

Auth/Purchase/Verify Hosted Payment Page

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Document Purpose

The purpose of this document is to describe the Auth/Purchase/Verify Hosted Payment Page 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 Hosted Payment Page API Operation allows the merchant using the Hosted Payment Page or Shopping Cart Plugins 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	Req	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 rpPlanType > 0</p> <p>"PURCHASE" can be used for any rpPlanType</p> <p>"VERIFY" can only be used for rpPlanType = 2 (Direct Debit) or 4 (Pay Per Use)</p> <p>In the case of deferred first payment for Direct Debits or a free-trial period for Pay Per Use Plan Types</p>
timestamp	Integer (18)	Y	Milliseconds since 1970-01-01 00:00:00
allowOriginUrl	String (253)	Y	<p>The merchant's URL that will make the Load Payment Form 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 other 'customer' and 'payer' parameters should not be supplied and will be ignored 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 must 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	Req	Description
customerId	String (20)	C	<p>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.</p> <p>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> <p>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.</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 method 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>
freeText	String (200)	N	<p>A free text field for use by the merchant that is returned in the Transaction Result Call (see IPG Gateway - 6 - TRANSACTION RESULT CALL)</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> <ul style="list-style-type: none"> “ECOM” for card present e-commerce type transactions that are customer initiated, usually through a website checkout screen “MOTO” for card not present transactions that are merchant initiated, usually through a virtual terminal type application developed by the merchant
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)	N	<p>The user agent of the browser from which the transaction was performed, for merchant tracking if required</p>

Parameter	Data Type	Req	Description
amount	BigDecimal (15.2 or 15.3)	Y	The total transaction amount, including tax, shipping, surcharge and discount amounts If action = "AUTH" or "PURCHASE", this must be > 0.00 If action = "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 action = "VERIFY", this must be 0.00 or omitted
shippingAmount	BigDecimal (15.2 or 15.3)	N	Shipping amount If action = "VERIFY", this must be 0.00 or omitted
chargeAmount	BigDecimal (15.2 or 15.3)	N	Surcharge amount If action = "VERIFY", this must be 0.00 or omitted
discountAmount	BigDecimal (15.2 or 15.3)	N	Discount amount If action = "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> should be used (see below).
paymentSolutionId	Integer (18)	N	The IPG Gateway Payment Solution Identifier See <i>IPG Gateway – 8 – GET AVAILABLE PAYMENT SOLUTIONS</i> for valid values
language	String (enum)	N	The ISO alpha-2 language code, as defined in ISO 639-1 standard , for the language to be used in the Hosted Payment Page, when loaded to the merchant's webpage. <ul style="list-style-type: none"> If a supported language code is provided, the language translation will be provided If not provided or an unsupported language code is provided, the merchant's default language is used [Please consult your eCommerce Support Team for currently supported languages]
customParameter1Or ... customParameter20Or	String (50)	N	20x (50 character) free text fields for the merchant's general use Note: Only the Basic Latin character set should be used. Any other characters will be removed and replaced by a space character when sent for payment processing
s_text1, s_text2... s_text5	String (200)	N	5x (200 character) free 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 (7.2 decimal) 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

Parameter	Data Type	Req	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 <ul style="list-style-type: none"> 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
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	Req	Description
customerAddressPostalCode	String (30)	C	Customer address postal code Conditions: <ul style="list-style-type: none"> Mandatory if <i>quickSale</i> = TRUE The customer's postal code (postcode/ZIP Code) should be supplied whenever possible to reduce the risk of a payment decline, as it is used with the <i>customerAddressStreet</i> value for AVS (Address Verification System) Checks
customerAddressCountry	String (enum)	N	Customer address country The ISO alpha-2 code as defined in the ISO 3166 standard
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)	N	Payer first name, if the Payee is different to the Customer
payerLastName	String (100)	N	Payer last name, if the Payee is different to the Customer
payerEmail	String (60)	N	Payer email, if the Payee is different to the Customer
payerDateOfBirth	Date	N	Payer date of birth, if the Payee is different to the Customer
payerPhone	String (100)	N	Payer phone, if the Payee is different to the Customer

Parameter	Data Type	Req	Description
payerDocumentType	String (enum)	N	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 UNIQUE_TAXPAYER_REFERENCE OTHER
payerDocumentNumber	String (30)	C	Payer document number, if the Payee is different to the Customer Condition: Mandatory if <i>payerDocumentType</i> provided
payerCustomerId	String (20)	N	Customer identifier of the payee in the merchant's system 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: 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	For payment card transactions, this 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 fails IPG Gateway and a Session Token Response – Not Processed (section 1.3) is returned
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. If not supplied the merchant's default bank MID saved in the IPG Gateway is used
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: <ul style="list-style-type: none"> If False the payment card is set to inactive If True or Missing the payment card is set to active

Parameter	Data Type	Req	Description
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

Card On File Transactions Required Parameters

Transactions that are initiated by stored payment card credentials, stored 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.

The '*cardOnFileType*' parameter is provided to comply with these requirements. The parameter must be provided for:

- Recurring Payments Plans initiating transactions – these are Plans that will be managed by the merchant
- Stored Credential Payments – these are where the cardholder has consented to the merchant storing the payment card credentials (except the CVV/CSC), which will be presented back to the cardholder in future payments, so that the customer does not have to re-enter the payment card information

For both scenarios, subsequent recurring payments and sales from stored credentials, the merchant will use the Direct API Integration method (see the *IPG Gateway - 2 - AUTH-PURCHASE-VERIFY - Direct API* document) using the payment card token (*pan*) returned in the Auth/Purchase/Verify Response – Processed (section 2.3) and the Transaction Result Call (see the *IPG Gateway - 6 - TRANSACTION RESULT CALL* document).

cardOnFileType	String (10)	C	Indicates if the transaction is the first in a series of COF transactions Conditions: Mandatory if the payment is initiating a series of stored card transaction (cardholder initiated transactions from saved credentials) or a sequence of recurring payments (such as subscriptions, repayments, direct debits or pay as you go that are merchant initiated with the agreement of the cardholder) Permitted Values: Must be "First"
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Merchant Managed Recurring Payment Plan Required Parameters

The following fields prefixed with "*mmp*" 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.

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.

Notes:

1. The data values must be as stated in the Description
2. The data must be accompanied with the "*cardOnFileType*" parameter above

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)

mmpBillPayment	String (10)	N	Must be set to "Recurring"
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Parameter	Data Type	Req	Description
mmrpCustomerPresent	String (12)	C	Must be set to "BillPayment" Condition: required if mmrpBillPayment = "Recurring"
mmrpContractNumber	String (50)	C	Contract number is managed by the merchant and must be unique for each contractual agreement between the merchant and cardholder. Conditions: Required if mmrpBillPayment = "Recurring" AND the merchant is a Banamex (EVO MX) merchant
mmrpExistingDebt	String (15)	C	For the initial and subsequent transactions must be set to "NotExistingDebt" Conditions: required if mmrpBillPayment = "Recurring" Required for Banamex (EVO MX) merchants only
mmrpCurrentInstallmentNumber	Number (1)	C	For the initial and subsequent transactions must be set to "1" Condition: required if mmrpBillPayment = "Recurring" Required for Banamex (EVO MX) merchants only
mmrpOriginalMerchantTransactionId	String (50)	C	For the initial and subsequent transactions must be set to the <i>merchantTxId</i> parameter value Condition: required if mmrpBillPayment = "Recurring" Required for Banamex (EVO MX) merchants only

IPG Gateway Recurring Payment Plan Setup Required Parameters

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 (see the *IPG Gateway - 6 - TRANSACTION RESULT CALL* document). 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.

Notes:

1. If the parameters are completed, the '*cardOnFileType*' parameter must be set to "First". If not, an error will be returned stating that the parameter is missing.
2. If the merchant has not been configured for Recurring Payments in the IPG Gateway and data is present where *rpPlanType* > 0, an error will be returned stating that the merchant is not authorised for Recurring Payments and the payment will not be processed.
3. If *quickSale* = True and data is present where *rpPlanType* > 0, an error will be returned with an error stating that a Recurring Payment Plan cannot be created from a Quick Sale.

Errors will be returned in the Session Token Response – Not Processed (section 1.3)

Therefore, for merchants that have not been configured for Recurring Payment Plans all these fields must be omitted or empty (*rpPlanType* can be set to '0').

rpPlanType	Number (1)	Y	Defines the type of Recurring Payment to be created Condition: Only required in the initial transaction to create the recurring payment plan in the IPG Gateway Permitted Values: 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
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Parameter	Data Type	Req	Description
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> <p style="padding-left: 40px;">If <i>rpPlanType</i> = 4 must be</p> <p style="padding-left: 80px;">0 Ad hoc or not known</p> <p style="padding-left: 40px;">Else one of the following</p> <p style="padding-left: 80px;">20 Daily</p> <p style="padding-left: 80px;">23 Every 3 Days</p> <p style="padding-left: 80px;">1 Weekly</p> <p style="padding-left: 80px;">22 Every 2 Weeks</p> <p style="padding-left: 80px;">2 Monthly</p> <p style="padding-left: 80px;">3 Every 3 Months / Quarterly</p> <p style="padding-left: 80px;">4 Every 6 Months</p> <p style="padding-left: 80px;">5 Yearly</p>
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> <p style="padding-left: 40px;">1 can be 0 or > 1</p> <p style="padding-left: 40px;">2 can be 0 or > 1</p> <p style="padding-left: 40px;">3 must be > 1</p> <p style="padding-left: 40px;">4 must be 0</p> <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>

Parameter	Data Type	Req	Description
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 <ul style="list-style-type: none"> >= 1 and <= 7 the day of the week (where Monday = 1) If <i>rpFrequency</i> = 2, 3, 4 or 5 <ul style="list-style-type: none"> >= 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>
rpFinalAmount	BigDecimal (15.2 or 15.3)	C	<p>The final amount to be recovered from the payment card when a fixed term Auth/Purchase/Verify Hosted Payment Page Plan ends.</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 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	<p>The unique Contract Number between the merchant and cardholder for the Recurring Payment Plan</p> <p>Condition: Required if <i>rpPlanType</i> is provided and merchant's sales channel is Banamex (EVO MX)</p> <p>Only used by merchants from the EVO MX Sales Channel</p>

Parameter	Data Type	Req	Description
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

1.1.3 Example

merchantId=1111111&password=klw74U6yt40mNo&merchantTxId=XYZ123456789ABC&allowOriginUrl=www.merchantsite.com&action=AUTH×tamp=1249751864238&customerId=ABD123&operatorId=brian01&brandId=987654321&channel=ECOM&userDevice=DESKTOP&amount=120&taxAmount=10&shippingAmount=15&chargeAmount=5&discountAmount=10¤cy=GBP&country=GB&paymentSolutionId=500&language=en&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=111.111.111.111&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 Session Token that must only be used for the Load Payment Form 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
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

The Payment Form is a PCI Compliant Payment Form provided by the IPG Gateway.

The Payment Form is loaded to the merchant's website using the *integrationMode* parameter. The cardholder will enter the payment card details in to the Payment Form at the point of sale.

The Payment Form can be customised to match the merchant's payment screen – see Section 3 - Payment Form Branding & Localisation.

2.1 Load Payment Form Request

2.1.1 Format

POST Request to Payment Form 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)
containerId	String	C	The ID of the HTML element on the merchant's webpage in which to wrap the Payment Form - required for JavaScript based integration
successCallback	String	C	The JavaScript function name to be called in the event of a successful transaction
failureCallback	String	C	The JavaScript function name to be called in the event of a failed or declined transaction
cancelCallback	String	C	The JavaScript function name to be called in the event of a user cancelled transaction
bannerUrl	String	N	The merchant's URL of a resource (html page, image) to replace the default footer in the Hosted Payment Page with a logo
integrationMode	String (enum)	C	The method that the merchant's webpage will use to load the Hosted Payment Page, accepted values: <ul style="list-style-type: none"> • Inject • Iframe • Standalone • HostPaymentPage (only for use by EVO PL)

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 all card payment transactions are subject to 3D Secure

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)	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>), used if not supplied in the Session Token Request (section 1.1)
language	String (enum)	The ISO alpha-2 language code provided in the Session Token Request (section 1.1)
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": "", "avsPostCode": "", "addrResultCode": "" }</pre> Note: the <i>maskedPan</i> value format is “999999*****9999”
rpId	Integer (18)	The identifier for the IPG Gateway Managed Recurring Payment Plan that was requested in the Session Token Request (section 6.4) through the ‘rp’ prefixed parameters If no Plan was requested this field will be empty If there was an error setting up the Plan the errors will be detailed in the <i>errors</i> field

Payment Acceptance

Parameter	Data Type	Description	
status	String (enum)	The status of the transaction in the IPG Gateway:	
		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	
customParameter1Or ... customParameter20Or	String (50)	The original 20x (50 character) free text fields provided by the merchant in the Session Token Request (Section 1.1)	
customParameter1 ... customParameter20	String (50)	20 x (50 character) free text fields provided by the merchant in the Session Token Request (Section 1.1), with non-Basic Latin characters replaced by a space character. These values will have been sent for payment processing.	

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": "KS02NQ",
    "expiryDate": "12/2022",
    "cardType": "VISA CREDIT",
    "maskedPan": "411111*****1111",
    "nameOnCard": "ghjhghj",
    "avsPostCode": "mock avs code",
    "addrResultCode": "mock result code"
  },
  "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"
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
errors	String Array	List of errors
customParameter1Or ... customParameter20Or	String (50)	The original 20x (50 character) free text fields provided by the merchant in the Session Token Request (Section 1.1)
customParameter1 ... customParameter20	String (50)	20 x (50 character) free text fields provided by the merchant in the Session Token Request (Section 1.1), with non-Basic Latin characters replaced by a space character. These values will have been sent for payment processing.

2.4.2 Example

```
{
  "result": "failure",
  "merchantId": 1231231,
  "merchantTxId": "abc-123",
  "txId": 123,
  "errors": ["insufficient funds"]
}
```

3 Payment Form Branding & Localisation

3.1 Styles & Branding

However, the Hosted Payment Form is loaded, it is possible to customise the Hosted Payment Form to match the design and branding of the merchant's webpage.

The merchant must provide the IPG Gateway with the CSS and image files. Sample files can be supplied on request.

The customised CSS file must be delivered to the IPG Gateway Support Team for review and sign off to ensure code integrity and security. The files will be loaded to the merchant's configuration in the IPG Gateway.

3.2 Localisation

Merchants will present different languages on their website. The Hosted Payment Page should reflect the language being viewed by the customer.

The language used in the Hosted Payment Form is determined by the value provided in the *language* parameter in the Session Token Request (section 1.1).

If IPG Gateway does not support the requested language the default will be Spanish. However, to ensure the language is supported, the merchant should contact IPG Gateway Support Team to have the language added to the IPG Gateway suite.

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
0.51	ERROR	Routing error

Amount	Status	Error Message
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