



IPG Gateway

AUTH/PURCHASE/VERIFY (Hosted Payment Page Integration) v 3.0 May 1, 2019

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Document Purpose

The purpose of this document is to describe the AUTH/PURCHASE/VERIFY (Hosted Payment Page 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 (Hosted Payment Page Integration) 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 | Mandatory | 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 | Must be "AUTH", "PURCHASE" or "VERIFY" For EVO Mexico/Banamex eGlobal Installments Plans this must be "AUTH" or "PURCHASE"; plans cannot be initiated from a "VERIFY" operation |
| timestamp | Integer (18) | Y | Milliseconds since 1970-01-01 00:00:00 |
| allowOriginUrl | String (253) | Y | The merchant's URL that will make the Load Payment Form Request (see Section 2.1) Cross-Origin Resource Sharing (CORS) headers will allow only this origin |
| quickSale | Boolean | N | A flag to indicate if a quick sale was performed where no customer information was taken. If set to TRUE: <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 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> . |

| Parameter | Data Type | Mandatory | 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 Redirection Response (section 2.2) and Auth/Purchase/Verify Response – Processed (section 2.3)</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> |

| Parameter | Data Type | Mandatory | Description |
|-----------------------------|---------------------------|-----------|---|
| userDevice | String (enum) | N | Type of device used, accepted values: <ul style="list-style-type: none"> “MOBILE” “DESKTOP” “UNKNOWN” (default value if no value provided) |
| userAgent | String (1024) | N | The user agent of the browser from which the transaction was performed, for merchant tracking if required |
| 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 – 7 – 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] |
| s_text1, s_text2... s_text5 | String (200) | N | 5 Text fields for general use |

| Parameter | Data Type | Mandatory | Description |
|-----------------------------|------------------|-----------|--|
| 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 |
| 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 |

| Parameter | Data Type | Mandatory | Description |
|----------------------------------|---------------|-----------|---|
| 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 |
| customerAddressPostalCode | String (30) | C | Customer address postal code Condition: 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 |
| 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 |

| Parameter | Data Type | Mandatory | Description |
|------------------------------------|---------------|-----------|---|
| 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 |

| Parameter | Data Type | Mandatory | Description |
|-----------------------------|---------------|-----------|--|
| payerPhone | String (100) | N | Payer phone, if the Payee is different to the Customer |
| 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 | N | 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 Redirection Response (section 2.2) is sent |
| 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. |

| Parameter | Data Type | Mandatory | Description |
|-----------|---------------------------|-----------|--|
| 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>) |

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 Redirection Response

The 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) |

| Parameter | Data Type | Description | | | | | | | | | | | | |
|------------------------|---|--|--------|-----------|---------------------|----------------------|-----------------|--------------------------|----------|------------------------|----------|--|-------|---|
| paymentSolutionDetails | JSON block | <p>For payment cards only: the Transaction Authorisation Code received from the acquirer, format:</p> <pre>{ "authCode": "", "expiryDate": "", "cardType": "", "maskedPan": "", "nameOnCard": "" }</pre> <p>Note: the <i>maskedPan</i> value format is "999999*****9999"</p> | | | | | | | | | | | | |
| status | String (enum) | <p>The status of the transaction in the IPG Gateway:</p> <table><tr><th>Status</th><th>Condition</th></tr><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></table> <ul style="list-style-type: none"> | 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" |
| 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 |

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 |

| Amount | Status | Error Message |
|--------|---------|---|
| 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 |
| 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} |

| Amount | Status | Error Message |
|--------|---------|---------------------|
| 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 |

| State | Abbr |
|-----------------------|------|
| 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 |