

Gateway Product Update (IPG)

**April 2022** 

This Product Update is meant to inform employees of Fiserv and its alliance partners about new functionality on our Gateway ("IPG").

It is not meant to communicate the market readiness of new features for a specific sales channel which will be announced by the local business or alliance partner once the feature is prepared for sale in this particular distribution system.

## Managed Redirect: 3-D Secure

We have extended our Managed Redirect feature with the new 'redirectAttributes' object to accommodate 3-D Secure flows, what can significantly reduce the implementation effort for our merchants integrated via REST API.

An API Response includes the parameter 'redirectURL' what generates a hosted payment page for the cardholders to complete their payment.

The solution is compatible with all available 3-D Secure protocol versions and browser based transaction flows

```
"requestType": "PaymentCardManagedRedirectRequest",
"storeId": "1109950006",
"transactionAmount": {
    "total": "14",
    "currency": "EUR"
"transactionType": "SALE",
"paymentMethod": {
    "paymentCard": {
        "number": "403587*****4977",
        "securityCode": "977",
        "cardFunction": "CREDIT",
        "expiryDate": {
            "month": "12",
            "year": "24"
 redirectAttributes": {
    "fullBypass": false,
    "mobileMode": false,
    "paymentMode": "PAYONLY",
    "language": "en",
    "challengeIndicator": "01",
    "authenticateTransaction": true,
    "threeDSEmvCoMessageCategory": "01",
    "browserJavaScriptEnabled": true,
    "override3dsCountryExclusion": false,
    "threeDSTransactionType": "01",
    "skipTRA": false
```



```
"clientRequestId": "ba3d66d7-6785-4dbc-8ee6-806670046297"
   "apiTraceId": "YkMNk1JMhhVNOztMESpw0wAAA4Q",
   "requestStatus": "SUCCESS",
   "orderId": "R-19e01e2b-34f0-445e-99b3-b012958724c6",
  "redirectURL": "https://test3.ipg-
online.com/connect/gateway/processing?
storename=1109950006&oid=R-19e01e2b-34f0-445e-99b3-
b012958724c6&managedRedirectUrlId=e401e4c6-7906-4a40-9634-
db4a93e72958",
   "transactionId": "84398017734"
  Please provide payment details
   4035 **** **** 4977
  Cardholder Name
   MAX MUSTERMANN
                       Expiration Year
                                                            (3)
     CANCEL
```

### EMV 3-D Secure: Browser Parameters

For our clients who are able to collect their customers' browser information themselves, we have added new optional request parameters to Gateway's REST and SOAP APIs.

```
"authenticationRequest":{
    "authenticationType":"Secure3DAuthenticationRequest",
    "termURL":"https://test.ipg-online.com/webshop/simulator/secure3d/return",
    "methodNotificationURL":"https://webshop/notify",
    "challengeIndicator":"01".

"cardHolderBrowserParams":{
    "browserAcceptHeaders":"Accept: text/html, application/xhtml+xml,
        application/xml;q=0.9,image/webp, */*;q=0.8",
    "browserIP":"85.117.56.12",
    "browserLanguage":"es-419",
    "browserColorDepth":"32",
    "browserScreenHeight":"1080",
    "browserScreenWidth":"1920",
    "browserTimeZone":"-300",
    "browserUserAgent":"Lynx/2.8.4rel.1 libwww-FM/2.14 SSL-MM/1.4.1 OpenSSL/0.9.6c"
}
}
```

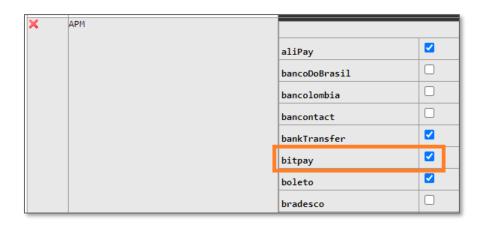
Browser parameters included in the authentication request help to provide additional information to the issuer and may increase the probability of a frictionless flow.

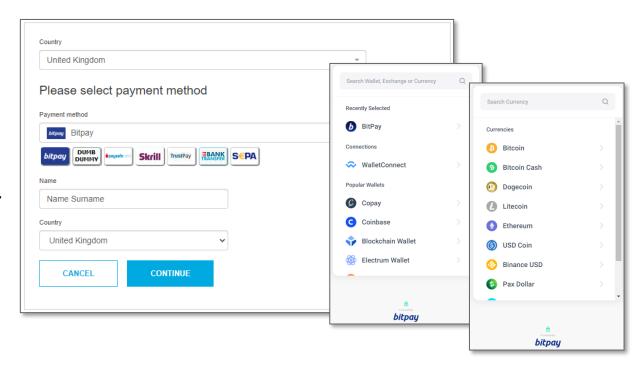
Merchants processing 3-D Secure via our Hosted Payment Pages solution are not required to change their implementation, as the Gateway collects and process cardholder browser parameters on their behalf.

## New Payment Method: Bitpay

To further expand our product offering for the Local Payments proposition, we implemented 'Bitpay as the first supported cryptocurrency.

Bitpay enables merchants to make payments using their cryptocurrency wallets on the browser or mobile device and converts Bitcoin, Bitcoin Cash or Ethereum into central-bank currencies. Consumers simply scan a QR code during the checkout process.





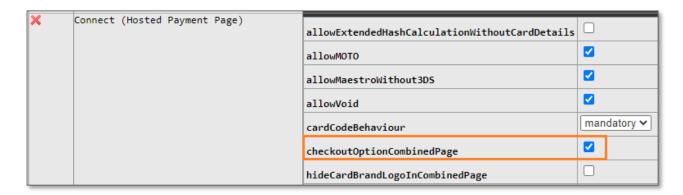
Gateway's Merchant Care Suite (MCS) service 'APM' has been enhanced with new checkbox 'bitpay'.

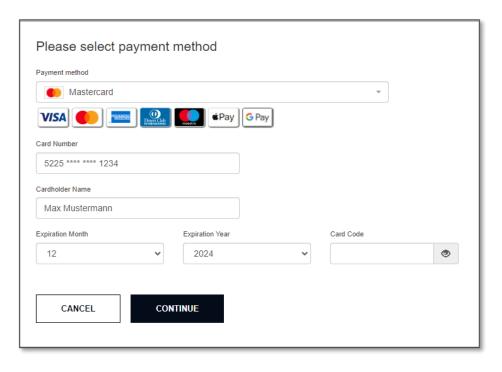
Although the Gateway's coding has been finalized, other impacted areas have yet to complete changes, which is required prior to any merchant can go live with this new payment option.



## 'combinedpage' as default checkout option

For our merchants who would prefer to utilize checkout option 'combinedpage' by default without a need to adjust their integration, we introduced a new configuration item "checkoutOptionCombinedPage" in the Gateway's Merchant Care Suite (MCS).





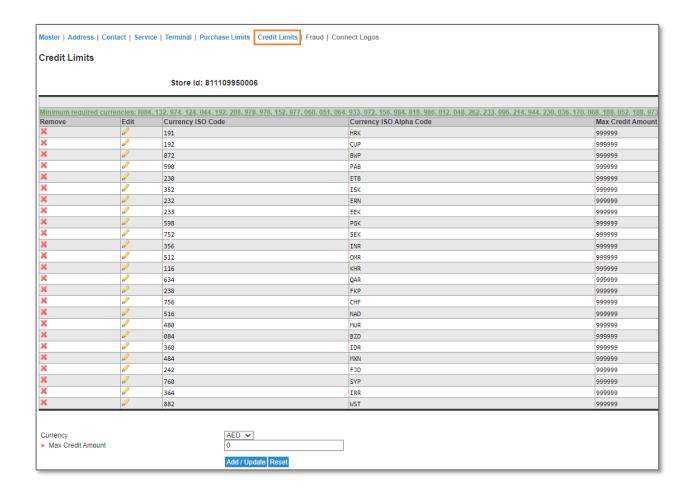
Once the new checkbox is setup to 'true' and in the merchant's Hosted Payment Pages (HPP) transaction request the 'checkoutoption' parameter is not sent, then HPP 'combinedpage' checkout option is displayed to the cardholder during the payment process automatically.

### **Credit Limits**

In order to allow our merchants to setup and change limits for transaction type = CREDIT, we have implemented a new tab 'Credit Limits' in Gateway's Merchant Care Suite (MCS) and MCS API Webservice.

The operations team can easily configure individual limits for all supported currencies directly in the merchant's account.

The service has been activated for our merchants in Middle East, but can be enabled for any distribution channel upon request.

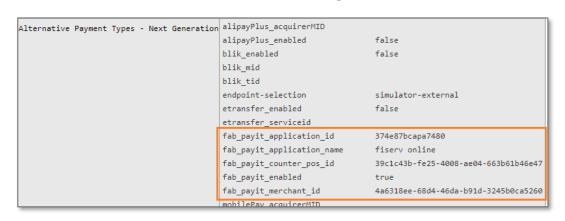


## New Payment Method: PayIt

For one of our major clients in the Middle East, we implemented a new local payment method Paylt.

Payit is the first all-in-one digital wallet in the region\*. It helps the consumers to manage their digital cash on the go, exchanging money, paying online or sending/receiving money to/from their friends.

Pailt is available to our merchants in the United Arab. Emirates integrated via Hosted Payment Pages checkout option 'combinedpage'



Please select payment method FAB Payi Online Banking Tran Mobile phone number payit 971565656865 CANCEL Please provide the one-time password from your mobile application 123456 CANCEL CONTINUE RESEND

In the Gateway's Merchant Care Suite (MCS) the service 'Alternative Payment Types – Next Generation' has been enhanced with new check box and data entry fields to reflect enrollment information necessary for the setup on the Gateway.

(\*) Source: https://www.bankfab.com/en-ae/personal/help-and-support/digital-banking/payit



## Work in progress: CIT & MIT Indicators

Mastercard is introducing a new indicator to specify the type of cardholder-initiated transaction (CIT) or merchant-initiated transaction (MIT) which convey to the issuer, that the merchant and the cardholder have an established relationship and an agreement to use stored payment credentials as part of the transaction process.

Gateway's changes to support this mandate include the new REST & SOAP API request parameters.

Further technical improvements and authorization protocol implementation will be delivered in the next Gateway releases.

Indicator Subcategory	CIT	MIT
01	Credential-on-file	Unscheduled Credential on File
02	Standing Order (variable amount and fixed frequency)	Standing Order (variable amount and fixed frequency)
03	Subscription (fixed amount and frequency)	Subscription (fixed amount and frequency)
04	Installment	Installment
05		Partial Shipment
06		Related/Delayed Charge
07		No Show Charge
08		Resubmission

# Minor improvements and fixes

## Minor improvements and fixes (1)

### **GENERAL**

- Support for 8-digits BIN in the DCC call Hosted Payment Pages, Virtual Terminal
- JCB & Diners MID added in 3-D Secure service Merchant Care Suite
- EMV 3DS TermURL and 3DSMethod notification URL length extended REST API, SOAP API
- Support for PoP Code for OCT **REST API**
- National Id removed from Trustly transaction request  **Local Payments**
- New timeout for SEPA DD Model A Local Payments
- Address fields mapping for SEPA DD non EU IBANs Hosted Payment Pages
- Adding panMode in FS3DS request objects **3DSServer**
- Error message fix for Header/Footer Text exceeding 4000 chars Virtual Terminal
- Error message fix for processed PaymentURL resubmission Hosted Payment Pages

## Minor improvements and fixes (2)

#### **EMEA**

- New 3DS Acquirer setup Germany, GMA
- Support for partial approval APACS MAS, ZVT
- Changes in settlement file for CP Preauth/PostAuth AIBMS APACS, MSIP, Omnipay
- Support for Source of Funds for Visa OCT AIBMS APACS
- OpenFX enabled as DCC provider Germany
- ECI added to the Moby report Middle East, Italy

### **APAC**

- Support for tip amount HISO India Auth
- Fix for sending token cryptogram for Rupay auth message IMS

#### LATAM

- New 3DS Acquirer setup **Mexico**
- PFAC service enablement **Mexico**
- MaxDaysToReturn extended to 360 days Brazil

### **North America**

Service config 'allowIncrementalPreauth' enabled – all US resellers



# New response codes

# New response codes (1)

New / Modified Error	Error Code	Error Message	Approval Code Message
ZVT-A1	00	Function performed error-free, do configuration diagnostic	Function performed error-free, do configuration diagnostic
ZVT-B1	00	Function performed error-free, partial approval and tip update not possible	Function performed error-free, partial approval and tip update not possible
Switch-ZVT-37	30523	Exception while parsing and formatting amount from response, contact ZVT support team	Internal error
Switch-ZVT-38	30524	Partial approval is not supported by terminal	Internal error
Switch-ZVT-39	30525	Invalid online payment Cryptogram provided in request	Invalid online payment Cryptogram
Switch-APACS-7	30046	Exception while parsing and formatting amount from response, contact APACS support team	Communication error
BICISO_H2H_ARGENTINA-06	11006	Error	Error
BICISO_H2H_ARGENTINA-08	11008	Honour with identification	Honour with identification
BICISO_H2H_ARGENTINA-15	11015	No such issuer	No such issuer
BICISO_H2H_ARGENTINA-33	11033	Expired card	Expired card
BICISO_H2H_ARGENTINA-36	11036	Restricted card	Restricted card
BICISO_H2H_ARGENTINA-41	11041	Lost card	Lost card
BICISO_H2H_ARGENTINA-62	11062	Restricted card	Restricted card

# New response codes (2)

New / Modified Error	Error Code	Error Message	Approval Code Message
BICISO_H2H_ARGENTINA-68	11068	Response received too late	Response received too late
BICISO_H2H_ARGENTINA-75	11075	Allowable number of PIN tries exceeded	Allowable number of PIN tries exceeded
BICISO_H2H_ARGENTINA-78	11078	Invalid/nonexistent account specified	Invalid/nonexistent account specified
BICISO_H2H_ARGENTINA-79	11079	Approved (Admin Transaction)	Approved (Admin Transaction)
BICISO_H2H_ARGENTINA-80	11080	Approved (National neg hit OK)	Approved (National neg hit OK)
BICISO_H2H_ARGENTINA-81	11081	Approved (Commertial)	Approved (Commertial)
BICISO_H2H_ARGENTINA-82	11082	Private,no security box	Private,no security box
BICISO_H2H_ARGENTINA-83	11083	Private (No Accounts)	Private (No Accounts)
BICISO_H2H_ARGENTINA-84	11084	No pbf	No pbf
BICISO_H2H_ARGENTINA-86	11086	Invalid auth type	Invalid auth type
BICISO_H2H_ARGENTINA-87	11087	Bad TRACK2	Bad TRACK2
BICISO_H2H_ARGENTINA-88	11088	Private PTLF error	Private PTLF error
BICISO_H2H_ARGENTINA-N0	110N0	Unable to Authorize	Unable to Authorize
BICISO_H2H_ARGENTINA-N1	110N1	Invalid PAN length	Invalid PAN length

# New response codes (3)

New / Modified Error	Error Code	Error Message	Approval Code Message
BICISO_H2H_ARGENTINA-N2	110N2	Preauth full	Preauth full
BICISO_H2H_ARGENTINA-N3	110N3	Private max online refund reached	Private max online refund reached
BICISO_H2H_ARGENTINA-N4	110N4	Private max offline refund reached	Private max offline refund reached
BICISO_H2H_ARGENTINA-N5	110N5	Private max credit per refund	Private max credit per refund
BICISO_H2H_ARGENTINA-N6	110N6	Max refund credit reached	Max refund credit reached
BICISO_H2H_ARGENTINA-N7	110N7	Customer selected neg reason	Customer selected neg reason
BICISO_H2H_ARGENTINA-N8	110N8	Overfloor limit	Overfloor limit
BICISO_H2H_ARGENTINA-N9	110N9	Max number of refund credit	Max number of refund credit
BICISO_H2H_ARGENTINA-O0	11000	referral file full	referral file full
BICISO_H2H_ARGENTINA-O1	11001	Neg file problem	Neg file problem
BICISO_H2H_ARGENTINA-O2	11002	Advance is less than min	Advance is less than min
BICISO_H2H_ARGENTINA-O3	11003	Delinquent	Delinquent
BICISO_H2H_ARGENTINA-O4	11004	Over limit table	Over limit table
BICISO_H2H_ARGENTINA-O5	110O5	Authentication may improve likelihood of an approval - retry using authentication	Retry using authentication
BICISO_H2H_ARGENTINA-O6	11006	Suspected Fraud. Do not retry	Suspected Fraud. Do not retry

# New response codes (4)

New / Modified Error	Error Code	Error Message	Approval Code Message
BICISO_H2H_ARGENTINA-O7	11007	Force post	Force post
BICISO_H2H_ARGENTINA-O8	11008	Do not retry	Do not retry
BICISO_H2H_ARGENTINA-O9	11009	Neg file problem	Neg file problem
BICISO_H2H_ARGENTINA-P0	110P0	CAF file problem	CAF file problem
BICISO_H2H_ARGENTINA-P1	110P1	Over Daily limit	Over Daily limit
BICISO_H2H_ARGENTINA-P2	110P2	CAPF not found	CAPF not found
BICISO_H2H_ARGENTINA-P3	110P3	Advance is less than min	Advance is less than min
BICISO_H2H_ARGENTINA-P4	110P4	Number of times used exceeded	Number of times used exceeded
BICISO_H2H_ARGENTINA-P5	110P5	Delinquent	Delinquent
BICISO_H2H_ARGENTINA-P6	110P6	Over limit table	Over limit table
BICISO_H2H_ARGENTINA-P7	110P7	Advance less amount	Advance less amount
BICISO_H2H_ARGENTINA-P8	110P8	Admin card needed	Admin card needed
BICISO_H2H_ARGENTINA-P9	110P9	Enter lesser amount	Enter lesser amount
BICISO_H2H_ARGENTINA-Q0	110Q0	Invalid transaction date	Invalid transaction date

# New response codes (5)

New / Modified Error	Error Code	Error Message	Approval Code Message
BICISO_H2H_ARGENTINA-Q1	110Q1	Invalid expiration date	Invalid expiration date
BICISO_H2H_ARGENTINA-Q2	110Q2	Invalid TRANCODE	Invalid TRANCODE
BICISO_H2H_ARGENTINA-Q3	110Q3	Advance is less than min	Advance is less than min
BICISO_H2H_ARGENTINA-Q4	110Q4	Number of times used exceeded	Number of times used exceeded
BICISO_H2H_ARGENTINA-Q5	110Q5	Delinquent	Delinquent
BICISO_H2H_ARGENTINA-Q6	110Q6	Over limit table	Over limit table
BICISO_H2H_ARGENTINA-Q7	110Q7	Amount over MAX	Amount over MAX
BICISO_H2H_ARGENTINA-Q8	110Q8	Admin card not found	Admin card not found
BICISO_H2H_ARGENTINA-Q9	110Q9	Admin card not allowed	Admin card not allowed
BICISO_H2H_ARGENTINA-R0	110R0	APPROVED admin request in window	APPROVED admin request in window
BICISO_H2H_ARGENTINA-R1	110R1	APPROVED admin request out window	APPROVED admin request out window
BICISO_H2H_ARGENTINA-R2	110R2	APPROVED admin request anytime	APPROVED admin request anytime
BICISO_H2H_ARGENTINA-R3	110R3	Chargeback customer file updated	Chargeback customer file updated
BICISO_H2H_ARGENTINA-R4	110R4	Chargeback customer file updated. Acquirer not found	Chargeback customer file updated. Acquirer not found
BICISO_H2H_ARGENTINA-R5	110R5	Chargeback incorrect prefix number	Chargeback incorrect prefix number

# New response codes (6)

New / Modified Error	Error Code	Error Message	Approval Code Message
BICISO_H2H_ARGENTINA-R6	110R6	Chargeback incorrect response code or CPF CON	Chargeback incorrect response code or CPF CON
BICISO_H2H_ARGENTINA-R7	110R7	Admin transactions not supported	Admin transactions not supported
BICISO_H2H_ARGENTINA-R8	110R8	Private card on nation neg file	Private card on nation neg file
BICISO_H2H_ARGENTINA-S4	110S4	PTLF full	PTLF full
BICISO_H2H_ARGENTINA-S5	110S5	APPROVED, customer files not updated	APPROVED, customer files not updated
BICISO_H2H_ARGENTINA-S6	110S6	APPROVED, files not updated Acquirer not found	APPROVED, files not updated Acquirer not found
BICISO_H2H_ARGENTINA-S7	110S7	ACCEPTED, incorrect Destination	ACCEPTED, incorrect Destination
BICISO_H2H_ARGENTINA-S8	110S8	Admin file error	Admin file error
BICISO_H2H_ARGENTINA-S9	110S9	Security device error	Security device error
BICISO_H2H_ARGENTINA-T1	110T1	Invalid amount	Invalid amount
BICISO_H2H_ARGENTINA-T2	110T2	Format error	Format error
BICISO_H2H_ARGENTINA-T3	110T3	No card record	No card record
BICISO_H2H_ARGENTINA-T4	110T4	Invalid amount	Invalid amount
BICISO_H2H_ARGENTINA-T5	110T5	Check for New information before retry	Check for New information before retry
BICISO_H2H_ARGENTINA-T6	110T6	Bad UAF	Bad UAF

# New response codes (7)

New / Modified Error	Error Code	Error Message	Approval Code Message
BICISO_H2H_ARGENTINA-T7	110T7	Cashback over daily limit	Cashback over daily limit
BICISO_COLOMBIA-76	50076	Approved (Private Country Club)	Approved (Private Country Club)
BICISO_COLOMBIA-77	50077	Approved (Pending Identification)	Approved (Pending Identification)
BICISO_COLOMBIA-79	50079	Approved (Admin Transaction)	Approved (Admin Transaction)
BICISO_COLOMBIA-80	50080	Approved (National neg hit OK)	Approved (National neg hit OK)
BICISO_COLOMBIA-81	50081	Approved (Commertial)	Approved (Commertial)
BICISO_COLOMBIA-82	50082	Private,no security box	Private,no security box
BICISO_COLOMBIA-83	50083	Private (No Accounts)	Private (No Accounts)
BICISO_COLOMBIA-84	50084	No pbf	No pbf
BICISO_COLOMBIA-85	50085	Pbf update error	Pbf update error
BICISO_COLOMBIA-86	50086	Invalid auth type	Invalid auth type
BICISO_COLOMBIA-87	50087	Bad TRACK2	Bad TRACK2
BICISO_COLOMBIA-88	50088	Private PTLF error	Private PTLF error
BICISO_COLOMBIA-89	50089	Invalid route service	Invalid route service
BICISO_COLOMBIA-N0	500N0	Unable to Authorize	Unable to Authorize

# New response codes (8)

New / Modified Error	Error Code	Error Message	Approval Code Message
BICISO_COLOMBIA-N1	500N1	Invalid PAN length	Invalid PAN length
BICISO_COLOMBIA-N2	500N2	Preauth full	Preauth full
BICISO_COLOMBIA-N3	500N3	Private max online refund reached	Private max online refund reached
BICISO_COLOMBIA-N4	500N4	Private max offline refund reached	Private max offline refund reached
BICISO_COLOMBIA-N5	500N5	Private max credit per refund	Private max credit per refund
BICISO_COLOMBIA-N6	500N6	Max refund credit reached	Max refund credit reached
BICISO_COLOMBIA-N7	500N7	Customer selected neg reason	Customer selected neg reason
BICISO_COLOMBIA-N8	500N8	Overfloor limit	Overfloor limit
BICISO_COLOMBIA-N9	500N9	Max number of refund credit	Max number of refund credit
BICISO_COLOMBIA-O0	500O0	referral file full	referral file full
BICISO_COLOMBIA-O1	500O1	Neg file problem	Neg file problem
BICISO_COLOMBIA-O2	500O2	Advance is less than min	Advance is less than min
BICISO_COLOMBIA-O3	500O3	Delinquent	Delinquent
BICISO_COLOMBIA-O4	500O4	Over limit table	Over limit table
BICISO_COLOMBIA-O7	50007	Force post	Force post

# New response codes (9)

New / Modified Error	Error Code	Error Message	Approval Code Message
BICISO_COLOMBIA-O9	500O9	Neg file problem	Neg file problem
BICISO_COLOMBIA-P0	500P0	CAF file problem	CAF file problem
BICISO_COLOMBIA-P1	500P1	Over Daily limit	Over Daily limit
BICISO_COLOMBIA-P2	500P2	CAPF not found	CAPF not found
BICISO_COLOMBIA-P3	500P3	Advance is less than min	Advance is less than min
BICISO_COLOMBIA-P4	500P4	Number of times used exceeded	Number of times used exceeded
BICISO_COLOMBIA-P5	500P5	Delinquent	Delinquent
BICISO_COLOMBIA-P6	500P6	Over limit table	Over limit table
BICISO_COLOMBIA-P7	500P7	Advance less amount	Advance less amount
BICISO_COLOMBIA-P8	500P8	Admin card needed	Admin card needed
BICISO_COLOMBIA-P9	500P9	Enter lesser amount	Enter lesser amount
BICISO_COLOMBIA-Q0	500Q0	Invalid transaction date	Invalid transaction date
BICISO_COLOMBIA-Q1	500Q1	Invalid expirtation date	Invalid expirtation date
BICISO_COLOMBIA-Q2	500Q2	Invalid TRANCODE	Invalid TRANCODE
BICISO_COLOMBIA-Q3	500Q3	Advance is less than min	Advance is less than min

# New response codes (10)

New / Modified Error	Error Code	Error Message	Approval Code Message
BICISO_COLOMBIA-Q4	500Q4	Number of times used exceeded	Number of times used exceeded
BICISO_COLOMBIA-Q5	500Q5	Delinquent	Delinquent
BICISO_COLOMBIA-Q6	500Q6	Over limit table	Over limit table
BICISO_COLOMBIA-Q7	500Q7	Amount over MAX	Amount over MAX
BICISO_COLOMBIA-Q8	500Q8	Admin card not found	Admin card not found
BICISO_COLOMBIA-Q9	500Q9	Admin card not allowed	Admin card not allowed
BICISO_COLOMBIA-R0	500R0	APPROVED admin request in window	APPROVED admin request in window
BICISO_COLOMBIA-R1	500R1	APPROVED admin request out window	APPROVED admin request out window
BICISO_COLOMBIA-R2	500R2	APPROVED admin request anytime	APPROVED admin request anytime
BICISO_COLOMBIA-R3	500R3	Chargeback customer file updated	Chargeback customer file updated
BICISO_COLOMBIA-R4	500R4	Chargeback customer file updated. Acquirer not found	Chargeback customer file updated. Acquirer not found
BICISO_COLOMBIA-R5	500R5	Chargeback incorrect prefix number	Chargeback incorrect prefix number
BICISO_COLOMBIA-R6	500R6	Chargeback incorrect response code or CPF CON	Chargeback incorrect response code or CPF CON
BICISO_COLOMBIA-R7	500R7	Admin transactions not supported	Admin transactions not supported
BICISO_COLOMBIA-R8	500R8	Private card on nation neg file	Private card on nation neg file

# New response codes (11)

New / Modified Error	Error Code	Error Message	Approval Code Message
BICISO_COLOMBIA-S5	500S5	APPROVED, customer files not updated	APPROVED, customer files not updated
BICISO_COLOMBIA-S6	500S6	APPROVED, files not updated Acquirer not found	APPROVED, files not updated Acquirer not found
BICISO_COLOMBIA-S7	500S7	ACCEPTED, incorrect Destination	ACCEPTED, incorrect Destination
BICISO_COLOMBIA-S8	500S8	Admin file error	Admin file error
BICISO_COLOMBIA-S9	500S9	Security device error	Security device error
BICISO_COLOMBIA-T1	500T1	Invalid amount	Invalid amount
BICISO_COLOMBIA-T2	500T2	Format error	Format error
BICISO_COLOMBIA-T3	500T3	No card record	No card record
BICISO_COLOMBIA-T4	500T4	Invalid amount	Invalid amount
BICISO_COLOMBIA-T6	500T6	Bad UAF	Bad UAF
BICISO_COLOMBIA-T7	500T7	Cashback over daily limit	Cashback over daily limit
Switch-HISO-15	70114	Invalid amount received from endpoint. Please check with endpoint team	Internal error
TELECHECK-80	170017	Amount exceeded authorized amount	Amount exceeded authorized amount

# Thank you.

### Contacts for questions related to this Product Update:

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