#### Integration document for Validation and Redemption API

The API path in this integration document is provided towards the dev environment, after successful test of integration the production path will be provided.

September 1st, 2018

Rev: 3.1.2.4

#### 1.0: Introduction shop/voucher

This Voucher solution VESPay is based on a system comprising of four parts that integrate with each other in a chain using Server to Server (S2S) API calls and responses to the API calls.

When events occur that initiate transactions the merchant is also updated using API callbacks from the solution (data type is https post).

#### Simplified description:

#### **Router:**

Customer clicks on a button within Merchant cashier, a Server to Server (S2S) is made to the Secure Payment Router (SPR).

First all blacklists are checked, if blackbox from iOvation is sent this device will also checked. Secondly checking is made that IP is from correct country and network type is approved for that Customer profile level, if declined, Customer should be shown message "Our service is not provided in your region".

Third check if is the client need to be validated, or if validation needs to be lifted to next level, if that is the case, then a redirect url is returned that sends client to validation solution.

#### **Validation:**

- 1. If customer is new, a unique URL is returned to Customer waiting in Merchant solution.
- 2. If Customer is validated since before the Validation Solution makes a request to the shop and gets an unique URL that is returned back to Customer waiting within Merchant Solution.

In both cases should the customer be shown a button, when customer clicks on this button a new window is opened with the received link.

(See Payment Demo, chapter 1.5, for our suggested method to avoid getting new window blocked by Popup blockers.)

#### Shop:

When Customer arrives to the Shop, they are presented with a checkout page where they choose the amount of the voucher.

If the purchase is approved they will get a Voucher code generated on the amount chosen and paid for.

Customer clicks the button Copy Voucher code, closes the window

#### **Redemtion:**

Back in Merchant solution they paste the Voucher code in the redemption field, and clicks "Redeem voucher", that creates a S2S call from Merchant system to the Redeemption API. If the voucher code is valid, the response will contain the amount and currency for the Voucher.

#### 1.1: Validation

Firstly there is a Validation solution, based on IP triangulation and IP reputation that is invisible in the background. Secondly there is a validation through Social Security Number (SSN) or Driver's License (DL).

Both IP triangulation, IP reputation and SSN/DL validation are based on external services provided by commercial solutions that are well known and comprehensively tested (COTS).

## When a transaction request from the merchant is received through the S2S API by the validation solution:

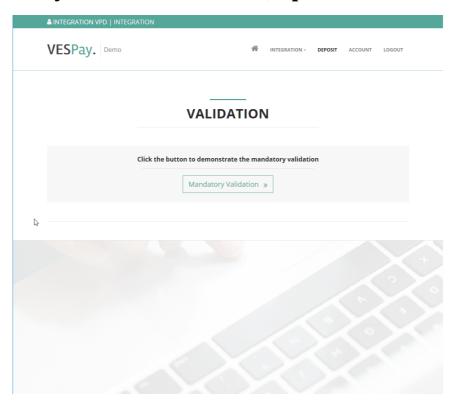
- **1/a** an IP triangulation is made in the background (not known to client) and compared to the longitude and latitude of the provided client address.
- **1/b** an IP reputation control is done (not known to client) and compared that the ip is not coming from blacklisted CIDR, network types not allowed and that first time users is coming from IP in countries defined in agreement.

If any of this controls fail the transaction request will be denied and no redirect url is returned.

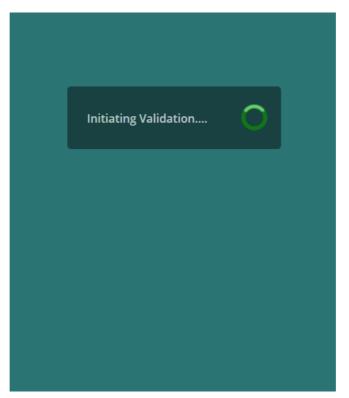
#### The player should be shown the base64 message in our response

- **2a/** the distance from the provided IP to the client address is compared to the acceptable distance as defined by the merchant
- 2b/ the provided client e-mail is checked to see if it has already been previously validated
- **3/** if either 2a or 2b is fulfilled a request is made to the shop. The shop returns a unique url and a transaction id to "Validation" that passes it on to the merchant as a response to the transaction request, meaning that the client will not be passed to the validation solution.
- **4/** if 2a and 2b both fail, a request for validation by Social Security Number (SSN) or Driver's License (DL) is initiated. This is mandatory for first time clients and they at that time must be coming from an US ip. The merchant gets a unique url to the validation solution in return to the transaction request.
- **5/** the client will be redirected by the merchant to a new window displaying this unique url, connecting to the validation solution. This unique url will have a TTL (TimeToLive) as defined individually in the merchant agreement. The validation solution reports back to the merchant using API callbacks when the client arrives and when either:
- **5a/** the validation request is abandoned and TTL expires
- **5b/** the validation fails after five attempts and the client's e-mail gets blacklisted
- **5c/** the validation is completed and the client is redirected to the shop.
- **6/** when the client fulfills SSN validation, the client 's e-mail is marked as validated. Validation requests a unique url from the shop and redirects the client to that URL. The validation solution provides feedback of the progress of the validation process to the merchant through a callback function (see reference table with result codes chapter 1.7.3.1).

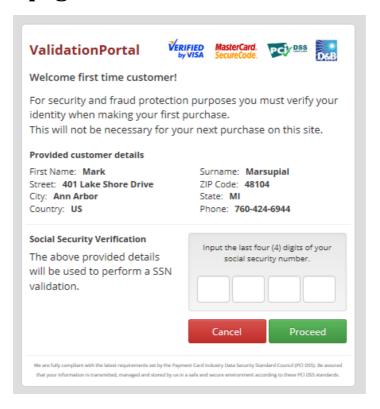
### 1.1.1: Mandatory Validation button, opens new window.



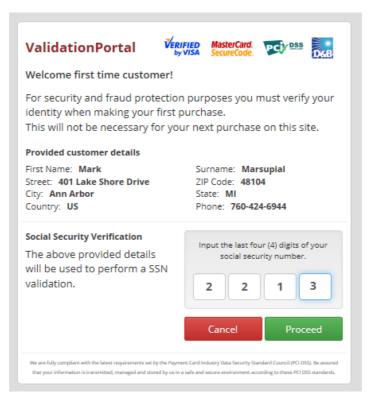
### 1.2.1 : Validation page



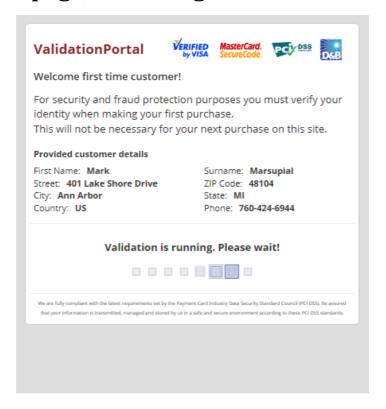
#### 1.2.2: Validation page with demo SSN



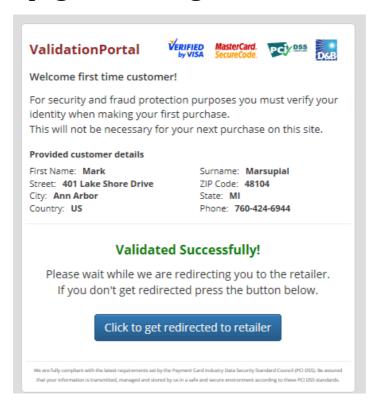
#### 1.2.3: Validation page with demo SSN



#### 1.2.4: Validation page, validating



#### 1.2.5: Validation page, validating



#### 1.3: Shop

After a validation is completed the client is redirected to the shop using a unique transaction URL that has a TTL defined individually per Merchant.

The merchant gets a callback from the shop when the client arrives, and within the shop events are saved in a chronological order to trace the movements through the shop. The merchant receives a callback when key events occur, e.g. when the client has filled in his/her credit card number and initiated a purchase using credit card, and when the response is received from the PSP.

For possible result codes, see the reference table in chapter 1.6.4.1

The shop has a message template that presents the checkout page where the client chooses the amount of his voucher purchase and adds his/her credit card details.

On that message template is presented what Card Brands are valid, this is set on Merchant agreement level with a minimum player profile level for each VISA and MasterCard.

Before the credit card details are sent to the PSP they are checked against our own credit card blacklist.

If the response from the PSP is "denied", under certain circumstances (e.g. the response from PSP is insufficient funds) the client can make another purchase attempt with another amount or credit card using this transaction request without having to start all over from Merchant.

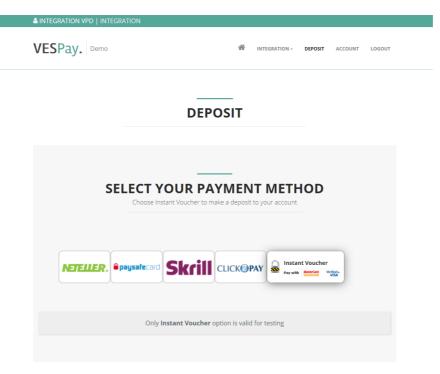
The maximum number of attempts is defined in the merchant agreement setup in the Shop.

When the client fulfills a purchase of a voucher to the chosen amount, a callback is made to the merchant with the order number to this purchase as a reference.

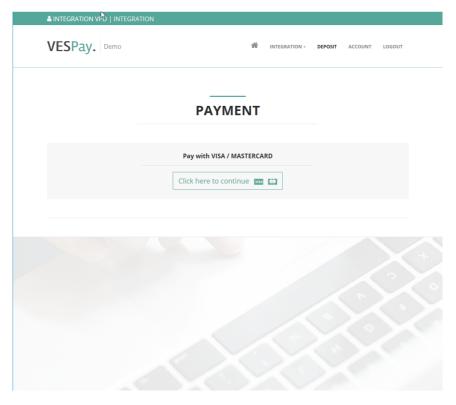
The shop is designed and tested with browsers IE8 and above, FireFox, Chrome, Safari, Safari on iPad and iPhone, Chrome on mobile devices.

Is is fully responsive and switches to numeric keyboard on mobile devices when reaching the Checkout

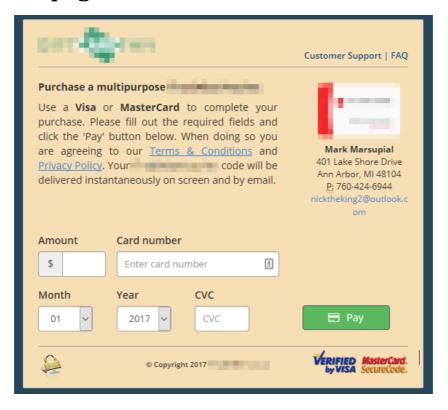
### 1.3.1: Payment button within Merchant cashier



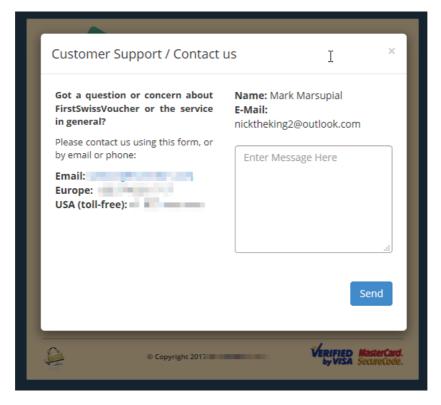
### 1.3.1 : Payment button, opens new window.



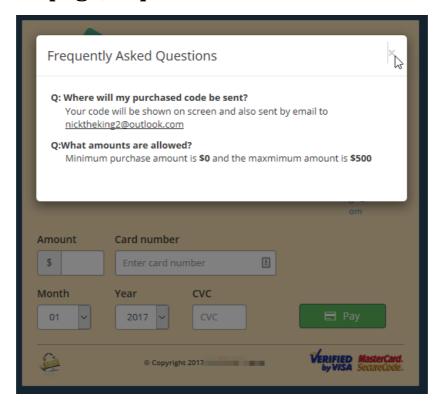
#### 1.3.3: Checkout page



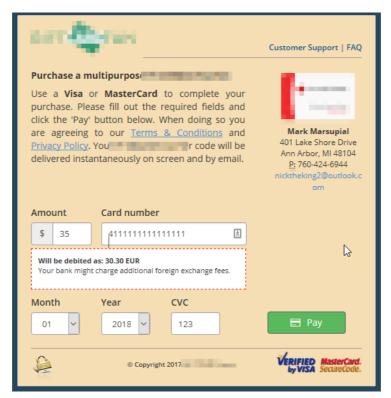
### 1.3.4 : Checkout page, contact us



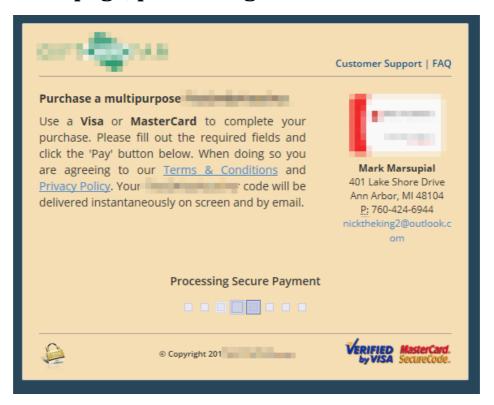
#### 1.3.5: Checkout page, faq



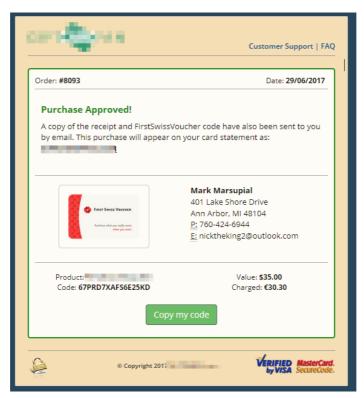
#### 1.3.6: Checkout page, test card



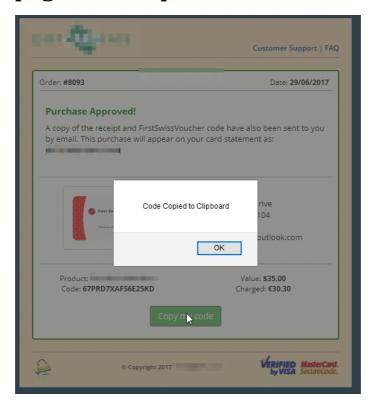
#### 1.3.7: Checkout page, processing



#### 1.3.8: Checkout page, approved



### 1.3.9: Checkout page, code copied



#### 1.3.10: Email from purchase



#### 1.4: Voucher

After a purchase is completed the client is shown the full voucher code on the payment receipt page.

The code is placed in an input text box on a modal window with a copy function next to it.

The client can then close this new window and paste the code into the Redemption input text field on the merchant cashier page.

At the same time an email containing the full voucher code is sent from the shop to the client 's email address. This email is in text format to ensure that no spam filters are triggered.

When the client uses the voucher code in the merchant's cashier page an S2S request is made to the voucher solution.

The provided email and IP is checked against the blacklist in the voucher solution. If the voucher is valid, the response from the Voucher solution to the API call will be in Json format encoded as UTF-8, containing the amount and currency for the voucher code. As reference, the voucher number is also returned in the same response.

If the voucher is not valid a response status indicates what is wrong, (see reference table with result codes chapter 1.6.6.1).

A base64 encoded message is composed and returned in the response to the above API call with the redemption request. This message is meant to be presented to the client within the cashier system, see an example message in this documentation chapter 1.4.1

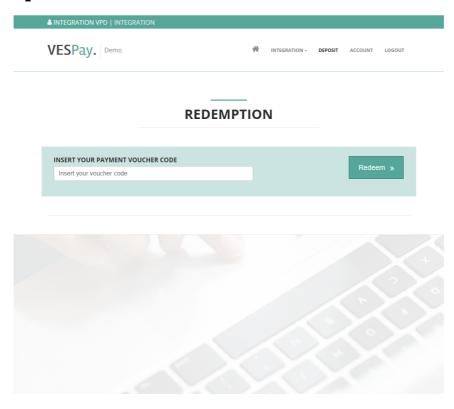
At the time of redemption of the voucher an email confirmation of the order is sent to the purchaser, with the content described below.

Both the message and the email content can be merchant independent.

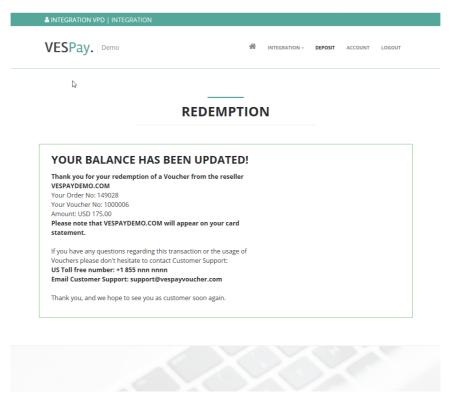
In case a client does not redeem the voucher within the specified TTL (specific to that merchant) an email will be sent to the client informing him that according to the T&Cs any voucher not redeemed within xx hours will be refunded and the voucher blocked.

If the voucher is blocked or refunded a callback to the merchant system is made from the **Shop** solution, as at the same time the order will be changing status, (see reference table with result codes chapter 1.6.4.1).

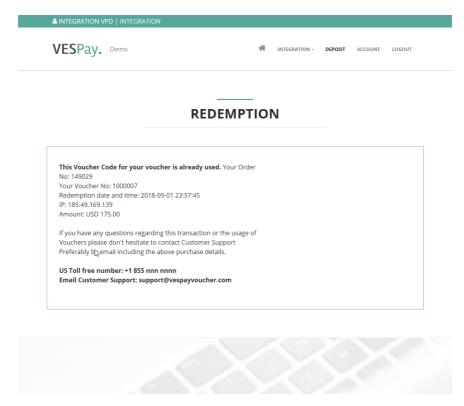
#### 1.4.1: Redemption button within Merchant cashier



#### 1.4.2 : Message presented by merchant at successful redemption



# 1.4.3 : Message presented by merchant at unsuccessful redemption



#### 1.4.4:

#### 1.5: Best Practice demo

#### Best Practice demo domain, https://www.vespaydemo.com

An invitation will be sent by email, this demo shows how to best integrate the solution in a cashier system.

## This Best Practice demo shows the best way to popup a new window with the shop without getting blocked by popup blockers.

As we need a distinct separation of our shop/voucher solution from our Merchants cashier systems we will not redirect back the customer to the cashier after a successful purchase in the shop.

We also request that you use the **Instant GiftCard** or **Instant Voucher** as payment solution name in the Cashier, VESPay or the shop name should **not** be mentioned in the Cashier. The customer will not until entering the Shop know the name of the Billing descriptor (Shop domain name).

Just send us the email if there is someone else doing the integration, and we will send an invite to VesPayDemo

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

For successful validation in above Best Practice Demo, the following SSN is to be used in POC test form:

SSN: 2213

#### In the Shop checkout using following card details.

# VISA 41111111111111111

# MasterCard 5399999999999999

# Visa 3-D Secure 4000000000000002 use 11111 as 3DS approved code

# MasterCard 3-D Secure 53000000000000000

# VISA DECLINED 4111113333333333

YY / MM any in the future cvc any three digits

#### 1.6: Introduction to API

The following pages shows the API in the three systems.

Merchant integrates against the **Transaction initiation API of Validation** and the **Redemption API of Voucher**.

The API calls to these two API will receive response in Json format, encoded as UTF-8.

Also will merchant need to have a API built that will receive the **Callibacks coming from Validation**, **Shop and Voucher**.

These callbacks will give merchant realtime updates of the progress of these initiated transactions.

Every transaction will have a separate TTL in each part of the systems, if a Validation is initiated and not completed with defined TTL, the unique url will be unusable and merchant will be updated through callback from validation that this transaction has been abandoned in validation, same for transaction that have continued in to the shop.

### 1.6.1: Router Transaction request Shop/Voucher - API definition

Transaction API request from merchant to router

Target API Url TEST: https://apitest.securepaymentrouter.com/v2/transaction/request
Target API Url LIVE: https://api.securepaymentrouter.com/v2/transaction/request

Support request method: http post

Content type in above: application/x-www-form-urlencoded

Response format: utf-8

Conditions: **field names in lower case** 

Revision: **3.0.1.6** 

Revision:	3.0.1.0	Conditional			
Name	Description	Status	Datatype	Length M	1andatory
apikey	merchant unique key		Varchar	16	Yes
firstname	first name of client		Varchar	32	Yes
lastname	surname of client		Varchar	32	Yes
email	e-mail of client		Varchar	128	Yes
address	address of client		Varchar	128	Yes
postcode	zip for client		Varchar	12	Yes
city	city for client		Varchar	64	Yes
countrycode	country in iso 2 alpha		Varchar	2	Yes
statecode	state in iso 2 alpha		Varchar	2	Yes
phonehome	home phone number of client		Varchar	15	Yes
phonemobile	mobile phone number of client		Varchar	15	No
language	desired language in solution (en_US)		Varchar	5	Yes
webreaderagent	web reader agent of client browser		Varchar	400	Yes
ipaddress	ip address for clients session		Varchar	15	Yes
traceid	your reference to this transaction request		Varchar	32	Yes
username	clients user name in cashier		Varchar	32	Yes
usercreateddate	date when clients account was created in cashier (dd/mm/yyyy, mm/dd/yyyy or yyyy-mm-dd)		Date		Yes
userprofile	rating/profile for client (1, 2, 3, 4 or 5) within the solution that request is coming from		Varchar	20	No
blackbox	If Cashier is using iOvation device identification, send the Blackbox in requust		Varchar	4000	No

### 1.6.2 : Router response Shop/Voucher - API definition

Router response to transaction API request from merchant

Target API Url TEST: None, response defintion
Target API Url LIVE: None, response defintion
Support request method: response to received post

Content type in above:

Response format: utf-8 Json

Conditions: **field names in lower case** 

Name	Description	Conditional Status	Datatype	Length I	Mandatory
sender	Originating system the response is coming from, router, validation, shop or voucher		Varchar	8	Yes
apikey	merchant unique key		Varchar	16	Yes
approved	True if Transaction request is approved		Boolean		Yes
errorcode	Error code if approved = False, Approved=True sends 0, see "Error codes in response"		Int		Yes
errordescription	Short description of above Error code	Approved=false	Varchar	32	Yes
parametererrors	Contains description of errors in parameters in Validation request	only if errorcode = 904	Varchar	400	Yes
messageclient	Html message to display to client within merchant GUI, base 64 encoded		Varchar	256	Yes
transactionid	Unique id for transaction created in router		Int		Yes
traceid	your reference to this transaction request		Varchar	32	Yes
redirecturl	Unique url to where client is redirected	Approved=true	Varchar	128	Yes
datetimecreated	local time stamp of responding server ISO 8601 (yyyy-mm-dd hh:mm:ss)		DateTime		Yes
timezone	Time zone of responding server (Europe/Amsterdam)		varchar	32	Yes

## 1.6.2.1 : Result codes (18)

code	Name	Returned when
120	Velocity on Email in router	Post Response
121	Velocity on ip in router	Post Response
122	Velocity on device in router	Post Response
801	Request blocked, Blacklisted Device	Post Response
802	Request blocked, Blacklisted Network CIDR (Ip segment)	Post Response
803	Reqeust blocked, Blacklisted IP	Post Response
804	Request blocked, Blacklisted Email	Post Response
805	Request blocked, Blacklisted Address	Post Response
901	Wrong ApiKey	Post Response
902	Reached projected 24H limit on Contract	Post Response
903	Merchant not Active	Post Response

code	Name	Returned when
904	Values missing	Post Response
905	Values wrong format	Post Response
906	Minimum conditions on profile or age	Post Response
920	Network Country not approved	Post Response
921	IP network type not approved	Post Response
998	Temporarily disabled for system update	Post Response
999	Other API Error	Post Response

#### 1.6.3: Validation callback Shop/Voucher - API definition

Validation callback to merchant with changes in status on validation request

Target API Url TEST: Provided by Merchant
Target API Url LIVE: Provided by Merchant

Support request method: http post

Content type in above: application/x-www-form-urlencoded

Response format: utf-8

Conditions: **field names in lower case** 

Revision: **3.0.1.7** 

Name	Description	Status	Datatype	Length	Mandatory
sender	Originating system the callback is coming from, router, validation, shop or voucher		Varchar	8	Yes
apikey	merchant unique key		Varchar	16	Yes
statuscode	Status change of the Validation		Int		Yes
statusdescription	Short description of above status code		Varchar	32	Yes
traceid	your reference to this transaction request		Varchar	32	Yes
transactionid	Unique id for transaction created in router		Int		Yes
datetimecreated	local time stamp of responding server ISO 8601 (yyyy-mm-dd hh:mm:ss)		DateTime		Yes
timezone	Time zone of responding server (Europe/Amsterdam)		varchar	32	Yes

#### 1.6.3.1 : Result codes (10)

code Name	Returned when
63 ValidationForm shown	Callback
74 Validation Declined SSN	Callback
94 Validation Approved SSN	Callback
801 Request blocked, Blacklisted Device	Callback
803 Requust blocked, Blacklisted IP	Callback
810 Client arrived to Expired Validation (TTL)	Callback
812 Validation blocked, Max validation attempts	Callback

code	Name	Returned when
819	Validation blocked, other reason	Callback
920	Network Country not approved	Callback
921	IP network type not approved	Callback

Conditional

### 1.6.4 : Shop callback Shop/Voucher - API definition

Shop callback to merchant with changes in status on order in Shop

Target API Url TEST: Provided by Merchant
Target API Url LIVE: Provided by Merchant

Support request method: http post

Content type in above: application/x-www-form-urlencoded

Response format: utf-8

Conditions: **field names in lower case** 

Revision: **3.1.2.2** 

110 / 1010111	512.2.2	Conditional			
Name	Description	Status	Datatype	Length	Mandatory
sender	Originating system the callback is coming from, router, validation, shop or voucher		Varchar	8	Yes
apikey	merchant unique key		Varchar	16	Yes
statuscode	Status change of the Transaction		Int		Yes
statusdescription	Short description of above status code		Varchar	32	Yes
traceid	your reference to this transaction request		Varchar	32	Yes
transactionid	Unique id for transaction created in router		Int		Yes
orderid	Unique id on billing descriptor for order created in shop		Int		Yes
billingdescriptor	Billingdescriptor used for purchase		Varchar	32	Yes
bin	BIN for card used		Int		Yes
datetimecreated	local time stamp of responding server ISO 8601 (yyyy-mm-dd hh:mm:ss)		DateTime		Yes
timezone	Time zone of responding server (Europe/Amsterdam)		varchar	32	Yes

## 1.6.4.1 : Result codes (43)

103 Checkout Page shown Callback 104 Customer cancel Callback 105 Wrong CC values Callback 106 Wrong Card Brand, not Visa or MC Callback 107 Unauthorised Card type Callback 108 Unauthorised Card country Callback 109 Amount outside min/max Callback 124 Card used by more then on email Callback 203 PSP Declined, denied by Issuer Callback 204 PSP Declined, Invalid 3DS authentication Callback 205 PSP Declined, Card Info wrong Callback 206 PSP Declined, Stolen Card Callback 207 PSP Declined, Retain Card Callback 208 PSP Declined, Retain Card Callback 209 PSP Declined, Suspicion of fraud Callback 210 PSP Declined, Suspicion of fraud Callback 211 PSP Authentication failed. Please retry or cance Callback 212 PSP, Canceled by cardholder Callback 213 PSP Declined, Maximum time allowed has elapsed Callback 214 PSP Declined, Restricted Card Callback 215 PSP Declined, Restricted Card Callback 216 PSP Declined, Issuing Bank is temporarily unavailable Callback 217 PSP Declined, Amount exceeds card limit, contact card issuer Callback 218 PSP Declined, Amount exceeds card limit, contact card issuer Callback 219 Velocity on Email in checkout Callback	code	Name	Returned when
105 Wrong CC values 106 Wrong Card Brand, not Visa or MC 107 Unauthorised Card type 108 Unauthorised Card country 109 Amount outside min/max 124 Card used by more then on email 125 Callback 126 PSP Declined, denied by Issuer 127 Callback 128 PSP Declined, Insufficient Funds 129 PSP Declined, Invalid 3DS authentication 120 PSP Declined, Card Info wrong 120 PSP Declined, Stolen Card 121 Callback 122 PSP Declined, Stolen Card 123 PSP Declined, Stolen Card 124 Callback 125 PSP Declined, Stolen Card 126 PSP Declined, Stolen Card 127 PSP Declined, Suspicion of fraud 128 PSP Declined, Suspicion of fraud 129 PSP Authentication failed. Please retry or cance 120 PSP, Canceled by cardholder 121 PSP, Canceled by cardholder 122 PSP, Canceled by cardholder 123 PSP Declined, Maximum time allowed has elapsed 124 PSP Declined, A technical problem has occurred. P 126 Callback 127 PSP Declined, Issuing Bank is temporarily unavailable 128 Callback 129 PSP Declined, Amount exceeds card limit, contact card issuer 120 Callback 121 PSP Declined, Amount exceeds card limit, contact card issuer 130 Callback 140 PSP Declined, Amount exceeds card limit, contact card issuer 140 Callback 151 PSP Declined, Amount exceeds card limit, contact card issuer 151 Callback 152 PSP Declined, Amount exceeds card limit, contact card issuer	103	Checkout Page shown	Callback
106 Wrong Card Brand, not Visa or MC  107 Unauthorised Card type  Callback  108 Unauthorised Card country  Callback  109 Amount outside min/max  Callback  124 Card used by more then on email  Callback  203 PSP Declined, denied by Issuer  Callback  204 PSP Declined, Insufficient Funds  Callback  205 PSP Declined, Invalid 3DS authentication  Callback  206 PSP Declined, Card Info wrong  Callback  207 PSP Declined, Stolen Card  Callback  208 PSP Declined, Retain Card  Callback  209 PSP Declined, 3DS is not enabled on card  Callback  210 PSP Declined, Suspicion of fraud  Callback  211 PSP Authentication failed. Please retry or cance  Callback  212 PSP, Canceled by cardholder  Callback  213 PSP Declined, maximum time allowed has elapsed  Callback  214 PSP Declined, Restricted Card  Callback  215 PSP Declined, Restricted Card  Callback  216 PSP Declined, Issuing Bank is temporarily unavailable  Callback  Callback  Callback  Callback  Callback  Callback	104	Customer cancel	Callback
107 Unauthorised Card type 108 Unauthorised Card country 109 Amount outside min/max 124 Card used by more then on email 125 Callback 126 Card used by sisuer 127 Callback 128 PSP Declined, denied by Issuer 129 PSP Declined, Insufficient Funds 120 PSP Declined, Invalid 3DS authentication 120 PSP Declined, Card Info wrong 120 PSP Declined, Stolen Card 120 PSP Declined, Stolen Card 120 PSP Declined, Retain Card 120 PSP Declined, Retain Card 120 PSP Declined, Suspicion of fraud 121 PSP Authentication failed. Please retry or cance 122 PSP, Canceled by cardholder 123 PSP Declined, maximum time allowed has elapsed 124 PSP Declined, A technical problem has occurred. P 125 PSP Declined, Restricted Card 126 PSP Declined, Issuing Bank is temporarily unavailable 127 PSP Declined, Amount exceeds card limit, contact card issuer 128 Callback 129 PSP Declined, Amount exceeds card limit, contact card issuer 130 Callback 140 PSP Declined, Amount exceeds card limit, contact card issuer 150 Callback 150 PSP Declined, Amount exceeds card limit, contact card issuer 160 Callback 170 PSP Declined, Amount exceeds card limit, contact card issuer 170 Callback 171 PSP Declined, Amount exceeds card limit, contact card issuer 170 Callback 171 PSP Declined, Amount exceeds card limit, contact card issuer 170 Callback 171 Callback 172 Callback 173 Callback 174 PSP Declined, Amount exceeds card limit, contact card issuer 175 Callback 176 Callback 177 Callback 177 Callback 177 Callback 178 Callback 179 Callback	105	Wrong CC values	Callback
108 Unauthorised Card country  109 Amount outside min/max  124 Card used by more then on email  203 PSP Declined, denied by Issuer  204 PSP Declined, Insufficient Funds  205 PSP Declined, Invalid 3DS authentication  206 PSP Declined, Card Info wrong  207 PSP Declined, Stolen Card  208 PSP Declined, Retain Card  209 PSP Declined, 3DS is not enabled on card  210 PSP Declined, 3DS is not enabled on card  211 PSP Authentication failed. Please retry or cance  212 PSP, Canceled by cardholder  213 PSP Declined, maximum time allowed has elapsed  214 PSP Declined, Restricted Card  215 PSP Declined, Restricted Card  216 PSP Declined, Restricted Card  217 PSP Declined, Issuing Bank is temporarily unavailable  218 Callback  219 PSP Declined, Amount exceeds card limit, contact card issuer  Callback  Callback  Callback  Callback	106	Wrong Card Brand, not Visa or MC	Callback
109 Amount outside min/max  124 Card used by more then on email  203 PSP Declined, denied by Issuer  204 PSP Declined, Insufficient Funds  205 PSP Declined, Invalid 3DS authentication  206 PSP Declined, Card Info wrong  207 PSP Declined, Stolen Card  208 PSP Declined, Retain Card  209 PSP Declined, Suspicion of fraud  210 PSP Declined, Suspicion of fraud  211 PSP Authentication failed. Please retry or cance  212 PSP, Canceled by cardholder  213 PSP Declined, maximum time allowed has elapsed  214 PSP Declined, Restricted Card  215 PSP Declined, Restricted Card  216 PSP Declined, Issuing Bank is temporarily unavailable  217 PSP Declined, Amount exceeds card limit, contact card issuer  Callback  Callback  Callback  Callback  Callback  Callback	107	Unauthorised Card type	Callback
124 Card used by more then on email 203 PSP Declined, denied by Issuer 204 PSP Declined, Insufficient Funds 205 PSP Declined, Invalid 3DS authentication 206 PSP Declined, Card Info wrong 207 PSP Declined, Stolen Card 208 PSP Declined, Retain Card 209 PSP Declined, Retain Card 209 PSP Declined, Suspicion of fraud 210 PSP Declined, Suspicion of fraud 211 PSP Authentication failed. Please retry or cance 212 PSP, Canceled by cardholder 213 PSP Declined, maximum time allowed has elapsed 214 PSP Declined, A technical problem has occurred. P 215 PSP Declined, Restricted Card 216 PSP Declined, Issuing Bank is temporarily unavailable 217 PSP Declined, Amount exceeds card limit, contact card issuer 218 Callback 219 PSP Declined, Amount exceeds card limit, contact card issuer	108	Unauthorised Card country	Callback
PSP Declined, denied by Issuer Callback PSP Declined, Insufficient Funds Callback PSP Declined, Invalid 3DS authentication Callback PSP Declined, Card Info wrong Callback PSP Declined, Stolen Card Callback PSP Declined, Retain Card Callback PSP Declined, Retain Card Callback PSP Declined, 3DS is not enabled on card Callback PSP Declined, Suspicion of fraud Callback PSP Authentication failed. Please retry or cance Callback PSP, Canceled by cardholder Callback PSP Declined, maximum time allowed has elapsed Callback PSP Declined, A technical problem has occurred. P Callback PSP Declined, Restricted Card Callback PSP Declined, Restricted Card Callback PSP Declined, Issuing Bank is temporarily unavailable Callback PSP Declined, Amount exceeds card limit, contact card issuer Callback	109	Amount outside min/max	Callback
PSP Declined, Insufficient Funds  Callback  PSP Declined, Invalid 3DS authentication  Callback  Callback  Callback  Callback  Callback  Callback  PSP Declined, Card Info wrong  Callback  Callback  PSP Declined, Stolen Card  Callback  Callback  PSP Declined, Retain Card  Callback  Callback  Callback  PSP Declined, Suspicion of fraud  Callback  PSP Declined, Suspicion of fraud  Callback  PSP Authentication failed. Please retry or cance  Callback  PSP, Canceled by cardholder  Callback  PSP Declined, maximum time allowed has elapsed  Callback  PSP Declined, A technical problem has occurred. P  Callback  PSP Declined, Restricted Card  Callback  PSP Declined, Issuing Bank is temporarily unavailable  Callback  Callback  Callback  Callback  Callback  Callback	124	Card used by more then on email	Callback
PSP Declined, Invalid 3DS authentication  Callback  PSP Declined, Card Info wrong  Callback  PSP Declined, Stolen Card  Callback  PSP Declined, Retain Card  Callback  PSP Declined, 3DS is not enabled on card  Callback  PSP Declined, Suspicion of fraud  Callback  PSP Authentication failed. Please retry or cance  Callback  PSP, Canceled by cardholder  Callback  PSP Declined, maximum time allowed has elapsed  Callback  PSP Declined, A technical problem has occurred. P  Callback  PSP Declined, Restricted Card  Callback  PSP Declined, Issuing Bank is temporarily unavailable  Callback  PSP Declined, Amount exceeds card limit, contact card issuer  Callback  Callback	203	PSP Declined, denied by Issuer	Callback
PSP Declined, Card Info wrong  Callback  PSP Declined, Stolen Card  Callback  PSP Declined, Retain Card  Callback  PSP Declined, 3DS is not enabled on card  Callback  PSP Declined, Suspicion of fraud  Callback  PSP Authentication failed. Please retry or cance  Callback  PSP, Canceled by cardholder  Callback  PSP Declined, maximum time allowed has elapsed  Callback  PSP Declined, A technical problem has occurred. P  Callback  PSP Declined, Restricted Card  Callback  PSP Declined, Issuing Bank is temporarily unavailable  Callback	204	PSP Declined, Insufficient Funds	Callback
207 PSP Declined, Stolen Card  208 PSP Declined, Retain Card  209 PSP Declined, 3DS is not enabled on card  210 PSP Declined, Suspicion of fraud  211 PSP Authentication failed. Please retry or cance  212 PSP, Canceled by cardholder  213 PSP Declined, maximum time allowed has elapsed  214 PSP Declined, A technical problem has occurred. P  215 PSP Declined, Restricted Card  216 PSP Declined, Issuing Bank is temporarily unavailable  217 PSP Declined, Amount exceeds card limit, contact card issuer  Callback  Callback  Callback  Callback  Callback	205	PSP Declined, Invalid 3DS authentication	Callback
PSP Declined, Retain Card  Callback  PSP Declined, 3DS is not enabled on card  Callback  PSP Declined, Suspicion of fraud  Callback  PSP Authentication failed. Please retry or cance  Callback  PSP, Canceled by cardholder  Callback  PSP Declined, maximum time allowed has elapsed  Callback  PSP Declined, A technical problem has occurred. P  Callback  PSP Declined, Restricted Card  Callback  PSP Declined, Issuing Bank is temporarily unavailable  Callback  PSP Declined, Amount exceeds card limit, contact card issuer  Callback  Callback	206	PSP Declined, Card Info wrong	Callback
PSP Declined, 3DS is not enabled on card  Callback  PSP Declined, Suspicion of fraud  Callback  PSP Authentication failed. Please retry or cance  Callback  PSP, Canceled by cardholder  Callback  PSP Declined, maximum time allowed has elapsed  Callback  PSP Declined, A technical problem has occurred. P  Callback  PSP Declined, Restricted Card  Callback  PSP Declined, Issuing Bank is temporarily unavailable  Callback  PSP Declined, Amount exceeds card limit, contact card issuer  Callback	207	PSP Declined, Stolen Card	Callback
PSP Declined, Suspicion of fraud  Callback  PSP Authentication failed. Please retry or cance  Callback  PSP, Canceled by cardholder  Callback  PSP Declined, maximum time allowed has elapsed  Callback  PSP Declined, A technical problem has occurred. P  Callback  PSP Declined, Restricted Card  Callback  PSP Declined, Issuing Bank is temporarily unavailable  Callback  PSP Declined, Amount exceeds card limit, contact card issuer  Callback  Callback	208	PSP Declined, Retain Card	Callback
PSP Authentication failed. Please retry or cance  Callback  PSP, Canceled by cardholder  Callback  PSP Declined, maximum time allowed has elapsed  Callback  PSP Declined, A technical problem has occurred. P  Callback  PSP Declined, Restricted Card  Callback  PSP Declined, Issuing Bank is temporarily unavailable  Callback  PSP Declined, Amount exceeds card limit, contact card issuer  Callback	209	PSP Declined, 3DS is not enabled on card	Callback
PSP, Canceled by cardholder Callback PSP Declined, maximum time allowed has elapsed Callback PSP Declined, A technical problem has occurred. P Callback PSP Declined, Restricted Card Callback PSP Declined, Issuing Bank is temporarily unavailable Callback PSP Declined, Amount exceeds card limit, contact card issuer Callback	210	PSP Declined, Suspicion of fraud	Callback
PSP Declined, maximum time allowed has elapsed Callback PSP Declined, A technical problem has occurred. P Callback PSP Declined, Restricted Card Callback PSP Declined, Issuing Bank is temporarily unavailable PSP Declined, Amount exceeds card limit, contact card issuer Callback	211	PSP Authentication failed. Please retry or cance	Callback
214 PSP Declined, A technical problem has occurred. P Callback 215 PSP Declined, Restricted Card Callback 216 PSP Declined, Issuing Bank is temporarily unavailable Callback 217 PSP Declined, Amount exceeds card limit, contact card issuer Callback	212	PSP, Canceled by cardholder	Callback
215 PSP Declined, Restricted Card Callback 216 PSP Declined, Issuing Bank is temporarily unavailable Callback 217 PSP Declined, Amount exceeds card limit, contact card issuer Callback	213	PSP Declined, maximum time allowed has elapsed	Callback
PSP Declined, Issuing Bank is temporarily unavailable Callback PSP Declined, Amount exceeds card limit, contact card issuer Callback	214	PSP Declined, A technical problem has occurred. P	Callback
217 PSP Declined, Amount exceeds card limit, contact card issuer Callback	215	PSP Declined, Restricted Card	Callback
	216	PSP Declined, Issuing Bank is temporarily unavailable	Callback
270 Velocity on Email in checkout Callback	217	PSP Declined, Amount exceeds card limit, contact card issuer	Callback
	270	Velocity on Email in checkout	Callback

code	Name	Returned when
271	Velocity on ip in checkout	Callback
272	Velocity on device in checkout	Callback
273	Velocity on Card in checkout	Callback
280	PSP Blocked, Velocity on email	Callback
281	PSP Blocked, Velocity on ip	Callback
282	PSP Blocked, Velocity on card	Callback
296	PSP Error, PSP system level	Callback
297	PSP Error, Integration level	Callback
298	PSP Declined, Other Error	Callback
299	PSP, Declined, unknown PSP Error	Callback
801	Request blocked, Blacklisted Device	Callback
802	Request blocked, Blacklisted Network CIDR (Ip segment)	Callback
803	Requust blocked, Blacklisted IP	Callback
806	Order blocked, Blacklisted Card	Callback
807	Order blocked, Blacklisted Card BIN	Callback
820	Client arrived to Expired Transaction (TTL)	Callback
829	Transaction blocked, other reason	Callback
920	Network Country not approved	Callback
921	IP network type not approved	Callback

### 1.6.5: Voucher Redemption request Shop/Voucher - API

Redemption API request from merchant to voucher

Target API Url TEST: https://apitest.securepaymentrouter.com/v2/voucher/redeem https://api.securepaymentrouter.com/v2/voucher/redeem

Support request method: http post

Content type in above: application/x-www-form-urlencoded

Response format: utf-8

Conditions: **field names in lower case** 

Revision: **3.0.1.6** 

Revision:	3.0.1.0	Conditional			
Name	Description	Status	Datatype	Length N	1andatory
apikey	merchant unique key		Varchar	16	Yes
firstname	first name of client		Varchar	32	Yes
lastname	surname of client		Varchar	32	Yes
email	e-mail of client		Varchar	128	Yes
language	desired language in solution (en_US)		Varchar	5	Yes
webreaderagent	web reader agent of client browser		Varchar	400	Yes
ipaddress	ip address for clients session		Varchar	15	Yes
traceid	your reference to this transaction request		Varchar	32	Yes
username	clients user name in cashier		Varchar	32	Yes
usercreateddate	date when clients account was created in cashier (dd/mm/yyyy, mm/dd/yyyy or yyyy-mm-dd)		Date		Yes
userprofile	rating/profile for client (1, 2, 3, 4 or 5) within the solution that request is coming from		Varchar	20	No
blackbox	If Cashier is using iOvation device identification, send the Blackbox in requust		Varchar	4000	No
vouchercode	the unique voucher code that client has purchased, 16 character, without ambiguous characters		Varchar	20	Yes

### 1.6.6: Voucher Redemption response Shop/Voucher - API

Voucher Redemption response to Redemption API request from merchant

Target API Url TEST: None, response defintion
Target API Url LIVE: None, response defintion
Support request method: response to received post

Content type in above:

Response format: utf-8 Json

Conditions: **field names in lower case** 

Revision: **3.0.1.6** 

sender Originating system the response is coming from, router, validation, shop or voucher  apikey merchant unique key  approved True if Redemption request is approved  Error code if approved = False, Approved=True sends 0, see "Error codes in response"  Int  errordescription Short description of above Error code  Approved=false Varchar  parametererrors Contains description of errors in parameters in Redemption request only if errorcode = 904 Varchar  traceid your reference to this redemption request Varchar  transactionid Unique id for transaction created in router Voucher Code valid Int  orderid Unique id on billing descriptor for order created in shop Voucher Code valid Int  amount Value of purchase, in Int format (100,00> 10000)  Approved=true Int	8 Yes 16 Yes Yes Yes 32 Yes 400 Yes
approved True if Redemption request is approved error code Error code if approved = False, Approved=True sends 0, see "Error codes in response"  Error code if approved = False, Approved=True sends 0, see "Error codes in response"  Error code if approved = False, Approved=True sends 0, see "Error codes in response"  Error code if approved = False, Approved=True sends 0, see "Error codes in response"  Int  Parameter code in constant in Redemption request  Error code in response in Redemption request  Varchar  Error code in Redemption request  Varchar  Error code in response in Redemption request  Varchar  Error code in Red	Yes Yes 32 Yes
errorcode Error code if approved = False, Approved=True sends 0, see "Error codes in response" Int errordescription Short description of above Error code Approved=false Varchar parametererrors Contains description of errors in parameters in Redemption request only if errorcode = 904 Varchar traceid your reference to this redemption request Varchar transactionid Unique id for transaction created in router Voucher Code valid Int orderid Unique id on billing descriptor for order created in shop Voucher Code valid Int	Yes 32 Yes
errordescription Short description of above Error code Approved=false Varchar  parametererrors Contains description of errors in parameters in Redemption request only if errorcode = 904 Varchar  traceid your reference to this redemption request Varchar  transactionid Unique id for transaction created in router Voucher Code valid Int  orderid Unique id on billing descriptor for order created in shop Voucher Code valid Int	32 Yes
parametererrors Contains description of errors in parameters in Redemption request only if errorcode = 904 Varchar traceid your reference to this redemption request Varchar transactionid Unique id for transaction created in router Voucher Code valid Int orderid Unique id on billing descriptor for order created in shop Voucher Code valid Int	
traceid your reference to this redemption request  transactionid Unique id for transaction created in router  Voucher Code valid Int  orderid Unique id on billing descriptor for order created in shop  Varchar  Voucher Code valid Int	400 Yes
transactionid Unique id for transaction created in router Voucher Code valid Int orderid Unique id on billing descriptor for order created in shop Voucher Code valid Int	
orderid Unique id on billing descriptor for order created in shop Voucher Code valid Int	32 Yes
	Yes
amount Value of purchase, in Int format (100,00> 10000)  Approved=true Int	Yes
	Yes
currency currency of voucher, in ISO 4217 format Approved=true Varchar	3 Yes
bin BIN for card used Voucher Code valid Int	Yes
billingdescriptor Billingdescriptor used for approved purchase Voucher Code valid Varchar	32 Yes
messageclient Html message to display to client within merchant GUI, base 64 encoded Varchar	256 Yes
datetimecreated local time stamp of responding server ISO 8601 (yyyy-mm-dd hh:mm:ss)	Yes
timezone Time zone of responding server (Europe/Amsterdam) varchar	32 Yes

## 1.6.6.1 : Result codes (18)

code	Name	Returned when
406	Voucher redemption denied, used	Post Response
407	Voucher redemption denied, refunded	Post Response
408	Voucher redemption denied, invalid voucher code	Post Response
499	Other Voucher Error	Post Response
801	Request blocked, Blacklisted Device	Post Response
802	Request blocked, Blacklisted Network CIDR (Ip segment)	Post Response
803	Requust blocked, Blacklisted IP	Post Response
804	Request blocked, Blacklisted Email	Post Response
901	Wrong ApiKey	Post Response
902	Reached projected 24H limit on Contract	Post Response
903	Merchant not Active	Post Response

code	Name	Returned when
904	Values missing	Post Response
905	Values wrong format	Post Response
906	Minimum conditions on profile or age	Post Response
920	Network Country not approved	Post Response
921	IP network type not approved	Post Response
998	Temporarily disabled for system update	Post Response
999	Other API Error	Post Response

#### 1.6.7: Voucher callback Shop/Voucher - API definition

Voucher API callback to merchant with changes in status on voucher in Voucher system

Target API Url TEST: Provided by Merchant
Target API Url LIVE: Provided by Merchant

Support request method: http post

Content type in above: application/x-www-form-urlencoded

Response format: utf-8

Conditions: **field names in lower case** 

Revision: **3.0.1.7** 

Name	Description	Conditional Status	Datatype	Length	Mandatory
sender	Originating system the callback is coming from, router, validation, shop or voucher		Varchar	8	Yes
apikey	merchant unique key		Varchar	16	Yes
statuscode	Status change of the Voucher		Int		Yes
statusdescription	Short description of above status code		Varchar	32	Yes
traceid	your reference to this transaction request		Varchar	32	Yes
transactionid	Unique id for transaction created in router	Voucher Code valid	Int		Yes
orderid	Unique id on billing descriptor for order created in shop	Voucher Code valid	Int		Yes
billingdescriptor	Billingdescriptor used for purchase		Varchar	32	Yes
bin	BIN for card used	Voucher Code valid	Int		Yes
datetimecreated	local time stamp of responding server ISO 8601 (yyyy-mm-dd hh:mm:ss)		DateTime		Yes
timezone	Time zone of responding server (Europe/Amsterdam)		varchar	32	Yes
amount	Value of purchase, in Int format (100,00> 10000)		Int		Yes
currency	currency of voucher, in ISO 4217 format		Varchar	3	Yes

#### 1.6.7.1 : Result codes (8)

code	Name	Returned when
490	Voucher Refunded, Merchant request	Callback
491	CB Prevention by staff decision, is refunded	Callback
492	CB prevention, related Vouchers is refunded	Callback
493	Chargeback, not refunded	Callback

code	Name	Returned when
494	Fraud alert, Ethoca, is refunded	Callback
495	Fraud alert, CDRN, is refunded	Callback
496	CB prevention, that is refunded, receives CB	Callback
498	Unused Voucher, that is refunded, receives CB	Callback

Conditional