PITECH

COMPETENCE & QUALITY

The internet acquiring integration API

Payment Industry Technology LLP

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0. Glossary

PG – the payment gateway, our solution

Merchant – the customer who wants to integrate with PG

MS – merchant's system / store

Basic Auth – Basic authentication is a simple authentication scheme built into the HTTP protocol. The client sends HTTP requests with the Authorization header that contains the word "Basic" followed by a space and a base64-encoded string username:password

1. General information

The server accepts and returns data in JSON format.

The addresses for integration with the service are:

Production environment: https://cards.pitech.kz/gw

Test environment: https://cards-stage.pitech.kz/gw

2. Authentication

The authentication technique is Basic Auth with **appId** and **secretId** (Auth pair). Auth pair will be issued by the PITECH by request. Auth pair on production and test environments are different.

3. Payments
3.1 Payment

This section shows the request and respond for simple payments (classic internet acquiring).

The request:

```
POST {{gw_base_url}}/gw/payments/cards/charge
{
   "amount": 300,
   "currency": "KZT",
   "description": "Payment for order No. 5",
   "extOrdersId": "1234567890",
   "errorReturnUrl": "http://localhost/error.html",
   "successReturnUrl": "http://localhost/success.html",
   "callbackSuccessUrl": "http://localhost/postlink",
   "callbackErrorUrl": " http://localhost/postlink",
   "payload": {
      "extraData1":"some",
      "extraData2":"extra",
      "extraData3":"data",
      "extraData4":"here"
   },
   "extClientRef": "1234567890",
   "extOrdersTime": "2021-07-26T14:35:34.239+06:00",
   "email": "abc@cde.zz",
   "shortenPaymentUrl": "true",
   "cardsId": "card_MPYK_xCIqK6jALwHBwb06F0SVCeOukyr",
   "template":"blue"
}
```

Field	Required	Type	Description	Example
amount	Yes	Float	The amount to charge	1000
currency	Yes	String	The payment currency	KZT
description	Yes	String	The payment purpose	Payment for order No. 5
extOrdersId	Yes	String	The order id in the merchant system	"123456g"
errorReturnUrl	Yes	URL / String	The link to redirect customers after failed payment	http://store/main
successReturnUrl	Yes	URL / String	The link to redirect customers after successful payment	http://store/error
callbackSuccessUrl	No	URL / String	The link for sending notification with order details	
callbackErrorUrl	No	URL / String	The link for sending notification with order details	
payload	No	Object / JSON	Some extra data is required for analytics	{ "data":"data" }
extClientRef	No	String	The customer's id in the merchant's system	Tax code, phone number, email, or some numeric id
extOrdersTime	No	Date & Time	The order time in the merchant's system	2021-07-26T14:35:34.239 +06:00
email	No	Email / String	The customer's email to send a receipt	aa@zz.bb
shortenPaymentUrl	No	Boolean	The flag is used to shorten the url. Comfortable to send it via messengers	true/false
cardsId	No	String	The card id is required when payment have to be charged from the already saved card	card_MPYK_xCIqK6jALwHBwb06F0SVCeOukyr
template	No	String	The name of the template	default: blue

The response:

```
{
    "merchantName": "TOO \"PAYMENT INDUSTRY TECHNOLOGIES\"",
    "extOrdersId": "1234567890",
    "amount": 300.0,
    "uuid": "3139705e-fe18-40e5-9f28-404f8bed59b8",
    "orderDate": "2021-07-27",
    "ordersId": "477141928907963",
    "currency": "KZT",
    "state": "NEW",
    "paymentUrl": "https://cards-stage.pitech.kz?ordersId=477141928907963&orderDate=2021-07-
27&uuid=3139705e-fe18-40e5-9f28-404f8bed59b8",
    "successReturnUrl": "http://localhost/success.html",
    "errorReturnUrl": "http://localhost/error.html",
    "clientsId": 1043,
    "extClientRef": "1234567890",
    "payload": {
```

```
      "extraData1": "some",
      "extraData2": "extra",
      "extraData3": "data",
      "extraData4": "here",
      "email": "abc@cde.zz"
  },
  "description": "Payment for order No. 5"
}
```

Field	Type	Description	Example
merchantName	String	The merchant's name	TOO \"PAYMENT INDUSTRY TECHNOLOGIES\"
extOrdersId	String	The order id in merchant's system. Sent in the request	1234567890
amount	Float	The amount to charge. Sent in the request	1000
uuid	UUID	The unique identificatory	3139705e-fe18-40e5-9f28-404f8bed59b8
orderDate	Date	The date of the payment	2021-07-27
ordersId	String	The payment id in the PG system	1234
currency	String	The payment currency	KZT
state	String	The payment state. see below "8. Payment statuses"	NEW
paymentUrl	String	The link to redirect customers to the payment page	In the sample above
successReturnUrl	String	The link to redirect customers after successful payment	http://store/main
errorReturnUrl	String	The link to redirect customers after failed payment	http://store/error
clientsId	Integer	The client id in PG system	1043
extClientRef	String	The client id in the merchant system	1234567890
payload	Object / JSON	Extra data sent in the request	{ "extraData":"extraData" }
description	String	The payment purpose sent in the request	Payment for order No. 5
cardsId	String	The id of card which has to be used in payment	The same as sent in the request

3.2 Payment status

The request:

GET {{gw_base_url}}/gw/payments?ordersId={{orderId}}&uuid={{ uuid }}&orderDate={{orderDate}}

Field	Type	Description	Example

uuid	UUID	The unique identificatory	3139705e-fe18-40e5-9f28-404f8bed59b8
ordersId	String	The payment id in the PG system	1234
orderDate	Date		2021-07-27

Example:

GET {{gw_base_url}}/gw/payments?ordersId=477141928907963&uuid=3139705e-fe18-40e5-9f28-404f8bed59b8&orderDate=2021-07-27

The response:

The response is the same as the result noted in "3.1 Payment"

3.3 Payment with saved card token

The request:

POST {{gw_base_url}}/gw/payments/tokens/charge

```
{
  "amount": 300,
  "extClientRef": "123456",
  "currency": "KZT",
  "description": "Test payment",
  "email": "support@pitech.kz",
  "extOrdersId": "order-id-1",
  "errorReturnUrl": "https://pitech.kz/failure",
  "successReturnUrl": "https://pitech.kz/success",
  "callbackSuccessUrl": "http://localhost/postlink",
  "callbackErrorUrl": " http://localhost/postlink",

  "payload": {
    "extraData": "extraData"
  },
  "cardsId": "card_MPYK_xCIqK6jALwHBwb06F0SVCeOukyr"
}
```

The response:

```
{
  "merchantName": "TOO \"PAYMENT INDUSTRY TECHNOLOGIES\"",
  "extOrdersId": "order-id-1",
  "amount": 300.0,
  "uuid": "75dd0d67-559c-4e29-b46a-6eeca4b881be",
  "orderDate": "2021-07-27",
  "ordersId": "768494306263396",
  "currency": "KZT",
  "state": "SUCCESS",
  "card": {
    "mask": "440564-######-6150",
```

```json
    "owner": "NAME NAME",
    "issuer": "visa"
  },
  "bankReferenceId": "210727180444",
  "bankReferenceTime": "2021-07-27T18:04:44.549+0600",
  "approvalCode": "180444",
  "paymentResponseCode": "OK",
  "paymentUrl": "https://cards-stage.pitech.kz?ordersId=768494306263396&orderDate=2021-07-27&uuid=75dd0d67-559c-4e29-b46a-6eeca4b881be",
  "successReturnUrl": "https://pitech.kz/success",
  "errorReturnUrl": "https://pitech.kz/failure",
  "clientsId": 1033,
  "extClientRef": "123456",
  "cardsId": "card_MPYK_xCIqK6jALwHBwb06F0SVCeOukyr",
  "payload": {
    "email": "support@pitech.kz",
    "extraData": "extraData"
  },
  "description": "Test payment"
}
```

3.4 Two-factor payments

Two-factor payments are often used in business cases when it is necessary to hold money and then charge-off in two steps. The first step is the payment authentication, while the second step is to commit the payment. The request and respond of each step will be shown in the following three sections.

3.4.1 Payment authentication

The request:

POST {{gw_base_url}}/gw/payments/cards/auth

```json
{
  "amount": 300,
  "extClientRef": "12345",
  "currency": "KZT",
  "description": "Test payment",
  "email": "support@pitech.kz",
  "extOrdersId": "order-id-2",
  "errorReturnUrl": "https://pitech.kz/failure",
  "successReturnUrl": "https://pitech.kz/success",
  "payload": {
    "extraData": "extraData"
  }
}
```

The response:

```json
{
  "merchantName": "TOO \"PAYMENT INDUSTRY TECHNOLOGIES\"",
  "extOrdersId": "order-id-2",
  "amount": 300.0,
  "uuid": "0282fedf-df27-4f3a-b959-4dc3e616dade",
```

```json
    "orderDate": "2021-07-27",
    "ordersId": "367768777864552",
    "currency": "KZT",
    "state": "NEW",
    "paymentUrl": "https://cards-stage.pitech.kz?ordersId=367768777864552&orderDate=2021-07-27&uuid=0282fedf-df27-4f3a-b959-4dc3e616dade",
    "successReturnUrl": "https://pitech.kz/success",
    "errorReturnUrl": "https://pitech.kz/failure",
    "clientsId": 1009,
    "extClientRef": "12345",
    "payload": {
        "extraData": "extraData",
        "email": "support@pitech.kz"
    },
    "description": "Test payment"
}
```

3.4.2 Payment authentication with saved card token

The request:

POST {{gw_base_url}}/gw/payments/tokens/auth

```json
{
    "amount": 300,
    "extClientRef": "123456",
    "currency": "KZT",
    "description": "Test payment",
    "email": "support@pitech.kz",
    "extOrdersId": "order-id-3",
    "errorReturnUrl": "https://pitech.kz/failure",
    "successReturnUrl": "https://pitech.kz/success",
    "payload": {
        "extraData": "extraData"
    },
    "cardsId": "card_MPYK_xCIqK6jALwHBwb06F0SVCeOukyr"
}
```

The response:

```json
{
    "merchantName": "TOO \"PAYMENT INDUSTRY TECHNOLOGIES\"",
    "extOrdersId": "order-id-2",
    "amount": 300.0,
    "uuid": "cdf7ec65-8921-47db-9416-1887f6ee0d75",
    "orderDate": "2021-07-27",
    "ordersId": "663893318157378",
    "currency": "KZT",
    "state": "NEW",
    "paymentUrl": "https://cards-stage.pitech.kz?ordersId=663893318157378&orderDate=2021-07-27&uuid=cdf7ec65-8921-47db-9416-1887f6ee0d75",
    "successReturnUrl": "https://pitech.kz/success",
    "errorReturnUrl": "https://pitech.kz/failure",
    "clientsId": 1009,
    "extClientRef": "12345",
    "payload": {
        "extraData": "extraData",
```

```
    "email": "support@pitech.kz"
  },
  "description": "Test payment",
  "cardsId": "card_MPYK_xCIqK6jALwHBwb06F0SVCeOukyr"
}
```

3.4.3 Commit payment

The request:

```
POST {{gw_base_url}}/gw/payments/commit
{
  "commitAmount": 290,
  "ordersId": "663893318157378",
  "uuid": "cdf7ec65-8921-47db-9416-1887f6ee0d75",
  "orderDate": "2021-07-27"
}
```

The response:

```
{
  "merchantName": "TOO \"PAYMENT INDUSTRY TECHNOLOGIES\"",
  "extOrdersId": "1234567890",
  "amount": 300.0,
  "uuid": "3139705e-fe18-40e5-9f28-404f8bed59b8",
  "orderDate": "2021-07-27",
  "ordersId": "477141928907963",
  "currency": "KZT",
  "state": "SUCCESS",
  "paymentUrl": "https://cards-stage.pitech.kz?ordersId=477141928907963&orderDate=2021-07-
27&uuid=3139705e-fe18-40e5-9f28-404f8bed59b8",
  "successReturnUrl": "http://localhost/success.html",
  "errorReturnUrl": "http://localhost/error.html",
  "clientsId": 1043,
  "extClientRef": "1234567890",
  "payload": {
    "extraData": "some"
  },
  "description": "Payment for order No. 5"
}
```

3.5 Reverse payment

The request:

```
POST {{gw_base_url}}/gw/payments/reverse
{
  "ordersId": "663893318157378",
  "uuid": "cdf7ec65-8921-47db-9416-1887f6ee0d75",
  "orderDate": "2021-07-27"
}
```

The response:

```
{
    "merchantName": "TOO \"PAYMENT INDUSTRY TECHNOLOGIES\"",
    "extOrdersId": "1234567890",
    "amount": 300.0,
    "uuid": " cdf7ec65-8921-47db-9416-1887f6ee0d75",
    "orderDate": "2021-07-27",
    "ordersId": "477141928907963",
    "currency": "KZT",
    "state": "REVERSE",
    "paymentUrl": "https://cards-stage.pitech.kz?ordersId=477141928907963&orderDate=2021-07-27&uuid=3139705e-fe18-40e5-9f28-404f8bed59b8",
    "successReturnUrl": "http://localhost/success.html",
    "errorReturnUrl": "http://localhost/error.html",
    "clientsId": 1043,
    "extClientRef": "1234567890",
    "payload": {
        "extraData": "some"
    },
    "description": "Payment for order No. 5"
}
```

3.6 Refund payment

The request:

```
POST {{gw_base_url}}/gw/payments/refund
{
    "refundAmount": "200",
    "ordersId": "663893318157378",
    "uuid": "cdf7ec65-8921-47db-9416-1887f6ee0d75",
    "orderDate": "2021-07-28"
}
```

The response:

```
{
    "merchantName": "TOO \"PAYMENT INDUSTRY TECHNOLOGIES\"",
    "extOrdersId": "1234567890",
    "amount": 300.0,
    "uuid": " cdf7ec65-8921-47db-9416-1887f6ee0d75",
    "orderDate": "2021-07-28",
    "ordersId": "663893318157378",
    "currency": "KZT",
    "state": "REFUND",
    "paymentUrl": "https://cards-stage.pitech.kz?ordersId=477141928907963&orderDate=2021-07-27&uuid=3139705e-fe18-40e5-9f28-404f8bed59b8",
    "successReturnUrl": "http://localhost/success.html",
```

```
    "errorReturnUrl": "http://localhost/error.html",
    "clientsId": 1043,
    "extClientRef": "1234567890",
    "payload": {
        "extraData": "some"
    },
    "description": "Payment for order No. 5"
}
```

4. Cards
4.1 Saving cards

The request:

POST {{gw_base_url}}/gw/cards/save
```
{
    "extClientRef": "1234567890",
    "amount": 30,
    "currency":"KZT",
    "successReturnUrl": "http://localhost/success",
    "errorReturnUrl": "http://localhost/error"
}
```

Field	Type	Description	Required	Example
extClientRef	String	The client id in the merchant system	Yes	
amount	Float	The amount	No (default 20)	Any amount
currency	String	The currency	No (default KZT)	USD
successReturnUrl	URL	The link to redirect customers after successful payment	Yes	http://myshop.ext/success
errorReturnUrl	URL	The link to redirect customers after failed payment	Yes	http://myshop.ext/error

The response:

```
{
    "merchantName": "TOO \"PAYMENT INDUSTRY TECHNOLOGIES\"",
    "amount": 30.0,
    "uuid": "5372711b-9e02-4f16-bb7e-0ca64d9b89d0",
    "orderDate": "2021-08-13",
    "ordersId": "500344287838092",
    "currency": "KZT",
    "state": "NEW",
    "paymentUrl": "https://cards-stage.pitech.kz?ordersId=500344287838092&orderDate=2021-08-
13&uuid=5372711b-9e02-4f16-bb7e-0ca64d9b89d0",
    "successReturnUrl": "http://localhost/success",
    "errorReturnUrl": "http://localhost/error",
    "clientsId": 1033,
```

```
  "extClientRef": "1234567890",
  "payload": {},
  "description": "Сохранение карты",
  "paymentType": "SAVE_CARD"
}
```

4.2 Get customer's cards

The request:

GET {{gw_base_url}}/gw/cards?extClientRef= {{ extClientRef }}

where **extClientRef** is the customer id in merchant system

Example:

GET {{gw_base_url}}/gw/cards?extClientRef= 123456

The response:

```
[
  {
    "cardsId": "card_MPYK_xCIqK6jALwHBwb06F0SVCeOukyr",
    "maskedPan": "440564-######-6150",
    "holderName": "NAME NAME",
    "issuer": "visa",
    "clientsId": 1033,
    "state": "ACTIVE",
    "createTime": "2021-07-23T19:31:58.003",
    "updateTime": "2021-07-23T19:31:58.003",
    "confirmed": true
  }
]
```

Field	Description
cardsId	The card id in PG system
maskedPan	The card number
holderName	The card holder name
Issuer	The issuer of the card
clientsId	Client id in PG system
State	Card state ACTIVE/INACTIVE/DELETED
Confirmed	The flag that card is confirmed

4.3 Delete card

The request:

DELETE {{gw_base_url}}/gw/cards?cardsId={{cardId}}

Example:
DELETE {{gw_base_url}}/gw/cards?cardsId=card_MPYK_xCIqK6jALwHBwb06F0SVCeOukyr

The response:

No body for the response

5. Subscriptions
5.1 Create subscription

The request:
POST {{gw_base_url}}/gw/subscriptions
```
{
    "cardsId": "card_Ls_3rUM4IWXANTJFNASCC-0Fg_WGJ81s",
    "amount": 300,
    "period": 1,
    "interval": "WEEK",
    "extClientRef": "123456",
    "currency": "KZT",
    "email": "customer@email.kz",
    "description": "subscription package start",
    "startTime": "2021-07-30T15:36:00",
    "maxPeriods": 2
}
```

Field	Type	Required	Description	Example
cardsId	String	Yes	The card id to charge	
amount	Float	Yes	The amount to charge	
period	Integer	Yes	How often to charge money?	Once a day, After 2 weeks, etc
interval	String	Yes	Interval of periods between payments	DAY/WEEK/MONTH
extClientRef	String	Yes	The customer id in merchant system	
currency	String	Yes	The currency of payment	
email	String	Yes	The email address to send receipts	
description	String	Yes	The description of the subscription	
startTime	Date&Time	Yes	The first payment datetime	
maxPeriods	Integer	No	How many times try to charge money? How many periods to charge?	For example, 3 payments during 3 months: each month 1 payment: Period = 1 Interval = MONTH maxPeriods = 3

The response:
```
{
    "createTime": "2021-07-27T22:07:20.989",
    "updateTime": "2021-07-27T22:07:20.989",
    "createBy": "Jw7eOd--QdIWuaRVcZaPqE5E3nSRJF5-",
    "updateBy": null,
    "subscriptionsId": "subs_voN5eOM6ypWHHirqjRiq1u3u_fic7Ox4",
    "extClientRef": "77012114160",
```

```
    "clientsId": 1000,
    "cardsId": "card_Ls_3rUM4IWXANTJFNASCC-0Fg_WGJ81s",
    "amount": 300.0,
    "currency": "KZT",
    "email": " customer@email.kz ",
    "description": "subscription package start",
    "state": "ACTIVE",
    "startTime": "2021-07-30T15:36:00",
    "interval": "WEEK",
    "period": 1,
    "maxPeriods": 2,
    "successfulTransactionsCount": 0,
    "failedTransactionsCount": 0,
    "lastTransactionTime": null,
    "nextTransactionTime": "2021-07-30T15:36:00",
    "2phase": false
}
```

Field	Description	Additional information
subscriptionsId	Subscription id	
extClientRef	The customer id in merchant system	
clientsId	The customer id in PG system	
cardsId	The customer's card id	
amount	The amount to charge	
currency	The payment currency	
email	The customer email	
description	Subscription's description	
state	Current subscription state	Possible outcomes: ACTIVE/DELETED/ENDED
startTime	The datetime of the first payment	
successfulTransactionsCount	The number of successful payments	
failedTransactionsCount	The number of failed payments	
lastTransactionTime	The last payment datetime	
nextTransactionTime	The next payment datetime	

5.2 Update subscription

The request

PUT {{gw_base_url}}/gw/subscriptions
```
{
    "subscriptionsId": "subs_LZLUurq2rXIhY1ziqrLumFpArs086GIa",
    "amount": 13000,
    "period": 1,
    "interval": "DAY",
    "currency": "KZT",
    "description": "subscription package start1",
    "startTime": "2021-06-17T15:36:00"
```

}

The response

It is the same as the response shown in section 5.1

5.3 Get subscription

The request

GET {{gw_base_url}}/gw/subscriptions/{{subsriptionId}}

The response

It is the same as the response shown in section 5.1

5.4 Get subscriptions

The request

GET
{{gw_base_url}}/gw/subscriptions?clientsId={{}}&extClientRef={{}}&page=0&size=20&sort=createTime,asc

clientsId – not required

extClientRef – not required

sort – customizable

The response

```
{
   "content": [
     {
             //subscription model here
     },
     {
              //subscription model here
     },
     {
             //subscription model here
     }
   ],
   "pageable": {
     //pageable request here
   },
   "last": true,
   "totalPages": 1,
   "totalElements": 3,
   "number": 0,
   "sort": {
      "unsorted": true,
```

```
    "sorted": false,
    "empty": true
  },
  "first": true,
  "numberOfElements": 3,
  "size": 20,
  "empty": false
}
```

5.5 Delete subscription

The request

DELETE {{gw_base_url}}/gw/subscriptions/{{subscriptionId}}

The response

It is the same as the response shown in section 5.1

6. Callbacks

Due to asynchrony of the payment process the PG system can notify the merchant's system about the payment. The merchant has to provide link to its service where notification about payments should be sent.

Here some examples of payment notifications:

Successful payment:
```
{
  "eventTime": "2021-07-27T12:54:50.190+0000",
  "eventId": "Event_HlGy9PYT2FkTswbIMKeR0ey-EaLIRc_d",
  "callbackType": "PAY",
  "ordersId": "095622910595423",
  "ordersTime": "2021-07-27T12:54:21.964+0000",
  "ordersState": "SUCCESS",
  "ordersStateTime": "2021-07-27T12:54:50.095+0000",
  "bankReferenceId": "120881888380",
  "bankReferenceTime": "2021-07-27T12:54:50.094+0000",
  "merchantsId": 1002,
  "extOrdersId": "418634",
  "extClientRef": "77714509674",
  "payload": {
    "email": "anvar1101@gmail.com"
  },
  "clientsId": 1082,
  "cardsId": "card_MVlAry05Nfi8qJiPclSLA_2nm7Qlj9NC",
  "card": {
    "mask": "516949-######-8024",
    "owner": "NAME NAME",
    "issuer": "mastercard"
```

```
        },
    "billAmount": 288.3,
    "totalAmount": 300.0,
    "authAmount": 300.0,
    "currency": "KZT",
    "message": "Approved",
    "description": "Пополнение электронного кошелька",
    "2phase": false,
    "3ds": true,
    "subscription": false
}
```

Failed payment:
```
{
    "eventTime": "2021-07-27T12:53:21.239+0000",
    "eventId": "Event_Nu-iPVK5Kw6cAGczBDiBnCXMP9me9Knu",
    "callbackType": "FAIL",
    "ordersId": "663332249711110",
    "ordersTime": "2021-07-27T12:51:58.856+0000",
    "ordersState": "ERROR",
    "ordersStateTime": "2021-07-27T12:53:21.120+0000",
    "bankReferenceId": "120880887823",
    "bankReferenceTime": "2021-07-27T12:53:21.115+0000",
    "merchantsId": 1002,
    "extOrdersId": "418626",
    "extClientRef": "77714509674",
    "payload": {
      "email": "anvar1101@gmail.com"
    },
    "clientsId": 1082,
    "cardsId": "card_t4fp8ldCzNf2ChzYHHrJ4U7LYv1XNqFy",
    "card": {
      "mask": "490472-######-8492",
      "owner": "NAME NAME",
      "issuer": "visa"
    },
    "billAmount": 288.3,
    "totalAmount": 300.0,
    "authAmount": 300.0,
    "currency": "KZT",
    "message": "Not sufficient funds",
    "description": "Пополнение электронного кошелька",
    "2phase": false,
    "3ds": true,
    "subscription": false
}
```

7. Payment status

Code	Description	Result

NEW	The status indicating that payment is created	The money has not been charged
SUCCESS	Final status indicating that payment is successful	The money has been charged
IN_3DS	Not final status indicating that payment is in progress. Waiting for the 3dsecure code from the customer	The money has not been charged
REFUND	Final status indicating that refund is successful	The money has been returned back to the customer's card
REVERSE	Final status indicating that reverse is successful	The money has been returned back to the customer's card
ERROR	Final status indicating that payment is failed	The money has not been charged
TIMED_OUT	Final status indicating that payment is expired on the 3dsecure step	
WAIT_CVC	Not final status indicating that payment is in progress. Waiting for the CVC from the customer	The money has not been charged
AUTH_OK	Not final status indicating that payment is in progress. And the **commit** is required to finally charge money	The money has been held. The second step for committing the payment is required
EXPIRED	Final status indicating that payment is expired.	The money has not been charged