CG Gateway

XML API

Version 1.26

28/09/2011

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CreditGuard
Advanced payment solutions

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Preface

General

This document describes the XML API for CG Gateway clearance commands and presents the XML structure.

Related Documents

Document Name	Subject	Content
Original Shva Protocol	Shva Protocol Description	Detailed description of the field content.
CG Gateway Error Codes	CG Gateway System Return Codes	For each error code the record describes: Hebrew text, English text, user display text, severity level and code level (source).

Conventions

The document uses the following conventions:

- **(M)** indicates that a field/tag is mandatory.
- Notes are used to call your attention to especially important information.

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Introduction

CG Gateway Solution

- Credit Guard's CG Gateway solution enables you to conveniently work with the Israeli Clearance Center (ABS) and other international clearance gateways using standard XML response/request format.

Basic Terms

- **Shva ABS** (Automatic Banking Services Ltd.)–established by the five largest banks in Israel, Shva is a private company that provides clearance services to all the local credit companies.
- **IntIn**–Shva 96 protocol for settlement requests.
- **IntOt**–Shva 96 protocol for settlement responses.
- **CG Gateway 96 protocol**–The protocol used for post transaction via ABS. This protocol is composed of two strings: INT_IN FILE (request) and INT_OT (response).
- **INT_IN FILE** – The data from the merchant to the CG Gateway server.
- **INT_OT** – The result after the transaction is posted to ABS; the answer is sent via the CG Gateway server.
- **CG Gateway XML API** – an interface for sending/receiving clearance XML commands to Shva via the CG Gateway server, based on CG Gateway XML 96 protocol converted from the Shva protocol.
- **Dealer** – The merchant who receives payments or sends rewards to customers by credit cards.
- **Dealer application** – The merchant application that initiates requests for authorizations or for reward/debit transactions.
- **CG Gateway server**– the CG Gateway server, which receives clearance requests from the merchant, processes them, sends them to the credit companies through a switch (if needed) and then sends a reply to the merchant's request.

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General Structure

Request

- Below is the XML structure of the request. The mandatory general opening tags are **ashrait** and **request**.
- Request Syntax

```
<ashrait>
     <request>
           <command/>
           <requestId/>
           <dateTime/>
           <version/>
           <language/>
           <mayBeDuplicate/>
           <(command name)>
                 ...
           </(command name)>
     </request>
</ashrait>
```

- Tag Details

XML Field	Field Type	Description
command (M)		Request name for CG Gateway.
requestId	String (20)	ID of request, which is returned in the response. requestId is limited to 20 characters.
dateTime	Date & time	Requested date and time.
version (M)	Value: 1001	XML version.
language	HEB | ENG	Language of "message" and "user message" fields - Hebrew/English.
mayBeDuplicate		For transaction resent in case of transaction timeout. This Option is available only when installed. If <mayBeDuplicate> is true (value 1), CG Gateway checks whether the transaction has already been made and if all the details of the request are identical to the existing request. An error is returned for invalid requests; for identical requests, CG Gateway checks the completion status of the existing request. If the request is complete, the response is sent again. If the request is incomplete, the system completes the transaction and returns the response to the user.

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XML Field	Field Type	Description
command name (M)		The main tag for all the tags that include this command data.

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Response

- Below is the XML structure of the response. The mandatory general opening tags are **ashrait** and **response**.
- Response syntax

```
<ashrait>
     <response>
           <command/>
           <dateTime/>
           <requestId/>
           <tranId/>
           <result/>
           <message/>
           <userMessage/>
           <additionalInfo/>
           <version/>
           <language/>
           <(command name)>
                 ...
           </(command name)>
     </response>
</ashrait>
```

- Tag Details

XML Field	Field Type	Description
command		Request name for CG Gateway.
dateTime	Date & time	Requested date and time.
requestId	String (20)	ID of request, which is returned in the response. requestId is limited to 20 characters.
tranId	Numeric	ID of transaction.
result	Numeric (3)	Response result code.
message	String	Response text message.
userMessage	String	Response text message for non technical personnel.
additional Info	String	Additional information if available, which can assist you with the returned response.
version	Value: 1001	XML version.
language	HEB | ENG	Hebrew/English.
command name		The main tag for all the tags that include this command data.

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Error

- If an XML command is unreadable or broken, or in the case of some fatal errors, CG Gateway returns a generic error message.
- Response syntax

```
<ashrait>
     <response>
           <dateTime/>
           <requestId/>
           <tranId/>
           <command/>
           <result/>
           <message/>
           <userMessage/>
           <additionalInfo/>
           <version/>
           <language/>
     </response>
</ashrait>
```

- Tag Details

XML Field	Field Type	Description
command		Request name for CG Gateway.
dateTime	Date & time	Requested date and time.
requestId	String (20)	ID of request, which is returned in the response. reqestId is limited to 20 characters.
tranId	Numeric	ID of transaction.
command		Request name for CG Gateway.
result	Numeric (3)	Response result code.
message	String	Response text message.
userMessage	String	Response text message for non technical personnel.
additionalInfo	String	Additional information if available, which can assist you with the returned response.
version	Value: 1001	XML version.
language	HEB | ENG	Hebrew/English.

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API Commands

doDeal Request Tags

- The doDeal command is used to process transactions in the CG Gateway.
- The following table presents the doDeal request's XML field tags:

XML Field	Field Type	Shva Protocol	Value	Description
terminalNumber (M)	Numeric (7)			Terminal number. This is the entity that holds the financial agreement between the merchant and the credit company. The merchant might choose to work with more than one terminal number.
cardId	Numeric (36)			A card identification number provided by Credit Guard. If cardId is provided, cardNo is not necessary. Length is subject to terminal card id settings (16 or 36) The cardId is provided to customers that have purchased the Card ID module. It is designed for customers that don't want to save credit card numbers in their systems.
track2	String (8-37)	A	Card's track2.	Track2 data – The magnetic field of the card (when the credit card is swiped). **Mandatory** when swiping card (transactionCode value should be Regular . If sent, there is no need to send cardNo + cardExpiration

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XML Field	Field Type	Shva Protocol	Value	Description
cardNo	Numeric (8-19)	B		The card number (when the transaction is over the phone/Internet or the card could not be swiped). The cardNo can be replaced by the cardId if working with Card Id module. **Mandatory** when transaction is over phone/Internet.
Total (M)	Numeric (1-20)	C1		The total amount of the transaction in cents, Agorot, etc.
starTotal		C2		Israeli star amount in cents, Agorot, etc.
transactionType (M)	Enum	D1	Debit Credit	Card holder is charged. Card holder is credited.
creditType (M)	Enum	D2		
			RegularCredit	Single payment debit.
			IsraCredit	"Isracredit", "AMEX credit", "Visa Adif/30+", "Diners Adif/30+" (local Israeli payment method).
			AdHock	Ad hock debit- "Hiyuv Miyadi" (local Israeli payment method).
			ClubDeal	Club deal (local Israeli payment method).
			SpecialAlpha	Special alpha – "super credit" (local Israeli payment method). Tag numberOfPayments is mandatory
			SpecialCredit	Special credit - "credit"/"fixed payments credit" (local Israeli payment method). Tag numberOfPayments is mandatory
			Payments	Multiple payments debit (installments). Tags numberOfPayments, periodicalPayment and firstPayment are mandatory according to the notes below

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XML Field	Field Type	Shva Protocol	Value	Description
			PaymentsClub	Payment club (local Israeli payment method).
currency (M)	Enum	D3	ISO currency code (according to supported currencies by the credit company). Examples:	
			ILS	New Israeli Shekel.
			USD	United States Dollar.
			GBP	Great Britain Pound.
			IlsByUsd	New Israeli Shekel USD linked.
			HKD	Hong Kong Dollar
			JPY	Japanese Yen
			EUR	European currency unit.
			IlsbyIndex	New Israeli Shekel index linked.
transactionCode (M)	Enum	D4		
			Regular	Swiping of magnetic card.
			SelfService	Self service.
			FuelSelfService	Fuel self service.
			Phone	Transaction through Internet/phone with card number.
			Signature	Card holder is present, however card is not swiped.
authNumber	Alpha Numeric (3-7)	E		Authorization number that is returned from the credit card company when a transaction is authorized.
firstPayment	Numeric (0-20)	F		First payment amount in cents, Agorot, etc. This field is **mandatory** when using creditType Payments.

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XML Field	Field Type	Shva Protocol	Value	Description
periodicalPayment	Numeric (0-20)	G		Periodical payment in cents, Agorot, etc. This field is **mandatory** when using creditType Payments.
numberOfPayments	Numeric (0-20)	H		Number of payments. This field is **mandatory** when using creditType: • Payments – The value will be the number of payments minus 1 • SpecialCredit – the value will be the total number of payments • SpecialAlpha - the value will be the total number of payments
slaveTerminalNumber	Numeric(3)	I		Kupa in Shva (with leading zeros)
validation (M)	Enum	J code		
		J1	NoComm	Verifies card locally. If the card is ok and the total amount of the deal is under the ceiling, a debit is made without communication to Shva. If it's above the ceiling, an error occurs.
		J2	Normal	A local check on the CG Gateway for the validity of the credit card number and if it exist in the blocked cards list. No actual debit occurs.
		J3	CreditLimit	Same as J2 (Normal). It also returns ceiling limit in the total field. for Israeli cards Only
		J4	AutoComm	Verifies card locally or in credit company; depends on ceiling ZFL terminal parameters A positive response results in actual settlement.

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XML Field	Field Type	Shva Protocol	Value	Description
		J5	Verify	Verifies card by credit company regardless of the ceiling ZFL terminal parameters. No settlement is performed; the amount of verify without settlement is held in card holder's obligor. (This is used for authorization purposes only.) Available only when the credit card company allows it on the terminal
		J6	Dealer	Verifies card by credit company regardless of the ceiling ZFL terminal parameters; settlement is performed.
		J9	AutoCommHold	Performs a J4 transaction. Yet the transaction will not be deposited. The method of depositing the transactions can be configured per merchant or by releasing the transaction with AutoCommRelease command.
		J102	Token	A local check on the CG Gateway for the validity of the credit card number for tokenization purposes. Perform an actual J2 request and return cardId when terminal is configured to do so.
		J109	AutoCommRelease	Used for releasing a transaction (previously performed by using J9). Realeasing a transaction can be done by using the original card number, the cardId (when supported on the terminal) or track2 when the original transaction was performed with track2. See examples for usage
delekCode	Numeric (1-8)	K		Israeli fuel transaction field.
delekQuantity	Numeric (2-5)	L		Israeli fuel transaction field.
oilQuantity	Numeric (2-4)	M		Israeli fuel transaction field.

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XML Field	Field Type	Shva Protocol	Value	Description
oilSum	Numeric (2-8)	N		Israeli fuel transaction field.
odometer	Numeric (2-8)	O		Israeli fuel transaction field.
carNum	Numeric (2-8)	P		Israeli fuel transaction field.
clubCode	Numeric (1)	Q		Used in Israeli credit club transactions.
clubId	Numeric (2-8)	R		Used in Israeli credit club transactions.
mainTerminalNumber	Numeric (0-7)	S		Main terminal number. **Mandatory** if merchant works in "ravSapak" mode, and should not be used otherwise.
cardExpiration	Date (4)	T	MMYY	Card expiration date (Month and year). **Mandatory** if using card number or cardId
cvv	Numeric (1-4)	U		Three/four last digits on back of credit card. You can also send: 0–merchant chooses not to pass CVV. 2–CVV is not readable. 9–card does not have CVV. **Mandatory** only if the terminal requires CVV check. **Exceptions are** in local check transactions and transactions sent with authNumber
dealerNumber	Numeric	V		Merchant’s number in credit company. **Mandatory** if merchant works in "ravMutav" mode, and should not be used otherwise.

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XML Field	Field Type	Shva Protocol	Value	Description
last4D	Numeric (2-8)	W		Last four digits of credit card number. **Mandatory** if the credit card company requires it. The system compares the last4D tag and the last 4 digits according to track2 data.
user	String (19)	X		Field for any text (optional). This is returned in response as is. Typically used for merchant unique identifier. It is recommended to enter your unique identifier for the transaction in the merchant's system.
id	Numeric (4-10)	Y		Israeli ID number of card owner. **Mandatory** only if the terminal requires id check, and for cards issued in Israel **Exceptions are** in local check transactions and transactions sent with authNumber
addonData	Numeric (2-8)	Z		Identification field determined by merchant and credit company. The value (if exists) is presented in credit company reports. Available only when the credit company allows it on the terminal.
cavv	String (3-50)	!		A field for merchants that use the VbV/3DSecure service. UCAF/CAVV string obtained from the MPI.
eci	Numeric(1)	!		A field for merchants that use the VbV service ECommerce indicator one position (value returned from the MPI).
delek	Numeric(8)			Israeli fuel transaction field.

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XML Field	Field Type	Shva Protocol	Value	Description
ticketNumber	Numeric(13)			Flight ticket number for flight companies
customerData				Merchant's additional data – one row per one transaction (optional only for merchants that have asked for this addition).
subCustomerData				Merchant additional data – many rows per one transactions (optional only for merchants that have asked for this addition)
sectorData				Merchant additional details required by credit companies for specific sector transactions (optional).

Please note:

- All tags are case sensitive.
- Payment amounts can be in all currencies.
- If the merchant wants to settle the authorized transaction, it must be resent with validation **AutoComm** and the authorization number received under the **authNumber** tag of the response of verify.
- When using credit type payments, use the following format for the values in XML tags: total, first, periodical, number.

  total = firstPayment + (number of payments x periodical payments)
  - In a case of payments deal with stars discount:

    total - starTotal = firstPayment + (number of payments x periodical payments).

    The total tag will include the discount.
- If **cardNo** or **cardId** is used **cardExpiration** becomes mandatory.
- The tags: **total**, **firstPayment** and **periodicalPayment** indicate the value of the total in cents. For example, for the sum of 1.00, enter 100.
- The tags: **starTotal** and **authNumber** are the value of what is received in prior transactions.
- The tag **clubId** is used in telephone and club transactions only.
- **customerData** can be displayed in management screens according to your defined profile.

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doDeal Response Tags

- The following table presents the doDeal response's XML field tags

XML Field	Field Type	Shva Protocol	Value (Code)	Description
authSource	Enum		None Shva (1) Credit Company (2) VoiceMail (3)	The source of the authorization number.
cardAcquirer	Enum		Isracard (1) Visa (2) Diners (3) Amex (4) Alphacard (6)	The card acquirer.
cardBrand	Enum		PrivateLabel (0) Mastercard (1) Visa (2) Maestro (3)	The card's brand. amex and diners cards are also considered as private label.
cardId	Numeric (13)			The card identifier. The cardId is provided to customers that have purchased the Card ID module. cardId is returned when a card number transaction is performed and the Card ID module is present and configured to produce card id's
commReason	Enum		NoComm (Null) Random (1) CreditLimit (2) ConfidentialNumer (3) ServiceCode (4) VerifyOnly (5) AmbiguousBlocked (6) Zfl (7) Initiative (8) Charging (9)	The reason for communicating with ABS.

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XML Field	Field Type	Shva Protocol	Value (Code)	Description
creditCompany	Enum		Isracard (1) Visa (2) Diners (3) Amex (4) Jcb (5) Alphacard (6)	The credit card company that issued the credit card.
cvvStatus	Enum		Absent (0) Valid (1) Invalid (2) NotValidated (3)	Informative field only. The status of the CVV. Valid only if the terminal is configured to check CVV.
idStatus	Enum		Absent (0) Valid (1) Invalid (2) NotValidated (3)	Informative field only. The status of card owner's Israeli ID number (only for Israeli card transaction code). Valid only if the terminal is configured to check id.
intIn				Shva 96 protocol for settlement requests.
intOt				Shva 96 protocol for settlement responses.
cardNo	Numeric (8-19)	B		The number of the credit card returned as sent in the request
total	Numeric (1-20)	C1		Returned as sent in the request
starTotal	Numeric	C2		Returned as sent in the request.
transactionType	Enum	D1	Blocked (00) RegularDebit (01) AuthDebit (02) ForcedDebit(03)	Card holder is charged.
			RegularCredit (51) Refund(52) AuthCredit(53)	Card holder is credited.
creditType	Enum	D2	Returned as sent in the request. AdHock (3) is returned when the card type is "Hiyuv Miyadi"	
currency	Enum	D3	Returned as sent in the request.	
transactionCode	Enum	D4	Returned as sent in the request.	
authNumber	AlphaNumeric (3-7)	E		Returned when a transaction is authorized.

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XML Field	Field Type	Shva Protocol	Value (Code)	Description
firstPayment	Numeric (0-20)	F		Returned as sent in the request.
periodicalPayment	Numeric (0-20)	G		Returned as sent in the request.
numberOfPayments	Numeric	H		Returned as sent in the request.
slaveTerminalSequence slaveTerminalNumber	Numeric(1-3) Numeric(1-3)	I		Sudar in Shva. Kupa in Shva. The two tags together with fileNumber are the Shovar number in the acquirer system, a unique number that identifies the transaction in the acquirer system.
validation	Enum	J		Returned as sent in the request.
clubCode	Numeric (1)	Q		Returned as sent in the request.
clubId	Numeric (2-8)	R		Returned as sent in the request.
cardExpiration	Date (4)	T		Returned as sent in the request.
user	String (19)	X		Returned as sent in the request.
addonData	Numeric (2-8)	Z		Returned as sent in the request.

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XML Field	Field Type	Shva Protocol	Value (Code)	Description
cavv	Enum	!	cavv returned by MPI : AuthenticationInvalid (0) FailedValidationAuthentication (1) PassedValidationAuthentication (2) PassedValidationAttempt (3) FailedValidationAttempt (4) NotUsed (5) NotValidated (6) FailedValidationAttemptByVisa (7) PassedValidationAttemptByVisa (8) FailedValidationAttemptAcsUnavailable (9) PassedValidation AttemptAcsUnavailable (A) PassedValidationInformationOnly (B) NotValidatedAttempt (C) NotValidatedAuthentication (D)	
eci	Numeric	!		ECommerce indicator one position (value returned from the MPI).
cardType	Enum		Local(0) Foreign(1)	Indication whether the card is local or foreign
cardName	String			Card name. Will be empty when working with English protocol.
cardBin	Numeric(6)			Credit card bin number (6 or 2 digits of the card prefix.
cardMask	String			Card masked number (i.e 123456XXXX1234).
cardLength	Numeric(2)			The Card number length
fileNumber	Numeric(2)			Transmit file numerator
serviceCode	Numeric(3)			As it was read from track2. in phone transaction will be 000
balance	Numeric(8)			FFU
supplierNumber	Numeric(7)			Supplier number (MID)
customerData				Returned as sent in the request.
subCustomerData				Returned as sent in the request.

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XML Field	Field Type	Shva Protocol	Value (Code)	Description
sectorData				Returned as sent in the request.

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Examples

doDeal (Transaction Request)

Request

```
<ashrait>
     <request>
           <command>doDeal</command>
           <requestId/>
           <dateTime/>
           <version>1001</version>
           <language> Heb|Eng </language>
           <mayBeDuplicate>0|1</mayBeDuplicate>
           <doDeal>
                 <terminalNumber/>
                 <track2/>
                 <cardNo/>
                 <cardId/>
                 <last4D/>
                 <cardExpiration/>
                 <cvv/>
                 <id/>
                 <transactionType/>
                 <creditType/>
                 <currency/>
                 <transactionCode/>
                 <total/>
                 <starTotal/>
                 <authNumber/>
                 <firstPayment/>
                 <periodicalPayment/>
                 <numberOfPayments/>
                 <clubId/>
                 <clubCode/>
                 <validation/>
                 <dealerNumber/>
                 <mainTerminalNumber/>
                 <slaveTerminalNumber/>
                 <eci/>
                 <cavv/>
                 <user/>
                 <delekCode/>
                 <delekQuantity/>
                 <oilSum/>
                 <oilQuantity/>
                 <odometer/>
                 <carNum/>
                 <customerData/>
                 <subCustomerData/>
                 <sectorData/>
           </doDeal>
     </request>
</ashrait>
```


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Additional XML fields may be added according to specific customer needs. Such fields reside under the parent tag <customerData> or <subCustomerData> or <sectorData>

Response

```
<ashrait>
     <response>
           <command>doDeal</command>
           <dateTime>2006-08-07 13:04</dateTime>
           <requestId></requestId>
           <tranId>519172</tranId>
           <result>000</result>
           <message>XXXX</message>
           <userMessage></userMessage>
           <additionalInfo></additionalInfo>
           <version>1001</version>
           <language>Heb</language>
           <doDeal>
                 <status>000</status>
                 <statusText>XXXX</statusText>
                 <cardNo>XXXXXXXXXXXXXXXX</cardNo>
                 <cardId>XXXXXXXXXXXXXXXX</cardId>
                 <cardName>XXXX</cardName>
                 <cardType code="0">Local</cardType>
                 <creditCompany code="23">Visa</creditCompany>
                 <cardBrand code="2">Visa</cardBrand>
                 <cardAcquirer code="2">Visa</cardAcquirer>
                 <cardExpiration>XXXX</cardExpiration>
                 <serviceCode>000</serviceCode>
                 <transactionType code="02">AuthDebit</transactionType>
                 <creditType code="1">RegularCredit</creditType>
                 <currency code="1">ILS</currency>
                 <transactionCode code="50">Phone</transactionCode>
                 <total>200</total>
                 <balance>XXX</balance>
                 <starTotal>0</starTotal>
                 <firstPayment></firstPayment>
                 <periodicalPayment/>
                 <numberOfPayments></numberOfPayments>
                 <clubId></clubId>
                 <clubCode>0</clubCode>
                 <validation code="0">NoParam</validation>
                 <commReason code=" ">NoComm</commReason>
                 <idStatus code="0">Absent</idStatus>
                 <cvvStatus code="0">Absent</cvvStatus>
                 <authSource code="3">VoiceMail</authSource>
                 <authNumber>1111111</authNumber>
                 <fileNumber>15</fileNumber>
                 <slaveTerminalNumber>000</slaveTerminalNumber>
                 <slaveTerminalSequence>470</slaveTerminalSequence>
                 <creditGroup></creditGroup>
                 <pinKeyIn>0</pinKeyIn>
                 <pfsc>0</pfsc>
                 <ptc></ptc>
                 <eci>0</eci>
                 <cavv code=" "></cavv>
                 <user></user>
                 <addonData></addonData>
```


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```
                <intIn>XXXXXX</intIn>
                <intOt>XXXX</intOt>
            </doDeal>
    </response>
</ashrait>
```


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Combined Authorization and Capture Request

- The following example shows a combined authorization and capture request for debiting the credit card holder account.
- The authNumber is returned in the response.

Request

```
<ashrait>
     <request>
           <command>doDeal</command>
           <requestId>23468</requestId>
           <version>1001</version>
           <language>Eng</language>
           <mayBeDuplicate>0</mayBeDuplicate>
           <doDeal>
                 <terminalNumber>0962XXX</terminalNumber>
                 <cardNo>458045XXXXXX4580</cardNo>
                 <cardExpiration>1212</cardExpiration>
                 <creditType>RegularCredit</creditType>
                 <currency>Usd</currency>
                 <transactionCode>Phone</transactionCode>
                 <transactionType>Debit</transactionType>
                 <total>10010</total>
                 <validation>AutoComm</validation>
                 <user>567890</user>
           </doDeal>
     </request>
</ashrait>
```

Response

```
<ashrait>
     <response>
            <command>doDeal</command>
            <dateTime>2009-08-03 17:03</dateTime>
            <requestId>23468</requestId>
            <tranId>7538</tranId>
            <result>000</result>
            <message>Permitted transaction.</message>
            <userMessage>Permitted transaction.</userMessage>
            <additionalInfo/>
            <version>1001</version>
            <language>Eng</language>
            <doDeal>
                  <status>000</status>
                  <statusText>Permitted transaction.</statusText>
                  <terminalNumber>096XXXX</terminalNumber>
                  <cardNo>458045XXXXXX4580</cardNo>
                  <cardType code="1">Foreign</cardType>
                  <creditCompany code="23">Visa</creditCompany>
                  <cardBrand code="2">Visa</cardBrand>
                  <cardAcquirer code="2">Visa</cardAcquirer>
                  <serviceCode>000</serviceCode>
                  <transactionType code="02">AuthDebit</transactionType>
                  <creditType code="1">RegularCredit</creditType>
                  <currency code="2">USD</currency>
                  <transactionCode code="50">Phone</transactionCode>
                  <total>10010</total>
```


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```
                    <balance/>
                    <starTotal>0</starTotal>
                    <firstPayment/>
                    <periodicalPayment/>
                    <numberOfPayments/>
                    <clubId/>
                    <clubCode>0</clubCode>
                    <validation code="4">AutoComm</validation>
                    <commReason code=" ">NoComm</commReason>
                    <idStatus code="0">Absent</idStatus>
                    <cvvStatus code="0">Absent</cvvStatus>
                    <authSource code="3">VoiceMail</authSource>
                    <authNumber>0111111</authNumber>
                    <fileNumber>27</fileNumber>
                    <slaveTerminalNumber>006</slaveTerminalNumber>
                    <slaveTerminalSequence>060</slaveTerminalSequence>
                    <creditGroup/>
                    <pinKeyIn>0</pinKeyIn>
                    <pfsc>0</pfsc>
                    <eci>0</eci>
                    <cavv code=" "/>
                    <user>567890</user>
                    <addonData/>
                    <supplierNumber>0356896</supplierNumber>

<intIn>B4580XXXXXXXXXXXXC10010D011250E0111111J4T1212X567890</intIn>
                    <intOt>00000004580XXXXXXXXXXX22000412120000010010
000000002021 250 30111111000000000000000000027001001 1 567890</intOt>
            </doDeal>
      </response>
</ashrait>
```


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Authorization Request

Request

- The following example shows an authorization request.

```
<ashrait>
     <request>
           <command>doDeal</command>
           <requestId>23468</requestId>
           <version>1001</version>
           <language>Eng</language>
           <mayBeDuplicate>0</mayBeDuplicate>
           <doDeal>
                 <terminalNumber>096XXXX</terminalNumber>
                 <cardNo>4580458045804580</cardNo>
                 <cardExpiration>1212</cardExpiration>
                 <id>12345678</id>
                 <transactionType>Debit</transactionType>
                 <creditType>RegularCredit</creditType>
                 <currency>USD</currency>
                 <transactionCode>Phone</transactionCode>
                 <total>10010</total>
                 <validation>Verify</validation>
                 <user>567890</user>
           </doDeal>
     </request>
</ashrait>
```

Response

```
<ashrait>
     <response>
           <command>doDeal</command>
           <dateTime>2009-08-03 17:16</dateTime>
           <requestId>23468</requestId>
           <tranId>7541</tranId>
           <result>000</result>
           <message>Permitted transaction.</message>
           <userMessage>Permitted transaction.</userMessage>
           <additionalInfo/>
           <version>1001</version>
           <language>Eng</language>
           <doDeal>
                 <status>000</status>
                 <statusText>Permitted transaction.</statusText>
                 <terminalNumber>096XXXX</terminalNumber>
                 <cardNo>4580458045804580</cardNo>
                 <cardType code="1">Foreign</cardType>
                 <creditCompany code="20">Visa</creditCompany>
                 <cardBrand code="2">Visa</cardBrand>
                 <cardAcquirer code="2">Visa</cardAcquirer>
                 <serviceCode>000</serviceCode>
                 <transactionType code="02">AuthDebit</transactionType>
                 <creditType code="1">RegularCredit</creditType>
                 <currency code="2">USD</currency>
                 <transactionCode code="50">Phone</transactionCode>
                 <total>10010</total>
```


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```
                <balance/>
                <starTotal>0</starTotal>
                <firstPayment/>
                <periodicalPayment/>
                <numberOfPayments/>
                <clubId/>
                <clubCode/>
                <validation code="5">Verify</validation>
                <commReason code=" ">NoComm</commReason>
                <idStatus code="3">NotValidated</idStatus>
                <cvvStatus code="0">Absent</cvvStatus>
                <authSource code="3">VoiceMail</authSource>
                <authNumber>0111111</authNumber>
                <fileNumber>27</fileNumber>
                <slaveTerminalNumber>001</slaveTerminalNumber>
                <slaveTerminalSequence>001</slaveTerminalSequence>
                <creditGroup/>
                <pinKeyIn/>
                <pfsc/>
                <eci/>
                <cavv code=" "/>
                <user>567890</user>
                <addonData/>
                <supplierNumber>0356896</supplierNumber>
                <intIn>B4580458045804580
                      C10010D011250E0111111J5T1212Y12345678X567890</intIn>
                <intOt>000000045804580458045802200051212300001001O
                      000000002021 250 30111111000000000000000000027001001
                      1 567890</intOt>
          </doDeal>
     </response>
</ashrait>
```


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Capture Request

Request

- The following example shows a capture request that was sent with the authorization number (authNumber) received from a prior authorization response.
- The example assumes that the autorization number received is 2323787 and the following request, which includes <authNumber>2323787</authNumber>, is sent.

```
<ashrait>
     <request>
           <command>doDeal</command>
           <requestId>23468</requestId>
           <version>1001</version>
           <language>Eng</language>
           <mayBeDuplicate>0</mayBeDuplicate>
           <doDeal>
                 <terminalNumber>0960000</terminalNumber>
                 <cardNo>4580458045804580</cardNo>
                 <cardExpiration>1212</cardExpiration>
                 <transactionType>Debit</transactionType>
                 <creditType>RegularCredit</creditType>
                 <currency>USD</currency>
                 <transactionCode>Phone</transactionCode>
                 <authNumber>2323787</authNumber>
                 <total>10010</total>
                 <validation>AutoComm</validation>
                 <user>567890</user>
           </doDeal>
     </request>
</ashrait>
```

Response

```
<ashrait>
     <response>
           <command>doDeal</command>
           <dateTime>2009-08-03 17:22</dateTime>
           <requestId>23468</requestId>
           <tranId>7543</tranId>
           <result>000</result>
           <message>Permitted transaction.</message>
           <userMessage>Permitted transaction.</userMessage>
           <additionalInfo/>
           <version>1001</version>
           <language>Eng</language>
           <doDeal>
                 <status>000</status>
                 <statusText>Permitted transaction.</statusText>
                 <terminalNumber>0960000</terminalNumber>
                 <cardNo>4580458045804580</cardNo>
                 <cardType code="1">Foreign</cardType>
                 <creditCompany code="23">Visa</creditCompany>
                 <cardBrand code="2">Visa</cardBrand>
                 <cardAcquirer code="2">Visa</cardAcquirer>
                 <serviceCode>000</serviceCode>
                 <transactionType code="02">AuthDebit</transactionType>
                 <creditType code="1">RegularCredit</creditType>
```


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```
                <currency code="2">USD</currency>
                <transactionCode code="50">Phone</transactionCode>
                <total>10010</total>
                <balance/>
                <starTotal>0</starTotal>
                <firstPayment/>
                <periodicalPayment/>
                <numberOfPayments/>
                <clubId/>
                <clubCode>0</clubCode>
                <validation code="4">AutoComm</validation>
                <commReason code=" ">NoComm</commReason>
                <idStatus code="0">Absent</idStatus>
                <cvvStatus code="0">Absent</cvvStatus>
                <authSource code="3">VoiceMail</authSource>
                <authNumber>2323787</authNumber>
                <fileNumber>27</fileNumber>
                <slaveTerminalNumber>006</slaveTerminalNumber>
                <slaveTerminalSequence>062</slaveTerminalSequence>
                <creditGroup/>
                <pinKeyIn>0</pinKeyIn>
                <pfsc>0</pfsc>
                <eci>0</eci>
                <cavv code=" "/>
                <user>567890</user>
                <addonData/>
                <supplierNumber>0356896</supplierNumber>
                <intIn>B4580458045804580C10010D011250E2323787
                      J4T1212X567890</intIn>
                <intOt>000000045804580458045802200041212000001001O
                         000000002021 250
                        2323787000000000000000027001001 1 567890</intOt>
          </doDeal>
     </response>
</ashrait>
```


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cardId Request (Transaction using card Token)

Request

- The following example shows a combined authorization and capture request that was sent with the cardId tag.
- This option is only valid when the CardId tokenization module is enabled.

```
<ashrait>
     <request>
           <command>doDeal</command>
           <version>1001</version>
           <language>Eng</language>
           <mayBeDuplicate>0</mayBeDuplicate>
           <doDeal>
                 <terminalNumber>0960000</terminalNumber>
                 <cardId>1234567890123456</cardId>
                 <cardExpiration>1212</cardExpiration>
                 <transactionType>Debit</transactionType>
                 <creditType>RegularCredit</creditType>
                 <currency>Usd</currency>
                 <transactionCode>Phone</transactionCode>
                 <total>10010</total>
                 <validation>AutoComm</validation>
                 <user>567890</user>
           </doDeal>
     </request>
</ashrait>
```

Response

```
<ashrait>
     <response>
           <command>doDeal</command>
           <dateTime>2009-08-03 17:48</dateTime>
           <requestId/>
           <tranId>7547</tranId>
           <result>000</result>
           <message>Permitted transaction.</message>
           <userMessage>Permitted transaction.</userMessage>
           <additionalInfo/>
           <version>1001</version>
           <language>Eng</language>
           <doDeal>
                 <status>000</status>
                 <statusText>Permitted transaction.</statusText>
                 <terminalNumber>0960000</terminalNumber>
                 <cardId>1234567890123456</cardId>
                 <cardExpiration>XXXX</cardExpiration>
                 <cardType code="0">Local</cardType>
                 <creditCompany code="22">Visa</creditCompany>
                 <cardBrand code="1">Mastercard</cardBrand>
                 <cardAcquirer code="2">Visa</cardAcquirer>
                 <serviceCode>000</serviceCode>
                 <transactionType code="02">AuthDebit</transactionType>
                 <creditType code="1">RegularCredit</creditType>
                 <currency code="2">USD</currency>
                 <transactionCode code="50">Phone</transactionCode>
                 <total>10010</total>
```


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```
                <balance/>
                <starTotal>0</starTotal>
                <firstPayment/>
                <periodicalPayment/>
                <numberOfPayments/>
                <clubId/>
                <clubCode>0</clubCode>
                <validation code="4">AutoComm</validation>
                <commReason code=" ">NoComm</commReason>
                <idStatus code="0">Absent</idStatus>
                <cvvStatus code="0">Absent</cvvStatus>
                <authSource code="3">VoiceMail</authSource>
                <authNumber>0111111</authNumber>
                <fileNumber>27</fileNumber>
                <slaveTerminalNumber>006</slaveTerminalNumber>
                <slaveTerminalSequence>063</slaveTerminalSequence>
                <creditGroup/>
                <pinKeyIn>0</pinKeyIn>
                <pfsc>0</pfsc>
                <eci>0</eci>
                <cavv code=" "/>
                <user>567890</user>
                <addonData/>
                <supplierNumber>0356896</supplierNumber>
                <intIn>B5477075000000187C10010D011250
                      E0111111J4T1010X567890</intIn>
                <intOt>0000000547707500000018712000410100000010010
                    000000002021 250 30111111000000000000000000027001001
                     0 567890</intOt>
            </doDeal>
        </response>
</ashrait>
```


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User Data and Sector Specific Data

- 10 user data fields are available via the API
- All of the user data fields are alphanumeric with the length of 128 characters.
- For certain merchant sectors, additional fields need to be sent to the credit companies with the transaction.
- These fields are defined per sector id.
- The API structure is standard for all sectors.
- The name attribute is optional and is added for readability.
- The sector specific tags for implemented sectors will appear in the appendixes.

Request

```
<ashrait>
     <request>
           <command>doDeal</command>
           <requestId>23468</requestId>
           <version>1001</version>
           <language>Eng</language>
           <mayBeDuplicate>0</mayBeDuplicate>
           <doDeal>
                 <terminalNumber>0962XXX</terminalNumber>
                 <cardNo>552183XXXXXXX181</cardNo>
                 <cardExpiration>1212</cardExpiration>
                 <creditType>RegularCredit</creditType>
                 <currency>Usd</currency>
                 <transactionCode>Phone</transactionCode>
                 <transactionType>Debit</transactionType>
                 <total>10010</total>
                 <validation>AutoCommHold</validation>
                 <user>567890</user>
                 <ticketNumber></ticketNumber>
                 <acquirerId/>
                 <customerData/>
                    <userData1/>
                    <userData2/>
                    <userData3/>
                    <userData4/>
                    <userData5/>
                    <userData6/>
                    <userData7/>
                    <userData8/>
                    <userData9/>
                    <userData10/>
                 </customerData>
                 <sectorData>
                       <sectorId>sector id number (fixed)</sectorId>
                       <sectorName>sector name value (fixed)</sectorName>
                       <sectorData1  name='name1'>value1</sectorData1>
                       <sectorData2  name='name2'>value2</sectorData2>
                       <sectorData3  name='name3'>value3</sectorData3>
                       . . . .
                       . . . .
                       . . . .
```


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```
                    <sectorData49 name='name49'>value49</sectorData49>
                    <sectorData50 name='name50'>value50</sectorData50>
                </sectorData>
            </doDeal>
    </request>
</ashrait>
```

Response

The response of a sector specific transaction includes the sectorData tag and sub tags taken from the request.

```
<ashrait>
    <response>
        <command>doDeal</command>
        <dateTime>2009-08-03 18:00</dateTime>
        <requestId>23468</requestId>
        <tranId>7550</tranId>
        <result>000</result>
        <message>Permitted transaction.</message>
        <userMessage>Permitted transaction.</userMessage>
        <additionalInfo/>
        <version>1001</version>
        <language>Eng</language>
        <doDeal>
            <status>000</status>
            <statusText>Permitted transaction.</statusText>
            <terminalNumber>0960000</terminalNumber>
            <cardNo>552183XXXXXXX181</cardNo>
            <cardType code="1">Foreign</cardType>
            <creditCompany code="23">Visa</creditCompany>
            <cardBrand code="2">Visa</cardBrand>
            <cardAcquirer code="2">Visa</cardAcquirer>
            <serviceCode>000</serviceCode>
            <transactionType code="02">AuthDebit</transactionType>
            <creditType code="1">RegularCredit</creditType>
            <currency code="2">USD</currency>
            <transactionCode code="50">Phone</transactionCode>
            <total>10010</total>
            <balance/>
            <starTotal>0</starTotal>
            <firstPayment/>
            <periodicalPayment/>
            <numberOfPayments/>
            <clubId/>
            <clubCode>0</clubCode>
            <validation code="9">AutoCommHold</validation>
            <commReason code=" ">NoComm</commReason>
            <idStatus code="0">Absent</idStatus>
            <cvvStatus code="0">Absent</cvvStatus>
            <authSource code="3">VoiceMail</authSource>
            <authNumber>0111111</authNumber>
            <fileNumber>27</fileNumber>
            <slaveTerminalNumber>006</slaveTerminalNumber>
            <slaveTerminalSequence>064</slaveTerminalSequence>
            <creditGroup/>
            <pinKeyIn>0</pinKeyIn>
            <pfsc>0</pfsc>
            <eci>0</eci>
            <cavv code=" "/>
```


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```
                <user>567890</user>
                <addonData/>
                <supplierNumber>0356896</supplierNumber>
                <intIn>B4580458045804580C10010D011250E0111111
                      J4T1212X567890</intIn>
                <intOt>000000045804580458045802200041212000001001O
                     000000002021 250 30111111000000000000000000027001001
                    1 567890</intOt>
                <sectorData>
                <sectorData1 name="name1">value1</sectorData1>
                <sectorData2 name="name2">value2</sectorData2>
                <sectorData3 name="name3">value3</sectorData3>
                </sectorData>
          </doDeal>
     </response>
</ashrait>
```


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Transaction Release Request

- The API allow to perform combined authorization and capture transactions which are delayed in the gateway and not settled automatically.
- This is obtained by performing the doDeal request with "validation" tag value of "AutoCommHold" or J9.
- Those transactions can be performed by using a card number, cardId or Track2 and can be released for settlement by using a subsequent doDeal request with "validation" tag value of "AutoCommRelease" or J109 and the original transaction Track2, card number or cardId.

Request (using cardId)

```
<ashrait>
     <request>
           <version>1000</version>
           <language>ENG</language>
           <dateTime>2011-02-09 17:05:50</dateTime>
           <merchantId>CG-00001</merchantId>
           <userLogin>cgadmin</userLogin>
           <command>doDeal</command>
           <requestId>1297263950-29063</requestId>
           <doDeal>
                 <terminalNumber>0962831</terminalNumber>
                 <cardId>1001432291004580</cardId>
                 <cardExpiration>1212</cardExpiration>
                 <total>2300</total>
                 <transactionType>Debit</transactionType>
                 <creditType>RegularCredit</creditType>
                 <currency>ILS</currency>
                 <transactionCode>Phone</transactionCode>
                 <validation>AutoCommRelease</validation>
                 <customerData/>
                 <sectorData/>
           </doDeal>
     </request>
</ashrait>
```

Response (using cardId)

```
<ashrait>
     <response>
           <command>doDeal</command>
           <dateTime>2011-02-09 17:05</dateTime>
           <requestId>1297263950-29063</requestId>
           <tranId>120364</tranId>
           <result>000</result>
           <message>Permitted transaction.</message>
           <userMessage>Permitted transaction.</userMessage>
           <additionalInfo/>
           <version>1000</version>
           <language>Eng</language>
           <doDeal>
                 <status>000</status>
```


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```
                <statusText>Permitted transaction.</statusText>
                <terminalNumber>0962831</terminalNumber>
                <cardId>1001463372234580</cardId>
                <cardBin>458045</cardBin>
                <cardMask>458045******4580</cardMask>
                <cardLength>16</cardLength>
                <cardNo>xxxxxxxxxxxx4580</cardNo>
                <cardName/>
                <cardExpiration>XXXX</cardExpiration>
                <cardType code="1">Foreign</cardType>
                <creditCompany code="23">Visa</creditCompany>
                <cardBrand code="2">Visa</cardBrand>
                <cardAcquirer code="6">Alphacard</cardAcquirer>
                <serviceCode>000</serviceCode>
                <transactionType code="01">RegularDebit</transactionType>
                <creditType code="1">RegularCredit</creditType>
                <currency code="1">ILS</currency>
                <transactionCode code="50">Phone</transactionCode>
                <total>2300</total>
                <balance/>
                <starTotal>0</starTotal>
                <firstPayment/>
                <periodicalPayment/>
                <numberOfPayments/>
                <clubId/>
                <clubCode>0</clubCode>
                <validation code="9">AutoCommRelease</validation>
                <commReason code="">NoComm</commReason>
                <idStatus code="0">Absent</idStatus>
                <cvvStatus code="0">Absent</cvvStatus>
                <authSource code="0">None</authSource>
                <authNumber>0000000</authNumber>
                <fileNumber>17</fileNumber>
                <slaveTerminalNumber>000</slaveTerminalNumber>
                <slaveTerminalSequence>069</slaveTerminalSequence>
                <creditGroup/>
                <pinKeyIn>0</pinKeyIn>
                <pfsc>0</pfsc>
                <eci>0</eci>
                <cavv code=""/>
                <user/>
                <addonData/>
                <supplierNumber>0300012</supplierNumber>
                <intIn>Bxxxxxxx4580C2300D011150J4Txxxx</intIn>
                <intOt>0000xxxxxxxxxxxxxx4580260004xxxx0000002300
000000002011 150 00000000000000000000000017001001 1</intOt>
            </doDeal>
        </response>
</ashrait>
```


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