4
1.1 Session Token Request.....	4
1.1.1 Format.....	4
1.1.2 Definition.....	4
1.1.3 Example.....	4
1.2 Session Token Response - Processed.....	5
1.2.1 Format.....	5
1.2.2 Definition.....	5
1.2.3 Example.....	5
1.3 Session Token Response – Not Processed	6
1.3.1 Format.....	6
1.3.2 Definition.....	6
1.3.3 Example.....	6
2 Disburse API Operation	8
2.1 Disburse Request	8
2.1.1 Format.....	8
2.1.2 Definition.....	8
2.1.3 Example.....	8
2.2 Disburse Response – Processed.....	8
2.2.1 Format.....	8
2.2.2 Definition.....	8
2.2.3 Example.....	9
2.3 Disburse Response – Not Processed	9
2.3.1 Format.....	9
2.3.2 Definition.....	9
2.3.3 Example.....	10

Document Purpose

The purpose of this document is to describe the DISBURSE API Operation to enable merchant developers to integrate their webpages with the BOIPA Gateway. Refer to the *BOIPA Gateway – 0 – Overview* document for how this API Operation is used in the merchant processes.

The BOIPA Gateway caters for withdrawal to payment cards that are *not* Refunds. The Disburse amount can be more than the last Deposit, whereas refund amounts are performed on an original transaction and cannot exceed the original transaction amount. Disburse transactions are not related to or dependent on a previous transaction.

Document Controls

Document History

Version	Date	Author	Description of Change
1.0	07/01/22	Vaughan Morgan-Jones	First Issue
1.1	10/03/22	Vaughan Morgan-Jones	IRELOT-273 <ul style="list-style-type: none"> Section 1.1.2: bankMid added as mandatory
1.2	10/11/22	Gary Rusby & Vaughan Morgan-Jones	IRELOT-634 <ul style="list-style-type: none"> Section 1.1.3: Corrected example to reflect actual output, specifically changed “productId” to “bankMid” Section 1.3.2: Corrected description of the errors parameters Section 1.3.3: Provided examples of both errors formats Section 2.2.2: Removed ‘ERROR’ Status Disburse Response – Processed Section 2.3.2: Corrected description of the errors parameters Section 2.3.3: Provided examples of both errors formats

Document Technical Approval

Signature	Name	Title	Date
By email	Robert Nemcsics	COO	17/11/22

Document Distribution

Name	Initials	Title	Organisation
Alan Bainbridge	AB	Head of Business Analysis	BOIPA/EVO
Jean Carl Grech	JCG	Head of Product	BOIPA/EVO
Jennifer Doyle	JD	Head of Digital Platforms	BOIPA/EVO
Rafael Culebras	RC	Head of Development	BOIPA/EVO
Robert Nemcsics	RN	COO	BOIPA/EVO
Vaughan Morgan Jones	VMJ	Manager Business Analysis	BOIPA/EVO

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 *BOIPA Gateway – 0 – Overview* document)

1.1.2 Definition

Parameter	Data Type	Req	Description
merchantId	Integer (18)	Y	The identifier for the merchant in the BOIPA Gateway provided at on-boarding
password	String (64)	Y	The merchant's password to the BOIPA Gateway provided at on-boarding
action	String (enum)	Y	Must be "DISBURSE"
timestamp	Integer (18)	Y	Milliseconds since 1970-01-01 00:00:00
merchantNotificationUrl	String (200)	N	The merchant's server-to-server communications URL, to which the Transaction Result Call will be sent It is highly recommended that this parameter is provided, so that the merchant receives a timely result of the payment authentication and authorisation in the Transaction Result Call. If not provided, no notification will be sent to the merchant. The transaction result will be shown in the BOIPA Gateway Back-Office or it can be retrieved using the GET STATUS API Operation.
merchantTxId	String (50)	N	The merchant's transaction identifier of the transaction If not provided, the BOIPA Gateway will generate a hexadecimal string that will be returned in the Disburse Response – Processed (Section 2.2) or Disburse Response – Not Processed (Section 2.3) It is highly recommended that a value is supplied to reconcile transactions between the BOIPA Gateway and the merchant's own order management system
bankMid	String (50)	Y	The merchant's Bank MID with the Acquirer. Used by the merchant to control which acquirer bank MID will be used for the transaction.
brandId	Integer (18)	N	The BOIPA Gateway Brand Id for the merchant's goods or services that was supplied at on-boarding. If not provided the merchant's default BOIPA Gateway Brand Id will be used
specinCreditCardToken	String (100)	Y	The BOIPA Gateway payment card token for the customer's debit card that will have been provided by the BOIPA Gateway in a previous deposit transaction
currency	String (enum)	Y	The ISO alpha-3 currency code as defined in the ISO 4217 standard for the transaction
amount	BigDecimal (15.2)	Y	The amount to be paid to the customer's payment card provided in the <i>specinCreditCardToken</i> parameter
country	String (enum)	Y	The ISO alpha-2 code country in which the transaction takes place, as defined in the ISO 3166 standard .
customerId	String (20)	Y	Customer identifier in the merchant system that was previously provided to the BOIPA Gateway in a previous deposit transaction.

1.1.3 Example

merchantId=167738&password=WcuQNsptvvd2ftu5MMhU&action=DISBURSE×tamp=1555494136820&merchantNotificationUrl=www.server.domain.com&merchantTxId=11622150&bankMid=72026688&specinCreditCardToken=87681234623568956432¤cy=EUR&amount=20&country=IE&customerId=Arthur1234

1.2 Session Token Response - Processed

1.2.1 Format

JSON

1.2.2 Definition

Parameter	Data Type	Description
result	String (enum)	Will always be "success"
resultId	String (40)	Hexadecimal string that is to be used in any support request calls
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 Session Token that must only be used for the Disburse Request (see 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
processingTime	Integer (6)	The time in milliseconds for the process to complete
additionalDetails	Array	Not used – will always be "{}" or not included

1.2.3 Example

```
{
  "result": "success",
  "resultId": "85034083-22dd-49ff-9906-495098c42501",
  "merchantId": "167738",
  "additionalDetails": {},
  "processingTime": 2,
  "token": "72102985-5a92-4cde-a51b-9459d37d97a9"
}
```

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”
resultId	String (40)	Hexadecimal string that is to be used in any support request calls
errors	JSON String Array	<p>List of errors:</p> <ul style="list-style-type: none"> If the merchant has sent an incorrectly encoded parameter or an unexpected value the following format will be used: <pre> "errors": [{ "messageCode": "message text", "fieldName": "fieldname" }, . . . { "messageCode": "message text", "fieldName": "fieldname" },] </pre> If a system error or negative response is received from the Payment Process a single string is returned
additionalDetails	Array	Not used – will always be “{}” or not included

1.3.3 Example

Field error example:

```

{
  "result": "failure",
  "resultId": "308802f2-224d-44f5-b256-8d9443a72770",
  "additionalDetails": {},
  "errors": [
    {
      "messageCode": "This field is required in [PASSWORD]",
      "fieldName": "password"
    },
    {
      "messageCode": "This field is required in [AMOUNT]",
      "fieldName": "amount"
    }
  ]
}

```

System error example:

```
{  
  "result": "failure",  
  "resultId": "308802f2-224d-44f5-b256-8d9443a72770",  
  "additionalDetails": {},  
  "errors": "Internal error",  
  "processingTime": 173  
}
```

2 Disburse API Operation

2.1 Disburse Request

2.1.1 Format

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

2.1.2 Definition

Parameter	Data Type	Req	Description
merchantId	Integer (18)	Y	The identifier for the merchant in the BOIPA 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)

2.1.3 Example

merchantId=167738&token=72102985-5a92-4cde-a51b-9459d37d97a9

2.2 Disburse Response – Processed

2.2.1 Format

JSON

2.2.2 Definition

Parameter/Label	Data Type	Description	
result	String (40)	Will always be “success”	
merchantId	Integer (18)	The <i>merchantId</i> value sent in the Session Token Request (section 1.1)	
action	String (enum)	Will always be “DISBURSE”	
status	String (enum)	The status of the transaction in BOIPA Gateway:	
		Status	Condition
		WITHDRAW_SUCCESSFUL	If “DISBURSE” successful
resultId	String (40)	Hexadecimal string that is to be used in any support request calls	
processingTime	Integer (6)	The time in milliseconds for the process to complete	
additionalDetails	Array	Not used – will always be “{}” or not included	
amount	BigDecimal (15.2)	The transaction amount paid to the customer’s card sent in the Session Token Request (section 1.1)	
currency	String (enum)	The ISO alpha-3 currency code as defined in the ISO 4217 standard for the transaction	
merchantTxId	String (50)	The merchant’s transaction identifier of the transaction, or that generated by the BOIPA Gateway, if not received in the Session Token Request (section 1.1)	
txId	Integer (18)	The unique identifier for the transaction in the BOIPA Gateway database	
brandId	Integer (18)	The BOIPA Gateway Brand Id for the merchant’s goods or services, supplied at on-boarding, that was used for the transaction	
paymentSolutionId	Integer (18)	The BOIPA Gateway code for the payment method used, will always be 500 for payment cards. Either the value provided in the Session Token Request (section 1.1) or the default used by the BOIPA Gateway, if none was supplied	
customerId	String (20)	Customer identifier in the merchant system that was provided in the Session Token Request (section 1.1).	
pan	String (100)	The BOIPA Gateway payment card token for the customer’s debit card that was provided in the <i>specinCreditCardToken</i> parameter in the Session Token Request (section 1.1).	

2.2.3 Example

```
{
  "amount": "750",
  "resultId": "4fd9f223-bb1a-4879-a6e6-81a10b53bdca",
  "txId": "11622786",
  "additionalDetails": {},
  "processingTime": 948,
  "result": "success",
  "merchantId": "167738",
  "brandId": "1677380000",
  "merchantTxId": "11622150",
  "customerId": "Arthur1234",
  "action": "DISBURSE",
  "paymentSolutionId": "500",
  "currency": "EUR",
  "pan": "87681234623568956432",
  "status": "WITHDRAW_SUCCESSFUL"
}
```

2.3 Disburse Response – Not Processed

2.3.1 Format

JSON

2.3.2 Definition

Parameter	Data Type	Description
result	String (40)	Will always be “failure”
errors	JSON String Array	<p>List of errors:</p> <ul style="list-style-type: none"> If the merchant has sent an incorrectly encoded parameter or unexpected value the following format will be used: <pre> "errors": [{ "messageCode": "message text", "fieldName": "fieldname" }, . . . { "messageCode": "message text", "fieldName": "fieldname" },] </pre> If a system error or negative response is received from the Payment Process a single string is returned
additionalDetails	Array	Not used – will always be “{}” or not included
resultId	String (40)	Hexadecimal string that is to be used in any support request calls
processingTime	Integer (6)	The time in milliseconds for the process to complete

2.3.3 Example

Field error example:

```
{
  "result": "failure",
  "resultId": "308802f2-224d-44f5-b256-8d9443a72770",
  "additionalDetails": {},
  "errors": [
    {
      "messageCode": "This field is required in [TOKEN]",
      "fieldname": "token"
    }
  ],
  "processingTime": 173
}
```

System error example:

```
{
  "result": "failure",
  "resultId": "308802f2-224d-44f5-b256-8d9443a72770",
  "additionalDetails": {},
  "errors": "Internal error",
  "processingTime": 173
}
```